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**PRIVATE SECTOR HOUSING
AND REGENERATION
ASSISTANCE POLICY**

Version 7

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WIRRAL PRIVATE SECTOR HOUSING AND REGENERATION ASSISTANCE POLICY (V.7)

Made under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (referred to as the Regulatory Reform Order) and the Local Government Act 2000

This Policy represents the Wirral Private Sector Housing and Regeneration Assistance Policy (*referred to as the Assistance Policy*), to be implemented September 2015.

1.0 INTRODUCTION

The majority of housing stock in Wirral is privately owned and owners must be encouraged to take responsibility for maintaining their own homes. This includes both owner-occupiers and landlords. However, assistance may be offered to certain persons in appropriate circumstances for the purposes of improving living conditions in the Wirral area. In accordance with Article 3 of the Regulatory Reform (Housing Assistance) (etc) Order 2002 ("Article 3"), financial assistance to improve housing standards may be offered by Wirral Council (otherwise known as "the Council") in accordance with this policy for:

- The improvement, repair or adaptation of living accommodation including mobile homes and houseboats.
- The demolition of buildings comprising of or including living accommodation as part of a regeneration scheme.
- The acquisition of alternative living accommodation where the existing home is unsuitable for improvement, repair or adaptation or the Council has acquired a person's property whether compulsorily or otherwise.

The Council may specify in detail the purposes for which applications for assistance are to be invited and occasionally may specify different purposes when necessary to reflect current priorities and budgetary constraints.

The assistance given may be in any form including, but not restricted to, grants, loans, legal charges, advice, carrying out works, re-housing and/or assisting a person to comply with statutory requirements.

Housing-based regeneration schemes can involve non-housing uses, including operational businesses. Under Part 1 of the Local Government Act 2000 the Council has the power to give financial assistance to any person in order to promote the economic, social and environmental wellbeing of an area. This power is in addition to the powers the Council has under Article 3 and is subject to the constraints otherwise imposed by the Local Government Act 2000.

This policy, which is adopted for the purposes of setting out how the power under Article 3 is exercised and will continue to be reviewed. Minor changes can be made during the year and these will be identified.

2.0 AREA-BASED RENEWAL AND REGENERATION

Wirral's area-based approach to housing renewal in recent years was driven primarily by the former national Housing Market Renewal Initiative (HMRI), which focussed on the older housing stock located on the eastern side of the Borough. This 15 year initiative started in 2003 and dealt with failing housing markets which had blighted the neighbourhoods of Wallasey, Birkenhead, Rock Ferry and Tranmere for many years. Following the Government's Comprehensive Spending Review in 2010, the HMRI was cancelled prematurely in March 2011. A number of former HMRI housing clearance and redevelopment schemes remain at an advanced stage and require resources to complete. This policy makes provision to support the completion of the remaining schemes.

In addition to the HMRI, a smaller scale area-based approach known locally as 'Healthy Homes' was first introduced in 2010 which provides evidence-based multi-agency support to vulnerable residents living in poor housing conditions, targeted initially at New Brighton. The multi-agency working has proved to be very successful to date and has evolved and been rolled out across the borough. Healthy Homes provides a practical model that is very relevant to the transfer of Public Health to Wirral Council earlier this year. Healthy Homes will continue to develop as the Public Health role beds in. The Healthy Homes programme aims to improve people's health outcomes by tackling the root causes of health inequalities. While the Council has a statutory duty to respond to complaints regarding poor living conditions, recent evidence from complaints received compared to residents helped via healthy homes has shown that many of the most vulnerable residents are unlikely to report poor housing conditions.

The Council recently introduced 4 Selective Licensing Areas in July 2015. Landlords letting properties in these particular areas now require a license from the local authority in order to operate. In order to support the implementation of Selective Licensing, various assistance available through this Assistance Policy is being targeted into these particular areas.

Assistance to support Energy Efficiency improvements locally is still provided through both grant and loan based products called Cosy Homes Heating and Cosy loans, respectively. Both products are available across the borough. In addition to local support a number of national initiatives including Energy Company Obligation, Green Deal and Home Heating Cost Reduction Obligation are also available, subject to eligibility.

In line with the Government's national policy on reducing the number of vacant properties through renovation, Wirral has a local strategy for tackling vacant houses. The delivery of this strategy uses a range of tools, including the availability of financial assistance. This policy builds on the success of previous years continues and continues with the provision of Empty Property Grants as a means to reduce strategically located long term vacant properties.

Wirral's Assistance Policy supports the key housing issues in the Council's Housing Strategy 2011-2026:

- Responding to changes in the long-term population of Wirral, in particular, an increase in the number of older people and an increase in the number of smaller households.
- A need to make better use of the existing stock across all sectors and make homes accessible to meet current and future housing need.
- A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council's economic development objectives.
- A need to increase the availability of housing to respond to changes in household projections and deliver affordable homes.
- A need to make homes warmer and reduce the energy consumed by households.
- Meeting the housing support needs of vulnerable people.
- Supporting employment, learning and skills through the delivery of housing programmes.

3.0 RESOURCES

As part of the austerity measures being applied to Local Government, Wirral Council has had to make unprecedented budget cuts. These cuts have had implications for the resources made available through the Assistance Policy. This version of the Assistance Policy takes account of the savings being made across the Council and also the completion of regeneration schemes previously supported through this policy. Despite these cuts, the assistance policy still provides a range of help targeted at the most in need. The assistance provided in this policy is still subject to sufficient resources being available to meet demand. In practice demand may well exceed the Council's ability to provide appropriate assistance directly and should this situation arise applicants will be signposted to alternative assistance, if available.

Administration fees are charged in connection with a number of financial products and loan/grant repayments are recycled into similar work

Financial resources to support the Assistance Policy will primarily be provided from the Council's Capital Programme, recycled capital receipts (including repaid loans), external grants (if applicable) and other capital resources rolled over from previous financial years.

The Assistance Policy is primarily delivered by the Council's Strategic Housing Services Team, based at the North Annexe, Wallasey Town Hall.

The Private Sector Housing Assistance and Regeneration Policy under Article 3 is for implementation from September 2015 and is summarised as follows:-

4.0 RELOCATION ASSISTANCE

4.1 RELOCATION LOAN

Relocation Loans can be made available to owner-occupiers moving home because of statutory and/or non-statutory housing clearance programmes, subject to sufficient funding being available. This loan is designed

to fund the gap between an applicant's financial means (including capital and compensation received for the existing home) and the cost of purchasing a similar alternative home. The loan is repayable on transfer of the property whether by way of sale or otherwise.

Eligibility

Relocation Loans are available to owner-occupiers in housing demolition areas and/or areas subject to a Neighbourhood Options Appraisal, who cannot reasonably afford to gain access to commercial loans.

Eligibility will be determined by an Independent Financial Advisor (IFA) selected from the Wirral Council list. Access to the IFA is arranged via a Home Ownership Advisory Officer. The assessment undertaken by the IFA takes account of the criteria listed below:

- Applicant cannot obtain a sufficient commercial mortgage via an IFA at a reasonable rate.
- Applicant purchased the property before the date when clearance was proposed, except under special circumstances.
- The dwelling to be purchased must be located within Wirral's boundary. If there is a need for a household to move to be near relatives for such reasons as to provide or receive care for the elderly or a family member who is ill, the Council has the authority to waive this boundary restriction in the event of hardship.

The eligible amount of loan will be defined as the gap between:

A

- The compensation paid for existing home (including Homeloss, but excluding Disturbance Allowance);

PLUS

- Any savings/other capital above a level of £12,000

LESS

- The amount of secured loans (if any) secured on the existing home

AND

B

- An independent assessment of the value of the similar replacement home

LESS

- The amount of the new commercial mortgage (if applicable)

The normal maximum loan is £35,000, however, in certain circumstances the Council can approve a loan up to £45,000 and £55,000 in cases involving new build.

These include:

- the household requires a larger home due to overcrowding;
- special requirements arising from disabilities of household members;
- other hardships which require an increased loan;
- The household wishes to buy a new build property (Loan can be increased to between £45,000 and £55,000)

Applicants may only borrow up to 80% of the value of their property in total from all sources

Where no existing secured loan or mortgage exists, an applicant may only borrow up to 50% of the value of their property or the maximum overall loan figure, whichever is the lesser.

Conditions

The applicant must agree to a legal Charge being registered against the property to secure repayment of the assistance given

Repayment of the loan must be made upon the transfer of the property whether by way of sale or otherwise

At the time of settlement, the client repays the value of the original loan

The loan application must be approved by the Strategic Director of Regeneration and Environment or alternatively the Head of Housing or the appropriate approved signatory

Complaints regarding Relocation Loans will follow the Council's Corporate Complaints procedure

Actions for breaches of loan conditions and recovery of the loan will be undertaken by the Council

Method of Application

Preliminary enquiries are to be made to the Council's Strategic Housing Services Team by telephone, email or in writing and a formal application is by the completion of a prescribed form.

Advice Available

Verbal and written advice is available from the Council's Strategic Housing Services Team (see Section 9.9 Contact Details)

4.2 HOMELOSS/LOSS PAYMENTS AND DISTURBANCE ALLOWANCES

Ex-Gratia Payments equivalent to statutory Homeloss Payments, Loss Payments and Disturbance Allowances will be paid in non – statutory Clearance and Demolition Schemes, to residential occupiers and business proprietors, if they are moving as a direct result of the acquisition of a property occupied by them by the Council.

Eligibility

Ex-Gratia Homeloss Payments are available to owner-occupiers/occupants and tenants of residential premises involved in housing clearance schemes. Applicants must have been in occupation at least 12 continuous months prior to the date of sale to the Council. A break in occupation prior to sale so as to secure a move, or, to avoid anti-social behaviour, will not usually be treated as breaking the eligibility requirement of "12 continuous months".

Ex-Gratia Loss Payments are also available to non-residential owners/occupiers of business premises involved in housing-based clearance schemes. Applicants must have had a legal interest in the relevant premises for at least 12 months prior to the date of sale to the Council.

Ex-Gratia Payments for Disturbance Allowances are available for all occupiers of premises (whether residential or business) involved in housing-based clearance schemes.

Conditions

Documentary proof may be required to support claims for Disturbance Allowance, Homeloss and Loss Payments

Method of Application

Claim forms are available from the Strategic Housing Services Team in the case of owner occupiers and tenants and the Asset Management Team in the case of landlords and non-residential occupiers

Advice Available

Verbal and written advice is available from both the Council's Strategic Housing Services Team and the CABhep030612rep7 – Appendix A

Asset Management Team for residential occupiers, and from the Asset Management Team only for business proprietors (see Section 9.9 Contact Details)

4.3 BUSINESS RELOCATION LOAN

Business Relocation Loans can be made available to businesses relocating because of statutory and non-statutory housing-based clearance programmes, subject to sufficient funding being available. The Loan is designed to fund the gap between compensation received for the premises and the cost of purchasing suitable similar alternative premises.

Business Relocation Loans are in the form of a Property Appreciation Loan (PAL) provided by Wirral Council. When the applicant takes out the loan the Council calculates the proportion that the loan bears to the value of the property being acquired. When the property is transferred whether by way of sale or otherwise the amount repayable by the applicant is that equivalent proportion of the then value or, if the property has not increased in value, then the amount originally borrowed.

At the time of settlement (or if the Applicant chooses to repay in one lump sum before sale), the property is revalued and the client repays the same percentage of loan to value as originally borrowed, but the percentage is of the market value at the time of settlement, subject to a minimum amount equal to the original value of the loan.

For example:-

Value of alternative premises	£100,000
Equity Relocation Loan	£ 20,000
Equity Relocation Loan represents 20% of the value of the alternative premises	
Value of the premises when transferred/sold	£200,000
Equity Relocation Loan repayable is 20% of £200,000	£ 40,000

Eligibility

Business proprietors in statutory and non-statutory housing-based clearance areas who cannot reasonably afford to gain access to commercial loans to fund the gap between the compensation payments for their existing business premises and the cost of buying suitable similar alternative premises. Eligibility will be assessed by the Council's Strategic Housing Services Team and will involve the provision of written evidence from the applicant's current banker advising that the applicant cannot access either sufficient or any mortgage finance to fund the move.

The eligible amount of loan will be defined as the gap between:

A

- The compensation paid for existing business premises (including Loss Payment, whether statutory or Ex-Gratia, but excluding Disturbance Payments whether statutory or Ex-Gratia);

LESS

- The amount of secured loans (if any) secured on the existing business premises

AND

B

- An assessment of the value of the similar replacement premises by the Council's Asset Management Team or nominated independent valuation surveyor

LESS

- The amount of the new commercial mortgage (if applicable)

subject to a maximum loan of £35,000. The Council has discretion to increase the loan to £45,000 in exceptional cases.

Applicants may only borrow up to 80% of the value of their property in total from all sources. If, therefore, borrowing other than through the PAL scheme stands at 50% of the value of the property then only 30% of the value may be borrowed through the PAL scheme (subject to all other criteria being met and subject to the overall caps on the amount of the loan). However, where there is no existing secured loan or mortgage on the property, only 50% of the value of the property can be borrowed or £35,000 whichever is the lesser. If the Council has exercised its discretion and agreed to lend £45,000 and there is no existing secured loan or mortgage on the property then only 50% of the value of the property or £45,000, whichever is the lesser, may be borrowed.

Conditions

The applicant must agree to a legal Charge being registered against the property to secure repayment of the assistance given. The legal charge must be executed unconditionally and in the possession of the Council for registration at HM Land Registry before any loan payments are made.

Repayment of the loan must be made upon transfer of the property whether by way of sale or otherwise and is subject to the loan conditions.

Appeals and complaints regarding Equity Relocation Loans will follow the Council's Corporate Complaints procedure.

Actions for breaches of loan conditions and recovery of the loan will be undertaken by the Council.

The loan application must be approved by the Strategic Director of Regeneration and Environment or alternatively the Head of Housing or the appropriate approved signatory

Method of Application

Preliminary enquiries to be made to the Council's Asset Management Team by telephone, email or in writing, and a formal application is by the completion of a prescribed form.

Advice Available

Verbal and written advice is available from the Council's Strategic Housing Services Team (see Section 9.9 for contact details)

4.4 INDEPENDENT FINANCIAL ADVICE

Owner-occupiers moving from housing clearance areas and/or areas subject to a Neighbourhood Options Appraisal have the option of receiving Independent Financial Advice to assist in the moving process. If accessed through the Homemovers Service, the fees incurred in receiving such advice will be paid by the Council as part of the Disturbance Allowance. The Council's Housing Strategic Services maintains a list of Independent Financial Advisors (IFAs) who have been briefed on the clearance programme and the service standards expected. Relocation Loans can only be accessed following the recommendation of an IFA on the Council's list.

In addition, Independent Financial Advice is also incorporated into the application process relating to Renovation Loans (see 5.1 below). As with Relocation Loans, applications for Renovation Loans can only be approved following a recommendation from one of the IFAs on the list.

Eligibility

Applicants for Independent Financial Advice must be either:

- (i) owner-occupiers residing in either private sector housing-based clearance schemes or areas

- (ii) subject to a Neighbourhood Options Appraisal, which may involve relocation, or owner-occupiers applying for a Renovation Loan

Conditions

Access to Independent Financial Advice relating to renewal must be made by referral from the Council's Housing Strategy, Standards and Renewal Team.

Applicants accessing Independent Financial Advice in connection with Renovation Loans will be responsible for paying a £300 fee, should the loan fail to be approved. The Council may waive the fee in cases of hardship. If the loan is approved this fee will be included in the loan.

All Independent Financial Advice is deemed to be and is in fact independent of Wirral Council. Payment or reimbursement of fees by the Council does not mean advice is that of the Council; the IFA is independent.

Method of Application

Preliminary enquiries to be made to the Council's Strategic Housing Services Team.

Advice Available

Verbal and written advice is available from the Council's Strategic Housing Services Team.

5.0 RENOVATION ASSISTANCE

5.1 RENOVATION LOANS

Renovation Loans enable owner-occupiers to fund repairs/improvements to their homes as assessed by the Council, and as determined by an Independent Financial Advisor. The scale of the works must exceed £6,000.

Eligibility

Renovation loans are available to owner-occupiers in connection with applications for Home Repair Assistance (HRA) exceeding £6,000, who cannot reasonably afford to gain access to commercial loans.

Eligibility will be determined by an Independent Financial Advisor (IFA) selected from a list provided by Wirral Council. Access to the IFA is arranged via the Home Improvement Team. The assessment undertaken by the IFA takes account of the ability of the applicant to obtain a sufficient commercial mortgage at a reasonable rate.

The level of loan will be a maximum of £30,000 subject to the following further conditions:

1. Where there is no existing secured loan or mortgage on the property, the loan must not exceed 50% of the market value of the property as assessed by an independent valuer
2. Where there are existing loans secured on the property then the total of those taken together with the renovation loan must not exceed 80% of the market value of the property as assessed by an independent valuer

If unforeseen works are encountered, then in order to ensure the completion of works on site to a satisfactory standard, an applicant may apply to the Strategic Director of Regeneration and Environment, to exercise his delegated authority to increase the loan above the £30,000 limit up to a maximum of £40,000 but the final decision will be made by the Independent Financial Advisor and subject to the consent of any existing lender. In cases not approved by the lender or the IFA, then the Strategic Director of Regeneration and Environment can consider the use of a non-means tested grant to enable the completion of the works, setting such conditions as may be appropriate to the circumstances.

Applicants can have the following works undertaken:

Works to the Decent Homes Standard, however, priority to be given to removing Category 1 hazards as defined in the Housing Health and Safety Rating System.

Work extent will be determined by the Council.

Conditions

The loan is subject to an administration fee of £300.

On completion of the works, payments are made directly to the contractors. In some circumstances (depending on the cost and complexity and timescale of the works) interim payments may be made to a contractor upon partial performance of set stages in the works. The capital sum is not paid to the applicant.

The applicant must agree to a Legal Charge being registered against the property to secure repayment of the assistance given.

The amount of the loan includes the cost associated with setting up the loan and includes professional fees.

Should the loan not proceed to approval the applicant will be responsible for paying any abortive professional fees incurred. The Council may waive this requirement in exceptional circumstances with each case being considered on its merits.

A Legal Charge is taken against the property to secure the amount of the loan repayable to the Council.

There are no repayments on the loan until the applicant or executor transfers the property whether by way of sale or otherwise. The applicant may choose to repay the loan at any time in one lump sum.

At the time of settlement, the client repays the value of the original loan.

Loan applications are approved by the Strategic Director of Regeneration and Environment or Head of Housing or appropriate approved signatory.

Applicants may wish to consider selecting a contractor from the Business Approval Register.

Complaints regarding Renovation Loans will be considered through the procedures set out in the Council's corporate complaints procedure.

Dealing with any breach of Loan conditions and recovery of the Loan is undertaken the Council.

Method of Application

Preliminary enquiries can be made by telephone, e-mail or in writing and formal application is by completion of a prescribed form.

Advice Available

Verbal and written advice is available from the Council's Housing Strategic Services (See Section 9.9 Contact Details).

5.2 HOME REPAIR ASSISTANCE

Home Repair Assistance is discretionary assistance designed to provide help with small-scale emergency works of repair, improvement and adaptation (only related to clearance schemes) to a dwelling. The dwelling may be a building of traditional construction, a houseboat or mobile home. This assistance will be given in the form of a loan equal to the cost of any works on a property including associated reasonable fees. The maximum assistance available is £6,000.

Eligibility

The applicant must:

- Be aged 18 or over on the date of the application
- Been residing in the property as their main residence for at least 6 months prior to the application date
- Have an owner's interest
- Be in receipt of Council Tax Support or provide written proof from their bank and /or mortgagee that they have been refused a loan to undertake the necessary works
- Not be subject to a bankruptcy order, debt relief order or in certain other arrangements where an individual is insolvent and powers to deal with assets are restricted

The maximum assistance available is £6,000 except in the case where unforeseen works are found to be necessary to complete the approved works. In such cases any excess costs will be kept to an absolute minimum.

If the initial estimated cost of remedying the defects to a dwelling exceeds £6,000, a Renovation Loan (see 5.2) will be offered instead of Home Repair Assistance, subject to an assessment by an IFA.

Discretionary Home Repair Assistance is allocated mainly to dwellings affected by one or more of the following defects:

- Risk of electric shock or fire as a result of a defective electrical installation.
- Risk of carbon monoxide poisoning from a gas appliance. Any remedial works will be limited to the removal of the defective appliance, and the replacement of an equivalent specification.
- Risk of imminent structural collapse of part of the building or structure.
- Dampness considered so pervasive as to be prejudicial to the health of the occupant(s).
- Faulty domestic water heating appliance, in accommodation occupied by elderly people or young children, requiring repair or replacement.
- Properties with collapsed drains causing surcharge of effluent, where remedial works are not covered by property insurance.
- Category 1 Health and Safety Rating System hazards under the criterion excess cold (In respect of elderly applicants eligibility will be limited to those who cannot expediently access Home Heating Cost Reduction grant from the government).
- Any other conditions determined by the Council to present an immediate risk to the health and safety of the occupant(s). Each case to be considered on its merits and subject to a risk assessment.
- Applicants referred through the Healthy Homes (see 8.3) partner agencies or those determined to be in a high risk category will be prioritised subject to available budgets.

The amount of the assistance includes costs associated with setting up the application and reasonable professional fees.

Conditions

The loan is subject to an administration fee of £300

The applicant must agree to a Legal Charge being registered against the property to secure repayment of the assistance given.

The consent of existing lenders and sometimes other third parties is usually required to the Council registering a charge on the property. If a lender refuses consent then the Council may instead of a charge accept a restriction on the title in the Council's favour to protect the loan so that the property cannot be disposed of without reference to the Council

No further applications for Home Repair Assistance can be made within a period of three years.

There are no repayments on the assistance, until the applicant or executor transfers the property whether by
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way of sale or otherwise. The applicant may choose to repay the loan at any time, in one lump sum.

The formal application must be accompanied by a certificate of owner-occupation.

Applicants may wish to consider selecting a contractor from the Business Approval Register.

Action for any breach of conditions and recovery of costs is dealt with by the Council.

Should the loan not proceed to approval, the applicant will be responsible for the payment of any reasonable professional fees incurred. The Strategic Director of Regeneration and Environment may waive this requirement, in exceptional circumstances. Each case to be considered on its merits.

Loan applications are approved by the Strategic Director of Regeneration and Environment or Head of Housing or appropriate approved signatory

Method of application

A preliminary enquiry is made by telephone, e-mail or in writing and formal application is made by completing a prescribed form.

Advice Available

Verbal and written advice is available from the Council's Housing Strategic Services (see Section 9.9 Contact Details)

5.3 WIRRAL BUSINESS RENEWAL LOAN

Business Renewal Loans enable commercial property owners to fund repairs/improvements to their premises using available equity where usual commercial funding is not available or is inadequate.

Eligibility

Commercial property owners being displaced in connection with housing-based clearance schemes

The Business Renewal Loans will be available for businesses that cannot access a commercial loan and will be subject to an upper limit of £30,000. Applicants may only borrow up to 80% of the market value of their property in total from all sources. If, therefore, borrowing other than through the Business Renewal Loan Scheme stands at 50% of the market value of the property then only 30% of the market value may be borrowed through the Business Loan Scheme (subject to all other criteria being met and subject to the overall caps on the amount of the loan). Furthermore, where there is no existing secured loan or mortgage on the property, only 50% of the market value of the property can be borrowed.

The Strategic Director of Regeneration and Environment has delegated authority to increase the loan above the £30,000 limit, to a maximum of £40,000, in cases where unforeseen works are encountered, in order to ensure the completion of works on site to a satisfactory standard, subject to the agreement of any lender.

Eligible works include general repair and improvement work and shop fitting.

Conditions

On completion of the works, payments are made directly to the contractors. In some circumstances (depending on the cost and complexity and timescale of the works) interim payments may be made to a contractor upon partial performance of set stages in the works. The capital sum is not paid to the applicant.

The amount of the loan includes the cost associated with setting up the loan and includes professional fees.

The applicant must agree to a Legal Charge being registered against the property to secure repayment of the assistance given. The legal charge must be executed unconditionally and in the possession of the Council for registration at HM Land Registry before any loan payments are made.

There are no repayments on the loan, until the applicant or executor transfers the property whether by way of sale or otherwise. The applicant may decide to repay the loan at any time, in one lump sum. When the

applicant takes out the loan the Council calculates the proportion that the loan bears to the market value of the property being acquired. When the property is transferred or where the applicant chooses to settle early the amount repayable by the applicant is that equivalent proportion of the then market value or, if the property has not increased in value then the amount originally borrowed. Where the applicant chooses to settle then the property is re-valued independently at the time of settlement.

For example:

Cost of works to property	£ 20,000
Value of property before works	£ 80,000
Business Renewal Loan	£ 20,000

Loan represents 25% of the value of the new premises.

Improved premises eventually transferred/sold for a value of:	£110,000
25% of the sale value	£ 27,500
Amount repayable to the Council	£ 27,500

The Strategic Director of Regeneration and Environment or Head of Housing or approved signatory will approve loan applications.

Appeals and complaints regarding Business Renewal Loans will be considered through the procedures set out in the Council's corporate complaints procedure.

Method of Application

A preliminary enquiry is made by telephone, e-mail or in writing and a formal application is made by completing a prescribed form.

Advice available

Verbal and written advice is available from the Asset Management Team (see Section 9.9 Contact Details)

5.4 DISABLED ADAPTATIONS SERVICE - DISABLED FACILITIES GRANTS

A statutory mandatory grant is available to eligible disabled people to assist with adaptation works. This is outside the scope of this policy. For further advice about this grant please contact the Disabled Adaptations Service (see Section 9.9 Contact Details)

6.0 ASSISTANCE FOR THE RENOVATION OF EMPTY PROPERTIES

Financial assistance is available to tackle the problem of empty properties within the Borough. This assistance is administered by the Council's Strategic Housing Services Team.

6.1 EMPTY PROPERTY GRANT

Grant assistance of £3,000 is available to support the renovation of strategically located long-term (6 months or longer) vacant properties. Assistance is conditional upon the property being brought back into use.

This assistance is not available in conjunction with any other financial assistance product funded and administered through Wirral Council's Capital Programme.

Eligibility

Applicants must have an owner's interest in the vacant property. Where an application for a grant is approved, but before the certified completion date, the applicant ceases to have a qualifying owner's interest (in the case of a joint application this does not apply unless all the applicants cease to have an owner's

interest) no grant shall be paid.

Applicants must renovate the property to at least the Decent Homes Standard, including the removal of all Category 1 Hazards in line with the Housing, Health and Safety Rating System, as assessed by the Council.

The grant is to be used only for structural/repair/improvement works, and materials. Fees (other than the Land Registry Fee(s) and Council's £200 Administration fee), floor coverings or appliances are not included.

Itemised fixed price quote/s from bona fide contractors with the necessary qualifications and membership to appropriate registered bodies must be submitted by the client, covering the value of all works for which the grant application is made. A recommendation will be made for applicants to seek such quote/s from contractors registered with the Business Approval Register.

Applicants will not be allocated any more than three Empty Property Grant Applications per financial year (1st April to 31st March).

The vacant property must exist at the point where an Empty Property Grant application is approved. Empty Property Grants cannot be approved to develop plots of land where no dwelling exists.

Conditions

The Strategic Director of Regeneration and Environment, or Head of Housing or appropriate authorised signatory will approve grant applications.

Complaints regarding Empty Property Grant will be considered through the procedures set out in the Council's corporate complaints procedure.

Work must not commence until approval has been granted in writing by the council. No grant assistance will be awarded for those works that have commenced prior to the date of the grant approval.

The approval of an Empty Property Grant following receipt of a valid application and satisfactory inspection of the property in question is subject to the availability of sufficient funds.

The Council may require that eligible works are carried out in accordance with any specification the Council decide to impose.

The contract for the undertaking of the works quoted for exists between the Applicant and their appointed contractor with the Council having no role in this agreement. The applicant is wholly responsible for the supervision of the works undertaken by their chosen contractor unless a professional advisor or agent is appointed. The Council is in no way responsible for the supervision of the works in question.

Any unforeseen works must be agreed by the Council in writing prior to undertaking them and additional works must be kept to a minimum.

The property must not be occupied until the Council is satisfied that:

- The premises are free from all Category 1 Hazards under the Housing Health and Safety Rating System (Housing Act 2004) and the Decent Homes Standard has been achieved, both of which approved following a final property inspection by the case officer.
- Applicants have complied with all necessary Building Control/Planning Regulations.
- Acceptable receipted invoices have been received for the works.
- All relevant certification and documentation in relation to the works has been received and signed off by the case officer.
- Property Accreditation application is approved and satisfactorily inspected if the property is to be let including the provision of a Gas Safe Certificate and a valid Energy Performance Certificate.

Upon the satisfactory completion of the above mentioned tasks, proof of occupation must be provided by the Applicant and payment will be made at this point.

If the grant is approved between 1st April and 31st July within the same year then the works must be completed and the property occupied within six months. Any grant approved after the 1st August must be completed before 31st January of the following year. In exceptional circumstances the Council may extend this period. If an applicant requires additional time, a request must be made in writing to the Housing Standards Team, explaining the circumstances of the case and the reasons why the works cannot be

completed within the specified timescale. Any such requests must be made 2 weeks before the end of an applicant's allotted time period in line with this point. If an applicant fails to adhere to these timeframes, the Empty Property Grant offer may be rescinded by the Council subject to review.

Where the Council discovers that an application for assistance has been determined on the basis of inaccurate or incomplete information, the Council can withhold payment or demand repayment of grant monies from the applicant. If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for grant assistance or payment, the authority may refer the matter to the police with a view to prosecution.

Fees associated with the application will be deducted from the maximum £3000 grant total on payment of the grant which consist of Land Registry fees and a £200 administration fee only.

Upon payment of the Empty Property Grant, no further application will be considered for the same property within 5 years of when the Empty Property grant payment was made.

Full compliance by the applicant with the Terms and Conditions shown within the Empty Property Grant application form agreed by the applicant is required.

Method of application

A preliminary enquiry is made by telephone, e-mail or in writing and a formal application is made by completing a prescribed form.

Advice available

Verbal and written advice is available from the Strategic Housing Services Team (see Section 9.9 Contact Details)

7.0 ASSISTANCE FOR ENERGY EFFICIENCY

Specific assistance for households to improve their energy efficiency is available. 'Cosy Loans', 'Cosy Homes Heating' and 'Cosy Homes Solid Wall Insulation' provide financial assistance where no other help is available, but work in tandem with national schemes and advice agencies to ensure households maximise the increase in energy efficiency of their properties.

7.1 COSY LOANS

Cosy Loans provides up to £2,000 interest-free for energy efficiency improvements and solar water heating across the Borough. The money is repayable over a period of the client's choice up to a maximum of 36 months. The loan can be used to pay for loft and cavity wall insulation, draught-proofing for windows and doors, replacement boilers and solar water heating.

Eligibility

Applicants must:

- own their home or be buying a property with the assistance of a mortgage ; or
- be a private landlord; and
- be able to afford the loan repayments
- have a good credit rating

The property must be situated within the Borough of Wirral.

Conditions

The amount to be borrowed can be between £200 and £2,000 depending on the measures needing to be installed. For a replacement boiler or solar water heating, the maximum of £2,000 can be borrowed. For insulation, there are upper limits (details provided on the application form).

The Energy Saving Trust advice centre must be contacted prior to application for eligibility advice on local or national grant schemes, which could fund part or all of the cost of the measure.

If the client wishes to use the loan for a replacement boiler, a written quote must be obtained from a 'Gas Safe' registered installer and submitted with the application.

If the loan is to be used for solar water heating, the installer must be accredited by the Microgeneration Certification Scheme.

Monthly repayments depend on how much is borrowed. The loan must be paid within 36 months and can be paid via direct debit or standing order, or by cash or cheque at the offices of the managing agent.

Full terms and conditions are contained within the application pack.

Method of application

Initial enquiries should be made through the Save Energy Advice Line operated by Energy Projects Plus which, following an initial assessment, will refer the client to the managing agent, Wirral Methodist Housing Association, for an application pack.

Advice Available

Advice on the details of application can be obtained from Wirral Methodist Housing Association (see Section 9.9 Contact Details)

7.2 COSY HOMES HEATING

Grants to be available borough-wide and for heating only, to compliment other Warmer Wirral activity. Cosy Homes Heating provides up to £4,000 towards improving heating for households across the borough. Improvements to heating can be provided to vulnerable hard-to-reach households so that the heating provision meets the Thermal Comfort criteria of the Decent Homes Standard. Specific improvements to properties include the installation of programmable central heating, and central heating timer and thermostatic controls. It also includes the replacement or repair of central heating boilers, gas fires and storage heaters, which will contribute to ensuring the dwelling is in a reasonable state of repair (as defined by the Decent Homes Standard). Cosy Homes Heating ensure that wherever alternative funding sources are available, these are utilised and prioritised above using Council resources.

Eligibility

The eligibility criteria for this grant will focus on those households on a low income which don't qualify for assistance from the energy companies' Home Heating Cost Reduction Obligation (HHCRO). Applicants must:

- be aged 18 or over on the date of application;
- live in the dwelling as their main residence;
- not be eligible for HHCRO due to the type of works required or being on one of the benefits listed below in h) which aren't HHCRO eligible benefits;
- have an owner's interest, or be a private tenant with the landlord's consent to the works; and
- receive at least one of the following benefits and satisfy the qualifying components where applicable:
 - a) child tax credit (CTC) and has a relevant income of £16,010 or less;
 - b) income-related employment and support allowance (ESA) and:
 - *receives a work-related activity or support component* OR
 - *is responsible for a qualifying child* OR
 - *receives a qualifying component;*
 - c) income-based jobseeker's allowance (JSA) and:
 - *is responsible for a qualifying child* OR
 - *receives a qualifying component;*
 - d) income support and:
 - *is responsible for a qualifying child* OR
 - *receives a qualifying component;*

- e) state pension credit;
- f) working tax credit (WTC) and has a relevant income of £16,010 or less and:
 - *is responsible for a qualifying child* OR
 - *receives a disability element or severe disability element* OR
 - *is aged 60 years or over*;
- g) universal credit and received a monthly earned income of £1,250 or less in any assessment period in the previous 12 months, and:
 - *is responsible for a child or a qualifying young person* OR
 - *has limited capability for work, or limited capability for work and work-related activity* OR
 - *receives a disability living allowance (DLA)* OR
 - *receives a personal independence payment (PIP)*;
- h) Council Tax Support AND at least one of the following: *Incapacity Benefit, Employment and Support Allowance (contributory or income related), Disability Living Allowance, Attendance Allowance, Personal Independence Payment, Income Support that includes a disability premium or State Retirement Pension.*

'Qualifying component' above under (b) income-related employment and support allowance, (c) income-based job seeker's allowance and (d) income support means:

- child tax credit which includes a disability or severe disability element;
- a disabled child premium;
- a disability premium, enhanced disability premium or severe disability premium; or
- a pensioner premium, higher pensioner premium or enhanced pensioner premium.

The following works may be undertaken using Cosy Homes Heating Grant:

- Full central heating system where none already exists
- Repair of existing central heating systems (gas, oil or electric)
- Replace gas heating boilers which are faulty or irreparable at reasonable cost
- Small works to existing systems to improve the energy efficiency, such as the installation of thermostatic radiator valves, timer/programmers, room thermostats or new radiators
- Provision of alternative heating solutions in circumstances where there is a new central heating system needed and there is no gas supply to the property, and where the gas supply would be prohibitively expensive, alternative options would be explored

Central Heating Fund

Where a home is identified as having no central heating and the applicant is an owner occupier, a referral will be made to the Merseyside "Central Heating Fund" manager Energy Projects Plus (this is a Government fund which Wirral Council can access). If the applicant meets HHCRO welfare benefit eligibility, an onward referral is made to SSE Ltd to carry out the works. If not, information is gathered by Energy Projects Plus to establish if the applicant could be classed "fuel poor" under the Government's "Low Income High Cost" definition. If the household is deemed "fuel poor" and the Energy Performance Certificate establishes a need for full central heating, the applicant will receive part-funding from Cosy Homes Heating and part-funding from the Central Heating Fund and will proceed through the Cosy Homes application process outlined in this policy.

Conditions

The grant is subject to an administration fee of £200

The grant is a maximum of £4,000, except in cases where unforeseen works are found to be essential to complete approved works.

The Council will determine the extent of the work and all work must be completed within 6 months of approval.

Applicants may wish to consider selecting a contractor from the Business Approval Register¹.

No more than one application allowed per 12 month period.

Boilers to be fitted must have an efficiency of 90% or above.

Landlords must not increase the rent for 2 years and will be encouraged to apply to be accredited under Wirral Council's Landlord Accreditation Scheme, if not already accredited. If the subject property is regulated under a fair rent agreement or subject to an annual rent review under the tenancy agreement, this may continue, providing any rent increase does not take into account any heating measures carried out in connection with the Cosy Homes Heating grant at the property.

Applicants will be encouraged to obtain minimum insulation standards if not already present (where technically possible)

Retrospective claims for assistance cannot be made.

Applications received from qualifying tenants will only be approved if the landlord gives permission for the works to be undertaken at the house.

Applications must be returned to the Council within 28 days of the initial visit along with all relevant supporting documentation.

Method of application

A preliminary enquiry is made by telephone, email or in writing and formal application is made by completing a prescribed form.

Advice Available

Verbal and written advice is available from the Cosy Homes Heating Enquiries (see Section 9.9 Contact Details)

7.3 COSY HOMES SOLID WALL INSULATION

Grants to be available in the Lower Super Output Areas (LSOAs) where there is mandatory licensing of the private rented sector and for solid wall insulation only, to compliment other activity in these LSOAs. Cosy Homes Solid Wall Insulation provides up to £8,000 towards installing solid wall insulation. Improvements to the thermal efficiency of solid walls can be provided to vulnerable households so that health conditions that are made worse by cold and damp homes are prevented or improved. Specific improvements to properties include the installation of external wall insulation, internal wall insulation or a combination of both (commonly known as 'hybrid' solid wall insulation).

Eligibility

The eligibility criteria for this grant will focus on those households on a low income. Applicants must:

- be aged 18 or over on the date of application;
- live in the dwelling as their main residence;
- live in an LSOA subject to selective licensing of private rented dwellings (E01007129, E01007179, E01007215 and E01007278);
- have an owner's interest, or be a private tenant with the landlord's consent to the works; and
- receive at least one of the following benefits and satisfy the qualifying components where applicable:
 - a) child tax credit (CTC) and has a relevant income of £16,010 or less;
 - b) income-related employment and support allowance (ESA) and:
 - *receives a work-related activity or support component* OR
 - *is responsible for a qualifying child* OR

¹ Previously applicants were restricted to using a contractor from the Council's Trading Standards Business Approval Traders Scheme

- receives a qualifying component;
- c) income-based jobseeker's allowance (JSA) and:
 - *is responsible for a qualifying child* OR
 - *receives a qualifying component.*
- d) income support and:
 - *is responsible for a qualifying child* OR
 - *receives a qualifying component;*
- e) state pension credit;
- f) working tax credit (WTC) and has a relevant income of £16,010 or less and:
 - *is responsible for a qualifying child* OR
 - *receives a disability element or severe disability element* OR
 - *is aged 60 years or over;*
- g) universal credit and received a monthly earned income of £1,250 or less in any assessment period in the previous 12 months, and:
 - *is responsible for a child or a qualifying young person* OR
 - *has limited capability for work, or limited capability for work and work-related activity* OR
 - *receives a disability living allowance (DLA)* OR
 - *receives a personal independence payment (PIP);*
- h) Council Tax Support AND at least one of the following: *Incapacity Benefit, Employment and Support Allowance (contributory or income related), Disability Living Allowance, Attendance Allowance, Personal Independence Payment, Income Support that includes a disability premium or State Retirement Pension*

'Qualifying component' above under (b) income-related employment and support allowance, (c) income-based job seeker's allowance and (d) income support means:

- child tax credit which includes a disability or severe disability element;
- a disabled child premium;
- a disability premium, enhanced disability premium or severe disability premium; or
- a pensioner premium, higher pensioner premium or enhanced pensioner premium.

The following works and activities may be undertaken using a Cosy Homes Solid Wall Insulation grant:

- External wall insulation;
- Internal wall insulation;
- Hybrid wall insulation (external and internal wall insulation on the same property);
- Any preparatory and remedial works associated with installing the solid wall insulation, including in the case of internal wall insulation a £30 voucher from a high-street store towards re-decoration costs;
- In the case of external wall insulation, the grant also covers a pre-application enquiry with the Planning Department for each property post-survey but pre-installation (currently £25 per property) and full Planning application if required (currently £172); and
- A Green Deal Assessment (GDA) or Energy Performance Certificate (EPC) for each property that progresses to installation and an EPC post-installation.

Conditions

The grant is a maximum of £8,000.

The grant must be used to insulate at least 50% of the external wall area.

The Council's grant managing agent* will determine the extent of the work and all work must be completed within 6 months of approval.

Applicants can choose their own contractor however they must be "PAS 2030" accredited and offer a 25 year independent guarantee.

No more than one application allowed per 12 month period.

Landlords must not increase the rent for 2 years and will be encouraged to apply to be accredited under Wirral Council's Landlord Accreditation Scheme, if not already accredited. If the subject property is regulated under a fair rent agreement or subject to an annual rent review under the tenancy agreement, this may continue, providing any rent increase does not take into account any insulation measures carried out in connection with the Cosy Homes Solid Wall Insulation grant at the property.

Applicants will be encouraged to obtain the minimum loft insulation standard and adequate heating provision if not already present (where technically possible), through other grants including the Energy Company Obligation and the Cosy Homes Heating grant.

Retrospective claims for assistance cannot be made.

Applications received from qualifying tenants will only be approved if the landlord gives permission for the works to be undertaken at the house.

Applications must be returned to the Council's grant managing agent* within 28 days of the initial visit along with all relevant supporting documentation.

Method of application

A preliminary enquiry is made by telephone, email or in writing and formal application is made by completing a prescribed form. *The Council's managing agent is to be confirmed and the details will be inserted when confirmation is received

Advice Available

Verbal and written advice is available from the Council's grant managing agent.

8.0 OTHER ASSISTANCE

8.1 HOUSING ADVICE AND ASSISTANCE

The Housing Options Team works to prevent and alleviate homelessness within Wirral, supporting Wirral's wider Homeless Strategy objectives. As part of a range of homeless prevention tools, there are two key work areas where financial assistance can be offered to residents:

1. Homeless Prevention Fund (HPF)

The Homeless Prevention Fund is a discretionary grant, funded by Central Government, which supports homeless prevention and homeless relief activity. The fund enables the Council to assist individuals, who do not have their own financial means, outside of the statutory framework of the Housing Act 1996 Part 7.

The fund can provide assistance in the following ways, though not exclusively:

- Assist the client to remain in their current home
 - *Rent/ mortgage arrears payment*
 - *Payment of Court Fees to delay/ appeal eviction action*
 - *Payments to meet a shortfall in rent*
 - *Cleansing of current home*
- Assist clients to obtain alternative accommodation
 - *Assisting clients in tri-partite (Council/client/landlord) former tenant arrears repayment agreements*
 - *Rent in Advance payments to future landlords*
 - *Letting agency fees*

Eligibility

The applicant must be residing in Wirral, be in housing need (i.e. threatened with homelessness or require homeless relief) and not have their own financial means to assist themselves.

Conditions

Clients are subject to a financial assessment.

Method of Application

The request must be made by a Homelessness Assessment Officer following careful consideration of all homeless prevention or relief tools.

Advice Available

Clients are advised verbally by the Housing Options Team (see Section 9.9 Contact Details).

8.2 ASSISTANCE TO SUPPORT CARBON REDUCTION INITIATIVES

In order to support future grant funding bids made by the Council this provision allows the Council to create carbon reduction specific financial products at short notice. The eligibility and conditions relevant to any such products will be reported to the Council's Cabinet and incorporated in the next policy revision.

8.3 HEALTHY HOMES

The Healthy Homes programme contributes to a holistic approach to improve people's health outcomes by tackling the root causes. This programme looks at a more holistic response to the full range of home based hazards and uses a referral network of individuals experienced in working with vulnerable residents. The scheme uses a simple single assessment form which refers in services such as fire safety checks, home improvement agency support, energy efficiency grants, adaptations, the handyperson scheme and health services as well as full housing inspections where serious hazards are identified. Using these interventions will go some way to addressing the underlying causes which contribute to health inequalities; it will also improve the health and wellbeing of those involved.

A resident receiving a visit could benefit from one or more of the following:

- Housing Health & Safety Rating System visit which can reduce possible 29 hazards in the home
- Fire Safety visits in vulnerable properties can reduce accidental house fires and related injuries
- Employment and training initiatives can improve mental health and wellbeing
- Benefits advice can enhance income, another key health determinant
- Police Home Safety Advice will improve perceptions of security in the home and community safety
- Energy Efficiency improvements will reduce Fuel Poverty and are often free for vulnerable groups
- Specialist support for vulnerable groups through POPIN*, Handyperson Scheme*, DFGs* and adaptations*.
- Referrals to Smoke Free Homes / smoking cessation will impact on many key target areas
- Referrals to Health Trainers to improve fitness, healthy eating and wellbeing

*All subject to meeting any further applicable criteria

Eligibility

Any person residing in a property within Wirral can contact Healthy Homes for advice but a visit may not be required. This may subsequently result in a home visit being made in the case of vulnerable people. Home visits are also made to cases referred from front line staff (e.g., support worker, social worker, district nurse, health visitor, occupational therapist).

Method of Application

Referral from a front line service or a self referral. Complete an application form available by contacting Healthy Homes, send an email (healthyhomes@wirral.gov.uk) or phone the Healthy Homes team (0151 691 8114)

Advice Available

Advice can be gained from the Healthy Homes Team by email (healthyhomes@wirral.gov.uk) or phone (0151 691 8114)

9.0 GENERAL

9.1 NOTIFICATION

The Council or nominated delivery partner will notify an applicant whether any application for financial assistance is approved or refused. The notification will be in writing as soon as is reasonably practicable, and, in any event, not later than six months after the date of the full application concerned.

If the application is approved and works to a property are involved, the notification will also specify the works which are eligible for assistance.

If the application is refused, the Council or nominated delivery partner will at the same time explain the reasons for the refusal.

9.2 SUPERVISION OF RENOVATION WORKS

The responsibility for the supervision of all works rests with the applicant unless he/she appoints a professional advisor or agent.

9.3 PAYMENTS IN RELATION TO RENOVATION WORKS

Assistance may be paid in whole after the completion of eligible works or in part by instalments as work progresses, and the balance after completion.

The assisted work must be completed within 12 months from the date of approval or such further period as the Council may allow for unforeseen works to be completed.

The assisted works must be carried out in accordance with such specification as the Council approve and/ or determine as the context requires and executed to the satisfaction of the Council.

The Council must be provided with an acceptable invoice, demand or receipt regarding payment for eligible works and professional fees or other charges, which has not been given by the applicant.

The assisted works must be carried out by one of the contractors whose estimates accompanied the application.

The Council/Loan Provider will normally pay assistance direct to the contractor.

Assistance will not be paid without the completion of a certificate of satisfaction with the works by the applicant unless the completion certificate is unreasonably withheld.

9.4 GENERAL CONDITIONS RELATING TO FINANCIAL ASSISTANCE

All applicants must be EU Citizens or have indefinite leave to remain and recourse to public funds.

If an application for financial assistance is approved but it subsequently appears that the applicant is not entitled to that assistance, the Council may demand the full amount to be repaid with interest or demand repayment of instalments made.

When the council has the right to demand repayment of financial assistance in relation to Empty Property Grants, it may determine not to demand repayment of the full amount, or to demand a lesser amount, where the applicant's circumstances fall into one or more of the cases referred below. The right to waive repayment does not apply to all financial products.

1) FINANCIAL HARDSHIP

Following a change in financial circumstances if an applicant can prove that he/she would suffer hardship if all or part of the assistance was repaid. The applicant would need to produce all the relevant facts for consideration by the Strategic Director Regeneration and Environment or the Head of Housing and Community Safety.

2) EMPLOYMENT

When a person needs to change his place of employment and needs to move house to adapt to this change.

3) HEALTH AND WELL BEING

Reasons connected with the physical or mental health or well being of the relevant applicant or a member of his/her family.

4) PROVISION OF CARE

To enable a person to live with or near any person who is in need of care so as to provide that person with care.

5) SUITABILITY FOR THE NUMBER OF OCCUPANTS

To enable a move to larger or smaller accommodation that is more suitable for the applicant and members of his/her household.

Each case is considered on individual merit and the facts of the case with supporting evidence would need to be presented to the Strategic Director Regeneration and Environment or the Head of Housing and Community Safety.

If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for grant or loan assistance or payment, the authority may refer the matter to the police or other relevant prosecuting authority with a view to prosecution.

9.5 COMPLAINTS

Complaints will be dealt with in line with the Council's Corporate Complaints Policy, a copy of which is available upon request.

9.6 CUSTOMER SATISFACTION

To assist service improvements and develop the policy into the future all residents receiving assistance will be asked to complete and return a customer satisfaction survey form. The Council aims to achieve high levels of customer satisfaction and will report on performance on an annual basis at the next review.

9.7 ENVIRONMENTAL RESPONSIBILITY

In order to limit the impact on the environment the Council has adopted a policy on Environmental Responsibility in connection with the Assistance Policy. The policy on Environmental Responsibility applies to both recipients of assistance and contractors engaged to undertake improvement works. This policy is in Appendix 1. Guidance is available for both contractors and loan/grant recipients

9.8 RESOURCES

All assistance provided under this policy will be subject to the resources available to the Council. Should the demand for specific assistance exceed the resources available, applicants will be advised accordingly and may be added to a waiting list. Any such waiting list will be managed in chronological order unless a risk assessment determines that circumstances dictate a particular case should be dealt with as a matter of urgency.

9.9 CONTACT DETAILS

Address:
Strategic Housing Services
Regeneration and Environment
Wirral Council
Town Hall
North Annexe
Brighton Street
Wallasey
CH44 8ED

Website address:
www.wirral.gov.uk

E-mail addresses:

For general enquiries use: privatesectorhousing@wirral.gov.uk

For Cosy Homes Heating use: home-energy@wirral.gov.uk

For Healthy Homes use: healthyhomes@wirral.gov.uk

Telephone numbers:

Strategic Housing Services General Enquiries	0151 691 8156
Cosy Homes Heating enquires	0151 691 8114
Asset Management Team	0151 666 3886
Save Energy Advice Line operated by Energy Projects Plus	0800 043 0151 (Freephone)
Wirral Methodist Housing Association	0151 647 5471
Housing Options Team	0151 666 5511
Disabled Adaptations Service	0151 666 5511
Healthy Homes Team	0151 691 8114

Appendix 1

Environmental Responsibility Policy in connection with Wirral's Private Sector Housing and Regeneration Assistance Policy

V.2 (Revised 2015)

Policy Statement

The Council is committed to environmental sustainability and a reduction in Wirral's carbon footprint. Beneficiaries of the *Private Sector Housing and Regeneration Assistance Policy* (referred to as "*the Assistance Policy*") are expected to demonstrate environmental responsibility in accordance with the Council's commitments. Service users and associated contractors are thus expected to adhere to this policy and associated guidance.

Policy Aims:

- **AWARENESS**
To raise awareness about environmental impact and climate change amongst service users and contractors, to inspire actions which contribute to environmental improvement and reductions in Wirral's carbon footprint.
- **COMMITMENT**
Ensure that contractors engaged in renovation works are aware of the environmental implications of their activities and have committed to continually review their operations to ensure good environmental practices.
- **LIMITING ENVIRONMENTAL IMPACT**
To limit potential adverse environmental impacts arising through property renovation works.
- **RESOURCE MANAGEMENT**
Minimise waste and encourage the use of recycled and sustainable materials in property renovations.
- **ENERGY**
Maximise the opportunity for service users to adopt energy efficiency measures and behaviours including the installation of micro renewable energy generation, where applicable.

Forms of assistance where this policy applies:

Property renovation/improvement including

- Renovation Loans
- Home Repair Assistance
- Wirral Business Renewal Loan
- Empty Property Grant
- Cosy Loans
- Cosy Homes Heating

Property relocation:

- Relocation Loan
- Wirral Business Relocation Loan

Policy Implementation

Assistance provided to support property renovation/improvement

Service users in receipt of assistance will:

- Be encouraged to enrol in the 'Cool Wirral' scheme.
- Be made aware of any appropriate opportunity to install energy efficiency measures and micro renewable energy generation.
- Be presented with an information guide on how to reduce their environmental impact following the completion of renovation works

Contractors will:

- Be encouraged to take advantage of relevant business environmental support programmes and initiatives
- Be encouraged to provide an environmental policy relating to their business activities. This policy should include a commitment to achieving ongoing environmental improvements
- Maintain suitable records to prove adherence to their environmental policy and provide access to these records for Council officers for audit purposes.
- Be required to minimise waste and use both sustainable and recycled materials and fittings where appropriate

Contractors engaged specifically in relation to Empty Property Grants will:

- Be encouraged to take advantage of relevant business environmental support programmes and initiatives
- Be encouraged to provide an environmental policy relating to their business activities. This policy should include a commitment to achieving ongoing environmental improvements
- Maintain suitable records to prove adherence to their environmental policy and provide access to these records for Council officers for audit purposes.
- Be required to minimise waste and use both sustainable and recycled materials and fittings where appropriate

Assistance provided to support property relocation:

Service users in receipt of assistance will:

- Be encouraged to enrol in the Cool Wirral scheme.
- Be presented with an information guide on how to reduce their environmental impact following the completion of their move

General

The Policy and Guidance on Environmental Responsibility does not replace any statutory requirements