

Purpose

Where funding remains available, to facilitate the improvement of houses for those most in need in the Borough, where repairs are essential to protect the health and safety of the occupant(s).

**Health and Safety loan**

The Health and Safety loan is available to cover the cost of eligible works up to £20,000. Eligible works will include those works necessary to rectify category 1 hazards, as assessed under the Health and Safety Rating System (HHSRS), provided that the carrying out of works is the most appropriate course of action when following such assessment.

The Health and Safety loan will cover the cost of eligible works, administration costs and related professional fees. The loan is subject to a maximum of £20,000 in any 7 year period, at the discretion of the Council. The loan is interest free.

The loan will become a legal charge on the property repayable to the Council on the sale of the property or vacation of the property for a period of 6 months in any 12 month period or on death of the applicant or the last of those persons named in the loan agreement provided that immediately prior to death they were occupying the property as their main or principal dwelling.

Eligibility

Eligible applicants include those persons who have been owner occupiers of the house subject of the applications for a period of more than one year and who are classified as 'financially' vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition. As stated in the guidance, this definition may be subject to change and the Council's policy will be amended accordingly.

Other relevant factors

In determining whether the giving of a Decent Home loan is appropriate to the case in question regard will be had to the following factors:

- The property must be within Council tax bands A to D (inclusive);
- whether any category 1 health and safety risks (assessed under HHSRS) will remain on completion of the proposed works subject of the loan. Loans will not normally be given in cases where such risks will remain on completion of proposed works. There is a statutory duty for the Council to take action in respect of such health risks;
- the outcome of any neighbourhood renewal assessment;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant is considered able to remain living in the property without additional support from the statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- the wishes of the occupier;
- the equity the applicant has in the property. A Health and Safety loan will only be given, subject to Council's discretion, if there is sufficient equity to secure the loan;
- whether the applicant or any occupier wishes to be re-housed and whether re-housing of the applicant in supported or other suitable accommodation is likely or desirable;
- how fully the property is occupied; and
- where the value of applications for loan assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received.

Where a loan is refused on the basis of eligibility of the applicant or of the proposed works, then the applicant may appeal to the Private Sector Housing Manager. The Private Sector Housing Manager will take account of exceptional circumstances, and may refer the case to the relevant cabinet member for a final decision where this is deemed appropriate or necessary.

## Emergency Health and Safety Grant

### Purpose

Where funding remains available to facilitate the improvement of houses (or mobile homes) for those in most need in the Borough, where repairs are essential and pose an imminent risk to the health and safety of the occupant(s).

- This emergency health and safety grant will cover the cost of eligible works and related professional fees up to, but not exceeding £5000.
- An emergency health and safety grant cannot be given more than once to an applicant (including the applicants' family) in any 2 year period or exceed £5000 in any 5 year period with respect to an individual property. For this purpose 'families' has the same definition as that contained in section 113 Housing Act 1985.
- The grant is only given to rectify those hazards which pose an imminent risk of serious harm to the occupants.

### Eligibility

Eligible applicants include those persons who have been owner occupiers of the house or owns and occupies a mobile home on a registered site subject of the applications for a period of more than one year and who are classified as 'financially' vulnerable as defined by Department for Communities and Local Government "A Decent Home: Definition and guidance for implementation June 2006 - Update". Applicants have to be in receipt of a relevant means tested benefit set out in the definition which, as stated in the guidance, may be subject to change and the Council's policy will be amended accordingly. In addition, the applicant must be ineligible to apply for a Health and Safety loan to qualify for the grant.

Only works to properties falling within Category 1 under the government's housing health and safety rating system and which pose an imminent risk of serious harm to the occupant will qualify for an emergency health and safety grant.

### Other relevant factors

In determining whether the giving of an Emergency Health & Safety grant is appropriate to the case in question, regard will be had to the following factors:

- the wishes of the occupier;
- whether the applicant is considered able to remain in the property without additional support from statutory agencies and, if additional support is needed, whether that can be provided or facilitated at an acceptable cost;
- in the case of mobile homes, the consent of the site licence holder is required;
- whether Housing Act or other enforcement action has been instigated or is being considered in respect of the property;
- whether the applicant wishes to be re-housed and whether re-housing of the applicant in supported or other suitable accommodation is likely or desirable;
- the circumstances of any other joint owners of the property;
- where the value of applications for grant assistance exceeds the available discretionary budget, the assessed priority of the application when compared to other applications received;
- how fully the property is occupied; and
- the property must be within Council tax bands A to D (inclusive).