

## Private Sector Renewal Policy

### Part 1 – Introduction

#### 1. Scope of Policy and Effective Date

1.1 This policy deals with financial and other discretionary assistance to be offered to private sector residents to repair, improve or adapt their domestic properties. The main part of the policy was agreed by Members on 28th July 2003 with later amendments and additions, which are set down in the table overleaf. Previous policies had been agreed using powers and duties set down under the old Parts 1 and 3 of The Housing Grants, Construction and Regeneration Act 1996 (before amendment).

1.2 The Housing Grants Construction and Regeneration Act 1996 was repealed from 18th July 2003 except in relation to paragraphs of the Act that deal with mandatory Disabled Facilities Grants. The Royal Borough continues to have mandatory responsibilities to approve such grants. This policy does not address these statutory responsibilities but deals with discretionary powers only.

1.3 The policy sets out the terms and conditions under which discretionary powers set down in The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 may be used.

<b>Year</b>	<b>Title</b>	<b>Summary</b>	<b>Date Agreed</b>
2003	Private Sector Renewal Policy	Base policy for private sector renewal assistance	28/07/03
2004	Amendment to Private Sector Renewal Policy	Introduction of sliding scale for notional loan grant	19/04/04
2006	2006 Amendments to Private Sector Renewal Policy	Reduction of maximum grant from £7,000 to £5,000, introduction of emergency works grant, other minor amendments to eligibility, terms and conditions	20/11/06
2007	2007 Minor Amendments to Private Sector Renewal Policy	Assistance restricted to older or disabled applicants, other minor changes	21/05/07
2009	A Policy for Tackling Long Term Empty Private Sector Dwellings	Sets down policy for dealing with private properties empty over 6 months, including financial assistance	28/07/06
2010	A Policy for Tackling Long Term Empty Private Sector Dwellings- amendments 2010	Change to percentages of grants available and some terms and conditions	
2010	Disabled Facilities Grants: Fees for Occupational Therapy Services	Agency fee raised from 15% to 18%	24/05/10
2013	2013 Amendments to Private Sector Renewal Policy	Minor amendments to parts 2 and 3. New section 5	January 2014

## **2. Scheme of Delegation**

2.1 Future major amendments to the substance of the policy must be approved by Members. This applies where major changes are proposed which alter key and substantial aspects of the policy. In respect of all other amendments or the application of the policy the scheme of delegation shall be as follows:

a) The application of discretion affecting the day to day administration of the policy especially where it relates to individual applicants. Relevant local managers shall be granted discretion and a record of the decision shall be placed on the file.

b) The consideration of exceptional circumstances as set down in the policy and minor changes to the detail of the policy. Discretion shall be granted to a panel of relevant Principal Officers. A record will be kept of decisions made.

c) The consideration of more significant but not major changes to the policy and the approval of applications for assistance over £30,000. The Director of Housing Services shall be granted delegated authority.

## **3. Information to Applicants, Complaints and Appeals**

3.1 Summaries of this policy shall be made freely available to members of the public and the full policy shall be available to anyone who requests it. All members of the public enquiring about assistance will be given information regarding the policy and the application process and will be steered through a preliminary enquiry procedure.

3.2 Information will be made available to members of the public regarding service standards for the provision of the service and target timescales for delivery of key stages of the service.

3.3 Approvals for assistance will be accompanied by clear information for the applicant regarding the terms and conditions of the assistance. Officers will ensure that the terms and conditions are understood and accepted before proceeding to the next stage.

3.4 Complaints will be logged and dealt with under the terms of the Royal Borough's published complaints procedure.

3.5 There will be a clear procedure for dealing with exceptions to the policy which will be made available to enquirers or applicants. Appeals will be considered at a level appropriate with the scheme of delegation set down under paragraph 2 above but in normal circumstances will be considered by a Panel of relevant Principal Officers. The officers sitting on the Panel shall not be the same as those who made the original decision. Applicants will have a further right of appeal to the Head of Community Services.

3.6 Information will be made available in a variety of formats and languages to ensure that it is accessible to all members of the community.

#### **4. Transitional Arrangements**

4.1 Where applications for assistance had been made and formally approved prior to the effective date of the latest version of this policy (see table on page 2), these applications shall be treated as if the previous policy were still fully in force. This also applies to applications made prior to subsequent policy amendments.

4.2 Formal applications for assistance under previous policies made prior to the effective date for the new policy but not approved prior to that date will continue to be processed and approved under those same terms and conditions.

4.3 Officers will be allowed discretion to apply reasonable cut off dates for receipt of information in respect of enquiries made under the previous policies before refusing to consider an application under the terms of the previous policy. The applicant shall be given adequate warning when a cut off date is to be imposed. Reasonable deadlines may also be imposed upon applicants for the return of signed documents and other information requested. Failure to meet these deadlines may result in the refusal of their application or a requirement to reapply under the terms of the latest policy, if appropriate.

4.4 Where the update policy is more favourable to applicants than the preceding version applicants may withdraw and re-submit their applications for consideration under the later policy version.

## **5. Circumstances under which the old Parts 1 and 3 of the Housing Grants, Construction & Regeneration Act 1996 (before amendment) will continue to apply**

5.1 All the relevant terms and conditions of the Act and accompanying circulars and guidance will continue to apply to:

- a) applications for mandatory Disabled Facilities Grants (mandatory grants are governed by statute therefore the council has no discretion in this area). (See Part 3 below for details of application of discretionary powers).
- b) applications for discretionary Disabled Facilities Grant, where it has been deemed to be inappropriate to offer an equity mortgage as outlined in Part 3 below.
- c) any other applicant or enquirer where it is deemed to be unreasonable to apply the terms and conditions of the new policy and where a Panel of Principal Officers have considered the circumstances of the case and given approval.

## **6. Combating Fraud**

6.1 The Royal Borough, in administering enquiries and applications for assistance under the terms of this policy, will make every effort to avoid, detect and take action in respect of fraudulent applications and the presentation of false information. In doing so the Royal Borough will:

- a) require verification or supporting documentation to be submitted by the applicant upon request,
- b) reasonably refuse to consider applications where such information is denied,

c) take steps to investigate suspected cases of fraud, including referrals to the Royal Borough's Corporate Anti Fraud Team and the police,

d) bring forward prosecutions in appropriate cases and publicise cases where prosecutions have been successful.

## **7. Financial Implications**

7.1 The terms and conditions of this policy will be applied subject to the availability of agreed funds to finance the assistance. Applications for assistance, which in all other circumstances, meet the criteria for approval, may be refused in the event that insufficient funds are available. However, once an application for assistance has been formally approved a commitment to pay, subject to all other conditions being met, will have been deemed to have been made.

## **Part 2 – Assistance for Owner Occupiers**

### **1. Introduction**

1.1 This Part sets down the Royal Borough's policy with regard to the financial assistance that is available to owner occupiers to repair and improve their homes. This assistance takes the form of a loan, also known as an equity mortgage, which may be combined with a grant. In most cases the loan will become repayable upon the sale, or disposal of the dwelling.

### **2. Preliminary Conditions**

2.1 Applications will only be considered for residential dwellings. Consideration may be given in respect of dwellings where an application has been made to the Director of Development for change of use into residential accommodation.

2.2 Applications will only be considered with respect to dwellings that are more than ten years old at the time of application.

2.3 The applicant(s) must be aged over 18.

2.4 The applicant(s) must have an owner's interest in the dwelling for which assistance is being sought, either alone or jointly with others. Where there is more than one owner, all the owners must be party to the application. An owner's interest means an estate in fee simple absolute in possession or a term of years absolute of which not less than sixty years remain unexpired at the date of the application.

2.5 The dwelling for which assistance is being sought must be the applicant's only or main residence. Applications, however, will be considered from;

a) applicants who propose to acquire the dwelling to occupy as his/her only or main residence,

Or,

b) applicants who have an owner's interest in the dwelling or propose to acquire an owner's interest and they intend that the dwelling shall be occupied by an elderly or disabled relative as his/her only or main dwelling.

2.6 The condition regarding owner's interest must be satisfied before a formal offer of the assistance can be given.

2.7 The applicant must agree to take up the Royal Borough's Home Improvement Agency Service before the assistance may be approved.

### **3. Purposes for Which Assistance May be Given**

3.1 The general principle that underlies this part of the policy is that assistance should be available in respect of dwellings that fail to meet a reasonable standard of repair to meet the cost of works that are required to bring the property up to a reasonable standard.

3.2 A 'reasonable standard of repair' will be based upon the 'decent homes' standard. The full definition of a 'decent home' can be found in the document 'A decent home: the revised definition and guidance for implementation', published by the Office of the Deputy Prime Minister in February 2004. (1) However, a summary of a 'decent' home' is that it:

a) is free from category one hazards under the Housing Health and Safety Hazard Rating System and,

b) be in a reasonable state of repair and,

c) provides reasonably modern facilities and services and,

d) provides a reasonable degree of thermal comfort

3.3 Every encouragement will be given to applicants to bring their homes up to the required standard. However, there may be occasions when it is inappropriate to insist that this standard be reached. For example, where an elderly homeowner is unable to tolerate the disruption of extensive works and there are some works that are



necessary for the health and well being of that homeowner. Managers shall apply local discretion in respect of individual applications.

3.4 In exceptional circumstances managers may also apply discretion to allow assistance to meet the cost of works, which contribute towards the prevention of the dwelling falling beneath 'decent homes' standard.

3.5 There may, from time to time, be other funding streams or projects which overlap with this scheme in terms of eligibility and the scope of work. Where an applicant is eligible to apply for assistance under an alternative project, managers will have the right to refuse an application or parts of an application and make an onward referral as appropriate.

3.6 In addition, there may be occasions when it is in the best interest of the Royal Borough in achieving its strategic objectives to offer assistance, from time to time, in relation to special projects. Such assistance might take the form, for example of a grant to meet the costs of smoke detector installation within a specific area of the borough. Local managers will have discretion to agree such special projects and will encourage and invite applications from suitable applicants as appropriate.

3.7 Assistance will be available borough wide. However, managers may use their discretion to target resources and publicity to specific areas of the borough.

3.8 The assistance will also be available to meet the costs of reasonable ancillary expenses associated with the carrying out of the relevant works. For example, agents fees (including the fee for the Royal Borough's own Home Improvement Agency service), planning fees, valuation fees, building control fees and the costs of temporary rehousing. Local managers will have discretion to agree or refuse applications for help with ancillary costs but will approve all reasonable requests.

3.9 Assistance may be given to meet the cost of works necessary to meet decent homes standard where they relate to the common parts of

a building containing flats. In these circumstances the applicant must demonstrate that they have the power and the responsibility to carry out such works and the eligible expense shall be equal to the applicant's share of the costs as determined by the terms of the lease. The permission of the freeholder must be obtained before approval is given.

#### **4. Excluded Works**

4.1 Assistance will not normally be given in respect of items of work that have been carried out in the last ten years with assistance from the public purse.

4.2 Assistance will not normally be given in respect of works for which alternative sources of funding have been identified. For example works subject to an insurance claim. Where it has been identified, after approval or payment of the assistance, that such alternative forms of funding exist, the council may demand repayment of the assistance in full and may choose to exercise its discretion to charge interest on the sum.

#### **5. Applicant's Qualifying Criteria**

5.1 In addition to the general qualifying criteria set out in paragraph 2 above, applicants shall usually meet the following criteria in order to qualify for assistance:

a) The applicant shall be in receipt of one or more of the principal income related benefits or guaranteed pension credit,

And,

b) The household living or proposing to live in the dwelling must contain a person aged sixty or over.

Or,

c) The household living or proposing to live in the dwelling must contain a person with a long term illness or a person with a disability.

5.2 Managers shall have local discretion to accept and approve applications from persons failing to meet the above criteria in exceptional circumstances. This would normally be where the applicant can demonstrate exceptional hardship should they not receive assistance.

5.3 Managers shall also apply local discretion to refuse applications for assistance, where there is evidence of ownership of additional assets by the applicant or his/her partner, or receipt of additional income, which had not been taken into account in the assessment of the applicant's application for income related benefit or qualifying tax credit. This discretion will apply where in the Royal Borough's view the additional assets or income provides the applicant with the means to repair or improve the property from within their own resources.

## **6. Intention of Future Occupation**

6.1 All applicants will be required to confirm that they:

a) have or propose to acquire an owner's interest in the dwelling,

And

b)i) intend that for a period of at least five years following completion of the relevant works, that s/he will live in the dwelling as his/her (or that member's) only or main residence.

Or

b)ii) Intend that for a period of at least five years following completion of the relevant works, that a member of the applicant's family who is aged 60 or over or who has a disability will live in the dwelling as his/her only or main residence.

## **7. Determination of Eligible Expense**

7.1 The specific items of work that will be eligible for assistance will be determined by the Royal Borough following an inspection of the dwelling and a survey carried out by its nominated officer. The general areas of work eligible for assistance will be those set down in

paragraph 3 above. The Royal Borough will draw up a specification of the eligible items for approval by the applicant.

7.2 The Royal Borough will usually obtain an estimate or estimates (as appropriate) for the eligible works on the applicant's behalf. This may be achieved via the application of a pre-priced schedule of rates to which local contractors have agreed to work. The Royal Borough will undertake to achieve best value for money and the rules for procurement will generally apply as for Royal Borough contracts.

7.3 The amount of the eligible expense will be determined by the Royal Borough based upon reasonable estimates of the costs and agreed ancillary costs. The eligible expense therefore, represents the costs of carrying out the works (plus approved ancillary costs) that can be reasonably determined prior to the commencement of the works. Where the costs of all the works cannot reasonably be determined prior to the commencement of the works, for example due to the inaccessibility of particular areas, the Royal Borough may include provisional sums or contingency sums in the eligible expense as appropriate.

7.4 The amount of the eligible expense may decrease following formal approval of the assistance if it found that provisional sums or contingency sums that have been allowed are not required or the works are less extensive than originally anticipated.

7.5 The amount of the eligible expense may increase following formal approval of the assistance if unforeseen works are discovered or if expenses are incurred, which could not have reasonably been determined at the time that the assistance was approved.

7.6 Changes to the eligible expense as outlined under paragraphs 7.4 and 7.5 above must be notified to the applicant and in the case of significant increases in the eligible expense relating to the equity mortgage element of the assistance, permission must be sought from the applicant prior to formal agreement by the Royal Borough. A significant increase is defined as the need for £1,000 or more to be added to the equity mortgage after any contingency sum is utilised.

7.7 The Royal Borough may exercise its discretion to allow assistance to meet the cost of expenses associated with identification or feasibility of appropriate works to a dwelling without any construction or repair works actually being undertaken. For example it may choose to meet the cost of undertaking a structural survey to assess if renovation is the best course of action or the cost of carrying out an electrical test.

## **8. Amount of Assistance**

8.1 The maximum amount of assistance shall be equal to the amount of the eligible expense as determined by the Royal Borough. This shall be subject to:

a) A usual maximum of £30,000 (grant and loan/equity mortgage combined). Applications for assistance in excess of this amount shall be considered for approval by the Director of Housing Services. The maximum loan/equity mortgage may be varied from time to time subject to available funding.

And/or

b) The amount of available equity in the property. The proportion of the assistance that is subject to future repayment (see below) shall not exceed the available equity (value of the property after the value of secured loans and encumbrances are deducted) in the property at the time that the application is made. Exceptions to this requirement may be entertained where it is expected that as a result of completion of the eligible works the value of the property may increase to such an extent that sufficient equity will become available.

Where both a) and b) above apply, the eligible expense shall be the lesser of the two amounts.

8.2 The first £5,000 of any assistance shall be given in the form of a grant, which will not normally be due for repayment. The remaining amount of any assistance, (i.e. any amount above £5,000) will be given in the form of a loan/equity mortgage. The circumstances under which

repayment of the grant and/or equity mortgage will be required are set down in paragraphs 13 and 14.

8.3 The equity mortgage will be registered as a local land charge and at the Land Registry and will bind any owner for the time being.

## **9. Applications for Assistance**

9.1 Applications for assistance must be made in a form prescribed by the Royal Borough. The Royal Borough may exercise its discretion to apply a preliminary or initial screening process before inviting a formal application. Enquiries may be received direct from applicants or via referring agencies.

## **10. Processing of Applications for Assistance**

10.1 In considering applications for assistance, the Royal Borough may choose to undertake the following actions:

- a) Verify the receipt of welfare benefits by the applicant, or any other qualifying benefit or tax credit by a direct approach to the agency administering the benefit or tax credit.
- b) require the applicant to provide evidence for the existence of additional assets or income that had not already been taken into account in their application for an income related benefit or qualifying tax credit.
- c) Verify the legal title to the property by a direct approach to the Land Registry or relevant legal body.
- d) Verify the amount of equity in the property by a direct approach to any lenders identified as part of the application process.
- e) Establish the current and post improvement value of the property by the engagement of the services of a valuer or other suitably qualified person.
- f) Verify or clarify any further information that is directly related to the application. For example, insurance claims or medical records.

10.2 In carrying out the above actions, the Royal Borough will seek the written authority of the applicant. However, the Royal Borough will have discretion to refuse assistance if the authority of the applicant is unreasonably withheld.

10.3 The Royal Borough may exercise the right to reclaim from the applicant the costs of carrying out any of the above checks under 10.1 a) to e) above. Such costs may be added to the eligible expense.

10.4 The Royal Borough will require the applicant to grant its officers reasonable access to information and to the property in the course of assessing an application for assistance. Where such reasonable access is refused, the Royal Borough will reserve the right to refuse the application.

## **11. Approvals of Applications for Assistance**

11.1 The Royal Borough will approve applications for assistance where they meet the criteria set down in the preceding paragraphs. The approval will be subject to:

a) Available finances the Royal Borough has at its disposal and that have been approved for such purposes,

b) The number of previous applications for grant assistance that have been made by the same applicant in respect of the same dwelling. Applications for the grant will not normally be approved where a cumulative value of £5,000 or more has already been approved at any time in the preceding ten years.

c) Reduction in the amount of assistance for works commenced prior to formal approval of the application. The Royal Borough may exercise its discretion to reduce the amount of assistance or to refuse assistance where works have commenced without the written permission of the Royal Borough prior to formal approval of the application.

d) the satisfaction of the Royal Borough that the applicant or member of the applicant's household did not cause the property to fall into a state of non decency by their direct action.

11.2 Offers and Approvals of assistance will be issued in the form of a written notification to the applicant. The notification will include but not be limited to:

a) Confirmation of the details of the applicant, the dwelling and the outline of the work for which assistance has been approved.

b) Details of the ancillary costs which have been approved.

c) The amount of assistance that has been approved.

d) The terms and conditions under which the assistance has been granted.

e) Such other information as required under the Mortgage Sales Guidance (4).

11.3 The applicant will have the right to withdraw their application for assistance at any time up and until works commence on site. However, the council may exercise its discretion to reclaim the costs of any reasonable expenses it has incurred in processing the application.

## **12. Payment of Assistance**

12.1 Where an application for assistance has been approved, the council will pay the assistance either;

a) In whole after completion of the works, or

b) In instalments as the work progresses and the balance after completion of the works.



12.2 Payment will be made subject to the Royal Borough being satisfied that the works have been completed to an acceptable standard.

12.3 Payment will be made subject to the receipt of a satisfactory invoice, certificate, demand or receipt for the works and any preliminary or ancillary services or charges in respect of the assistance. For these purposes an invoice, demand or receipt is acceptable if it satisfies the Royal Borough and is not given by the applicant or a member of the applicant's family. Where the assistance has been approved under the Royal Borough's schedule of rates arrangement, a valuation certificate issued by the Royal Borough's nominated officer may be used to authorise a payment.

12.4 Payment will usually be made direct to the contractor.

12.5 In the circumstances of an application being approved on the basis of estimates supplied by the applicant, the eligible works must be carried out by the contractor whose estimate was supplied with the application. The Royal Borough may apply its discretion to waive this requirement or to refuse to pay assistance where the applicant has failed to comply with this requirement.

### **Repayment of the Assistance**

#### **13. Repayment of the Assistance Prior to Final Payment of the Works.**

13.1 Section 13 applies where an application for assistance has been approved but the final payment has yet to be made in respect of completed works or ancillary costs. In the circumstances set down below the Royal Borough may exercise its discretion to refuse to make any payments or further payments of assistance and to demand that any instalment of assistance be repaid together with interest from the date on which the payment was made. This section applies to the whole amount of any assistance including the parts that would usually not be subject to repayment.

a) Where the applicant ceases to have a qualifying owner's interest, or

b) Where the Royal Borough has reasonable evidence to conclude that the applicant has ceased to have the intention specified in the application regarding future occupancy of the property, or

c) Where an application has been approved outside of the terms of the Royal Borough's Home Improvement Agency Service, the works have not been completed to the Royal Borough's satisfaction within the time limit specified by the Royal Borough in the approval notification and/or acceptable invoices or receipts (as set down in paragraph 12.3 above) have not been submitted.

d) Where the Royal Borough has reasonable evidence to conclude that the applicant was not, at the time of the application, entitled to assistance.

13.2 Where the circumstances set down under a) above have been brought about by the death of the applicant, the Royal Borough may use its discretion to continue with the awarding of the agreed assistance to their personal representatives, subject to the written agreement of the personal representatives and to their having the relevant interest in the property. If the personal representative does not hold the relevant interest in the property or they do not wish to continue to receive the assistance the Royal Borough reserves the right to continue make any payments due to contractors for works satisfactorily undertaken or to reclaim any reasonable costs incurred.

#### **14. Repayment of the Assistance Following Completion of the Works**

##### **14.1 Circumstances Under which Both the Grant and Loan/Equity Mortgage Portion of the Assistance Become due for Repayment**

a) where the property is disposed of or sold before the fifth anniversary of the final payment of the assistance. or

b) where there is evidence that the applicant has attempted or succeeded in defrauding the Royal Borough by making false claims, or

c) where the property ceases to be occupied in accordance with the intention specified by the applicant at the time of the application (i.e.

usually as their only or main residence or that of a member of their family who is aged 60 or over or who has a disability, for a period of five years following the final payment of the assistance)

14.2 If any of the circumstances set down in 14.1 above apply the Royal Borough may demand repayment of all or part of the assistance with interest (to be charged at a reasonable rate determined by the Director of Finance).

14.3 Circumstances Under Which the Loan/Equity Mortgage Portion of the Assistance Only Becomes due for Repayment.

a) Upon the sale or disposal of the property anytime following the fifth anniversary of the final payment of the assistance, or

b) six months following the death of the applicant or the death of the last joint applicant anytime following the final payment of the assistance, or

c) If the property ceases to be occupied by the applicant as their only or main residence or that of a member of their family who is aged 60 or over or who has a disability, anytime following the fifth anniversary of the final payment of the assistance.

14.4 Interest will not usually become due if the loan/equity mortgage is repaid in the circumstances set down under 14.3 above.

## **15. Further Conditions that May Apply to Repayments Under Paragraphs 13 and 14**

15.1 Where part or all of the assistance becomes due for repayment under paragraphs 13 and 14 above the Royal Borough will have discretion not to demand the repayment of the assistance or any interest due or to demand a lesser amount. The Royal Borough may choose to exercise this discretion where it is satisfied that there are acceptable exceptional circumstances.

15.2 Where monies become due as set down under paragraphs 13 and 14 above, the Royal Borough will undertake not to demand a repayment of the assistance, or payment of interest, or to demand a

lesser amount where there is insufficient equity in the property to cover these costs. That is, the applicant will never be in a position of owing more than his/her property is worth.

15.3 The applicant, or his/her personal representative may voluntarily repay part or all of the assistance at any time. Interest will not become due unless the circumstances under which it would have become due under paragraphs 13 and 14 apply. The Royal Borough will reserve the right to refuse to accept repayment of the assistance if repayments are offered in units of less than a specified value, except where the total value of the assistance due for repayment is less than the specified value.

15.4 In exceptional circumstances the Royal Borough may agree to the transfer of the debt to an alternative property. This may be for example where the property for which the assistance has been given no longer meets the needs of the applicant's household and there is insufficient equity, after the assistance has been repaid, for the applicant to purchase a suitable alternative property.

15.5 In considering the application of paragraphs 13 and 14 above the Royal Borough may reasonably require the applicants to provide relevant information within 28 days of a written request at any time that a local land charge remains in force with respect to the relevant property.

15.6 The Royal Borough will undertake to provide applicants for loan/equity mortgages with a statement of monies owed at least once every three years following the final payment of the assistance.

## **16. Emergency Works Grant**

16.1 Applicants who are eligible for assistance under parts 2 or 3 of this policy, or private sector residents who are eligible to receive the services of the Greenwich Handyperson, may also be eligible to apply for an Emergency Works Grant.

16.2 The value of eligible works will not normally exceed £1,000 per application. Eligible works will usually be;

- a) Those that fall outside of the scope of the main assistance offered elsewhere in this policy due to their being of a minor nature or falling outside of the scope of the Handyperson Project, or
- b) Those that fall within the scope of the main forms of assistance but are of an urgent nature, or
- c) Repairs or replacements to disabled adaptations that are of a minor nature and therefore not appropriate for funding under a Disabled Facilities Grant.

16.3 The council shall exercise discretion in approving applications and in doing so may take into consideration;

- a) the vulnerability of the applicant or his/her household,
- b) the hardship that may be experienced by the applicant if the relevant work is not carried out with a grant,
- c) the complexity of the relevant work,
- d) the amount of resources available to the Council under this provision.

16.4 The assistance will be in form of a non-repayable grant. No further conditions will be attached to the awarding of this grant.

## **17. Assistance with Relocation**

17.1 The Royal Borough may offer additional assistance in the case of an owner occupier household where it is not reasonable or practical to carry out improvement and repair works or where it is deemed not to be the best option to meet the housing needs of the vulnerable resident.

17.2 This assistance may take the form of a grant or loan/equity mortgage to assist with the cost of purchasing a suitable alternative

property, or the cost of removal expenses necessarily incurred in moving to a suitable alternative property and/or the cost of any other reasonable costs or expenses that are incurred in relocation.

17.3 Each case will be considered on its own merits and the amount of assistance offered, if any, and the terms and conditions upon which the offer is made, will be determined on a case-by-case basis. However, as a general rule of thumb the amount of assistance and terms and conditions shall, as far as possible, reflect those set down in the preceding paragraphs of this section of the policy.

17.4 All applications for such assistance must be approved by the Director of Housing Services.

## **18. The Provision of Agency Services**

18.1 As stated above, a condition of the assistance is the take up by the applicant of the Royal Borough's Agency Service. The will include but will not be limited to;

- assistance with the completion of relevant application forms,
- survey of the property, including a 'decent homes' check and the production of a specification of necessary works,
- the services of a caseworker to track the progress of an application and advise the applicant of such,
- the appointment of an approved contractor to undertake the work on basis of costs approved by the Royal Borough,
- the services of a building surveyor to act as contract administrator, for example to check the progress of the work, issue site instructions and approve valuations.

18.2 A fee of 10% of the cost of the work will be charged to the client. This will normally be met from within the assistance. The amount of the fee may be reviewed from time to time. The Royal Borough may also undertake to vary the fee with the agreement of the applicant if exceptional additional costs have been incurred by the council in the delivery of the service. Applicants for Disabled Facilities Grants who take up the agency service will usually be charged a fee of 18% of the cost of the work. This is reflective of additional input required by

building surveyors and occupational therapists into disabled adaptation schemes. However, consideration may be given to charging a lower percentage fee where on an individual basis, a fair assessment of the value of the input is determined to merit a reduced fee.

18.3 Subject to capacity, the Royal Borough may choose to offer the above agency service to owners of properties located within Greenwich borough, where the owner does not meet the eligibility criteria for the assistance contained within this policy and/or where the applicant has chosen to fund the relevant works from within their own resources.

1. A Decent Home: the definition and guidance for implementation, ODPM February 2004
2. Housing, Health & Safety Hazard Rating, ODPM
3. as (1) above
4. Mortgage Sales Guidance for Local Authorities and Registered Social Landlords ODPM November 2005.

### **Part 3 – Assistance to People with Disabilities**

#### **1. Introduction**

1.1 This part of policy deals with the Royal Borough's assistance that is available to owner-occupiers and private tenants where adaptations are required for a household member with a disability.

1.2 As stated elsewhere in this policy the council has a statutory duty to approve qualifying applications for mandatory Disabled Facilities Grants under Part 1 of The Housing Grants, Construction and Regeneration Act 1996 (as amended).

#### **2. Discretionary Disabled Facilities Grants**

2.1 The Royal Borough will not usually accept and approve applications for additional assistance where they would have been eligible for discretionary Disabled Facilities Grant as set down under Part 1 of the Housing Grants, Construction and Regeneration Act 1996 had the legislation not been repealed. However, exceptions will be considered

on a case by case basis with any additional assistance usually in the form of an loan/equity mortgage offered under the same terms and conditions (with the exception of the eligible works) as set down on Part 2 of this policy.

2.2 Where applicants are not eligible to apply for an equity mortgage, for example because they do not have the relevant interest in the property, or it is deemed to be inappropriate for them to be offered an equity mortgage, the Royal Borough may consider approving a discretionary Disabled Facilities Grant. In these cases all terms and conditions set down in The Act and accompanying circulars and guidance will apply.

2.3 All applications for discretionary Disabled Facilities Grants and equity mortgages must be approved in principle by the Joint Housing/Adults and Older People's Services Option Appraisal Panel. The Panel must agree that the proposed scheme of adaptations are necessary, appropriate, reasonable and practicable. Where applications relate to schemes of work where financial assistance from the Royal Borough is expected to exceed £30,000, these must then be considered further by the Director of Housing Services.

### **3. Assistance with the Payment of Notional Loans**

3.1 Where an applicant has made an application for a mandatory or discretionary Disabled Facilities Grant their personal finances, or that of the disabled occupant, will be subject to a test of resources. Under the test of resources, the details of which are set down by government regulations, the applicant, or disabled occupant may be required to make a contribution towards the cost of the work before any grant can be made. This is a single figure determined on the basis of the applicant's income and savings at the date of the application and is called the 'notional loan'.

3.2 The Royal Borough will pay the first £3,000 of any notional loan determined during the approval of a formal application for mandatory or discretionary Disabled Facilities Grant. For notional loans of between £3,000 and £10,000 the Royal Borough will pay a proportion on a sliding scale. This will be met from the Private Sector Renewal



Budget and paid direct to the contractor upon satisfactory completion of works to the equivalent value. All the terms and conditions that apply to Disabled Facilities Grants shall also be applicable to this assistance. The applicant will not be required to make an additional application. The application for a Disabled Facilities Grant shall also be taken as an application for assistance with the notional loan payment.

3.3 Where the notional loan exceeds £3,000 or the applicant receives only a partial grant because the notional loan is between £3,000 and £10,000 the applicant may apply for an additional grant to meet some or all, of the additional amount. In these cases the applicant will be advised of the availability of further assistance and the application process. Applications for additional assistance will be considered by the Joint Housing/Adults and Older People's Services Option Appraisal Panel. The Panel will follow jointly agreed procedures in determining the outcome of the application. These procedures will be based upon the demonstration of hardship to the client if additional grant is not offered, the inability of the applicant to pay the notional loan and the adverse effects of the adaptation scheme not proceeding. The Panel may ask for further information to be submitted by the applicant in support of their application. The application will usually be made with the assistance of the applicant's occupational therapist who will normally represent the applicant at the Panel meeting.

3.4 There is no set upper limit for the payment of notional loans above £3,000 where agreed by the Panel. However, the usual £30,000 limit for consideration by the Director of Housing Services will apply. It would be considered to be wholly exceptional for cases to be approved for this amount. The Panel may decide to provide assistance in the form of a loan/equity mortgage as set down in Part 2 of this policy, instead of a non repayable grant. This will usually apply where there is an adequate amount of equity in the property. The Panel will ensure that consistency is applied in the application of its discretion and will advise applicants of the criteria that would be applicable in his/her specific case. Each case will be considered on its own merits.

#### **4. Assistance with Relocation**

4.1 The Royal Borough may offer additional assistance in the case of an owner-occupier household with a disabled member where it is not reasonable or practicable to provide the necessary and appropriate adaptations recommended by the Royal Borough's occupational therapist.

4.2 This assistance may take the form of a grant or loan/equity mortgage to assist with the cost of purchasing a suitable alternative property, or, the cost of removal expenses necessarily incurred in moving to a suitable alternative property and, or, the cost of any other reasonable costs or expenses that are incurred in relocation.

4.3 Each case will be considered on its own merits and the amount of assistance offered, if any, and the terms and conditions upon which the offer is made, will be determined on a case-by-case basis.

4.4 All applications for such assistance must first be considered and approved by the Joint Housing/Adults and Older Peoples Services Option Appraisal Panel and subsequently by the Director of Housing Services. The justification and reasoning for such approvals must be fully documented and regard must be made to recent, similar decisions made under the same policy.

## **Part 4 – Assistance to Private Tenants**

### **1. Introduction**

1.1 This part sets down the Royal Borough's policy with regard to the financial assistance that is available to the tenants of private landlords to repair and improve their homes. Tenants of Registered Social Landlords will not normally be eligible to apply. The terms and conditions of the assistance will be as set down under Part 2 of this policy with exceptions set down below.

### **2. Preliminary Conditions**

2.1 Paragraph 2.4 of Part 2 of this policy does not apply in the case of private tenants. The applicant must be a tenant of the property alone or jointly with others.

2.2 Paragraph 2.6 of Part 2 of the policy does not apply. Applicants must satisfy the Royal Borough that they hold an appropriate tenancy before formal approval of the assistance can be given. A tenant includes a sub-tenant, that is, any person deriving title under the original tenant or sub-tenant and a person having a licence to occupy the premises.

### **3. Purposes for Which Assistance May be Given**

3.1 In addition to the terms and conditions set down in paragraph 3 of Part 2 of this policy the following shall apply.

3.2 Tenants will only usually be eligible to apply for assistance for works that fall outside of the landlord's responsibility, e.g. improvement works. Exceptions will be considered where it would not be reasonable to take enforcement action against the landlord in order to get works falling under his/her responsibility carried out. For example where an elderly tenant wants a small item of repair carried out and is unable to cope with a large programme of works that would be required under enforcement action taken by an Environmental Health Officer.

### **4. Intention of Future Occupation**

4.1 In place of requirements to confirm ownership as set down in paragraph 6 of Part 2 of this policy, tenants will be required to obtain or give permission for the Royal Borough to obtain on their behalf, written consent from their landlord to the work. The purposes of the written consent is to; confirm the identity of the landlord; to ensure that s/he grants permission for the works subject to the application to be carried out and to ensure that the landlord undertakes not to increase the rent for the property on the basis of increased rental value as a result of the works being completed.

## **5. Amount of Assistance**

5.1 The amount of assistance shall be equal to the amount of the eligible expense as determined by the Royal Borough. The usual maximum amount of assistance shall be £5,000.

## **6. List of Paragraphs in Section 2 that are not Applicable to Private Tenants**

6.1 Reading from paragraph 7 of Part 2 onwards the following provisions are not applicable to private tenants. All other terms and conditions apply.

i) Paragraph 8

ii) Paragraph 13.1 a) to be replaced with, 'where the applicant ceases to have a tenant's interest'.

iii) Paragraph 14.1a)

iv) Paragraph 14.3

v) Paragraph 15.2, 15.4, 15.6

## Part 5 – Assistance to Private Landlords

### 1. Introduction

1.1 This part sets down the Royal Borough's policy with regard to financial assistance that is available to private landlords and owners of empty properties within the borough for the repair and improvement of their properties. It replaces all previous policies.

1.2 In general terms financial assistance will only be available to owners of properties where the improved property is subsequently:

a) leased to the Royal Borough or nominated partner organisation for a minimum of three years in order to accommodate people in housing need, or

b) offered for letting at Local Housing Allowance rents to people in housing need nominated by the Royal Borough for a period of at least three years, or

c) (if the property is occupied by tenants at the time of the application), offered for letting to the Royal Borough, if and when a vacancy occurs during a three year period.

2. The Royal Borough may, from time to time, offer financial assistance, using designated external funding streams. In these cases additional terms and conditions may apply where these are a requirement of the funding body. The schemes may be limited by the available funding and have designated end dates. The Royal Borough may choose to deliver some programmes via partner agencies. Examples of external funding streams and additional conditions are:

a) Greater London Authority Empty Homes Scheme (2011–15). Assistance to be given via Meridian Home Start, a subsidiary company wholly owned by the Royal Borough of Greenwich. The properties must be two or three bedroom houses with gardens. Applies to leased properties only. The minimum lease is five years. The property must

have been empty for a period of at least one month at the time of the formal application. All improvement and repair works to be carried out by Meridian Home Start following commencement of the lease.

b) Greater London Authority, Building the Pipeline Scheme (2013 –15). Especially targeted to empty flats above shops. Property must have been empty for at least one month at the time of formal application. Applies to leased properties only. Average lease length will be five years. Improvement and repair works to be carried out prior to commencement of the lease.

## **2. Preliminary Conditions**

2.1 Applications will only be considered for residential dwellings located within the Royal Borough of Greenwich. Consideration may be given in respect of dwellings where an application has been made to the Royal Borough for change of use to residential accommodation.

2.2 Applications will only be considered for dwellings that are more than ten years old at the time of application.

2.3 Applications may be accepted from individuals, joint owners, partnerships or companies.

2.4 The applicant(s) must have an owner's interest in the dwelling for which assistance is being sought. Where there is more than one owner, all the owners must be party to the application. Where the application is being made by a company the application must be made by a director of the company or the company secretary.

2.5 Where the owner's interest is held under leasehold interest, the written consent of the freeholder must be obtained and accompany the application. The applicant must have a repairing obligation and the outstanding term of the lease must be a minimum of ten years.

2.6 The dwelling must either be;

a) unoccupied at the time of application, or

b) occupied by tenants who are charged a rent level set within the Local Housing Allowance for the area.

2.7 Where the dwelling is unoccupied the Royal Borough must be satisfied that the dwelling has not been made empty for the purpose of qualifying for this assistance. Where the Royal Borough has reasonable grounds to conclude that persons have been made homeless or deprived of their home for the purpose of qualifying for assistance, the application will normally be refused.

2.8 Applicants must meet the 'fit and proper' person criteria as required under the Royal Greenwich Landlord Accreditation Scheme. This may include financial and criminal record checks.

2.9 Where the dwelling is occupied there must be no statutory Notices outstanding that have been served by the authority which relate to the dwelling or its management. Owners may become eligible to apply for the assistance after all the conditions relating to the Notice have been satisfied and no monies are owed to the Royal Borough in relation to the action.

### **3. Purposes for Which Assistance May be Given**

#### **3.1 Vacant Dwellings**

Assistance will be available for building works and ancillary costs that are necessarily incurred to bring the dwelling up to the Royal Greenwich Homes Standard for private sector housing. This generally will include works to meet the cost of reasonable repairs and improvements and any other works which are necessary for the property to reach a reasonable 'lettable' standard. This may include works to create separate access in the case of flats above shops or fire safety works in the case of flats in converted properties. Consideration may be given for works to Houses in Multiple Occupation and works to common parts.

### 3.2 Occupied Dwellings

Where a dwelling is occupied by tenants, assistance will be available for building works and ancillary costs that are necessarily incurred to bring the dwelling up to 'Decent Homes Plus' Standard. This briefly will deal with items of major disrepair and some enhancements but will not fund the works to reach the full Royal Greenwich Homes Standard. The assistance is not designed to meet the costs of regular cyclical maintenance.

### 3.3 General

Assistance will not normally be given in respect of items of work that has been carried out in the last ten years with assistance from the public purse.

3.4 Assistance will not normally be given in respect of work for which alternative funding has been identified. For example, work subject to an insurance claim. Where it has been identified, after approval or payment of the assistance, that such alternative forms of funding exist, the Royal Borough may exercise its discretion not to pay the assistance or to demand the repayment of any assistance. Interest may be charged on any sums that are subject to such a demand.

3.5 Assistance will not normally be given for works already commenced prior to the formal approval of the application. The Royal Borough may apply its discretion to agree to include works already commenced within the eligible expense provided that the applicant adheres to any special terms and conditions specified.

3.6 In occupied properties, assistance will not normally be given in respect of works that are required to meet an outstanding statutory Notice.

## **4. Applications for Assistance**

4.1 Applications for assistance must be made in the form prescribed by the Royal Borough. The Royal Borough may exercise its discretion



to apply a preliminary or initial screening process before inviting a formal application.

4.2 By submitting an application for assistance, the applicants are confirming their intention to comply with all the terms and conditions set down in this policy and to agree to provide any reasonable information that is requested in connection with the application. A failure to provide such information within a reasonable timescale may result in the assistance being refused.

4.3 By submitting an application for assistance, the applicants are confirming that their future intention for the dwelling, after completion of the works will be either,

a) to lease the dwelling to the Royal Borough of Greenwich, or their nominated partner, for a period of three years, or whichever timescale specified by the Royal Borough,

or

b) to accept tenants nominated by the Royal Borough for a minimum period of three years (or whichever timescale specified by the Royal Borough), charging Local Housing Allowance level rents and complying with conditions specified by the Royal Borough relating to the Landlord Accreditation Scheme,

or

c) If the property is occupied, to accept tenants nominated by the Royal Borough at any time during the three year condition period when the dwelling becomes available for letting.

4.4 In some circumstances the lease may take effect before the relevant works are carried out. In these cases the Royal Borough or its nominated partner will be responsible for undertaking the works.

4.5 Applicants will be advised of which documents they will need to submit with their application and the timescale within which these must be submitted. Where an applicant fails to submit the required documents the Royal Borough may determine the application to be invalid. Documents may include, but not be limited to, at least two itemised competitive estimates from qualified contractors, evidence of ancillary costs, permission from the freeholder in the case of a leasehold property and permission from any existing lenders in the case of a loan application or lease. The Royal Borough may prescribe to the applicant the format of the documents that will be acceptable to accompany the application.

## **5. Determination of Eligible Expense**

5.1 The specific items of work that will be eligible for financial assistance will be identified following an inspection of the dwelling by an officer appointed by the Royal Borough. Applicants will be issued with a schedule of the works against which they may obtain estimates from suitably experienced contractors.

5.2 Where it has been agreed with the applicant, the Royal Borough may obtain estimates on behalf of the applicant or use its pre-priced schedule of rates to determine the eligible expense.

5.3 Ancillary costs may eligible for financial assistance. These may include, but not be limited to; the cost of obtaining a gas safety certificate, energy performance certificate or electrical safety certificate, professional fees, fees for statutory consents, surveys and party wall notices. Ancillary costs may include any costs incurred by the Royal Borough in processing the application for assistance, for example, the costs of obtaining a property valuation or conformation of title via the Land Registry.

5.4 The total eligible expense will be determined by the Royal Borough based upon it's estimation of the reasonable costs of undertaking the relevant works, including VAT and ancillary costs. Where there are some costs that cannot be determined, for example due to the

inaccessibility of certain areas, provisional or contingency sums may be included within the eligible expense.

5.5 Where part of the assistance is given in the form of a loan, an agreed percentage contingency sum will be added to the eligible expense. This is to enable works to proceed uninterrupted by the need to obtain agreement to an increase in the amount of the loan should unforeseen works be discovered. If unforeseen works are discovered which brings the costs to above the level of the eligible expense which already includes a contingency sum, permission will be sought from the applicant to increase the amount of the loan accordingly up to the maximum amount. If the applicant is unavailable and it is deemed necessary for the work to continue uninterrupted, the Royal Borough may use its discretion to increase the level of the loan without the prior permission of the applicant and to notify the applicant retrospectively.

5.6 The amount of the eligible expense may decrease following formal approval of the assistance if it is found that provisional or contingency sums were not fully utilised or the works are less extensive or less costly than originally anticipated.

5.7 The amount of eligible expense may increase following formal approval of the assistance if unforeseen works are discovered or if expenses are incurred which could not reasonably be foreseen at the time that the assistance was approved.

## **6. Amount of Assistance**

6.1 The amount of assistance to be approved in the form of a grant will be equal to 100% of the eligible expense up to a maximum of £15,000 per dwelling. Where the application relates to a House in Multiple Occupation (HMO), the maximum grant will be £5,000 per unit of accommodation (i.e. each bedsit or room). A further grant of up to £15,000 will be available for works to communal areas of HMOs where there are between 2 and 4 rooms/bedsits and up to £20,000

where there are 5 or more rooms/bedsits. The maximum overall grant for an HMO will be £50,000.

6.2 Where the eligible expense is greater than £15,000 and the applicant has stated their intention to lease the dwelling for the agreed term to the Royal Borough or its nominated partner, further assistance may be offered in the form of an interest free loan. The amount of assistance to be approved in the form of a loan will be equal to 100% of the remaining eligible expense above £15,000 up to a maximum of £20,000. The amount of the loan will be limited by the amount of available equity in the property after all other outstanding loans or charges have been taken into consideration. A loan cannot be approved that is greater than the amount of the post improvement equity. Loans will only be available for empty dwellings.

6.3 The combined value of the grant and loan will not usually exceed £35,000.

6.4 The grant will be registered as a local land charge and any loan will be registered as a local land charge and, following completion of the work, as a charge with the Land Registry.

## **7. Approval of Assistance**

7. The Royal Borough, if it is satisfied that all the preliminary conditions have been met, will, subject to available funds, issue a formal written approval notice. The notice will include, but not be limited to:

- a) the name and address of the applicant,
- b) the address of the dwelling subject to the assistance and brief details of the eligible works,
- c) the amount of the eligible expense including the estimated reasonable costs of undertaking the work and ancillary costs,

d) the amount of assistance that has been approved and the form, terms and conditions of the assistance,

e) where the application includes a loan, a loan offer document and loan agreement and legal charge document for signature,

f) the name of the contractor upon who's estimate the eligible expense has been based, or, confirmation that the Royal Borough will appoint its own approved contractor to carry out the work if this has been previously agreed with the applicant.

e) the timescale within which the work must be completed to the Royal Borough's satisfaction in order to be eligible to claim payment of the assistance.

8. The applicant will be required to sign and complete an acceptance form and return this to the Royal Borough before work can commence.

9. In the case of a loan, the loan agreement must be signed in the presence of a witness and returned to be signed and sealed by a Royal Borough Principal Lawyer. The applicant will be notified when this action has been completed. There is a cooling off period of 14 days between the signing of the loan agreement by the applicant and its formal agreement.

## **8. Payment of the Assistance**

8.1 The assistance may be paid in whole after the completion of the works, or in instalments as each stage is completed.

8.2 Before payment is made all of the works included in the eligible expense (or those claimed under an instalment) must have been completed to the Royal Borough's satisfaction and satisfactory invoices, certificates or receipts must have been submitted. Where ancillary costs have been included in the eligible expense the applicant must submit evidence that these costs have been incurred before a payment can be made. The payment may be made direct to the

contractor who has undertaken the work or to the applicant. Payment cannot be made to a value greater than the total amount of the invoices or receipts irrespective of the amount of the approved eligible expense.

8.3 Where the Royal Borough has agreed to project manage the work, the applicant will be asked to confirm their agreement to release payments to the contractor before any payment is released. The Royal Borough reserves the right to make a payment to the contractor in the event that the applicant withholds their consent if in the opinion of the Royal Borough the consent has been unreasonably withheld.

8.4 Applicants may apply for an extension of time within which to complete the work if it is estimated that the works cannot complete within the time limit set down in the Approval Notice. Applications for extensions of time must be made in writing.

## **9. Repayment of the Grant**

9.1 The grant will not normally be repayable. The circumstances under which it may become repayable are set down below. Where a demand is issued for the repayment of the grant interest will normally be added. The rate of interest charged will normally be 4% above the Bank of England rate.

a) Circumstances under which the Royal Borough may issue a demand for repayment of any grant instalments before the work has been certified as complete:

i) Where the applicant ceases to have a qualifying owner's interest. However, where this has been brought about by the death of the applicant the Royal Borough may use its discretion to continue with the awarding of the assistance to their personal representatives, provided that they have the relevant interest in the property and agree to abide by all the terms and conditions of the assistance.

- ii) Where the Royal Borough has reasonable evidence to conclude that the applicant has ceased to have the intention specified in the application regarding future occupancy of the dwelling.
- iii) Where the works have not been completed to the satisfaction of the Royal Borough within the time limit set down in the Approval Notice.
- iv) Where the applicant fails to submit acceptable invoices or receipts in relation to the completed works within the time limit set down in the Approval Notice.
- v) Where the Royal Borough has reasonable evidence to conclude that the applicant was not, at the time of the application, entitled to assistance.

b) Circumstances under which the Royal Borough may issue a demand for repayment of the grant after the work has been certified as complete but before the end of the condition period (The condition period will be set down in the Approval Notice but will usually be between three and five years):

- i) Where the applicant disposes of the dwelling.
- ii) Where there is evidence that the applicant has attempted or succeeded in defrauding the Royal Borough by making false claims.
- iii) If the application has been approved on the basis of the acceptance of tenants nominated by the Royal Borough, where the applicant fails within a reasonable time span to grant a tenancy to a nominated tenant, either initially, following completion of the work or at any time during the condition period if the dwelling should become empty.
- iv) If the application has been approved on the basis of the dwelling being leased to the Royal Borough (or its nominated partner), where the applicant fails to enter into a lease within a reasonable time span.
- v) Where the applicant fails to comply with other terms and conditions set down under the Royal Borough's Landlord Accreditation Scheme or those set down under schemes operated by its nominated partner.
- vi) Where the applicant fails to provide evidence of compliance with the terms and conditions of the assistance within a reasonable timescale when requested to do so by the Royal Borough.
- vii) Where the applicant fails to maintain the condition of the dwelling up to reasonable standard of repair.

## **10. Repayment of the Loan**

10.1 In normal circumstances the applicant will be expected to repay the loan without interest in accordance with a schedule of repayments set down in the loan agreement. The loan repayments will be deducted from the monthly payment that the applicant would normally expect to receive in return for leasing the dwelling to the Royal Borough or its nominated partner. The loan must be fully repaid within the condition period. The length of the condition period may therefore be agreed as greater than three or five years depending upon the length of time required to fully repay the loan. The applicant may, by agreement, repay the loan utilising the full amount of each monthly payment until such times as the loan has been fully repaid, after which the applicant will receive the full monthly repayment until the end of the condition period. Or, the applicant may agree with the Royal Borough (or its nominated partner) to use a portion of the monthly repayment with which to repay the loan.

10.2 The applicant and the Royal Borough or its nominated partner may enter into the lease before the repair work is commenced or after the repair work has been completed. The decision regarding the arrangement will be discussed and agreed with the property owner depending upon individual circumstances.

10.3 The procedure for the repayment of the loan as set down in paragraph 10.1 above will not apply if any breaches of the terms and conditions of the assistance occur. These are set down with respect to the grant in paragraph 9 above but will apply equally to the loan. Where any of these circumstances apply, a demand will be issued for the immediate repayment of any outstanding loan with interest.

## **11. Further Terms and Conditions of the Assistance**

11.1 Where part or all of the assistance becomes due for repayment under paragraphs 9 or 10.3 above, the Royal Borough or its nominated partner will have discretion not to demand the repayment of the



assistance or to demand a lesser amount. The Royal Borough may choose to exercise this discretion where it is satisfied that there are exceptional circumstances or where it is not in the interests of the authority to make such a demand.

11.2 In considering whether the applicant is complying with all the terms and conditions of the assistance, the Royal Borough or its nominated partner may reasonably require the applicants to provide relevant information within 28 days of a written request. Failure to do so may result in a demand for repayment of the assistance with interest.

## **12. Handyperson Service**

12.1 Where a property is either being leased to the Royal Borough or the landlord has agreed to accept tenants nominated by the Royal Borough, the landlord will have access to the Greenwich Handyperson Service. The Handyperson Service will be available to carry out a range of minor repairs and improvements at the same subsidised rates and under the same terms and conditions as offered to older or disabled eligible residents.