



*Knowsley Council*

**HOUSING ASSISTANCE**  
**POLICY 2016**

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

**Strategic Housing**

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## **1. INTRODUCTION**

- 1.1 This Policy sets out how Knowsley Metropolitan Borough Council (“the Council”) has decided to exercise its discretion to provide assistance to help improve living conditions as allowed for under the Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002 (“ the RRO”). The policy does not include the provision of Disabled Facilities Grants which are administered by the Independent Living and Design team.
- 1.2 The Housing Assistance Policy has been developed from a review of the previous policy adopted by the Council in July 2006 and aims to provide a framework of the types of assistance that may be available to householders and landlords in the private sector.
- 1.3 The policy review has included consultation with stakeholders including members of the public, Knowsley Older Peoples Voice and members of the Knowsley Housing Partnership. The review has been informed by and taken into account the positive impacts of the previous policy towards improving local housing conditions, the findings of private sector stock condition survey undertaken in 2009 (and reported in 2010), local housing market trends, and recent energy efficiency programmes.

## **2. STRATEGIC CONTEXT**

- 2.1 The Council’s wider proposals for housing renewal are contained in the current Housing Strategy and Private Sector Housing Strategy. This Housing Assistance policy is a key tool in helping to achieve the aims, objectives and targets set out in the both these strategies. In addition the policy supports the objectives of the Councils Corporate Plan 2013-16: *The Borough of Choice*.
- 2.2 A particular factor that has influenced the need to review the policy has been a result of the changing funding arrangements brought about through the Government’s austerity measures which saw the removal of the Regional Housing Pot in 2011 which had previously provided the capital funding source for the housing assistance programme. The result of this led to the closure of the Knowsley housing assistance programme. Funding remains limited. However, since the closure of the housing assistance programme recycled housing grant which is repaid following a breach of conditions has been set aside to fund housing initiatives. This provides the opportunity to reopen the housing assistance scheme, although at a lesser scale. The new policy aims to focus on maximising the outcomes achieved through the provision of housing assistance and changing the way the assistance is perceived. Extending the length of time repayment conditions apply will maximise the likelihood of grant being recycled.
- 2.3 Throughout the lifespan of the policy Strategic Housing will seek to secure additional funding where possible through external agencies and other Council departments, such as Public Health, in order to maximise the number of residents who can be assisted through the policy which will help to support wider Council initiatives.

- 2.4 Homes are assessed in terms of health and safety risks to occupiers using the housing health and safety rating system (HHSRS). HHSRS is a key tool to ensure homes meet the Decent Homes Standard which remains a key factor in this policy. The emphasis on reducing the number of vulnerable households living in non decent homes and targeting resources towards vulnerable groups remains one of the main priorities of the Housing Assistance Policy.
- 2.5 This policy has been developed under these guiding principles and aims to support residents by offering straight forward housing grants for undertaking works. This ensures a situation where home owners take greater financial responsibility for the maintenance and improvement of their property in line with Government thinking.

### **3. LOCAL CONTEXT**

- 3.1 In recent years the private sector housing stock of the Borough has been significantly improved, aided by the previous housing assistance policy, non financial support services and through Energy Efficiency schemes such as Carbon Emissions Reduction Target (CERT), Community Energy Saving Programme (CESP) and Energy Companies Obligation (ECO).
- 3.2 The Council is monitoring progress and assessing housing standards in the Borough through regular comprehensive private sector house condition surveys. Every five years the Council undertake a private sector stock condition survey. The last was undertaken in 2015. Key Findings of the survey identified:
- 5017 (11%) of all private sector housing stock fail to meet the decent homes standard due to the presence of a Category 1 hazard with a total of 7,993 (17%) having a Category 2 hazard present.
  - 5,243 (11%) of all private sector households are considered to be in fuel poverty. The level of low income households living in private sector housing stock is slightly higher than the national average.
  - Under the HHSRS Category 1 fall hazards are present in 3,246 owner occupied homes and 643 privately rented homes.
  - Under the HHSRS Category 1 fall for excess cold are present in 936 owner occupied homes and 236 privately rented homes.
  - The highest concentration of HHSRS hazards can be found in the wards of Prescott West, Shevington and Page Moss. For fuel poverty Prescott West and Page Moss are once again represented along with Longview.
  - The estimated cost of mitigating all Category 1 hazards in private sector housing stock is £15.2 million (of which £2.6million would be required to tackle just the private rented housing stock).

It is estimated that poor housing condition within the borough are responsible for 434 harmful events requiring medical treatment every year.

- 3.3 In striving to make the Knowsley *The Borough of Choice* the Council aims to improve Knowsley the place and narrow the gap in deprivation levels both between different parts of the Borough and between Knowsley and elsewhere. Improving the energy efficiency of homes and reducing fuel poverty plays a key role in this. The quality of a home can also have a substantial impact on health. This policy embraces the importance of attractive, quality housing in ensuring a sustainable future for the Borough.
- 3.4 Key objectives and targets that this Housing Assistance Policy will help address include:
- Maximising the levels of external resources used to improve housing conditions.
  - Enabling residents to live in housing and neighbourhood environments which are safe, attractive, diverse, well managed and appreciated.
  - Reduction in carbon emissions through improved energy efficiency.
  - Reducing fuel poverty across the Borough.
  - Reducing costs for health care providers associated with unsafe or poor quality homes.

## **4. POLICY PRINCIPLES**

The Council takes the view that home owners are responsible for maintaining their own properties. However it is accepted that there are circumstances where some owners will have difficulty meeting their responsibility either through lack of resources, lack of knowledge or lack of support. In such cases the Council will be prepared to offer appropriate forms of assistance.

## **5. FORMS OF ASSISTANCE**

- 5.1 To simplify the housing assistance policy and effectively target resources four distinct types of financial assistance are available to eligible home owners within the Borough. The details regarding the purposes, eligibility criteria and conditions for these forms of assistance are set out in Appendix 1.

### **5.1.1 Decent Home Assistance**

This Borough-wide financial assistance is available to certain vulnerable occupiers to bring their homes up to the Decent Home Standard.

### **5.1.2 Priority Assistance**

This targeted financial assistance is focussed within areas of the Borough to support neighbourhood regeneration and housing renewal initiatives or to tackle a particular housing issue.

### 5.1.3 Healthy Homes Assistance

This targeted initiative focuses on areas of poor quality housing and health within the borough and assistance is available to certain vulnerable occupiers to remove category 1 hazards in their property.

### 5.1.4 Emergency Assistance

This Borough-wide financial assistance is given to vulnerable home owners to undertake very urgent small-scale works.

## 5.2 **Priority for Assistance**

5.2.1 The Council will allocate budgets for the various forms of assistance. However it is expected that at times demand for assistance may exceed the Council funds available. In these circumstances priority for the approval of applications for assistance will be on the following basis:

1. Emergency Assistance applications
2. Priority Assistance applications
3. Healthy Homes Assistance
4. Decent Home Assistance applications where Category 1 hazards exist
5. Other Decent Home Assistance applications

5.2.2 Within each of these categories priority will generally be determined by the date order in which valid applications are received. However, Priority Assistance applications may be subject to additional prioritisation criteria to ensure that funding is directed in first instance toward the highest priority cases within a specific scheme.

## 5.3 **Financial Assistance**

Housing assistance is offered by the Council in the form of a discretionary grant, in accordance with the terms of this policy, and subject to the availability of funding. The provision of financial assistance may therefore be limited or discontinued at any time. Since grant assistance under this policy is discretionary, the Council reserves the right to refuse an application where it considers it appropriate to do so. An example of this may include where an applicant owes outstanding debt to the Council.

## 5.4 **Housing Assistance Grant**

The housing assistance grants detailed in clause 5.1 are the primary means by which the Council offers financial assistance to applicants. These grants are subject to repayment conditions and to a maximum value.

## 5.5 Non-Financial Assistance

The Council will also offer a range of non-financial forms of assistance that will help home owners maintain and improve their homes and generally improve housing standards in the Borough.

### 5.5.1 Property Maintenance Advice

The Council will provide information leaflets and guidance to home owners on property maintenance free of charge. Advice ranges from identifying defects through to the employment of contractors.

The Council supports the Trader Approved Scheme for Knowsley (TASK). This is a directory of local traders who have been vetted through the Office of Fair Trading by Knowsley Trading Standards Department.

The Council also provides a signposting service to a range of other partner agencies providing support for home owners and the improvement of housing standards.

The Council works closely with a number of private landlords in the Borough and landlords who have signed up to the Knowsley Landlord Accreditation Scheme (KLAS) receive up to date advice and benefit through regular Private Landlords Newsletters, and Forums.

### 5.5.2 Care and Repair Knowsley

The Council supports the Care and Repair Service (which is currently provided by Vivark) which provides advice to vulnerable client groups on maintaining their home and financing works.

### 5.5.3 Handyperson Services

Through Care and Repair the Council supports a Handyperson service which provides repair and maintenance support to vulnerable clients through the completion of small-scale repairs.

### 5.5.4 Enforcement Services

Enforcement services are provided to assist private sector landlords and their tenants. The service will provide both informal and formal advice on the need for works to be undertaken to maintain or achieve appropriate housing standards. Details of the service are contained in the Council's Private Sector Housing Strategy.

## 5.6 Home Energy Efficiency

The Council is committed to improving home energy efficiency within Knowsley and supports a range of advice services and government initiatives to help deliver this. Details of these measures are contained in Appendix 5.

## 6. APPLYING FOR HOUSING ASSISTANCE

6.1 The Council's Housing Renewal Officer within the Strategic Housing Team will manage all applications for housing assistance in accordance with this policy document.

6.2 Generally, applications will be processed by Council staff. However, the processing of Emergency Assistance applications may be undertaken by Care and Repair on behalf of the Council in cases where this will more efficiently deal with urgent cases.

6.3 The normal procedure for applying for assistance is as follows:

### 6.3.1 Initial Enquiry

Upon receipt of an initial enquiry for housing assistance the Strategic Housing Team will provide an information leaflet and an enquiry form.

Applicants must complete the enquiry form providing all necessary personal details, financial circumstances and information on the age, condition and value of their home.

### 6.3.2 Preliminary Assessment

Upon receipt of the enquiry form the Housing Renewal Officer from Strategic Housing will undertake a preliminary assessment of the case to establish if it is eligible and to determine the priority that should be assigned to the case. This will involve examination of the applicant's status in terms of benefit checks and an informal test of resources. Applicants will be informed of their eligibility, potential contribution towards the cost of works and priority for housing assistance. Eligible enquiries will be maintained on a waiting list for home survey.

Where it is established that an applicant is not eligible for financial assistance they will be advised accordingly and offered services such as sign posting to other agencies including the Care and Repair, the Handy Person scheme, Energy Efficiency Schemes etc. They may also be offered maintenance advice in appropriate cases.

### 6.3.3 Survey

Surveys will be arranged subject to the priority status of the enquiry. Where there are two or more enquiries of equal status the earliest date of

enquiry will be used to determine priority. A member of the Strategic Housing Team or Environmental Health and Consumer Protection will survey the property to determine the extent and nature of eligible works required. At the point of survey eligibility status will also be confirmed.

#### 6.3.4 Formal Application

Where it is determined that financial assistance may be available the applicant will be provided with an application pack including a schedule of eligible works, an application form, forms relating to the ownership of the property and guidance notes on how to make an application.

The applicant must submit a formal application for assistance, which will comprise the following:

- Fully completed application forms provided by the Council
- A certificate of future occupation
- A certificate of Title
- A copy of the Land Registry entry for the property which confirms ownership interest for loan purposes
- Two itemised and priced list of work or specifications provided by the Council from separate contractors
- Any necessary building plans or drawings
- Confirmation of any necessary Building Regulation approval or planning permission
- Information relating to the applicants financial circumstances that is reasonably required to establish entitlement to benefits or to allow a test of resources to be undertaken.

All landlords of privately rented dwellings will be required to join Knowsley Councils Landlord Accreditation Scheme (KLAS) as a condition of making the application and being given financial assistance.

Where it is established that the applicant will have to make a contribution towards the cost of the works as a consequence of the test of resources or because the costs exceed the maximum level of financial support they will be advised of that amount. The applicant must confirm in writing that they are able to provide the amount of their contribution from their own resources.

The amount of assistance available to a landlord of a privately rented dwelling or an owner of an empty property is 50% of the cost of an eligible works and eligible ancillary charges.

The applicant will be given six weeks from the date the application pack is issued to submit the application for financial housing assistance. Upon expiry of this period, the application will be cancelled and the applicant barred from the priority list for 12 months with the exception of cases which are determined as emergency cases.

### 6.3.5 Approval of Application

When the application has been determined the Council will make a formal offer of assistance. Acceptance of the offer must be confirmed in writing by the applicant within two weeks of the date of the offer letter after which the application will be cancelled in accordance with 6.3.4 above.

Preliminary and ancillary fees and charges associated with the provision of assistance may be applied by the Council specific to each scheme. Principally these fees and charges may apply as follows:

- In-house service fee for administering the application, survey, preparation of schedule of works, checking works in progress, authorising payments and advice services. The fee is £350 or 12.5% of the total cost of the works (whichever is higher) and will be charged on completion of the application.
- Any costs incurred in registering a charges/restrictions in favour of the Council at the Land Registry.
- Architect / surveyors fees or home improvement agency fees in relation to the preparation of plans and/or supervision of the works.

An approval of assistance will be issued once the offer of assistance has been accepted. This will detail the terms and conditions already supplied to the applicant within the formal offer of assistance. The approval of assistance will also include timescales for completion of works and methods of payment of assistance.

The applicant must notify the Council of the date on which it is intended to commence the works and the date on which the works are to be completed.

### 6.3.6 Payment of Assistance

Payment of assistance will normally be upon satisfactory completion of the eligible works and receipt of satisfactory invoices from the contractors.

Interim payments of assistance may be made at the discretion of the Council. Payments will not normally exceed 90% of the value of the work completed at any stage.

A member of the Strategic Housing Team will inspect the works to ensure that they have been satisfactorily undertaken before arranging payment of any assistance.

To safeguard against fraud, payments will normally be direct to the contractor however the Council reserves the right to make payment to the applicant in circumstances where it is considered preferable or appropriate.

Where an applicant is required to make a contribution towards the cost of the works they may be required to make this payment before the works begin. This payment will be held by the Council and released to the contractor on completion of the works.

General conditions are attached to all approvals and these are set out in Appendix 2. Separate general conditions apply depending if the application for housing assistance is made by an owner occupier or by the owner of a property to be let as a residential dwelling.

Housing assistance grants will be subject to the terms and conditions detailed in this policy and incorporated within a housing assistance agreement to be executed by the applicant and the Council and an associated legal charge in favour of the Council to also be executed by the parties, which will be registered as a land charge at the Land Registry (pending such registration it will be placed as a local land charge). No work shall commence at the property and no payment of housing assistance will be made by the Council until the housing assistance agreement and the legal charge have been executed by the parties and the legal charge registered in the Councils favour at the Land Registry.

Successive applications for financial assistance at the same property will not normally be considered within 10 years.

#### 6.3.7 Authorisation

Authorisation to approve, amend or refuse applications and to pay the amounts of any grants or loans under this policy will be in accordance with the Scheme of Delegation set out within the Council's Constitution and underpinning protocols.

In cases of extreme urgency, authorisation to undertake works related to an application for Emergency Assistance may be granted prior to the receipt of a complete application.

#### 6.3.8 Unforeseen Works

The amount of grant may be increased after an offer of assistance has been accepted and the works commenced where it is shown that additional works are required that could not have reasonably been foreseen. Where this is the case the total grant payable may exceed the maximum amount allowed for in this policy to deal with such unforeseen circumstances.

#### 6.3.9 Exceptional Circumstances

In cases where it is considered that emergency or unforeseen works are required or other exceptional circumstances apply the appropriate delegated officer may in consultation with the Cabinet Member whose portfolio of responsibility includes housing assistance determine

applications for financial assistance outside the terms of the policy. Such cases should still conform to the general principles of this policy which is to provide assistance to vulnerable persons, to tackle priority issues or within specified areas of the Borough, to improve housing standards.

## **7. COMMENCEMENT OF THE POLICY**

This policy shall commence on the date agreed by the Cabinet of the Council<sup>1</sup>. It will replace the previous Council policy with respect to the provision of housing assistance.

## **8. MONITORING AND REVIEW**

8.1 The Council will monitor overall progress and assess housing standards in the Borough through comprehensive periodic assessment of house condition.

8.2 This policy will be monitored and reviewed annually in conjunction with the review of the Council's Housing Strategy and Private Sector Housing Strategy. This will include measuring:

- The level of external resources secured to improve housing conditions.
- The number of properties helped to meet the Decent Home standard.
- Carbon emission savings achieved through energy efficiency improvements.
- Reductions in fuel poverty resulting from energy efficiency improvements.
- Cost savings for health care providers associated with improvements to unsafe or poor quality homes.

8.3 Amendments to the policy to improve its administration, or to increase fees or charges, or to extend eligibility to other vulnerable groups or further clarify policy requirements may be authorised on an ongoing basis, in accordance with the Scheme of Delegation set out with the Council's Constitution and underpinning protocol.

8.4 The policy has been designed to allow flexibility in order for the Council to provide assistance to those deemed most in need, whilst also maximising the Council ability to allocate available funds.

## **9. APPEALS**

9.1 Any person aggrieved by a decision made under this policy may appeal to seek a review of the decision.

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<sup>1</sup> For amended versions the date will be the date at which approval of the amendments was granted.

9.2 Circumstances which may lead to an appeal may include:

- Decision not to award housing assistance.
- Determination that a breach of grant conditions has occurred resulting in a repayment of the original housing assistance. An appeal on this ground will not be considered once the subject property has been disposed of by the applicant or other aggrieved person.

9.3 The appeal procedure is in 2 stages. Stage 1 provides for the original decision to be reviewed by a Senior/Principal Officer. If following the decision of a stage 1 appeal the applicant/relevant person remains dissatisfied then they may seek a stage 2 appeal which will be considered by a Senior Manager.

9.4 Following a stage 2 appeal there are **no further avenues of appeal under this policy**. However, should the applicant/relevant person believe that the Council has failed to act in accordance with the policy then they have the option to pursue action through the Council's Corporate Complaints Procedure.

9.5 Complaints about service delivery rather than the administration of this policy should also be made in accordance with the Council's Corporate Complaints Procedure.

9.6 Any appeal requiring a departure from this Policy will only be considered where the applicant can demonstrate, with evidence, wholly exceptional circumstances to justify such a departure and also that the applicant has no means which they could reasonably be expected to use for the works needed.

9.7 Appeal Process

9.7.1 Stage 1 Appeal

The review will be carried out by Senior/Principal Officer who was not involved in the original decision. On receipt of a notification that an applicant/relevant person wishes to appeal the Council will acknowledge the request and provide an appeal request form for completion. Upon receipt of the completed and signed appeal request form the Council will make enquires and consider the appeal. A decision will be issued within 56 days of the appeal request form being received.

9.7.2 Stage 2 Appeal

The review will be carried out by Senior Manager who was not involved in the stage 1 appeal decision. Accompanying the stage 1 decision will be a stage 2 appeal request form. The appellant should complete and submit the signed stage 2 appeal request form within 14 days of the stage 1 decision being issued. The appeal will consider the reasons set out in the appeal request form, information provided at the stage 1 appeal and on any relevant information/evidence identified. A decision will be issued within 56 days of the appeal request form being received.

## Appendix 1 – Types Of Housing Assistance

### 1. DECENT HOME ASSISTANCE

#### Purpose

Decent Home Assistance is a discretionary package of financial assistance to enable vulnerable owner occupiers to improve their property to meet the Decent Homes Standard. This assistance may be offered by way of Housing Assistance grant.

#### Eligibility

At the date of application the following eligibility conditions must be met:

#### Applicant Conditions

Applicants must meet the criteria set out in bands A, B, C or D below and

- Have an owners interest in the property for which assistance is sought, and
- Have lived in the property for a minimum of 3 years immediately prior to the date of application for assistance.

<b>Band A*</b>
Aged 65 years and above.
<b>Band B*</b>
Aged 60 years and above, and in receipt of an eligible health-related benefit (with a health condition which is affected by a housing related hazard and where removal of the hazard has a significant beneficial impact on the applicant's health).
<b>OR</b>
A parent or guardian of a child under 5 years who permanently lives at the home in receipt of an eligible income-related benefit and also in receipt of an eligible health-related benefit (with a health condition which is affected by a housing related hazard and where removal of the hazard has a significant beneficial impact on the applicant's health).
<b>Band C*</b>
Aged 60 years and above and in receipt of an eligible income-related benefit.
<b>Band D*</b>
Aged 60 years and above.
<b>OR</b>
A parent or guardian of a child under 5 years who permanently lives at the home in receipt of an eligible income-related benefit

Where funding is available priority will always be given to those in the highest band. Where applications are made by applicants in the same band, preference will be given to the applicant who was first added to the waiting list.

### **Property Conditions**

At the date of application the property must:

- Have been constructed or provided by conversion at least 25 years previously, and
- Be a dwelling ( which includes a Mobile Home ) and
- Fail to meet the Decent Home Standard.
- If it is a Mobile Home, have been on the same protected site within the meaning of the Mobile Homes Act 1983 for the 3 years immediately prior to the date of application and the applicant must have occupied it under an agreement to which the Act applies or under a gratuitous licence

### **Eligible Works:**

The Council will determine the extent and nature of the works to be undertaken which will be eligible for assistance.

The eligible works will be limited to those required to ensure that the dwelling meets the Decent Home Standard and may include works that are needed to prevent the dwelling becoming non decent within a period of 5 years after the date of application.

Works that would be eligible for grant assistance via Energy Company Obligation (ECO) will only be included if the applicant has been refused or is ineligible for ECO assistance. Applicants eligible for ECO assistance will normally be required to apply for that and undertake those works prior to payment of housing assistance.

In the case of a mobile home the Decent Home Standard will be applied on the basis that the key elements of the structure have a lifetime of 25 years rather than the ages set out in the Decent Home guidance for permanent dwellings.

### **Amount of Assistance**

The maximum amount of financial assistance that may be offered by the Council is £20,000. In the case of a mobile home the maximum amount will be £5,000. This will be reduced by the amount of any contribution the applicant may be required to make following a Test of Resources.

An additional grant amount will be offered equal to the amount of any Strategic Housing fee charged which will be paid direct to the Council (subject to the applicant being eligible for a grant towards the cost of eligible works)

Where the cost of the eligible works, including any ancillary charges or fees, exceeds the amount of housing assistance grant offered applicants will be required to fund this excess cost from their own resources.

## **2. PRIORITY ASSISTANCE**

### **Purpose**

Priority Assistance is a discretionary package of financial assistance that may be offered in order to tackle a particular housing issue or to improve house conditions in a designated area. Such housing issues or areas will be designated from time to time as authorised by the appropriate officer under the Scheme of Delegation within the Council's Constitution.

The purpose of the assistance will be to support comprehensive regeneration of neighbourhoods through housing improvement/renewal activities. This may include partnership programmes of coordinated improvement of social housing and private sector housing.

Home/property owners will be encouraged to participate in programmes and thereby achieve economies of scale. This may be best achieved where there is a focus upon the improvement of blocks of homes or the improvement of particular types of properties within an area.

### **Applicant Eligibility**

At the date of application for assistance applicants must:

- Be 18 years of age or older, and
- Be an owner occupier of the property for which assistance is sought, or
- The landlord of a privately rented dwelling, or
- The owner of an empty dwelling.

\* The Council may apply additional eligibility criteria which will be agreed through the scheme approval process.

### **Property Conditions**

At the date of application for assistance:

- The property for which assistance is sought must be located within an area of the Borough designated by the Council as qualifying for Priority Assistance, and
- The property must be a dwelling constructed or provided by means of conversion at least 10 years before the date application.
- The dwelling must be of a type or designation identified by the Council as one to which Priority Assistance will apply.

## **Eligible Works**

The Council will determine the extent and nature of the works to be undertaken that will qualify for assistance.

Eligible works may include any of the following:

- Works required to bring a dwelling up to the Decent Home Standard.
- Works to extend, improve or repair the external structure of a dwelling as part of a scheme of improvement works to a group or block of dwellings.
- Works for the environmental improvement of an area, including works to boundary walls and fences, yards, paths and gardens, external decoration and lighting works.
- Works to mitigate a specific hazard which if left could have a negative health impact.

## **Amount of Assistance**

### **(a) Owner occupiers**

The maximum amount of financial assistance that may be offered by the Council to an applicant who is an owner occupier is £20,000. This will be reduced by the amount of any contribution the applicant may be required to make following a Test of Resources.

An additional grant amount will be offered equal to the amount of any Strategic Housing fee charged which will be paid direct to the Council (subject to the applicant being eligible for a grant towards the cost of eligible works)

Where the cost of the eligible works, including any eligible ancillary charges or fees, exceeds the amount of housing assistance grant offered applicants will be required to fund this excess cost from their own resources.

### **(b) Landlords or owners of empty dwellings**

The amount of assistance available to a landlord of a privately rented dwelling or owner of an empty dwelling is 50% of the cost of any eligible works and eligible ancillary charges or fees up to a maximum of £10,000. Such assistance may normally only be offered where it is shown to the satisfaction of the Council that the applicant is unable to undertake the required works without such financial assistance.

The assistance will be in the form of a Housing Assistance grant which is fully repayable after a period of five years from the certified completion date. The grant will be repayable to the Council where the property has become unoccupied and has remained empty for more than three consecutive months.

Where assistance is provided to owners of empty dwellings or to existing private landlords and the intention is to let the property as a privately rented dwelling upon completion of the works the Council will require nominations rights for a period of five years and the Council will require that the property is advertised through Property Pool Plus. All landlords will be required to register as a member of Knowsley's Landlord Accreditation Scheme (KLAS) as a condition of making the application and no application will be approved until this has happened.

### **(c) General**

No assistance will be offered where the applicant is unable to fund their contribution towards the cost of the works.

## **3. EMERGENCY ASSISTANCE**

### **Purpose**

Emergency Assistance is a discretionary form of financial assistance that may be provided with a minimum of administrative procedures in response to the very urgent needs of vulnerable persons who may be experiencing a dangerous or difficult situation.

Referral for such assistance must normally be supported by agencies involved in the care and support of older persons, homelessness or crime prevention including Housing Options Service, NHS, social services and the police service.

### **Applicant Eligibility**

At the date of the application for assistance:

- The applicant must be 60 years of age or over, or threatened with homelessness, and in receipt of an eligible income related benefit.
- The applicant must be an owner occupier of the dwelling for which assistance is sought.

### **Property Conditions**

The property must be a dwelling and this includes a mobile home (as per the definition specified above).

### **Eligible Works**

The Council will determine the extent and nature of the works to be undertaken that will qualify for assistance. Works will not normally include usual works of maintenance or repair for which the applicant may be able to obtain Decent Home Assistance or Priority Assistance.

The works may include:

- Small scale repairs or improvements necessary to allow an applicant to be discharged from hospital where a discharge is prevented by the condition of the property. This will not normally include adaptation works which are eligible for a Disabled Facilities Grant. Small scale repairs to secure a property damaged in the course of a crime where the applicant is not insured for such works.
- Small scale urgent or emergency repairs to remove a serious hazard including defective gas pipes, defective electrical fittings or partial rewiring, collapsed floors etc where the applicant is not insured for such works.

Repairs/improvement works aimed at removing category 1 and high level category 2 hazards where the presence of which may lead the occupant to become homeless.

- The works may be undertaken in conjunction with the Vivark Care and Repair Handy Person Scheme and assistance paid towards the costs of those works.

### **Amount of Assistance**

Housing Grant Assistance may be offered towards the cost of eligible works to a maximum of £3,000.

An additional grant amount will be offered equal to the amount of any Strategic Housing fee charged which will be paid direct to the Council (subject to the applicant being eligible for a grant towards the cost of eligible works)

Applicants will not be required to contribute towards the cost of works except where the cost exceeds the maximum amount of grant assistance. Where the applicant cannot afford to contribute, the additional cost will be registered as a land charge at the Land Registry (pending such registration it will be placed as a local land charge) and will remain payable even after the usual periods of grant conditions has expired.

All Emergency Assistance will be subject to the normal housing assistance repayment conditions.

## **4. HEALTHY HOMES ASSISTANCE**

### **Purpose**

Healthy Homes Assistance is a discretionary package of financial assistance to enable vulnerable owner occupiers identified through a Healthy Homes referral to remove category 1 hazards. There is also the discretion to remove high category 2 hazards where deemed appropriate. This assistance may be offered by way of Healthy Homes Assistance grant.

Healthy Homes is a Knowsley Council initiative which targets areas of poor quality housing and health within the borough. Areas identified by the initiative will be canvassed via a team of trained advocates who will visit every home and speak to residents about the condition of their property, and a range of other issues affecting their health and wellbeing. The advocate will collect information during the interview via a secure tablet computer and will generate an automated referral to one or more local services.

Where an advocate identifies a potential category 1 hazard(s) (and/ or high category 2 hazard(s) where appropriate) within a property a referral will be made to the relevant Council department. Following this a visit will be made to the property and the hazard properly assessed. If a category 1 hazard (and/ or high category 2 hazard(s) where appropriate) has been identified the resident may be eligible for assistance providing the following criteria are met.

## **Applicant Eligibility**

At the date of application the following eligibility conditions must be met:

## **Applicant Conditions**

Applicants must meet the criteria set out in bands A, B, C or D below and

- Have an owners interest in the property for which assistance is sought, and
- Have lived in the property for a minimum of 3 years immediately prior to the date of application for assistance.

<b>Band A</b>
Aged 65 years and above.
<b>Band B</b>
Aged 60 years and above, and in receipt of an eligible health-related benefit (with a health condition which is affected by a housing related hazard and where removal of the hazard has a significant beneficial impact on the applicant's health).
<b>OR</b>
A parent or guardian of a child under 5 years who permanently lives at the home in receipt of an eligible income-related benefit and also in receipt of an eligible health-related benefit (with a health condition which is affected by a housing related hazard and where removal of the hazard has a significant beneficial impact on the applicant's health).
<b>Band C</b>
Aged 60 years and above and in receipt of an eligible income-related benefit.
<b>Band D</b>
Aged 60 years and above.
<b>OR</b>
A parent or guardian of a child under 5 years who permanently lives at the home in receipt of an eligible income-related benefit

Where funding is available priority will always be given to those in the highest band. Where applications are made by applicants in the same band, preference will be given to the applicant who was first added to the waiting list.

## **Property Conditions**

At the date of application the property must:

- Have been constructed or provided by conversion at least 25 years previously, and
- Be a dwelling ( which includes a Mobile Home ) and
- Contain a category 1 hazard.

- If it is a Mobile Home, have been on the same protected site within the meaning of the Mobile Homes Act 1983 for the 3 years immediately prior to the date of application and the applicant must have occupied it under an agreement to which the Act applies or under a gratuitous licence

### **Eligible Works:**

The Council will determine the extent and nature of the works to be undertaken which will be eligible for assistance.

The eligible works will be limited to those that remove a category 1 hazard(s) as identified by a member of Strategic Housing/ Environmental Health. There is also the discretion for works to include those which remove a high category 2 hazard(s) where deemed appropriate.

Works that would be eligible for grant assistance via Energy Company Obligation (ECO) will only be included if the applicant has been refused or is ineligible for ECO assistance. Applicants eligible for ECO assistance will normally be required to apply for that and undertake those works prior to payment of housing assistance. Applicants must also demonstrate that other funding sources have been exhausted.

### **Amount of Assistance**

The total amount of financial assistance that may be offered by the Council is limited to that which would remove the category 1 hazard(s) (and/ or a high category 2 hazard(s) where deemed appropriate). Typically this would be limited to a value of £5,000. No further funding for ancillary works would be considered. This will be reduced by the amount of any contribution the applicant may be required to make following a Test of Resources.

An additional grant amount will be offered equal to the amount of any Strategic Housing fee charged which will be paid direct to the Council (subject to the applicant being eligible for a grant towards the cost of eligible works).

Where the cost of the eligible works, including any ancillary charges or fees, exceeds the amount of housing assistance grant offered applicants will be required to fund this excess cost from their own resources.

## Appendix 2 – General Conditions and Definitions

### Definitions

**“Eligible Income Related Benefit\*\*”** means:

- Income Support
- Housing Benefit
- Guarantee Pension Credit
- Income-based Job Seekers Allowance
- Council Tax Support

**“Eligible Health Related Benefit\*\*”** means:

- Disability Living Allowance (DLA) for adults consisting of care or mobility component
- Attendance Allowance (AA)
- Personal Independence Payment (PIP) for adults (phased in from 8 April 2013)
- Employment and support Allowance (ESA)
- War Pensioners Mobility Supplement (WPMS)
  
- Disability Living Allowance (DLA) for children consisting of care or mobility component

\* This definition will change in line with the introduction of Universal Credit

**“Decent Home Standard”** means the standard set out by the Department For Communities and Local Government in the document – “A Decent Home: Definition and Guidance For Implementation” June 2006 – Update.

This requires that a property meets the following four criteria:

- a) **It meets the current statutory minimum standard for housing** (contains no Category 1 Hazards under the Housing Health and Safety Rating System)
- b) **It is in a reasonable state of repair**
- c) **It has reasonably modern facilities and services**
- d) **It provides a reasonable degree of thermal comfort**

**“Test of Resources”** means the same financial test of resources that is established by the Government for the assessment of applicants for Disabled Facilities Grants.

**“Applicant”** an application must be made by all co owners of the property or any other person with a legal interest in it, including the spouse or partner of the applicant.

**“Mobile Home”** means a caravan within the meaning of Part 1 of the Caravan Sites and Control of Development Act 1960 which is a dwelling for the purposes of Council Tax.

**“Owners Interest”** means a freehold or leasehold interest (where the lease has a minimum unexpired term of ninety nine years).

**“Registered Provider”** means a Private Registered Provider of Social Housing (as defined in section 80 of the Housing and Regeneration Act 2008).

**“Disposal”** means a transfer of title to the property which includes a sale for value, a transfer for no monetary consideration or a vesting of title pursuant to the administration of the applicants estate under their will or intestacy.

**“Applicants Family”** means a person who is -

- (a) married to or the civil partner of the applicant, or resides with the applicant at the property as common law partners or other equivalent relationship
- (b) a child of the applicant

**“Relevant Person”** means the personal representatives of the applicant appointed pursuant to the applicants will or intestacy.

## **Appendix 2A – General Conditions Attached To Housing Assistance – Owner Occupiers – The Regulatory Reform (Housing Assistance) (England And Wales) Order 2002**

### **Definitions**

“Housing Assistance” means financial assistance provided by Knowsley Metropolitan Borough Council (“the Council”) under Article 3 of the Regulatory Reform (Housing Assistance) Order 2002 and specifically Housing Assistance Grant

“**Housing Assistance Grant Condition Period**” means the period of 20 years beginning with the certified date.

“**Certified Date**” means the date certified by the Council as the date on which the eligible works were completed to the satisfaction of the Council

1. It is a condition of payment of housing assistance grant that:
  - Payment of assistance is direct to the contractor.
  - Eligible works are commenced within 3 months and completed within 6 months of the date of approval of the application for assistance. Any change to the timescales must be by agreement in writing with the Council.
  - Eligible works are carried out in accordance with the specification and/or list of works provided to the applicant by Strategic Housing and to the satisfaction of the Council. Any change to the eligible works must be by agreement in writing from the Council.
  - The Council is provided with an acceptable invoice, demand or receipt from the contractor for payment of the works and any ancillary services or charges which must not be from the applicant or a member of the applicants family
  - None of the eligible works must be commenced or completed before approval of an application for assistance.
2. It is a condition of any housing assistance grant that in the event that the property is damaged by an insured risk, within the housing assistance grant condition period, the applicant will take all reasonable steps to pursue any relevant insurance or legal claim and to repay the housing assistance, so far as appropriate, out of the proceeds of such a claim.

The claims to which this section applies are:

- (a) an insurance claim, or legal claim against another person, in respect of damage to the premises to which housing assistance relates, or
- (b) a legal claim for damages in which the cost of the works to premises to which housing assistance relates is part of the claim.

A claim is a relevant claim to the extent that the works to make good the damage mentioned in paragraph (a), or the cost of which is claimed as mentioned in paragraph (b), are works to which housing assistance relates.

3. It is a condition of any housing assistance grant that before starting work the applicant has obtained any necessary Planning Approval, Listed Building Consent and Building Regulation Approval (if they are required by the type of work to be carried out). It is the applicant's responsibility to obtain such consents.
4. Unless the Council agree and direct otherwise, where two or more quotations are submitted by the grant applicant, the eligible works must be carried out by the contractor providing the lowest fixed quotation. Where the applicant elects to have the works undertaken by the contractor providing a higher fixed quotation then the additional cost must be paid by the applicant.
5. It is a condition of a housing assistance grant that, at any time within the housing assistance grant condition period, the Council can serve notice on the owner of the property requiring that they will, within the period of 21 days, beginning with the date on which the notice was served furnish to the Council a statement showing how the condition of future occupancy is being fulfilled.
6. It is a condition of housing assistance grant that throughout the housing assistance grant condition period the applicant or a member of the applicant's family live in the dwelling as their only residence. In the event of a disposal by the applicant or the applicant moving out of the property (unless the property remains occupied by a member of the applicants family) or the property becoming vacant for a continuous period of 3 months, then the housing assistance grant condition will be breached and the grant will be repayable in full to the Council.
7. It is a condition of housing assistance grant that where a transfer of the title to the property takes place by a relevant person following the death of the applicant then the housing assistance grant condition will be breached and the grant will be repayable in full to the Council, unless the beneficiary/transferee is a member of the applicants family or another person entitled under the applicants will or intestacy who has occupied the property for a minimum period of three years prior to the death of the applicant and continues to do so..
8. It is a condition of housing assistance grant that the applicant(s) for assistance shall forthwith notify the Council of their intention to make a disposal of any property, with respect to which there is in force a housing assistance grant condition, and shall furnish to the Council any information reasonably requested by them in connection with such notification, for example:
  - a) if a property is marketed for sale the applicant must notify the Council in advance of marketing the property,
  - b) if the applicant intends on transferring the title of the property into the name of a non resident person.
9. It is a condition of housing assistance grant that a 20 year time period will apply regarding the conditions as to future occupation and disposal of the dwelling and that in the event of a breach of those conditions the grant will be repayable in full to the Council.

10. It is a condition of housing assistance grant that the Council may require the applicant to:
  - (a) provide the Council with information to enable them to determine the energy efficiency of the dwelling to which the housing assistance relates
  - (b) make an application for energy efficiency assistance in cases where they are eligible for such assistance for works that may otherwise be required to be undertaken with housing assistance to meet the Decent Homes Standard.
  - (c) consider such advice as the Council considers practical, cost effective and likely to result in a significant improvement in the energy efficiency of the property.
11. It is a condition of housing assistance grant that where the applicant has an insurable interest in the property, they shall obtain and maintain buildings insurance cover in respect of fire and all other standard risks for the full value and rebuilding cost of the property including the proposed grant works, throughout the housing assistance grant condition period.
12. It is a condition of housing assistance grant that where the applicant has a duty or power to carry out works of repair to the property that has benefited from assistance, they shall ensure that, to the extent that their duty or power allows, the property meets the minimum statutory standard for housing throughout the housing assistance grant condition period.
13. In the event of a breach of any of the above conditions the Council will demand repayment from the applicant of a sum equal to the full amount of the housing assistance paid.
14. These conditions relate only to the approval of housing assistance grant and do not imply the Council's approval to any other consents which may be required (such as Planning Permission, Building Regulation consent or conservation consent). It is the applicants responsibility to obtain such other consents.
15. Once the housing assistance grant conditions have been implemented pursuant to the award of grant assistance, they may only be varied or revoked by the Council with the written consent of both the Council and the person(s) provided with the assistance.

**Appendix 2b – General Conditions Attached To Awards Of Priority Assistance – To Owners Of Empty Homes/Dwellings To Be Available For Let As Residential Dwellings - The Regulatory Reform (Housing Assistance) (England And Wales) Order 2002**

**Definitions**

**“Housing Assistance”** means financial assistance provided by Knowsley Metropolitan Borough Council (“the Council”) under Article 3 of the Regulatory Reform (Housing Assistance) Order 2002 and specifically Housing Assistance Grant.

**“Housing Assistance Grant Condition Period”** means the period of five years beginning with the certified date.

**“Certified Date”** means the date certified by the Council as the date on which the eligible works were completed to the satisfaction of the Council.

1. It is a condition of payment of housing assistance that:

- Payment of assistance is direct to the contractor.
- Eligible works are commenced within 3 months and completed within 6 months of the date of approval of the application for assistance, unless extended by agreement in writing with the Council.
- Eligible works are carried out in accordance with the specification and/or list of works provided by the applicant to Strategic Housing and to the satisfaction of the Council. Any change to the eligible works must be by agreement in writing with the Council.
- The Council is provided with an acceptable invoice, demand or receipt from the contractor for payment of the works and any ancillary services or charges which must not be from the applicant or a member of the applicants family.
- None of the eligible works must be commenced or completed before approval of an application for assistance.

2. It is a condition of housing assistance grant that in the event that the property is damaged by an insured risk, within the housing assistance grant condition period, the applicant will take all reasonable steps to pursue any relevant insurance or legal claim and to repay the housing assistance, so far as appropriate, out of the proceeds of such a claim.

The claims to which this section applies are:

- (a) an insurance claim, or legal claim against another person, in respect of damage to the premises to which housing assistance relates, or
- (b) a legal claim for damages in which the cost of the works to premises to which housing assistance relates is part of the claim.

A claim is a relevant claim to the extent that the works to make good the damage mentioned in paragraph (a), or the cost of which is claimed as mentioned in paragraph (b), are works to which housing assistance relates.

3. It is a condition of housing assistance grant that before starting work the applicant has obtained any necessary Planning Approval, Listed Building Consent and Building Regulation Approval (if they are required by the type of work to be carried out). It is the applicant's responsibility to obtain such consents.
4. Unless the Council agree and direct otherwise, where two or more quotations were submitted by the applicant(s), the eligible works must be carried out by the contractor providing the lowest fixed quotation. Where the applicant elects to have the works undertaken by the contractor providing a higher fixed quotation then the additional cost must be paid by the applicant.
5. It is a condition of housing assistance grant that, at any time within the housing assistance grant condition period, the Council can serve notice on the owner of the property requiring that they will, within the period of 21 days, beginning with the date on which the notice was served furnish to the Council a statement showing how the property is being occupied.
6. It is a condition of housing assistance grant that where it is intended that the property is to be let or available for letting, as a private rented residential dwelling, following completion of the works and that the applicant:
  - Registers as a member of Knowsley's Landlord Accreditation Scheme (KLAS).
  - Provides to the Council with the right to nominate tenants<sup>2</sup> for the property for a period of five years.
  - Complies with any direction by the Council to undertake works of improvement to tackle any hazards that may arise in the property during the grant condition period.
7. It is a condition of housing assistance grant that the applicant(s) for assistance shall forthwith notify the Council of any proposed change of occupation which may lead to the property becoming unoccupied/vacant for any period of time.
8. It is a condition of housing assistance grant that where the property becomes unoccupied that the applicant takes reasonable steps to ensure that the property does not remain vacant for longer than three months.
9. It is a condition of housing assistance grant that a five year time period will apply regarding the conditions and that:
  - a) in the event of a breach of those conditions the grant will be repayable in full to the Council, or
  - b) at the expiry of the housing assistance grant condition time period the grant will be repayable in full.

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<sup>2</sup> If the owner unreasonably rejects any such tenancy nominations this will be a breach of repayable grant conditions and the Council will be entitled to reclaim the amount of grant assistance forthwith.

10. It is a condition of housing assistance grant that the Council may require the applicant to:
  - a) provide the Council with information to enable them to determine the energy efficiency of the dwelling to which the housing assistance relates
  - b) make an application for energy efficiency assistance in cases where they are eligible for such assistance for works that may otherwise be required to be undertaken with housing assistance to meet the Decent Homes Standard.
  - c) consider such advice as the Council considers practical, cost effective and likely to result in a significant improvement in the energy efficiency of the property.
11. It is a condition of housing assistance grant that where the applicant has an insurable interest in the property, they shall obtain and maintain buildings insurance cover in respect of fire and all other standard risks for the full value and rebuilding cost of the property including the proposed grant works, throughout the housing assistance grant condition period.
12. It is a condition of housing assistance grant that where the applicant has a duty or power to carry out works of repair to the property that has benefited from assistance, they shall ensure that, to the extent that their duty or power allows, the property meets the minimum statutory standard for housing throughout the housing assistance grant condition period.
13. In the event of a breach of any of the above conditions the Council will demand repayment from the applicant of a sum equal to the full amount of the housing assistance grant paid.
14. These conditions relate only to the approval of housing assistance grant and do not imply the Council's approval to any other consent which may be required (such as Planning Permission, Building Regulation consent or conservation consent). It is the applicants responsibility to obtain such other consents.
15. Once the housing assistance conditions have been implemented pursuant to the award of grant assistance, they may only be varied or revoked by the Council with the written consent of both the Council and the person(s) provided with the assistance.

## **Appendix 3 – Policy For Waiving Or Reducing Repayment Of Housing Assistance**

1. Knowsley Metropolitan Borough Council ("the Council") will not waive or reduce the amount of any grant provided as an element of Priority Assistance whose conditions specify repayment after five years.
2. Any request to waive or reduce the amount of any repayment of other forms of housing assistance grant demanded by the Council must be made in writing through the submission of a fully completed and signed appeal request form either **before or as soon as any relevant circumstances have occurred** which may result in a breach of Housing Assistance Grant Conditions. Appeals will not be considered in retrospect. Any request for appeal must be made to the:

Group Manager of Housing  
Strategic Housing  
1<sup>st</sup> Floor Yorkon Building  
Archway Road  
Huyton  
Knowsley  
L36 9FB

3. In dealing with any such request additional information and supporting documentation may be sought from the applicant/relevant person. Enquires of third parties may also be necessary to confirm/verify evidence provided and statements made.
4. Any person further aggrieved with the decision may appeal in accordance with the appeal procedure within this policy.

### **Criteria for Waiving or Reducing Repayment of Housing Grant Assistance**

If any of the following circumstances apply the amount of grant to be repaid **may** be waived or reduced. Each case will be considered on its merits.

#### **A) Financial Hardship**

A disposal made following a change in the circumstances of the applicant or applicants family that would cause that person to suffer financial hardship if all or part of the housing assistance grant was repaid.

#### **B) Employment**

A disposal made to enable the applicant(s) or applicant's family to seek, or take up, employment or to change the place of his/her employment.

#### **C) Health and Wellbeing**

A disposal made for reasons connected with the physical or mental health or wellbeing of the applicant or the applicant's family.

#### **D) Provision of Care**

A disposal made to enable the applicant to live with, or near, any member of the applicants family

- (a) who is disabled or infirm and in need of care which the applicant is intending to provide, or
- (b) who is intending to provide care of which the applicant is in need by reason of disability or infirmity.

#### **E) Overcrowding**

A disposal made to enable accommodation to be provided which is more suitable for the housing needs of the applicant and the applicants family.

#### **F) Disposal Proceeds**

A disposal where the proceeds (after deduction of any relevant amount) are less than the amount of grant which an applicant or relevant person would be liable to repay.

“Relevant amount” means:

- (a) the amount of any expenses incurred by the applicant or relevant person in connection with the disposal, and
- (b) the amount of any advance secured by a charge on the premises which has to be repaid by the applicant or relevant person

#### **G) Disposal to Local Authority or Registered Provider**

A disposal made to a local authority or to a Registered Provider of Social Housing, for example a Housing Association.

#### **H) Inheritance**

A disposal by a relevant person following the death of the applicant in circumstances where the beneficiary/transferee is a member of the applicants family entitled under the applicants will or intestacy who has occupied the property for a minimum period of three years prior to the death of the applicant and continues to do so.

#### **Evidence/Supporting Information**

To enable the Council to assess and determine whether it is appropriate to waive or reduce a repayment of housing grant assistance it will be necessary for the applicant or relevant person to provide any supporting information, evidence or documentation required by the Council.

When submitting their appeal form the applicant or relevant person should provide any available information, evidence and supporting documentation that they believe supports their ground(s) of appeal. The Council may request further information from the applicant or relevant person. The Council may also wish to make specific enquiries with third parties to verify the information, evidence and supporting documentation submitted by the applicant(s) or relevant person within the appeal. By submitting the appeal request form the applicant or relevant person will give permission to the Council to make any necessary enquiries of third parties to enable it to consider the appeal.

## **Appendix 4 – Conditions In Respect Of Certificates Of Occupation**

### **In a case where a Certificate of Owner Occupation accompanies the application:**

1. It is a condition of the housing assistance grant that throughout the housing assistance grant condition period the dwelling is occupied in accordance with the intention stated in the Certificate of Owner Occupation. This is binding on any person who is, for the time being, the owner of the dwelling. If the condition is breached the Council may demand the repayment of the grant in full, with interest.
2. It is also a condition of the grant that the Council may by written notice require the owner to provide, within 21 days, a statement showing how the above condition is being fulfilled.
3. It is also a condition of the grant that where the owner makes a disposal of the dwelling within the housing assistance grant condition period the Council will require **full** repayment of the amount of the grant.

The housing assistance grant and associated conditions including the liability to repay the grant upon such a disposal is a land charge registered at the Land Registry and will be binding upon any person who becomes the owner of the property within the housing assistance grant condition period.

“Housing Assistance Grant Condition Period” means the period of 20 years beginning with the certified date.

“Certified Date” means the date certified by the Council as the date on which the eligible works were completed to the satisfaction of the Council

### **In a case where a Certificate of Intended Letting accompanies an application:**

1. It is a condition of the assistance that beginning with the date on which the Council certifies the eligible works to have been completed to their satisfaction the dwelling will be let or available for letting as a residence and not for holiday purposes, on a tenancy which is not a long tenancy, by the owner for the time being of the dwelling, to a person who is not connected with him (this means not an immediate family member).
2. It is also a condition of the assistance that the Council may, by written notice, require the owner to provide, within 21 days, a statement showing how and by whom the property is occupied.
3. It is a condition of assistance that where a tenancy nomination agreement has been entered into between the owner of the dwelling and the Council, the owner abides by the terms and conditions of the agreement.
4. The conditions remain in force and are binding not only on the person who provides the Certificate but also on any subsequent owner of the property.

5. In the event of a breach of the conditions the Council may demand the repayment of the full amount of the housing grant assistance.

The housing assistance grant and associated conditions including the liability to repay the grant upon such a disposal is a land charge registered at the Land Registry and will be binding upon the applicant and any other successor in title of the property within the housing assistance grant condition period.

## **Appendix 5 – Home Energy Efficiency**

Knowsley Council supports a range of assistance measures to improve home energy efficiency including grants, advice and information to residents. This assistance can be accessed through Energy Projects Plus, they operate a free phone number promoted by Knowsley. Alternatively residents can also contact the Councils Energy Efficiency Officer for further advice. Other Schemes which the Council support are:

### **Energy Company Obligation (ECO)**

The Energy Companies Obligation (ECO) the main objectives of the Energy Companies Obligation are to tackle the issues of fuel poverty and reduce carbon emissions at the same time. ECO will provide funding from the energy companies to assist hard to treat homes such as those with solid walls, it will also provide funding under the Affordable Warmth Obligation for free insulation and heating upgrades for homeowners who meet the eligibility criteria. Knowsley is able to refer its residents through to the Energy Saving Advice Service (ESAS) on 0300 123 1234, residents who are referred through will be advised whether or not they meet the criteria when they have spoken to an advisor.

The energy measures that can be provided through ECO are:

- Cavity Wall Insulation
- External or internal solid wall insulation
- Loft insulation
- Improvements to the heating system, including the repair or replacement of central heating boilers

### **Home Heat Helpline**

The Home Heat Helpline is a free, impartial and confidential service that connects people of all ages on low incomes or in poor health with financial help and practical advice on how to manage their energy bills.

Residents can contact the free phone number 0800 33 66 99 to get advice on how to receive support in areas such as:

- Home insulation and boilers
- Discounts and rebate schemes on energy bills
- The Priority Service Register (this is a safety net for vulnerable customers, if eligible applicants may not have their supply terminated if they are unable to pay their bill)
- Flexible payment options
- Fuel debt advice