

Housing Financial Assistance Policy

1 January 2023 – 31 December 2026

Housing Financial Assistance Policy – Contents

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Introduction	

This document sets out the approach in Sunderland City Council to the provision of financial assistance.

The Policy complements the range of measures employed by the Council, aimed at improving and maintaining healthy living conditions within the existing housing stock. It specifically seeks to help homeowners to improve, repair and adapt their properties.

The policy includes financial assistance for housing related purposes that are provided by the Council in accordance with the Localism Act 2011.

Other assistance is also available to help and support people with housing needs. Whilst the Policy will target assistance of those who are elderly, disabled or on a low income, assistance will also be targeted at preventing decline within neighbourhoods in need of support

The policy includes a range of loan assistance types, and places emphasis on testing a client's ability to contribute to the cost of works. This is in line with the Government's view that "*it is primarily the responsibility of homeowners to maintain their own property*"¹, and with the Council's commitment to ensure that limited public resources are used responsibly. The policy focuses on providing financial options for those who are excluded from mainstream sources of finance. The combination of loan and grant products and the ability of the policy to tailor financial assistance to meet individual needs will contribute to the sustainability of the Financial Assistance Policy in the longer term.

This policy sets out the advice, practical support, and financial assistance that is available, together with eligibility criteria and the conditions that will be applied. It also brings together assistance which is made under alternative statutory powers such as the provision of mandatory Disabled Facilities Grants under the Housing Grants Construction and Regeneration Act 1996 (as amended) and has been influenced by The Disabled Facilities Grant (DFG) delivery: Guidance for Local Authorities in England published in March 2022 by the Department of Levelling up, Housing and Communities and the Department of Health and Social Care.

¹ Office of the Deputy Prime Minister Circular 05/2003 "*Housing Renewal*"

1.6 The policy underpins the Housing Strategy as well as other key documents within Sunderland including the: Health and Wellbeing Strategy; Strategic Housing Market Assessment and the Core Plan.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO HA2002) gives Local Authorities wide powers to provide assistance to private homeowners for repair, renovation and relocation. This assistance can be provided through both grants and loans: offering loans to those who are unable to obtain commercial loans. The Council's policy for the purposes of articles 3 and 4 of the RRO HA2002 also includes policies relating to financial assistance to eligible tenants and other forms of housing assistance.

The RRO HA 2002 gives Sunderland City Council wide ranging powers to improve living conditions in the City by providing assistance to eligible home owners and tenants. The assistance is based upon arrangements to:

- tackle poverty;
- promote social inclusion;
- reduce health inequalities;
- repair and improve defective private housing; and
- prevent neighbourhoods from falling into decline.

The Housing Act 2004 (the Act) updates and amends a duty previously contained within the Housing Act 1985 (and predecessor legislation) for a local housing authority to keep the housing conditions within their area under review with a view to identifying any actions that may need to be taken under the provisions of the Act which includes amongst others, the RRO HA 2002.

It is recognised by the Government and Sunderland City Council that the **primary responsibility for the maintenance of domestic dwellings rests with the owners of the property**. Provision of financial assistance for homeowners and tenants is discretionary, however, Sunderland City Council recognises that there are a proportion of property owners who, through force of circumstance, are unable to afford the upkeep of their property and hence

it falls into disrepair/unfitness/non-decency over time. It is towards those households, living in the poorest economic circumstances and experiencing the worst housing conditions, that priority for assistance will be directed.

The Council is committed to developing plans and strategies to meet local needs and it recognises that housing renewal intervention to address areas identified as falling into decline can play a lead role in supporting regeneration and enabling neighbourhoods to become more desirable and sustainable.

The Homelessness Reduction Act 2017 places a new duty of Local Authorities to help prevent homelessness of all families and single people, regardless of priority need, who are eligible for assistance and threatened with homelessness. This due to be implemented in 2018.

The Policy

The current Private Sector Housing Renewal Financial Assistance Policy has been operating since 1st April 2016 and this revised policy will supersede it. This policy will be monitored by Council Officers on an annual basis.

At a national level there are some key governmental principles emerging, in particular:

- localism;
- the Council's role as an enabler working with key partners;
- making best use of existing stock; including neighbourhood renewal, tackling "rogue landlords" and sub-standard housing in the private rented sector and returning empty homes to use;
- protecting vulnerable people; and
- fiscal constraints and tackling budget deficit.

In relation to housing renewal, value for money is vital and involves identifying savings opportunities and challenging spending in all areas of work, including expenditure on contracts and programs.

Sunderland's Financial Assistance Policy will be within the context of the approach set out in the regional policy.

The main housing priorities in Sunderland are:

- increasing the supply of available housing land;
- increasing the speed and delivery of new homes;
- diversifying the housing offer to meet identified housing needs;
- reducing the number of homes that have been empty for over 2 years or create problems within communities;
- intervening into priority areas of housing decline;
- raising standards in the private sector to improve health and well-being;
- limiting the effect of welfare reform on homelessness;
- reducing the number of people presenting as homeless;
- supporting vulnerable people and older people to find and keep suitable housing;
- improving the health of vulnerable and homeless people; and
- improving accommodation for residents with disabilities.

This approach results in a clear aim in Sunderland to meet the accommodation needs of all people, especially **vulnerable and socially excluded people** and the needs of an ageing **population**.

Policy aims

The primary aims of the Financial Assistance Policy in Sunderland are to:

1. provide all vulnerable residents living in the private sector with the opportunity of living in a decent home;
2. target those at **greatest risk and need** – especially in relation to fuel poverty and improve energy efficiency;
3. work with **partners** to reduce crime, the fear of crime, ill health, inequalities and promote sustainability, access to housing, social inclusion and fairness as well as provide a quality housing advice and assistance service;
4. promote and support opportunities for **securing investment** in private sector housing, maximise funding opportunities and tackle unsafe, sub-standard properties, return empty properties back into use and support regeneration and renewal initiatives;
5. **targeting of resources** to areas most in need and showing symptoms of housing decline;
6. supporting the development of **information, advice and guidance** within local communities, enabling local communities to gather and manage their own intelligence to support the needs and demands in that area;
7. **support** the Council's private sector enforcement programme to ensure continuous improvement in housing conditions; and
8. **The Council to** scope out potential funding options for future Decent Homes work to support the needs of the residents as identified above

Detailed financial assistance is as follows:

LOAN ASSISTANCE

Financial Assistance Loans

The Council offers 3 types of loans: -

- Repayment Loan (Capital and Interest)
- Equity Loan
- Interest Free Loan

A combination of loans or a combination of loan and other assistance may be required to suit a Client's individual financial circumstances.

Loan	Eligibility	What can the load be used for?
<p>Capital and interest repayment loan</p> <p>This is a loan, for Clients able to make monthly repayments. The interest rate will be fixed, so that the monthly repayment will always be the same, and the amount of interest that will be charged will be known to the Client at the beginning of the loan. The monthly repayment will consist of an interest payment, and a reduction in the amount of capital owed. This means that with each payment the interest is recalculated, the fairest way of charging interest.</p> <p>Clients can borrow between £500 and £15,000, over a term of 1-15 years.</p> <p>The repayment period will depend upon the circumstances of the individual, and</p>	<p>This loan is available to Clients who own their own homes and are unable to access a loan from a commercial lender but can make regular repayments.</p> <p>The loan will also be available to landlords for the following purposes;</p> <ul style="list-style-type: none"> • To carry out works of repair to privately rented properties, where the landlord is unable to access a commercial loan on reasonable terms, but who are able to make regular repayments. The landlord's financial circumstances will be considered in determining his eligibility. These will include an assessment of disposable income and the value of any assets. This may be made available to 	<ul style="list-style-type: none"> • To carry out works that will contribute to the Decent Homes Standard. • To assist a client to make their contribution towards works funded by a mandatory Disabled Facilities Grant, to pay for works which are eligible for mandatory Disabled Facilities Grant but where the cost exceeds the maximum limit of £30,000, to pay for works which facilitate independent living, but which are not eligible for mandatory Disabled Facilities Grant, or to purchase a home that meets their needs, or can be more easily adapted. • To assist a client who is not able to make their contribution towards a Government funded Energy Efficiency Scheme which may be available.

<p>the amount borrowed. The Council will use the affordability test to make sure that monthly repayments will be affordable – no more than one third of the monthly disposable income and will provide help and support should the client have trouble in meeting repayments.</p> <p>Loans will be secured with a legal charge against the home.</p> <p>There will be no penalties should the client be able to overpay or repay the loan early in full. This means that repaying the loan early will reduce the amount of interest paid, and therefore the total amount paid back.</p>	<p>help to improve homes only within specific neighbourhoods.</p> <ul style="list-style-type: none"> • Only 1 loan will be available to a client for each of these purposes, specified in column 3, within a five-year period. 	<p>To carry out works of repair to privately rented properties or empty properties.</p>
<p>Equity loan</p> <p>This loan will meet the needs of Clients who do not have enough income to make monthly repayments on a loan but have equity in their property. No monthly repayments are required.</p> <p>For the purposes of;</p> <ul style="list-style-type: none"> • repairing, improving or adapting the home, Clients can access 80% of the available equity in their home • relocating to a replacement home, Clients can access 50% of the available equity in the replacement home. 	<p>This loan is available to Clients who own their own homes and who;</p> <ul style="list-style-type: none"> • are unable to access a loan from a commercial lender on reasonable terms, • are unable to make monthly repayments on a Capital and Interest Repayment Loan and • have equity in their homes. <p>The loan will also be available to landlords for the following purposes;</p> <ul style="list-style-type: none"> • To carry out works of repair to privately rented properties, where the landlord is unable to access a commercial loan on reasonable terms, is unable to make 	<ul style="list-style-type: none"> • To carry out works that will contribute to the Decent Homes Standard. • To bridge the gap between the value of the current home and the cost of a replacement where the Client is affected by Council’s plans for property demolition (see Grant Assistance for other Relocation Support). The Equity Loan may not be available should the Client choose to move outside of a set geographical area. This area will be clearly defined by the Council and the information made available to affected residents.

<p>Subject to the value of the available equity, Clients can borrow between £500 and £35,000.</p> <p>In certain circumstances, particularly where Clients are relocating to a replacement home, may have been living in overcrowded conditions, or wish to move into a home which had previously been empty for more than 6 months, and was in a poor condition, a larger loan than the maximum of £35,000 may be available at the discretion of the Council, subject to the amount of available equity in the replacement home.</p> <p>Repayment of the loan: The amount of loan will be translated into a percentage of the property value at the time the loan is approved. This percentage will be used to calculate the amount to be repaid at the time that the property is sold, and the loan repaid. This will require the property to be valued at the beginning, and at the end of the loan period.</p> <p>The following rules apply in relation to calculating the amount to be repaid, but would be subject to review at the time the loan is repaid should they cause the Client to be placed in unreasonable hardship;</p> <ul style="list-style-type: none"> • The minimum amount repayable will be the amount borrowed. This may cause difficulty should the property have decreased in value. 	<p>monthly repayments on a Capital and Interest Repayment Loan, but that has equity in the rented property. The landlord's financial circumstances will be considered in determining his eligibility. These will include an assessment of disposable income and the value of any assets. This may be made available to help to improve homes only within specific neighbourhoods.</p> <ul style="list-style-type: none"> • Only 1 loan will be available to a client for each of these purposes, specified in column 3, within a five-year period. 	<ul style="list-style-type: none"> • To assist a Client to make their contribution towards works funded by a mandatory Disabled Facilities Grant, to pay for works which are eligible for mandatory Disabled Facilities Grant but where their cost exceeds the maximum limit of £30,000, to pay for works which facilitate independent living, but which are not eligible for mandatory Disabled Facilities Grant, or to purchase a home that meets their needs, or can be more easily adapted. For more detail on using the loan to move to a new house, see Appendix B. • To assist a client who is not able to make their contribution towards an Energy Efficiency Scheme that may be available to them. • To carry out works of repair to privately rented or empty properties.
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<ul style="list-style-type: none"> • There will be no cap on the amount to be repaid. Should the property value increase significantly, so will the amount to be repaid. Any appreciation in value of the property will be shared with the Council in accordance with the original loan as a percentage of the property value at the time that the loan is repaid. <p>Repayment will be required on sale, disposal of the property, or upon the death of the Client.</p> <p>Should the Client wish to repay the loan (or part of the loan) at any time before the property is sold, the amount to be repaid will be calculated using the value of the home at that time. There will be no early redemption charges.</p>		
<p>Interest free loan</p> <p>This loan will meet the needs of clients who do not have enough income to make monthly repayments on a loan, and do not have enough equity in the home. No interest is charged, and no monthly repayments are required.</p> <p>The loan is secured against the home and repaid to the Council when the home is sold.</p> <p>The maximum loan is £35,000.</p>	<p>This loan is available to Clients who: -</p> <ul style="list-style-type: none"> • Are unable to access a commercial loan on reasonable terms and for whom a Repayment and Equity Loan from the Council is also either unsuitable, or insufficient to cover the cost of the works that are required. • This assistance will not be available to properties affected by Council plans to demolish homes. <p>The loan will also be available to landlords for the following purposes;</p>	<ul style="list-style-type: none"> • To carry out works that will contribute to the Decent Homes Standard. • To assist an applicant to make their contribution towards works funded by a Disabled Facilities Grant, to pay for works which are eligible for mandatory Disabled Facilities Grant but where their cost exceeds the maximum limit of £30,000, to pay for works which facilitate independent living, but which are not eligible for mandatory Disabled Facilities Grant, or to purchase a home that meets their needs, or can be more easily adapted.

	<ul style="list-style-type: none"> • To carry out works of repair to privately rented properties, where the landlord is unable to access a commercial loan on reasonable terms, is unable to make monthly repayments on a Capital and Interest Repayment Loan, but that has no equity in the rented property. The landlord's financial circumstances will be considered in determining his eligibility. These will include an assessment of disposable income and the value of any assets. This may be made available to help to improve homes only within specific neighbourhoods. • Only 1 loan will be available to a client for each of these purposes, specified in Column 3, within a five-year period. 	<ul style="list-style-type: none"> • To assist a client who is not able to make their contribution towards an Energy Efficiency Scheme that may be available to them. • To carry out works of repair to privately rented or empty properties.
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Summary of assistance available

ADVICE AND GUIDANCE
Advice and information

Product information	Eligibility	Other information	Cost	Outcome
The Council will provide residents with a range of advice and relevant information on maintaining their own homes and specific schemes, when available.	Available to all residents and prospective residents of Sunderland.	Officers provide advice on a range of housing matters, including: <ul style="list-style-type: none"> • Home Improvements • Adaptations • Hazards and defects around the home • Empty Properties • Landlords accreditation and licensing • Enforcement • Access to housing guidance • Management of private rented properties Energy Efficiency, as and when available.	Free of charge.	Decent homes that are well maintained and managed. Safe and secure homes and neighbourhoods. People empowered to stay in their own homes. Stimulate and strengthen housing markets. Housing needs are met.
Project management				
Product information	Eligibility	Other information	Cost	Outcome

The Council will provide qualifying homeowners with project management assistance in relation to works of adaptation, improvement, or repair.	Available to homeowners Available to disabled, elderly or vulnerable customers who need support with repairing or adapting their homes.	The project management assistance available will include, but it is not necessarily restricted to, property survey, preparation of schedule of works, procurement of a contract and oversight of works to be carried out. The Council will work with the chosen contractor to ensure works are completed to an acceptable standard, but it cannot accept any responsibility for workmanship or contractor performance.	A fee of 15% of the cost of works will be charged for this service.	People empowered to stay in their own homes. Safe and secure homes and neighbourhoods. Decent homes that are well maintained.
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ADAPTIONS

Mandatory disabled facilities grant (DFG)

Product information	Eligibility	Other information	Cost	Outcome
<p>To provide eligible disabled applicants with financial assistance for adaptation works.</p> <p>The current grant limit for DFG is £30,000. (This figure will be adjusted automatically with any</p>	DFGs are available to owner occupiers, perspective homeowners (new build schemes) landlords or tenants, who have (or in the case of the landlord, whose tenant has), been assessed as having a need under the Council's statement of purpose for the provision of structural alterations to property.	<p>Eligible works are works that are required to provide essential adaptations for people with disabilities to access the facilities within their permanent place of residence.</p> <p>The work must be necessary and appropriate and meet the needs of the disabled persons.</p> <p>It should be reasonable and practical to carry out the relevant work having regard to the age and condition of the qualifying property</p>	<p>That DFG's are subject to a means test that will determine if a customer is required to contribute towards the costs of the works.</p> <p>There is no means test applied for a child under the age of 19 for whom child benefit is payable.</p> <p>A fee will be charged for Council services, and</p>	Enable residents to live independently for as long as possible in their own homes.

increase in the mandatory grant award).		<p>or dwelling. New build schemes can qualify.</p> <p>Approval for works for perspective owners in relation to new build schemes must be sought from the special circumstances panel approval.</p> <p>A charge will be placed on the property where the grant has provided additional rooms by extending or converting outbuildings or a garage. The charge will be capped at maximum of £10,000 and will be in place for 10 years.</p>	these will be covered by the Council.	
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Disabled facilities grant (DFG) discretionary top up

Product information	Eligibility	Other information	Cost	Outcome
A discretionary top up grant of up to £8,000 is available to cover the cost of adaptations where costs exceed the mandatory DFG limit.	<p>The discretionary DFG is available to applicants who have qualified for the DFG, but the works required are more complex in nature and in excess of the £30,000 limit of the DFG.</p> <p>Discretionary funding can be awarded to fund a client's contribution where there are unable to afford it, or they are suffering from a highly debilitating condition.</p>	<p>This discretionary top up grant will be automatically awarded where the cost of the works exceeds the maximum DFG grant limit, and no additional application is required.</p> <p>Discretionary top up grant for a client's contribution will be determined by an affordability test (test not applicable for a debilitating condition) and will be subject to approved by the special circumstances panel.</p>	<p>Discretionary top up grants will be used to fund works above the mandatory DFG limit. (Any client contribution as determined by the test of resources will still apply).</p> <p>A fee will be charged for Council services, and these will be covered by the Council.</p>	Enable residents to live independently for as long as possible in their own homes.

	Further discretionary DFG top up grant can also be used to fund additional unforeseen costs that exceed the maximum DFG or discretionary top up amount.	Further discretionary DFG top up grant award will be subject to approval by the Home Improvement Agency Business Manager (The amount of award will be determined by the amount of approved unforeseen work).		
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Additional disabled facilities grant discretionary top up

Product information	Eligibility	Other information	Cost	Outcome
An additional discretionary top up grant of a further £7,000 is available to fund the more complex cases.	<p>Applicants must already be in receipt of the DFG and Discretionary DFG</p> <p>Further discretionary DFG top up grant can also be used to fund additional unforeseen costs that exceed the maximum DFG and discretionary top up amount.</p>	<p>This additional top up grant will be subject to approved by the special circumstances panel.</p> <p>Further discretionary top up grant award will be subject to approval by the Home Improvement Agency Business Manager (The amount of award will be determined by the amount of approved unforeseen work).</p>	<p>Additional - Discretionary top up grants are used to fund works above the mandatory DFG and discretionary top up limits (any client contribution as determined by the test of resources will still apply).</p> <p>A fee will be charged for Council services, and these will be covered by the Council.</p>	Enable residents with more complex needs to live independently for as long as possible in their own homes.

Discretionary grants for disability adaptations

Product information	Eligibility	Other information	Cost	Outcome
To provide eligible disabled applicants with a	Discretionary grant is available to owner occupiers, perspective homeowners	Eligible works are works that are required to provide essential adaptations for people with	A fee will be charged for Council services, and	Enable residents to live independently for

<p>more streamlined service than the formal DFG application route or to fund works that may not be eligible under the mandatory DFG.</p>	<p>(new build schemes) landlords or tenants, who have (or in the case of the landlord, whose tenant has), been assessed as having a need under the Council's statement of purpose for the provision of structural alterations to property.</p> <p>1. Where the adaptations are for customers in palliative care and the works are projected to cost less than £10,000.</p> <p>2. Where the adaptations are for customers with a highly debilitating condition and the works are projected to cost less than £10,000.</p> <p>3. For works that are projected to cost less than £10,000, these grants are subject to a lean test of resources.</p> <p>4. Relocation grants are available of £2000 for tenants and owner occupiers.</p> <p>5. Grants for works to facilitate independent living but which are not eligible for DFG and</p>	<p>disabilities to access the facilities within their permanent place of residence.</p> <p>The work must be necessary and appropriate and meet the needs of the disabled persons.</p> <p>It should be reasonable and practical to carry out the relevant work having regard to the age and condition of the qualifying property or dwelling. New build schemes can qualify.</p> <p>A charge will be placed on the property where the grant has provided additional rooms by extending or converting outbuildings or a garage. The charge will be capped at maximum of £10,000 and will be in place for 10 years.</p> <p>Approval for works for prospective owners in relation to new build schemes will be subject to approval by the special circumstances panel.</p> <p>Where the work is necessary to facilitate hospital discharge the case will be given a high priority and processed accordingly.</p>	<p>these will be covered by the Council.</p> <p>In the case of 3 & 5, A lean test of resources will be applied, and applicants are only eligible if they have less than £20,000 (£25,000 for couples living together) in savings.</p> <p>4. The payment of a relocation grant will be made following the successful relocation to the new property.</p> <p>6. There is no lean means test applied for a child under the age of 19 for whom child benefit is payable.</p>	<p>as long as possible in their own homes.</p>
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	<p>are projected to cost less than £10,000.</p> <p>6.Grants to fund works for a child and the parents have separated but have joint custody arrangements. Assistance can be provided to provide adaptations to the second home where the works are projected to cost less than £10,000.</p> <p>7. Grants to fund a clients DFG contribution or where the contribution exceeds the costs of the works, and an affordability test confirms that they are unable to make loan repayments or where a client has a highly debilitating condition. The maximum amount will not exceed the maximum DFG grant and DFG discretionary top up amounts.</p> <p>8.A further discretionary top up grant is available to fund additional unforeseen costs where the total cost of the works has exceeded the grant limit.</p>	<p>In the case of 1& 2 no lean test of resources will be applied.</p> <p>2. the decision to award the grant for a highly debilitating condition will be subject to approval by the special circumstances panel.</p> <p>4. The cost of the relocation grant together with the cost of any adaptation required to the new property must be less than the cost to adapt the existing property. Approval from the special circumstances panel is required. This type of assistance can be added to a DFG or discretionary grant awards. Where no DFG or discretionary assistance is required a formal grant application will be required.</p> <p>5. Approval for works to facilitate independent living will be subject to approval by the special circumstances panel.</p> <p>7. Grants to fund a client contribution will not be available where a client can access a loan product. A grant to fund a client contribution where a client has a highly debilitating condition will be subject to approval by the special circumstances panel.</p>		
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		8. Further discretionary top up grant award will be subject to approval by the Home Improvement Agency Business Manager (The amount of award will be determined by the amount of approved unforeseen work).		
Discretionary loans for disability related adaptations				
Product information	Eligibility	Other information	Cost	Outcome
To provide eligible disabled applicants with financial assistance that helps to live independently but the works do not qualify to be funded by the mandatory DFG grant	Loans are available to homeowners who are unable to access a commercial loan product on reasonable terms for: Contribution to DFG; Works above the DFG mandatory grant limit;	Eligible works are works that are required in order to provide essential adaptations for people with disabilities to access the facilities within their permanent place of residence. The work must be necessary and appropriate and meet the needs of the disabled persons. It should be reasonable and practical to carry out the relevant work having regard to the age and condition of the qualifying property or dwelling. New build schemes can qualify An initial financial assessment will be carried out by the Council and if the applicant is eligible, further independent financial advice will be given to ascertain the most	A fee for loan administration and for Council services will be chargeable, however these will be covered by the Council.	Enable residents to live independently for as long as possible in their own homes

		<p>appropriate loan product. Local Authority Loans are only available when commercial loans cannot be accessed on reasonable terms.</p> <p>See loan assistance section for more detail about the specific loans and charges.</p>		
Home safety grants				
Product information	Eligibility	Other information	Cost	Outcome
<p>A grant of up to £2,000 is available to remove hazards, carry out essential repairs, modifications that would allow someone with dementia to remain living safely in their home, improve cleanliness and to support with decluttering so that adaptation works can be carried out.</p>	<p>Grants are available to homeowners or tenants who have a physical disability, mental health issue including hoarding and dementia.</p>	<p>Eligible works are based on a need's assessment carried out by an Occupational Therapist, their representative or in the case of environmental hazards a surveyor from the Home Improvement Agency.</p> <p>Home safety grants can be automatically awarded for qualifying works where a DFG or discretionary grant has been awarded.</p> <p>Where no DFG or discretionary assistance is awarded a formal grant application will be required.</p>	<p>No lean test of resources is applied.</p> <p>A fee will be charged for Council services, and these will be covered by the Council.</p>	<p>Enable residents to live independently and safely for as long as possible in their own homes.</p>

Smart home kit's				
Product information	Eligibility	Other information	Cost	Outcome
To provide eligible disabled applicants with assistive technologies such as, smart thermostats, smart switches, smart lightbulbs, Alexa, Google home and other devices to support independent living.	These are available to owner occupiers or tenants, who have, been assessed as having a need under the Council's statement of purpose.	Eligible works are based on a need's assessment carried out by an Occupational Therapist or their representative. These kits will be supplied and installed by the Councils tech team and no grant application process is required.	These measures will be supplied free of charge for qualifying applicants. The applicant will be responsible for all costs charged by their internet provider.	Enable residents to live independently and safely for as long as possible in their own homes.
PROMOTING INDEPENDENT LIVING				
Handyperson service				
Product information	Eligibility	Other information	Cost	Outcome
The Handypersons Service is available to help residents carry	Available to clients who are over the age of 60 OR is disabled OR in receipt of a care package.	The client is unable to complete the work themselves. There are no friends or family who can complete the work.	There is a nominal cost for the work to cover the cost of materials. The customer will agree prior to the work taking place.	Prevent hazards around the home and prevent homes falling into disrepair.

out small repairs and maintenance work	These may change during the lifetime of this policy.	The client does not have the finances to pay privately to have the work completed		Enable residents to live independently for as long as possible in their own homes.
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WARM HOMES – SUNDERLANDS ENERGY EFFICIENCY PROGRAMME

ECO/FLEX 4

Product information	Eligibility	Other information	Cost	Outcome
ECO/Flex 4 – fully funded energy-efficiency heating and insulation retrofit for E-F-G rated properties.	<p>ECO4 offers £1billion per annum nationally from 2022 to 2026</p> <p>Low Income Low Efficiency (LILE) privately owned or privately rented properties qualify for ECO.</p> <p>It is important to note that qualifying low-income households must also qualify by way of living in a low efficiency property.</p> <p>Typically, this means the property must be EPC E-F-G rated - and - the total gross household income of the property is £31,000 per year or less.</p>	<p>In April 2023 Sunderland City Council agreed to work in partnership with 2 obligated suppliers:</p> <ul style="list-style-type: none"> • EoN • Utilita <p>From May 2023 to April 2026, it is intended all ECO eligible properties in Sunderland will be provided with the opportunity to engage with delivery partners and establish potential for full ECO retrofit.</p> <p>A full PAS2035 ECO retrofit must meet Minimum Requirements in that the property must be technically suitable to achieve a 2 x EPC band uplift. For example, an E rated property must become a C rated property after the retrofit completion.</p>	An ECO4 retrofit that meets Minimum Requirements is fully funded. There is no cost to the householder or the Local Authority.	<p>Improve the Energy Performance Certification by 2 EPC bands.</p> <p>Cut householder fuel bills – tackle fuel poverty</p> <p>Reduce domestic carbon emissions</p> <p>PAS2035 retrofit standards minimise heat loss, tackle damp, condensation, and mould by improving whole house air</p>

	<p>For full Eco/Flex eligibility criteria please refer to: Energy Company Obligation (ECO) and ECO Flex - Sunderland City Council</p>	<p>Only accredited ECO contractors can determine if a property will meet these Minimum Requirements.</p> <p>In terms of upgrading on-gas properties ECO4 is very different to ECO3. Under ECO4 replacing broken condensing combination gas boilers is extremely limited. At the discretion of the obligated supplier some properties with old, inefficient none condensing combination gas boilers may qualify for a gas boiler upgrade.</p> <p>All ECO qualifying properties will be assessed to establish their suitability for an Air Source Heat Pump.</p>		<p>circulation and ventilation. PAS2035 retrofit homes are expected to improve health and wellbeing of residents.</p>
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Great British insulation scheme

Product information	Eligibility	Other information	Cost	Outcome
<p>Great British Insulation Scheme (GBIS)</p> <p>As of 15/05/2023 GBIS will not be operational until the</p>	<p>Privately owned or privately rented properties only</p> <p>GBIS will target 2 groups.</p> <p>1) Low Income</p> <p>A minimum of 20% of the scheme will be directed to a</p>	<p>One insulation measure only per property – and - if recommended – heating controls upgrade.</p> <p>Measures available</p> <ul style="list-style-type: none"> • Cavity wall insulation (including party walls) • Solid wall insulation (both external and internal) 	<p>No cost to Sunderland City Council</p> <p>No cost to Group 1 GBIS beneficiaries.</p> <p>Group 2 applicants pay 10% of the cost of the insulation measure</p>	<p>Cut householder fuel bills – tackle fuel poverty</p> <p>Reduce domestic carbon emissions</p> <p>GBIS must follow PAS2035 retrofit</p>

<p>parliamentary regulations have been approved as expected in summer 2023. GBIS runs from 2023 to 2026 with anticipated spend of £1 billion in total which will improve around 300,000 homes.</p>	<p>'low-income group'. Households eligible for ECO4 by income living in EPC EFG rated homes but are unlikely to qualify for a full ECO4 retrofit because their property does not meet broader technical requirements; GBIS is about the installation of single measures, rather than ECO4's focus on more comprehensive upgrades to homes, and there will be no GBIS requirement to improve homes by a set number of EPC bands. In a change to the consultation, it no longer needs to be demonstrated that low-income homes cannot meet the Minimum Requirements of ECO4 in order to be eligible for GBIS.</p> <p>2) General Group</p> <p>80% of the funding is aimed at those living in properties with an EPC rating of DEFG and within Council Tax bands A-D in England Up to 80% of the obligation can be delivered to the general group in line with the Government's aim that GBIS should support those who do not benefit from existing</p>	<ul style="list-style-type: none"> • Loft insulation • Pitched roof insulation • Flat roof insulation • Under floor insulation • Solid floor insulation • Park home insulation • Room-in-roof insulation • Heating controls <p>There are no heating upgrades available under GBIS</p>	<p>being installed (To Be Confirmed)</p>	<p>standards so insulation measures should help minimise heat loss, tackle damp, condensation, and mould by improving whole house air circulation and ventilation. PAS2035 retrofit homes are expected to improve health and wellbeing of residents.</p>
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	schemes. Group 2 households will be expected to pay 10% of the cost of the insulation measure being recommended.			
Warm homes fund				
Product information	Eligibility	Other information	Cost	Outcome
<p>Warm Homes Fund (WHF) Lot1</p> <p>Properties with old inefficient Electric Storage Heaters or No Central Heating may be able to benefit from the installation of an Air Sourced Heat Pump</p>	<p>Jan 2023 to March 2024 Targeting 135 Low Income Low Efficiency (LILE) Electrically Heated properties – or - properties without any central heating qualify for WHF.</p> <p>Privately owned or privately rented properties only.</p> <p>Typically, this means the property must have old inefficient electric storage heaters or have zero central heating and be EPC rated E-F-G – and - the total gross household income of the property is £31000 per year or less. (Tenants income is assessed for private rented – not the landlords income)</p>	<p>Qualifying WHF properties will receive an Air Source Heat Pump (ASHP) and pre-install the EPC must evidence no outstanding insulation requirements</p> <p>Up to 14 of the 135 target WHF properties may qualify for gas central heating but only if the property is not suitable for an ASHP and has a gas meter installed pre-April 2022</p>	<p>No cost to qualifying owner occupiers.</p> <p>Private landlords with already fully insulated properties may be requested to pay a £1000 contribution (approx. 10%) towards the cost of the Air Source Heat Pump.</p> <p>Private Landlords with partially insulated properties which can meet the ECO4 Minimum Requirement may benefit from fully a funded ASHP. Only the appointed contractor can make this decision.</p>	<p>Properties with old inefficient Electric Storage Heaters - or- Properties with no central heating will benefit from an Air Source Heat Pump cutting fuel bills, reducing carbon emissions, and improving health and well-being of residents.</p> <p>Up to a maximum of 14 eligible properties may benefit from a gas central heating system</p>

Warm Homes Fund (WHF) Lot2 Energy saving support and advice mechanism	Primarily targeted at low income, fuel poor privately owned and rented households citywide but social housing also qualifies. There are no fixed eligibility criteria for WHF Lot 2	WHF Lot2 is an energy saving advice and support mechanism provided by Citizens Advice Sunderland and Green Doctors Sunderland. Households can benefit from bespoke advice and support including: <ul style="list-style-type: none"> • Energy saving hints and tips • Fuel debt advice and support • Income Maximisation • Benefits advice Switching energy providers advice	No cost to Sunderland City Council No cost to beneficiary residents and households	Reduced fuel bills Reduced carbon emissions Signposting to a broad range of support services Free energy saving measures such as LED lightbulbs.
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Boiler upgrade scheme

Product information	Eligibility	Other information	Cost	Outcome
Boiler Upgrade Scheme offers £5,000 or £6,000 grants to cover part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler.	Applicants must own the property being upgraded (including if it's a business, a second home, or a rented property) Applicants must install (or plan to install) the new heating system on or after 1 April 2022 Applicants must be replacing fossil fuel heating systems	Applicants can get one grant per property. Grants are available for: <ul style="list-style-type: none"> • £5,000 towards an air source heat pump or • £6,000 towards a ground source heat pump (including water source heat pumps and those on shared ground loops) or 	Once a BUS voucher has been approved the applicant must pay the balance of the value of the voucher and the cost of the heating system. For example, if an ASHP costs £12,000	Air or Ground Source Heat Pumps typically offer a 3:1 seasonal coefficient of performance (COP). This means for every kWh of energy used 3 x

Fossil fuel heating systems include oil, gas or electric.	(such as oil, gas or electric). Apply for the Boiler Upgrade Scheme: Check if you're eligible - GOV.UK (www.gov.uk)	<ul style="list-style-type: none"> £5,000 towards a biomass boiler Hybrid heat pump systems (for example a combination of gas boiler and air source heat pump) DO NOT qualify for BUS.	BUS will pay £5,000 and the applicant will pay the remaining £7000 to the contractor.	kWhs of heat is produced cutting fuel bills, reducing carbon emissions, and improving the health and well-being of residents.
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AREA / THEME BASED ASSISTANCE

Financial Assistance is available for works which will enhance housing and market confidence and perception of specific neighbourhoods, renewal areas or other designated areas.

Product information	Eligibility	Other information	Cost	Outcome
<p>As the needs of each area are identified, a range of renewal assistance may be available which may include the following:</p> <ul style="list-style-type: none"> schemes designed to tackle specific issues, such as particular housing defects affecting several homes or prevention of crime; 	<p>Assistance will usually be available:</p> <ul style="list-style-type: none"> within specific neighbourhoods that require support, in accordance with the Council's plans and neighbourhood assessments, produced in conjunction with local people, for improvement of the area; to both owner occupiers and, within block schemes, accredited private landlords, Sunderland Homes Limited and RPs or similar organisation. The assistance will be based upon the type of works involved, the tenure of the 	<ul style="list-style-type: none"> The grant/loan condition period is up to 5 years and will begin upon approval of the financial assistance. If the property is disposed of during this period, then payment of the financial assistance will be required to be paid back in accordance with a sliding scale of repayment. Where the property is let to a tenant, the landlord must ensure that the property meets any local/national 'Accredited Standard' and that s/he becomes a member of any local or national Landlord Accreditation Scheme. This standard and membership should be maintained throughout the grant condition period. This standard will be agreed with the landlord prior to approval of the 	<p>A contribution from the owners towards the works is normally required. The contribution will be specified for each scheme.</p> <p>A financial test of resources may be available to owner occupiers to assess their ability to contribute</p>	<p>Contribute to meeting the Decent Homes Standard and promoting housing market confidence in targeted areas</p>

<ul style="list-style-type: none"> • block improvement or facelift schemes; • acquisition or refurbishment of empty homes. <p>Assistance is discretionary and subject to availability of finance.</p>	<p>property and financial resources available to the owner occupier, landlord the Council and its partners.</p>	<p>financial assistance. The property must also be free from Category One hazards as defined in the Housing Act 2004.</p>		
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SAFE HOMES

Home security / target hardening assistance

Product information	Eligibility	Other information	Cost	Outcome
<p>Specific schemes will be developed to meet community safety outcomes across Sunderland.</p>	<p>Sunderland City Council is committed to improving the security of homes and reducing crime and fear of crime across the City. Specific schemes will be developed with partners and residents and individual eligibility criteria set.</p>	<p>Individual criteria will be developed on a scheme by scheme basis and prioritise support to residents in vulnerable areas and may be dependent on funding stream requirements.</p>	<p>Dependant on funding</p>	<p>Reduce crime and the fear of crime. Support the Council's Community Safety Partnership</p>

EMPTY HOMES ASSISTANCE

Empty homes loan

Product information	Eligibility	Other information	Cost	Outcome
<p>This will take the form of an interest free loan up to a maximum of £15,000, payable to the owner of the empty property.</p> <p>The loan will cover works essential to bring the property up to the required standard, and back into use, incl. removing all category one hazards, as outlined in the HHSRS guidance.</p> <p>Works will be agreed with an appointed and</p>	<p>There will be a financial assessment carried out with the owner prior to any award</p> <p>The process of assessing loans and grants will include a survey of the property completed by an appointed surveyor prior to any quotes for works. This will ensure essential works are completed appropriately and within agreed cost bands, and that we hold some control over the schedule of works and what are acceptable cost levels</p>	<p>In determining eligibility, the Council may also consider: Evidence of local need and the negative effect of the long-term empty property; and how long the property has been empty.</p> <p>Where the property is to be let, preference may be given to: Existing members of approved local/national Landlord Accreditation Schemes</p> <p>The Loans are administered by Five Lamps</p> <p>Applicants can apply for a grant in addition to the loan</p>	<p>The loan will be paid directly to the homeowner, with 50% paid on completion of the works, to the satisfaction of the appointed surveyor and 50% on occupation of the property</p> <p>Assistance is discretionary and subject to the availability of finance</p> <p>An administration fee will be charged</p>	<p>Bringing empty properties back into use, contributing to both area regeneration and decent homes outcomes</p>

suitably qualified surveyor.				
Empty homes grant				
Product information	Eligibility	Other information	Cost	Outcome
<p>This will take the form of a grant which is based on the length of time the property has been empty, up to a maximum of £15,000 for a property empty over 10 years.</p> <p>The grant will cover works essential to bring the property up to the required standard, and back into use, incl. removing all category one hazards, as outlined in the HHSRS guidance.</p> <p>Works will be agreed by an</p>	<p>There will be a financial assessment carried out with the owner prior to any award.</p> <p>The process of assessing loans and grants will include a survey of the property completed by an appointed surveyor prior to any quotes for works. This will ensure essential works are completed appropriately and within agreed cost bands, and that we hold some control over the schedule of works and what are acceptable cost levels.</p>	<p>In determining eligibility, the Council may also consider: Evidence of local need and the negative effect of the long-term empty property; and how long the property has been empty.</p> <p>Where the property is to be let, preference may be given to: Existing members of approved local/national Landlord Accreditation Schemes.</p> <p>Scale of grants available, based on the length of time the property has been empty</p> <ul style="list-style-type: none"> • 3mths to 6mths = £2,000 • 6mths to 2 years = £5,000 • 2 to 5 years = £7,500 • 5 to 10 years = £10,000 • Over 10 years = £15,000 <p>Applicants can apply for a grant in addition to the loan.</p>	<p>The grant will be paid directly to the homeowner, with 50% paid on completion of the works, to the satisfaction of appointed Surveyor and 50% on occupation of the property.</p> <p>Assistance is discretionary and subject to the availability of finance.</p> <p>An administration fee will be charged.</p>	<p>Bringing empty properties back into use, contributing to both area regeneration and decent homes outcomes.</p>

appointed Surveyor.				
Property leasing				
Product information	Eligibility	Other information	Cost	Outcome
<p>Under certain circumstances the Council can offer Private sector leasing scheme to property owners within the city.</p> <p>The owner will lease their property to the Council, for a fixed period of time in return for a guaranteed income. The property will be managed by the council as part of the councils housing stock</p>	<p>The property would need to meet the Sunderland City Council Accreditation Standard.</p>	<p>Benefits of the schemes:</p> <ul style="list-style-type: none"> • Provides a guaranteed income for the owner. • No management issues or costs. • Included is a budget for safety checks and minor works. • Sunderland City Council source and manage the tenant. <p>*While the Council will carry out annual checks and servicing, as well as minor works, any major works that are required, will remain the responsibility of the owner. If the Council have to carry out any major works, then the cost of these works will be reclaimed through the lease.</p> <p>*It is the responsibility of the property owner to ensure the property is insured and the interest of the Council in the management of the property is known to the insurer and any mortgage provider</p> <p>TERM OF THE LEASE</p>	<p>Standard costs for servicing and minor repairs will be allowed for through the terms of the lease.</p> <p>Costs for any necessary works required to be carried out by the Council will be reclaimed through the lease agreement. The amount paid to the owner will be agreed as part of the lease agreement and will depend on the rental value of the property minus our cost.</p>	<p>A property is prepared and maintained to a lettable standard and let to an applicant from the Housing Register.</p> <p>The property owner has an agreed monthly income during the period.</p>

		It is anticipated that the standard lease term will be 5 years.		
ADDITIONAL FINANCIAL ASSISTANCE				
Discretionary housing payments (DHP)				
Product information	Eligibility	Other information	Cost	Outcome
<p>To provide eligible applicants with short-term financial assistance towards housing costs.</p> <p>The aim of the scheme is to provide financial support, allowing the applicant time to improve their financial circumstances or the opportunity to secure more affordable accommodation.</p>	<p>Applicants must be entitled to Universal Credit with Housing Costs (UC) or Housing Benefit (HB).</p> <p>DHP's are means-tested, therefore the amount of income, savings or capital will influence eligibility.</p> <p>Awards will only be made where the council considers the additional support will help tenants improve their financial or housing situation in the longer-term.</p>	<p>DHP can provide support to tenants who are struggling to meet their housing costs.</p> <p>This is usually where UC or HB awards don't cover the full eligible rent. The most common reasons for a shortfall in eligible rent are due to:</p> <ul style="list-style-type: none"> • Restrictions in the amount of benefits tenants can receive, this is known as a Benefit Cap • Under occupation, often referred to as the Bedroom Tax • Reductions due to Local Housing Allowance restrictions in privately rented properties. <p>In certain limited circumstances, DHP can be awarded to cover:</p> <ul style="list-style-type: none"> • Rent in advance, • Rent Deposit, • Removal costs. 	No cost to resident.	<p>Mitigate impact of welfare reform.</p> <p>Bridge a housing shortfall until we can encourage and support Sunderland residents into affordable housing.</p> <p>Encourage and sustain Sunderland residents into employment as a means of meeting their housing shortfall and improving their overall situation.</p> <p>Safeguard Sunderland</p>

		Strict qualifying criteria is applied when considering DHP for these reasons.		<p>residents in their homes.</p> <p>Help those who are trying to help themselves.</p> <p>Keep families together.</p> <p>Support the vulnerable in the community.</p> <p>Help customers through personal crises and difficult events.</p>
Independent housing advice (Shelter)				
Product information	Eligibility	Other information	Cost	Outcome
<p>To provide independent, specialist housing advice to help residents:</p> <p>Access, secure and sustain suitable housing;</p> <ul style="list-style-type: none"> Prevent homelessness 	All residents within the Sunderland area will be eligible to request advice and assistance.	<p>Service is provided by Shelter under contract to the Council. The initial contract has been extended.</p> <p>Cost of living support hub - Sunderland City Council</p>	No cost to resident.	<p>The advice aims to support people to feel less anxious about their housing issues</p> <p>It may also lead to people accessing better more affordable housing.</p> <p>Increased benefit / income facilitates</p>

<p>s through practical actions,</p> <ul style="list-style-type: none"> • Money management benefits advice, • Challenge, • Landlords, • Enforce housing rights. 				<p>regular rent / mortgage payments to secure residents' homes.</p> <p>Healthy homes promote good physical and mental health.</p>
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Local welfare provision

Product information	Eligibility	Other information	Cost	Outcome
<p>The Councils Local Welfare Provision Scheme can provide welfare support under certain circumstances.</p> <p>1. Community care support</p> <p>To help vulnerable people who lack resources to re enter the local community, and</p>	<p>There are a number of common eligibility criteria, where all successful applicants must:</p> <ul style="list-style-type: none"> • Be receiving/applying for Housing Benefit/Council Tax Benefit or Universal Credit with Housing Costs • Have no readily available, savings, capital or investments, or resources from friends or family that can be called upon • Have applied for and have been declined any DWP financial assistance schemes e.g. Budgeting Advances, Advance 	<p>The Welfare Provision Service, provides:</p> <p>1.Community care support</p> <p>The Scheme can provide help with the following</p> <ul style="list-style-type: none"> • Beds, • Refurbished furniture, • Refurbished white goods, • Small essential household items. <p>Applications to Home and money team.</p> <p>2.Crisis support</p>	<p>No cost to the resident.</p>	<p>To support vulnerable residents and those in crisis within the community.</p> <p>1.Community care support</p> <p>To allow vulnerable residents to live in their own homes through the provision of household items.</p>

<p>maintain their independence within the community.</p> <p>2.Crisis support</p> <p>The scheme is intended to help vulnerable people who do not have short-term financial resources to be able to meet certain needs themselves following an emergency or crisis.</p>	<p>Payments or Hardship Payments</p> <ul style="list-style-type: none"> • Not normally have had an award under the same scheme in the previous 12 month period. <p>In addition, there is other eligibility criteria in relation to the applicants personal circumstances which will need to apply</p> <p>1.Community care support scheme</p> <p>The applicant must be able to demonstrate they require help to move back into or remain in the community rather than a stay in Residential Care/Hospital and prevent a deterioration of their health in their current home.</p> <p>2.Crisis support</p> <p>In addition to the common LWP criteria the applicant must have just experienced a crisis or an emergency through no fault of their own, and as a result of this can demonstrate why they need one or more of the types of crises help that the council offer.</p>	<p>The scheme supports people with a crisis or emergency and can provide help with:</p> <ul style="list-style-type: none"> • Food, • utilities (gas/electricity) - for people with prepayment meters only, • travel costs - in exceptional circumstances only and is limited to specific journeys such as hospital appointments or job interviews. • clothing - can cover basic clothing needs where the applicant does not have or has been deprived of suitable clothing following a crisis or emergency. 		<p>2.Crisis Support</p> <p>To support those in crisis with necessary essential expenditure at a time of crisis.</p>
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	Support may also be given where an applicant has been discharged from long term hospital care or released from prison.			
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Enquiries

For Enquiries regarding Loan Assistance (Owner Occupiers), Advice and Guidance (Owner Occupiers), Adaptations and Promoting Independent Living, contact Sunderland Home Improvement Agency, – Leechmere Centre, Carrmere Road, Sunderland SR2 9TQ
E-mail: hia@sunderlandcareandsupport.co.uk Tel. 0191 5614356

For Enquiries regarding Empty Properties Contact Sunderland City Council: 0191 5205551

For Enquires regarding Private Rented Sector

Contact Customer Service Network
Sunderland City Council Home and Money: 0191 5205551

Confidentiality and information sharing

All personal information relating to customers will be treated with the utmost confidentiality both by Sunderland City Council and its partners or agents. This includes information covering the customer's name and their families' names and addresses, the nature of any disability they or any member of their family have, the type and cost of work carried out on their behalf, their financial or family circumstances, the fact that they are a customer of Sunderland City Council, information regarding any grant or other financial assistance they have received or applied for and any other information that might reasonably expect to be kept confidential. The council must collect information of this nature to enable work to be carried out in customers' homes and we will ensure that this information is managed fairly, lawfully and in line with the guidance set out within the Data Protection Act 1998.

The Freedom of Information Act enables anyone to request information from a public authority. When a request is made, we have a duty to respond to the request within 20 days as well as providing advice and assistance to people who have requested information.

Equalities

This Financial Assistance Policy recognises that the city has a large and diverse population whose needs differ greatly. The Council aim to treat all communities and service users fairly and equally in order to assist them in meeting their needs.

The Council will continue to assess, update, and address the needs of vulnerable people and minority groups across the city through research and policy development.

This policy has been subject to an Equality Impact Assessment to ensure that it reflects the diversity of Sunderland's population appropriately.

Complaints and compliments

We learn a lot from complaints and that feeds back into improving how we deliver our service. That is why we want to hear from you if you are not happy. We take complaints whichever way you want to present them to us. You can call in or ring up; alternatively write, email, or complete a complaint form. Complaint forms are available from council staff dealing with your application or by phone - 0191 520 5551

Equally if our customers are satisfied with the service, they receive we would also like to hear from you
Complaints against the service provided by the loan administrator will be dealt with via that organisation's own appeals and complaints procedures.

Monitoring and evaluation

This policy is monitored annually or more frequently if required, to evaluate its relevance and effectiveness. Any significant changes will be submitted to Cabinet for approval and thereafter published as a revision to the policy. This will include the effects of any major changes in legislation.

Specific performance indicators are already in place in relation to the achievement of statutory targets. Further indicators will be developed in relation to individual projects dependent on funding and partner requirements.

Fees, charges and financial limits will be reviewed periodically by the Executive Director of People's Services and any changes will be approved under delegated powers

Glossary of terms

Commercial loan	A loan that is offered to the borrower by the lender which in this case usually means a financial institution.
Decent homes standard	A decent home is one which is wind and weather tight, warm and has modern facilities. A decent home meets the following four criteria: - It meets the current statutory minimum standard for housing; It is in a reasonable state of repair; It has reasonably modern facilities and services; It provides a reasonable degree of thermal comfort.
Green deal	Green Deal is a Government backed scheme that promotes energy efficient improvements in the home.
Financial conduct authority (FCA)	The FCA is an independent body that regulates the financial services industry in the UK. Both the Loan Administrator the professionals offering Independent Financial Advice are required to be members of the FCA.
Independent financial advice	Independent Financial Advice is offered by professionals (usually Independent Financial Advisors) who offer unbiased advice on financial matters to their clients and recommend suitable financial products from the whole of the market.

Loan administration	Arrangements will be put in place to ensure that where loans are provided these are administered effectively and in compliance with the relevant provisions of the Financial Services Act.
Local authority loan	In the case of this Financial Assistance Policy Local Authority Loans can come in the form of Equity Loans, Capital and Interest Loans and Small Unsecured Loans. The loans are funded from Local Authority Budgets and are subject to eligibility criteria and conditions.