

**THE MANCHESTER HOME
IMPROVEMENT AND RELOCATION
ASSISTANCE POLICY
2017**

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MANCHESTER HOME IMPROVEMENT AND RELOCATION ASSISTANCE POLICY

This policy is made under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 - Statutory Instrument No. 1860.

This policy will replace the interim policy adopted by the Executive on the 19th February 2003, the first edition of which came into force on 18th July 2003, and the second, third, fourth, fifth, sixth, seventh, eighth and ninth editions of the revised policy which came into force on the 30th April 2004, 30th September 2005, 1st October 2006, 17th December 2007, 13th February 2008, 4th June 2008, 13th February 2013 and 1st November 2016 respectively.

This policy is the tenth edition and comes into force on the 18th September 2017

TABLE OF CONTENTS

1. INTRODUCTION
2. IMPROVEMENT ASSISTANCE
3. INDIRECT IMPROVEMENT ASSISTANCE
4. DIRECT IMPROVEMENT ASSISTANCE
5. RELOCATION ASSISTANCE
6. INDIRECT RELOCATION ASSISTANCE
7. DIRECT RELOCATION ASSISTANCE
8. TRANSITIONAL ARRANGEMENTS FOR RELOCATION ASSISTANCE
9. ADAPTATION ASSISTANCE
10. HOW THE COUNCIL WILL ADMINISTER IMPROVEMENT ASSISTANCE, RELOCATION ASSISTANCE AND ADAPTATION ASSISTANCE

APPENDICES

APPENDIX 1 : HOME IMPROVEMENT ASSISTANCE

- (a) Information Only
- (b) Advice and Support to Access Loans
- (c) Home Improve Loan
- (d) Property Essential Renovation Loan (PERL)
- (e) Grant
- (f) Minor Works Assistance Loan

APPENDIX 2 : ENERGY EFFICIENCY ASSISTANCE

- (a) Home Energy Loan Plan
- (b) Warm Homes Scheme

APPENDIX 3 : GROUP WORKS ASSISTANCE

APPENDIX 4 : HOME SECURITY ASSISTANCE

APPENDIX 5 : RENTWISE BOND SCHEME ASSISTANCE

APPENDIX 6 : EMPTY HOMES ASSISTANCE

APPENDIX 7 : DIRECT RELOCATION ASSISTANCE

APPENDIX 8 : ADAPTATION ASSISTANCE

1. INTRODUCTION

- 1.1 The Council will, in accordance with this policy, give Assistance for the purpose of improving living conditions in Manchester.
- 1.2 This policy makes provision for three types of Assistance:
 - 1.2.1 Improvement Assistance
 - 1.2.2 Relocation Assistance
 - 1.2.3 Adaptation Assistance
- 1.3 The amount of such assistance to be given each year will be determined annually by the Council when it adopts its Housing Capital Programme
- 1.4 Assistance may be Direct or Indirect
- 1.5 Assistance may be in any form, financial or otherwise.

2. IMPROVEMENT ASSISTANCE

- 2.1 Improvement Assistance will be given for the following purposes only:
 - 2.1.1 to adapt or improve living accommodation (whether by alteration, conversion, or enlargement, by the installation of anything or injection of any substance, or otherwise).
 - 2.1.2 to repair living accommodation.
- 2.2 Decisions as to the awarding of assistance will be taken by Officers of the Council who are familiar with this policy and whom the Director of Housing and Residential Growth has appointed as suitable to administer schemes run in accordance with this policy.
- 2.3 Appeals against decisions as to what assistance, if any, is to be given in the normal application of this policy, will be referred to, and decided upon, by a Case Conference of Senior Officers who the Director of Housing and Residential Growth has appointed for that purpose.
- 2.4 Improvement Assistance will be given in accordance with this policy unless there are unusual or exceptional circumstances, which mean an individual would suffer unnecessary hardship unless assistance is given. A decision of the Director of Housing and Residential Growth as to what constitutes unusual or exceptional circumstances, or unnecessary hardship, is final and not subject to an appeal under paragraph 2.3 above.

- 2.5 The Council will give direct Improvement Assistance or indirect Improvement Assistance.

3. **INDIRECT IMPROVEMENT ASSISTANCE**

- 3.1 Indirect Improvement Assistance will be given by the Council to organisations operating in its area which:
- 3.1.1 provide advice and/or services to assist homeowners to borrow funds on terms which will not cause hardship.
 - 3.1.2 provide home maintenance, repair, and improvement services.
- 3.2 indirect assistance may also be given by way of guarantees, indemnities, or payment of insurance premiums in respect of loan repayments.

4. **DIRECT IMPROVEMENT ASSISTANCE**

- 4.1 Direct Improvement Assistance will be provided subject to availability of resources and will take the form of:
- 4.1.1 Home Improvement Assistance. This will be available to any resident of Manchester who applies and is eligible under the policy set out in APPENDIX 1.
 - 4.1.2 Energy Efficiency Assistance. This will be available to any resident of Manchester who applies and is eligible under the policy set out in APPENDIX 2.
 - 4.1.3 Group Works Assistance. This will be available to those invited by the Council to participate in specific targeted schemes for works of external repair; external improvement; or improvement to security to groups of buildings consisting predominantly of homes. Group Works under the policy is set out in APPENDIX 3.
 - 4.1.4 Home Security Assistance. This will be available to those invited by the Council to participate in programmes in specified geographical areas to increase security and combat crime and disorder or fear of same, and other measures to enhance community sustainability as set out in APPENDIX 4.
 - 4.1.5 Rentwise Bond Scheme Assistance. This will be available to those landlords who are registered with the RentWise Bond Scheme, or similar scheme, who provide living accommodation for

the registered homeless, those likely to become homeless, or the vulnerable, or who meet the City Council's Manchester Accreditation Scheme standards, and security and energy/thermal efficiency works are required for the benefit of the occupying tenant(s). See APPENDIX 5.

4.1.6 Empty Homes Assistance. This will be available to private sector owners (which includes potential landlords), to facilitate the completion of essential repairs and renovation works required to bring an empty property back into use. See APPENDIX 6

4.2 Direct Improvement Assistance will be available as and when resources are available and within budgets annually allocated on adoption of the Housing Capital Programme.

4.3 In the event of insufficient funds being available, applicants will be advised accordingly, given advice on alternatives, and, if they choose, be queued in date order, individual circumstances, and works priority order, until resources do become available.

5. **RELOCATION ASSISTANCE**

5.1 Relocation Assistance will be for one of the following purposes only :

5.1.1 To acquire living accommodation within a specified area.

5.1.2 To demolish buildings comprising or including living accommodation.

5.1.3 To construct buildings that comprise or include replacement living accommodation where the aided person's previous accommodation has been demolished.

5.2 Relocation Assistance to acquire living accommodation (see 5.1.1 above) will only be given if :

5.2.1 The Council has acquired, or proposes to acquire (whether compulsorily or otherwise), a person's existing living accommodation; or

5.2.2 The Council is satisfied that the acquisition of other living accommodation would provide for that person a benefit similar to

that which would be provided by carrying out work of any description in relation to their existing living accommodation.

- 5.2.3 Relocation Assistance will only be paid to allow an applicant to purchase a replacement property within the City of Manchester. Exceptional cases, where it is considered appropriate to allow an applicant to relocate outside of Manchester, will be determined by the Director of Housing and Residential Growth in consultation with the Executive member for Housing.
- 5.3 Decisions as to the awarding of assistance will be taken by Officers of the Council who are familiar with this Policy and who the Director of Housing and Residential Growth has appointed as suitable to administer schemes run in accordance with this Policy.
- 5.4 If the Council decides that a person is not eligible for Relocation Assistance and the applicant is dissatisfied with the decision, the Council will review its decision upon receipt of a written request for a review that sets out the reasons why the applicant is dissatisfied.
- 5.5 Relocation Assistance will be given in accordance with this policy unless there are unusual or exceptional circumstances. The decision as to what constitutes unusual or exceptional circumstances will be taken by the Director of Housing and Residential Growth in consultation with the City Treasurer and they will record their decision and the reasons for it in writing. Such a decision is final and not subject to an appeal.
- 5.6 The Council will consider the ability of the assisted person to make the payment or contributions required and will not impose any condition on Assistance where it is satisfied that to impose that condition will cause exceptional hardship.
- 5.7 Relocation Assistance will only be given when the Council has:
 - 5.7.1 Decided to make a compulsory purchase order in respect of dwellings or
 - 5.7.2 Decided to purchase dwellings, and
 - 5.7.3 Decided that the provision of direct assistance under this policy will improve the living conditions within the City of Manchester, and
 - 5.7.4 Decided that it has the resources to provide the assistance, and

5.7.5 Defined by reference to a map the geographical area within which a person displaced by the purchase of land may be assisted to relocate (the designated area).

5.8 Relocation Assistance may be Direct or Indirect

6. **INDIRECT RELOCATION ASSISTANCE**

6.1 Where the relocation of any individual applying for Direct Relocation Assistance (see below) is unlikely to be achieved in practice without assistance to a corporate body, the Council will make available such assistance as it is satisfied is appropriate in the circumstances to that corporate body on such conditions (if any) as are appropriate.

7. **DIRECT RELOCATION ASSISTANCE**

7.1 Assistance will be by way of a Relocation Assistance Loan as set out in the policy at Appendix 7

8. **Transitional Arrangements**

8.1 In any case where the City Council has offered Relocation Assistance to an assisted person before the publication of this, the 10th edition of the policy, then, if the assisted person so chooses, the Council will treat that application as an application for assistance under this 10th edition of the policy.

8.2 In any case where the assisted person chooses not to have their application treated as an application for assistance under the 10th edition of this policy, the application will be finalised under the provisions of the 9th edition notwithstanding that arrangements may not be finalised until after the coming into force of the 10th edition of this policy.

8.3 Where the Council has provided a Relocation Assistance Loan under the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th or 9th Editions of this policy, the Council may offer Relocation Assistance under this 10th Edition of this policy in order to replace any such loan. The Council may meet the reasonable costs of the assisted person incurred as a result of acceptance of that offer.

9. **ADAPTATION ASSISTANCE**

- 9.1 Manchester City Council has a statutory duty to provide Disabled Facilities Grants (DFG's); this duty is laid down by the conditions set out in part 1 of the *Housing Grants, Construction Act 1996*.
- 9.2 When developing its Adaptations Policy the Council has also taken into account other key Legislative Acts relating to disabilities, social care and housing, this includes:
- The Care Act 2014
 - Chronically Sick and Disabled Persons Act 1970
 - Equalities Act 2010
 - NHS and Community Care Act 1990
 - The Housing Act 1996
- 9.3 The Council will provide Disabled Facilities Grants as specified within **Appendix 8** of this policy and as prescribed by part 1 of the *Housing Grants, Construction and legislation Act 1996*.
- 9.4 Certain DFG applicants will undergo a “test of resources” (means test) to determine the applicant’s contribution towards the cost of the adaptation works. The criteria for means testing is set out in Appendix 8 of this Policy.
- 9.5 The Council can add a local land charge to privately owned properties for the cost of the DFG adaptation. Should the property be disposed of within 10 years, or where the applicant or in the case of a child, their parent/guardian, are no longer the qualifying owner either by sale, donation or repossession, the property will be deemed as disposed of.
- 9.6 In addition to the provision of Disabled Facilities Grants, the Council will provide Discretionary Assistance to support disabled residents and vulnerable residents who have urgent health related housing needs. Discretionary Assistance is detailed in Appendix 8, paragraph 7 of this Policy.
- 9.7 In providing Discretionary Assistance, the Council aims to adopt a holistic approach, supporting a number of innovative solutions, aimed at reducing dependency and assisting vulnerable individuals to live safely and comfortably in their homes.

- 9.8 Discretionary Assistance will subject to the Council's annual review of budgets and will be allocated as and when resources are available.
- 9.9 Decision as to the awarding of Adaptation Assistance will be taken by Officers of the Council who are familiar with this Policy and who the Director of Housing and Residential Growth has appointed as suitable to administer schemes run in accordance with this Policy.

10. **In order to administer Home Improvement Assistance, Relocation Assistance and Adaptation Assistance, the Council will**

- 10.1 Make this policy available for inspection by the public free of charge and place a public announcement in the press of the changes to the policy.
- 10.2 Provide a copy of this policy to any member of the public who requests it free of charge.
- 10.3 Make a written offer of assistance setting out what conditions, if any, are attached to the giving of assistance.
- 10.4 Ensure that each applicant has received appropriate advice and assistance or information about the extent and nature of any obligation, whether financial or otherwise, to which s/he will become subject as a consequence of the provision of assistance
- 10.5 Where appropriate, register a legal charge in respect of assistance given, or make contractual provisions for the recovery of the assistance as an unsecured debt.
- 10.6 Impose conditions on the assistance to be given in accordance with this policy.
- 10.7 Enforce those conditions requiring a repayment in every case, except those where, having regard to the ability of the assisted person to make the repayment of contribution, the Council is satisfied that exceptional hardship would be caused by enforcement of the condition, it would be unfair or unreasonable in all the circumstances, and the merits of the case.

APPENDIX 1

HOME IMPROVEMENT ASSISTANCE

- 1 Home Improvement Assistance will take one of the following forms :
 - 1.1 Information Only
 - 1.2 Advice and Support to Access Loans
 - 1.3 Home Improve Loan
 - 1.4 Property Essential Renovation Loan (PERL)
 - 1.5 Grant
 - 1.6 Minor Works Assistance Loan
- 2 General
 - 2.1 Home Improvement Assistance will be available only to owner - occupiers with a prior residence in the property for five years or more before the date of their application. Assistance will not be available unless all joint owners have consented to the carrying out of the assisted work by signing the application.
 - 2.2 Assistance by way of a loan secured on the property will not be given unless the consent of all interested parties (e.g. mortgagees by way of a loan secured on the property) is obtained.
 - 2.3 Home Improvement Assistance will be limited to Approved Improvement Work; namely works that in the opinion of the Council are required for remedying health and safety hazards and disrepair and works improving security, energy efficiency, and decent living conditions. Approved Improvement Works will also include works that are eligible for Discretionary Adaptation Assistance, as set out in Appendix 8 of this Policy; namely works that will offer preventative solutions and that will support individuals to live safely, comfortably and independently in their home.
 - 2.4 In deciding what type of assistance to offer, the Council will assess the income, outgoings, and capital assets of each applicant and their household (including non - resident members of the extended family who may reasonably be expected to contribute to the financial well-being of the applicant).
 - 2.5 The list set out at paragraph 1 above shows the type of Home Improvement Assistance to be given and the applicant will be offered the first appropriate assistance from the list.
 - 2.6 If an applicant is offered one type of Home Improvement Assistance, the same applicant will not be offered any other type of Home Improvement Assistance unless the Council decides on appeal that the first type offered was not appropriate or the applicant's circumstances have changed.

2.7 In considering applications for Home Improvement Assistance, the Council may exercise discretion where the applicant is eligible for Discretionary Adaptation Assistance as set out in Appendix 8 of this Policy.

3 Assistance by Way of Information Only

3.1 Homeowners with sufficient equity in their homes, or other resources to access commercial loans, will be sign - posted to other sources of advice and assistance.

4 Advice and Support to Access Loans

4.1 Applicants with sufficient equity in their homes to fund the Approved Improvement Works but who are unable to borrow the sum required on a commercial basis, and who are eligible for a referral to agencies approved or supported by the Council who will assist with obtaining loans, will be so referred.

5 Home Improve Loans

5.1 The Council will offer a Home Improve Loan to facilitate the carrying out of the Approved Improvement Works where the value of the Works exceeds £7,000 and where in the opinion of the Council :

5.1.1 Rehousing or relocation with the assistance of Relocation Assistance is not the most satisfactory course of action, and

5.1.2 The Approved Improvement Works cannot be carried out with assistance offered under items 1.1 and 1.2 above, and

5.1.3 The assisted person has co-operated with all reasonable requests for information and action.

5.2 The loan will be interest free.

5.3 The Council will determine the open market value of the property after the Approved Improvement Works have been carried out, and calculate the value of the loan as a proportion of the open market value. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time the loan becomes repayable.

5.4 The Council will take security for the loan by a charge on the property. There will be no requirement for repayment of the loan until

5.4.1 Sale or transfer of the dwelling; or

5.4.2 The assisted person stops using the property as their principal home; or

5.4.3 The dwelling is rented out in whole or part; or

5.4.4 The death of the assisted person.

5.5 The Council will require the assisted person to provide information about their means at 5 yearly intervals throughout the duration of the agreement.

5.6 The assisted person may choose to repay the loan at any time.

5.7 Where, subsequent to the loan, assisted persons carry out additional repairs or improvements to their property at their own expense, approved in writing by the City Council, any increase in value of the property that can be attributed to such expenditure may be discounted when repayment of the loan is being calculated.

5.8 If at any time, the Council believes that the assisted person is able to repay the loan as a result of a change of personal circumstances, and that the repayment will not cause hardship due to those circumstances, the Council will require repayment of the loan and, if necessary, exercise its power of sale to recover the sum.

5.9 Where the assisted person dies or the property is sold during the life of the loan, the Council will recover the loan from the estate of the deceased, or from the proceeds of the sale.

5.10 If at any time during the life of the loan, the Council is satisfied that a failure to waive repayment in whole, or in part, or a failure to remove the registered charge, will result in unnecessary hardship to the assisted person, or their household, then the Council will take such steps as are necessary to alleviate that hardship. All decisions of this nature will be made by the Director of Housing and Residential Growth.

6 Property Essential Renovation Loans (PERL)

6.1 The Council will offer a Property Essential Renovation Loan to facilitate the carrying out of the Approved Improvement Works where the value of the Works is equal to or less than £7,000 and where in the opinion of the Council

6.1.1 Rehousing or relocation with the assistance of Relocation Assistance is not the most satisfactory course of action, and

6.1.2 The Approved Improvement Works cannot be carried out with assistance offered under items 1.1 to 1.3 above, and

6.1.3 The assisted person has co-operated with all reasonable requests for information and action.

6.2 The loan will be interest free. However, an administration charge, which shall include expenses incurred by the Council, shall be added to the principal amount when calculating repayment.

6.3 It will not normally be secured by a charge on the property.

6.4 Payments are made by instalments that will be set at rates that are agreed with the assisted person and assessed so as not to cause hardship.

6.5 In exceptional cases, when the assisted person deliberately fails to make the payments due, the Council will use court proceedings to recover the loan or the

overdue payments and in these circumstances a charging order may be made in respect of the property.

7 Grants

7.1 The maximum grant offered shall be £7,000.

7.2 Where the Approved Improvement Works cannot be carried out with assistance offered under items 1.1 to 1.4 above and

7.2.1 The assisted person has co - operated with all reasonable requests for information and action, and

7.2.2 In the opinion of the Council, there is a serious risk to the applicant's health, safety, or well-being if the Approved Improvement Works are not carried out, and

7.2.3 The Council is satisfied that grant assistance will prevent further deterioration in the applicant's living conditions, and

7.2.4 The Council is satisfied that that re - housing is not the most satisfactory course of action, then

7.2.5 the Council will give a grant of no more than £7,000 to remedy the identified risk(s).

7.3 Where Home Improvement Assistance is in the form of a grant, then the Council will administer the grant as if Part I of the Housing Grants, Construction, and Regeneration Act 1996 (as amended at 17th July 2003) was still in force, with the exceptions that :

7.3.1 The Renovation Grant conditions will apply to all grants given under this policy.

7.3.2 All grant conditions will be extended to 10 years.

7.3.3 The provisions of Section 54 of the Housing Grants, Construction, and Regeneration Act 1996 (exempt disposals) will not apply unless the Council is satisfied that they should apply to alleviate unnecessary hardship to the assisted person or their household.

7.3.4 The Statutory Test of Resources will not be applied. However, the Council will adopt a case conference panel process to assess the income, outgoings, and capital assets of each applicant and their household. The panel will take into account the specific personal circumstances of each applicant where these are likely to cause hardship.

8 Minor Works Assistance

- 8.1 Where, in the opinion of the Council,
- 8.1.1 Rehousing or relocation with the assistance of Relocation Assistance is not the most satisfactory course of action, and
 - 8.1.2 Approved Improvement Works cannot be carried out with assistance offered under items 1.1 to 1.5 above, and
 - 8.1.3 Assistance under 1.4 above is not available because the applicant, together with any person who might reasonably be presumed to contribute to instalment payments, are not able to provide any means of making instalment payments due to their financial circumstances, and
 - 8.1.4 The assisted person has co-operated with all reasonable requests for information and action, and
 - 8.1.5 The Approved Improvement Works will cost more than £2,500 but less than £7,000, and
 - 8.1.6 The Approved Improvement Works do not constitute serious health and safety risks/hazards,
 - 8.1.7 the Council will facilitate the carrying out of Minor Works.
 - 8.1.8 (Minor Works means those works costing more than £2500 but less than £7,000 that, in the opinion of the Council, contribute to the welfare and well-being of any resident of the home).
- 8.2 The cost of the works shall be a loan which will be secured by a charge on the property.
- 8.3 The loan shall be interest free, however, an administration charge, which shall include expenses incurred by the Council, shall be added to the principal amount when calculating repayment.
- 8.4 The loan shall be repayable
- 8.4.1 On sale or transfer of the dwelling; or
 - 8.4.2 If the assisted person stops using the property as their principal home; or
 - 8.4.3 If the dwelling is rented out in whole or part; or
 - 8.4.4 On the death of the assisted person, or
 - 8.4.5 As provided for in 8.7 below.
- 8.5 The Council will require the assisted person to provide information about their means at 5 yearly intervals throughout the duration of the agreement.
- 8.6 The assisted person may choose to repay the loan at any time.
- 8.7 If at any time, the Council believes that the assisted person is able to repay the loan in full, or in part, as a result of a change of personal circumstances and that

the repayment will not cause hardship, the Council will require repayment of the loan and, if necessary, exercise its power of sale to recover the sum

- 8.8 Where the assisted person dies or the property is sold during the life of the loan, the Council will recover the loan from the estate of the deceased or from the proceeds of the sale.
- 8.9 If at any time during the life of the loan, the Council is satisfied that a failure to waive repayment in whole, or in part, or a failure to remove the registered charge will result in unnecessary hardship to the assisted person or their household, then the Council will take such steps as are necessary to alleviate that hardship. All decisions of this nature will be made by the Director of Housing and Residential Growth.
- 8.10 The Council will not provide Minor Works Assistance for works costing less than £2500.

APPENDIX 2

ENERGY EFFICIENCY ASSISTANCE

1. Energy Efficiency Assistance will take one of the following forms:
 - 1.1 Home Energy Loan Plan (HELP)
 - 1.2 Energy Efficiency Grant
2. General
 - 2.1 Energy Efficiency Assistance will be available to owner - occupiers and private sector landlords who are registered with the City Council's RentWise Bond Scheme, or similar scheme, who are providing living accommodation for the registered homeless, those likely to become homeless, or the vulnerable, or who meet the City Council's Manchester Accreditation Scheme standards.
 - 2.2 Energy Efficiency Assistance will be limited to Approved Works, namely works that in the opinion of the Council are required for improving energy and thermal efficiency, and reducing fuel poverty in the City.
3. **Home Energy Loan Plan (HELP)**
 - 3.1 The Council will offer a Home Energy Loan up to a maximum of £10,000 to facilitate the carrying out of Approved Works.
 - 3.2 The loan will normally be interest free. However, an administration charge, which shall include expenses incurred by the Council, shall be added to the principal amount when calculating repayment.
 - 3.3 The loan will not normally be secured by a charge on the property.
 - 3.4 Repayment of the loan is made by instalments that will be set at rates that are agreed with the assisted person and assessed so as not to cause hardship.
 - 3.5 The loan repayment period will be a maximum of 7 years. However, in exceptional circumstances, this period may be extended up to a maximum of 10 years with the agreement of the assisted person(s).
 - 3.6 In those cases when the assisted person deliberately fails to make the payments due, the Council can decide to
 - i) charge interest and/or
 - ii) demand full repayment of the outstanding amount, or
 - iii) use court proceedings to recover the loan or the overdue payments and in these circumstances a charging order may be made in respect of the property.

3.7 With respect to **owner – occupiers**, the loan shall be repayable

- i) on sale or transfer of the dwelling; or
- ii) if the assisted person stops using the property as their principal home; or
- iii) if the dwelling is rented out in whole or part; or
- iv) on the death of the assisted person.

3.8 With respect to **private sector landlords**, the loan shall be repayable

- i) on sale or transfer of the dwelling; or
- ii) on the death of the assisted person.

3.9 Where the assisted person dies or the property is sold during the life of the loan, the Council will recover the loan from the estate of the deceased, or from the proceeds of the sale.

3.10 The assisted person may choose to repay the loan at any time.

3.11 If at any time, the Council believes that the assisted person is able to repay the loan as a result of a change of personal circumstances, and that the repayment will not cause hardship due to those circumstances, the Council will require repayment of the loan and, if necessary, exercise its power of sale to recover the sum.

3.12 If at any time during the life of the loan, the Council is satisfied that a failure to waive repayment in whole, or in part, will result in unnecessary hardship to the assisted person, or their household, then the Council will take such steps as are necessary to alleviate that hardship. All decisions of this nature will be made by the Director of Housing and Residential Growth.

4. **Energy Efficiency Grant**

4.1 The Council will facilitate the carrying out of Approved Works to improve energy and thermal efficiency in dwellings, and reduce fuel poverty in the City.

4.2 The cost of the work will not be secured by a charge on the property.

4.3 The level of assistance will be subject to available budgets and determined by the financial status, age and individual circumstances of the assisted persons.

APPENDIX 3

GROUP WORKS ASSISTANCE

1. Group Works Assistance will be available to those invited by the Council to participate in specific targeted schemes for group works within geographical areas given priority as detailed in the Housing Capital Programme.
2. Group works means works of external repair or external improvement and works to improve security to groups of buildings consisting predominantly of homes.
3. The assistance provided may be in the form of
 - a. the provision of works carried out by the Council or its contractors (in which case the cost of the works may be regarded as a loan) ,
 - b. or it may be in the form of a grant or loan of money .
3. The loan may, where appropriate, be registered as a charge against the participating property
4. The loan shall be interest free. However, an administration charge, which shall include expenses incurred by the Council, will be added to the principal amount when calculating repayment.
5. The type of assistance available will be decided on a scheme – by – scheme basis and take account of, amongst other things, what works are required and the cost of the works.

APPENDIX 4
HOME SECURITY ASSISTANCE

1. Home Security Assistance will be available to those invited by the Council to participate in programmes in specified geographical areas as detailed in the Housing Capital Programme to increase security and combat crime and disorder or fear of same, and other measures to enhance community sustainability.
2. The assistance shall be in a form to be decided on by officers on a case by case basis.

APPENDIX 5
RENTWISE BOND SCHEME ASSISTANCE

1. RentWise Bond Scheme Assistance will be available to landlords who are registered with the City Council's RentWise Bond Scheme, or similar scheme, who are providing living accommodation for the registered homeless, those likely to become homeless, or the vulnerable, or who meet the City Council's Manchester Accreditation Scheme standards.
2. RentWise Bond Scheme Assistance will be limited to Approved Works; namely works to improve security and thermal/energy efficiency at qualifying properties for the benefit of the occupying tenant(s).
3. The Council will make arrangements for the carrying out of Approved Works for the benefit of occupying tenant(s).

APPENDIX 6

EMPTY HOMES ASSISTANCE

1.0 General

- 1.1 Empty Homes Assistance will be available to private sector owners, (which includes potential landlords), to facilitate the completion of essential repairs and renovation works required to bring an empty property back into use.
- 1.2 Assistance will be available to owners who, following completion of the works, intend to either:
 - 1.2.1 Sell the property or;
 - 1.2.2 Rent the property or;
 - 1.2.3 Occupy the property as their only and principle home
- 1.3 The assisted person will be required to take all reasonable steps to:
 - 1.3.1 Achieve one of the actions listed in point 1.2 above within 12 months of the date that the assistance is approved, and
 - 1.3.2 (Where the property is not to be sold) ensure that the property remains occupied during the period of the loan.
- 1.4 Assistance will be offered where the property has been empty for 6 months or longer
- 1.5 The purpose of Empty Homes Assistance is to support individual property owners. The Council will use discretion in deciding which property owners to offer assistance to.
- 1.6 In offering the assistance, the Council will require all works to be completed within 6 months from the date that the assistance is approved

2.0 Empty Homes Assistance will take one of the following forms:

2.1 Empty Homes Repayment Loan

2.2 Empty Homes Equity Loan

3.0 Empty Homes Repayment Loan

- 3.1 The Council will offer an Empty Homes Repayment Loan up to a maximum of £5,000
- 3.2 The loan will be interest free. However, an administration charge, which shall include expenses incurred by the Council, shall be added to the principal amount when calculating repayment.
- 3.3 The loan will not be secured on the property
- 3.4 The loan repayment period will be a maximum of 5 years
- 3.5 The works to be undertaken will be identified by a schedule of works agreed by the Council.
- 3.6 Repayment of the loan is made by instalments that will be set at rates that are agreed with the assisted person and assessed so as not to cause hardship.
- 3.7 In those cases where the assisted person deliberately fails to make the payments due, the Council can decide to:
 - 3.7.1 Charge interest and/or
 - 3.7.2 Demand full repayment of the outstanding amount, or
 - 3.7.3 Use court proceedings to recover the loan or the overdue payments and to request the grant of a charging order in respect of the property.
- 3.8 The balance of the loan shall be repayable:
 - 3.8.1 On the sale or transfer of the dwelling
 - 3.8.2 On the death of the assisted person
- 3.9 Where the assisted person dies, the Council will recover the loan from the estate of the deceased, or from the proceeds of the sale of the property
- 3.10 The assisted person may choose to repay the loan at any time

- 3.11 If at any time, the Council believes that the assisted person is able to repay the loan as a result of a change of personal circumstances, and that the repayment will not cause hardship due to those circumstances, the Council will require repayment of the loan and, if necessary, exercise its power of sale to recover the sum.
- 3.12 The Council shall have discretion to waive repayment of the whole, or part, of the loan where to make a demand will result in unnecessary hardship to the assisted person, or their household, and in such circumstances the Council will take such steps as are necessary to alleviate that hardship. All decisions of this nature will be made by the Director of Housing and Residential Growth.

4.0 Empty Homes Equity Loan

- 4.1 The Council will offer an Empty Homes Equity Loan where the value of the works exceeds £5,000
- 4.2 The maximum loan that the Council will offer is £15,000
- 4.3 The Council will take security for the loan by a charge on the property.
- 4.4 The Council will require the works completing within 6 months from the date of the grant of the Legal Charge.
- 4.5 The Council must be satisfied that the assisted person has sufficient equity in the property to repay the loan and will undertake the appropriate investigations and checks in such regard.
- 4.6 The works to be undertaken will be identified by a schedule of works agreed by the Council.
- 4.7 It will be a requirement that the works will be completed to the Council's reasonable satisfaction and the Council will certify such completion of the works at the appropriate time.

- 4.8 The loan will be interest free. However an administration charge, which shall include expenses incurred by the Council, shall be added to loan repayment sum
- 4.9 The Council will determine the open market value of the empty property before the repair and renovation works are carried out and will calculate the amount of the loan as a percentage of the then open market value. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time that the loan becomes repayable. In the event that this amount is lower than the original loan, the minimum repayment sum will be the amount of the original loan plus the administration charge.
- 4.10 The cost of the open market valuation at the beginning of the loan will be added to the Council's administration charge
- 4.11 The cost of the open market valuation when the loan has to be repaid will be added to the loan repayment sum
- 4.12 If, following the completion of the works, the assisted person wishes to let the property, the terms of the loan will be such that they must only grant an assured shorthold tenancy for a period not exceeding 6 months on any occasion.
- 4.13 The assisted person will be required to provide details of all lettings and copies of the documents appertaining to such lettings, to the City Council on reasonable request.
- 4.14 Repayment of the loan will be required under the following circumstances, whichever occurs soonest:
- 4.14.1 On the sale or transfer of the dwelling
 - 4.14.2 On the death of the assisted person, or where there are joint owners the death of the last survivor of them
 - 4.14.3 After 10 years from the date that the loan is approved
 - 4.14.4 In the event of any breach of the terms of the loan which are not remedied

4.14.5 Failure to provide requested information relevant to the letting / occupation of the property

4.14.6 Failure to comply with the requirements as details in paragraph 1.3 of this Appendix 6

- 4.15 The assisted person may choose to repay the loan at any time. Only the full amount of the loan may be repaid and payments of part or parts will not be permitted.
- 4.16 Where the assisted person dies or the property is sold during the lifetime of the loan, the Council will recover the loan from the estate of the deceased, or from the proceeds of the sale
- 4.17 If at any time, the Council becomes aware that the assisted person is able to repay the loan as a result of a change of personal circumstances, and that the repayment will not cause hardship, the Council will require repayment of the loan and, if necessary, consider exercising its power of sale in respect of the Property to recover the sum.
- 4.18 If at any during the life of the loan, the Council is satisfied that a failure to waive repayment in whole, or in part, will result in unnecessary hardship to the assisted person, or their household, then the Council will take such steps as are necessary to alleviate that hardship. All decisions of this nature will be made by the Director of Housing and Residential Growth.

APPENDIX 7

DIRECT RELOCATION ASSISTANCE

- 1 Assistance will be by way of a Relocation Assistance Loan.
- 2 The loan offered will be assessed taking into account three elements:
 - i. The open market value or Compulsory Purchase Compensation paid for the property acquired from the assisted person by the Council (Compensation).
 - ii. The amount of Home Loss Payment above the statutory minimum in force at the time that is payable to the assisted person.
 - iii. The value of the replacement property.
- 3 In this Appendix the following symbols shall be used for calculation:

H=	Cost of replacement home
A=	Acquisition price paid by the Council for original home
P=	Home Loss Payment minus statutory minimum in force at the time
L =	Relocation Assistance Loan
R=	Repayment Value
V=	Value of the replacement home at time repayment is due
- 4 The maximum amount of loan (L) will be calculated in accordance with one of the following formulae:
 - i. **Option A**: $L = H - A - P$ where H is the cost of an equivalent new build or replacement property purchased within the specific Designated Relocation Area. Where new - build homes are considered, H will be capped at 110% of the average price of equivalent new-build properties within the relevant Strategic Regeneration Framework Area. Where properties other than new – build are considered, H will be capped at the average price of equivalent properties within the relevant Strategic Regeneration Framework Area.

or

- ii. **Option B:** $L = H - A - P$ where H is the cost of an equivalent property purchased outside the specific Designated Relocation Area, but L does not exceed £50,000.

- 5 For the purpose of this policy, an equivalent property is defined primarily in terms of number of bedrooms and property type (i.e. detached, semi-detached, terraced etc). The replacement property will generally have the same or fewer numbers of bedrooms; however, where deemed appropriate, a greater number of bedrooms may be permissible. In respect of property type, applicants living in terraced properties may regard a semi-detached property as 'an equivalent property'.
- 6 The loan amount shall be calculated in accordance with Option A, where the applicant has chosen to purchase a suitable equivalent new build or replacement property within a specific Designated Relocation Area. A Designated Relocation Area is either a) an area decided by the Executive at the time of authorising the making of the relevant compulsory purchase order, or b) any area designated by the Director of Housing and Residential Growth in consultation with the Executive Member for Housing, at any other time. Option B will apply where an applicant has decided to relocate outside of the Designated Relocation Area to any area of the city, where an equivalent property can be afforded.
- 7 When the Council has decided that it is going to make a Home Loss Payment (under the Land Compensation Act 1973 or successor legislation), it will be a condition of the grant of Relocation Assistance that the assisted person agrees to contribute part of the Home Loss Payment to the cost of acquisition of the replacement property.
- 8 The part of the Home Loss Payment that must be contributed to the cost of acquisition of the replacement property is the total amount of Home Loss Payment less the statutory minimum in force at the time. If the Home Loss Payment is the statutory minimum in force at the time, then no contribution from this source will be required.
- 9 The terms of the Relocation Assistance Loan will be as follows :
 - i. The Assisted person must use the property as his only or principal home and must not rent out the property in whole or in part.
 - ii. The loan will be interest free.

- iii. The Council will take security for the loan by registering a charge for the amount required to repay the loan on the property to which the assisted person moves (the replacement property) as a consequence of the Council buying their existing home.
 - iv. No instalments will be payable on the loan. The Council will calculate the value of the loan as a proportion of the acquisition cost. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time the loan becomes repayable.
 - v. For example, if the loan is 30% of the acquisition cost, then the assisted person must repay 30% of the open market value at the time of sale or transfer. The Council will determine the open market value of the property at the time the loan becomes repayable. In the event of a dispute as to the open market value, the Council will appoint the District Valuer to provide a second opinion and will be bound by the District Valuer's opinion.
- 10 The repayment value will normally be calculated in accordance with the following formula: $R = V \times L/H$ (where R, V, and H have the meanings set out in 3 above).
- 11 Where assisted persons have subsequently carried out additional repairs or improvements to the replacement property at their own expense, approved in writing by the City Council, any increase in value of the property that can be attributed to such expenditure may be discounted when repayment of the loan is being calculated.
- 12 The loan will become repayable :
- i. upon sale or transfer of the replacement property.
 - ii. before sale or transfer if the loan terms are breached or the assisted person dies.
 - iii. at any time should the assisted person choose to repay the loan.
 - iv. If the assisted person chooses to repay the loan within the first five years after acquisition and at a time when the Relocation Assistance Loan is not repayable due to transfer, death, or breach of condition, or where the assisted person voluntarily sells the replacement property within the first 5 years of taking up Relocation Assistance, then the repayment figure will be reduced in accordance with Table 1 below, where C is the relevant proportion of the assessed capital value increase and is calculated in accordance with the following formula: $C = V \times L/H - L$

TABLE 1

YEAR	REPAYMENT
1	L
2	L+20%c
3	L+40%c
4	L+60%C
5	L+80%C

- 13 The Council may exercise its discretion not to recover the loan.
- 14 The Council may refuse to offer a Relocation Assistance Loan if the Council is satisfied that there is insufficient equity in the replacement home to provide a reasonable prospect of repayment of the Relocation Assistance Loan or that suitable arrangements cannot be made so as to give priority to the charge securing the Relocation Assistance Loan.
- 15 The following persons are eligible to apply for direct Relocation Assistance
- i. An individual residing in and occupying a dwelling-house owned by him/her, at the time when the resolution to purchase is made and for the period of three (3) years immediately preceding the resolution, as his/her only property, or where the dwelling-house is jointly owned, that each of the owners is an individual and at least one of them occupies the dwelling-house as his/her only property
 - ii. In those instances where any person is residing in a dwelling owned by them at the time when the Council has resolved to purchase, but they have not owned and resided in that dwelling as their sole residence for the full period of three (3) years immediately preceding the resolution, the Council will, upon receipt of a written representation from such person, convene a panel of senior officers to consider the facts of the case. Where deemed appropriate by the panel, a recommendation will be made to the Director of Housing and Residential Growth to exercise his/her delegated authority to allow an application for Relocation Assistance to proceed despite the three (3) year ownership/residency qualification criterion not being met.

iii. Where the dwelling is owned and occupied by more than one person, each of them may apply for Relocation Assistance to assist with the purchase of separate dwellings. However, the total amount of Relocation Assistance offered to the owners collectively shall not exceed the amount that would be offered for the acquisition of a single replacement property pursuant to clause 4 above. The Relocation Assistance shall be offered to individuals in proportions that reflect the proportion of their interest in the original property.

16 The Council may grant Direct Relocation Assistance to a person who is eligible to apply and who

- i. completes the application form provided by the Council, and
- ii. provides such further information as the Council reasonably requires within the time set by the Council for providing such information, and
- iii. where applicable, is able to obtain the consent of their current mortgage lender (if any) to the transfer of any outstanding mortgage on their existing dwelling, and
- iv. is, in the opinion of the Council, unable to move out of their existing home and retain owner - occupation of a home within the designated area without direct assistance, and
- v. has been given appropriate advice and time to consider the offer of assistance and is willing to accept the assistance offered subject to any conditions set by the Council, and
- vi. has not caused or been part of a household engaged in anti - social behaviour or crime (subject to the Rehabilitation of Offenders Act 1974) in or near the designated area within the last fifteen years, and
- vii. has not been letting the whole (or part) of the property to be purchased by the City Council as a residential tenancy at any time in the six - month period immediately before the Council resolves to make assistance available.
- viii. Has a clean Experian check and the City Council is satisfied that they have the financial status to repay the loan
- ix. The Council will give relocation assistance for the purchase of any replacement property selected by the assisted person provided that:
 - a. It is situated within the designated area.
 - b. It is not unsuitable by reason of location within an area being considered by the Council for redevelopment.

- c. The Council is satisfied that the dwelling is in a suitable condition for occupation and will not be overcrowded in accordance with legislative provisions in force at the time.
- d. If the assisted persons have occupied one original property and now wish to reside in separate dwellings, each of such dwellings falls within the above conditions.

APPENDIX 8

Adaptation Assistance

1. Introduction

- 1.1. Manchester City Council aims to assist disabled people to live independently within their current home or move to a more suitable property to meet their longer term needs.
- 1.2. This Policy focuses primarily on the Council's delivery of Disabled Facilities Grants (DFGs). This is set out in paragraphs 2 to 6 below.
- 1.3. In addition, to the delivery of Disabled Facilities Grants, and subject to available funding, the Council will provide Discretionary Assistance to support disabled residents and vulnerable individuals with urgent health related housing needs.
- 1.4. Paragraph 7 sets out how the Council will deliver Discretionary Assistance under this Policy.

2. Eligibility for Disabled Facilities Grant (DFG)

- 2.1. The Council must be satisfied that the customer has a qualifying owner's interest or is a qualifying tenant/resident. It is the applicant's responsibility to provide proof of this as part of their application. Failure to provide this will result in the application being declined.
 - 2.1.1. A qualifying owner is one who has a freehold of a property or a minimum of 5 years remaining on the leasehold. If the leasehold is less than 5 years in duration, confirmation must be obtained from the freeholder of the property of what is due to happen at the end of the leasehold period. A qualifying owner must supply an owner's certificate and certify that it is the intention that the disabled occupant will occupy the premises for a period of at least 5 years.
 - 2.1.2. Private sector tenants will be eligible if they are able to supply permission from the landlord and confirmation that it is the intention of the landlord to let the property to the disabled occupant for a period of at least 5 years.

2.1.3. A qualifying tenant is one who meets one of the following:

- Who is a secure tenant
- Who is an introductory tenant
- Who is a protected occupier under the Rent Act 1976
- Who is an employee who occupies the dwelling or flat concerned for the better performance of their duties.
- An assured tenant of a Housing Association

2.1.4. With any tenancy the landlord must give permission for the works to go ahead.

2.1.5. If the applicant is under 19, then the parent or guardian will be required to confirm one of the above.

2.1.6. If an applicant is not the owner or they are not named on the tenancy, they may still be eligible if:

- they are the partner of the owner or tenant or treated as the partner:
- They are married
- Living together as a couple
- Civil partners
- The applicant is an immediate family member (parents, grandparents, adult children, grandchildren and siblings) and can provide evidence they live at the property and intends to do so for the next 5 years and the main carer for the applicant is the owner or tenant.

3. Need Assessment

3.1. Customers can request an assessment of need for aids and adaptation assessment via Manchester Council's Service for Independent Living, (MSIL). The service has a target to assess 95% of cases within 4 weeks of receipt of the referral

3.2. Assessments will be carried out by a "competent person", this could be an Occupational Therapist, qualified Nursing Practitioner or trained assessment officer to determine the need and level of adaptation required. The assessment will make recommendations of how the adaptations would fully meet the person's needs and enable them to remain in their home.

- 3.3. The person carrying out the assessment should consider any equipment, minor fixings or minor adaptations (under £1000) that could be put into place to meet the need of the client prior to assessing for a major adaptation
- 3.4. If a major adaptation is requested, then technical and feasibility visits will take place to determine cost and if the adaptation can be carried out on the property.
- 3.5. If it is not feasible to adapt the property the client will be referred to the accessible housing team to identify a property that matches their needs.

4. Grant Application

- 4.1. If the adaptation is practicable and the costs (inclusive of ancillary charges) have been determined, a grant application can be processed.
- 4.2. Where applicable, a test of resources (“means test”) will be carried out to assess the amount the client will need to contribute towards the cost of the adaptation/s. The test of resources is used to assess the level of a client’s contribution towards the cost of eligible works and is based on a formula calculating a notional level of need (the amount the government says you need to live on each week) compared to the relevant person’s income and capital.
- 4.3. Only “major adaptations” over £1000 are eligible for a DFG
- 4.4. The maximum DFG limit is £30,000. However, the Council will apply Discretionary Assistance to increase the maximum grant threshold to £50,000 as set out in paragraph 7.

5. Property Charges

- 5.5. The Council are able to add a Local Land Charge to a privately owned property for the cost of the adaptation, should the property be disposed of within 10 years. Where the applicant, or in the case of a child, their parent/guardian, are no longer the qualifying owner either by sale, donation or repossession, the property will be deemed as disposed of.
- 5.6. A Local Land Charge will only be considered where the adaptation/s has increased the floor size of the property or added value to the property. Examples would include, loft conversions, extensions, out building conversions, multiple adaptations.

- 5.7. The Council will only consider adding a charge where the cost of the adaptation is more than £5,000. Consideration does not mean that this is a blanket policy and every case will be judged on its own merits in terms of adding a charge.

6. Withholding, Recalculating and Requesting Repayment of DFG

- 6.1 Manchester City Council has the authority to withhold, request repayment or recalculate a grant that has been approved as per the *Housing Grants, Construction and Regeneration Act 1996 (Section 42)* in the following circumstances:

- 6.1.1. If it is found that the amount of grant awarded was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled.
- 6.1.2. If it is found that the eligible works were started before the application was approved without the Council's knowledge.
- 6.1.3. The eligible works are not completed to the satisfaction of the Council within 12 months of the approval date as specified under *section 37 of the Housing Grants, Construction and Regeneration Act 1996*.
- 6.1.4. If it is ascertained that the total of the cost of completing the eligible works and the costs incurred with respect to preliminary or ancillary services and charges, is or is likely to be lower than the estimated expense.
- 6.1.5. The Council ascertain that without their knowledge the eligible works were carried out by a contractor whom was not approved by the Council to carry out the eligible works or for any other reason listed within *Section 38 of the Housing Grants, Construction and Regeneration Act*.

7. Discretionary Adaptation Assistance

- 7.1. The Council will **not** carry out a test of resources (means test) on applicants from the social housing sector:
- 7.2. The Council will not generally carry out a test of resources (means test) on applicants from the private sector. The exception to this will be where the adaptation includes extension works.

- 7.3. The Council will increase the maximum DFG grant limit of £30,000 up to a revised maximum of £50,000
- 7.4. The Council will fund the provision of higher value aids, for disabled individuals, where such assistance is not provided in the form of a major adaptation grant.
- 7.5. Home Improvement Assistance (in the form of a loan or a grant), will be offered to disabled individuals and individuals with urgent health related housing needs, where the Council is of the opinion that this will support prevention and promote independent living. Examples of assistance will include:

- 7.5.1. Where a DFG applicant has a contribution to make following a test of resources (means test), but cannot afford the contribution upfront.
- 7.5.2. When further improvement works are required to facilitate or enhance the installation of major adaptations.
- 7.5.3. Where further improvement works are required to enable the disabled resident to continue living safely and independently in their home for as long as possible.
- 7.5.4. Where the Council is satisfied that works to address serious disrepair will prevent health deterioration of a vulnerable individual.

7.6. Housing Options for Older People (HOOP)

The Council will provide support to disabled individuals through a Housing Options for Older People Service. The HOOP service will support residents, across both the social rented sector and the private sector, to receive expert advice in to plan for their future housing needs. The Council's aim is to assist residents to make an informed housing decision before reaching a point of health and social care crisis. The HOOP service will support residents to consider their housing options, which might include:

- Moving to accommodation more suited to their needs; which may include relocation support.
- Staying in their current home, with minor / major adaptations.

7.7. Adaptation of specialist accommodation

The Council will support the needs of disabled people by delivering standard, generic adaptation works to selected specialist accommodation, for example the homeless and those with learning disability. This will result in properties being

made suitable for the needs of this particular disabled client group, rather than assessed individuals.