

SUMMARY OF FINANCIAL ASSISTANCE POLICIES

TYPE OF ASSISTANCE	WHO IS ELIGIBLE	AVAILABLE FOR	MAIN POINTS OF ASSISTANCE
HELPING HANDS HOMEOWNER FINANCIAL ASSISTANCE	Available to owner occupiers throughout the Borough.	Major works to remedy Category 1 Hazards works could include: <ul style="list-style-type: none"> • New roofs • Replacement doors and windows • Electrical re-wires • Damp proof courses • Energy efficiency measures • Security and home safety measures 	<ul style="list-style-type: none"> • Up to a maximum of £35,000 provided as a loan • Owner is subject to an affordability test • Depending on a clients circumstances the loan can be repaid in instalments or repaid when the property is sold or disposed of • Loan registered as a charge with Land Registry • Not available to Landlords
SAFE AND WARM ASSISTANCE	Available to owner occupiers throughout the Borough who are 65 or over.	Works to: <ul style="list-style-type: none"> • Remedy category 1 hazards • Improve energy efficiency • Improve security and home safety 	<ul style="list-style-type: none"> • Up to a maximum of £5,000 provided as 60% loan and 40% grant • Owner is means-tested • Loan element is interest free and repaid only when the property is sold or disposed of • Loan registered as a charge with Land Registry • Not available to Landlords
EMPTY HOMES ASSISTANCE	Currently targeted to specific empty properties in the Borough and those properties in Facelift Areas.	Works to make a dwelling meet the Decent Homes Standard such as: <ul style="list-style-type: none"> • New roofs • Replacement doors and windows • Electrical re-wires • Damp proof courses • Energy efficiency measures • Security and home safety measures 	<ul style="list-style-type: none"> • Assistance provided for 50% of the cost of the works up to a maximum of £35,000 provided as 50% grant and 50% loan • Loan element is interest free and repaid only when the property is sold or disposed of • Loan registered as a charge with Land Registry • Subject to the availability of funding
TOP UP LOAN ASSISTANCE	Only available to owner occupiers who have been offered Safe and Warm Assistance	To assist owner occupiers where the cost of works exceeds the maximum amount of financial assistance available.	<ul style="list-style-type: none"> • Up to a maximum of £2,000 provided as an interest free loan • Loan repaid only when property is sold or disposed of • Loan registered as a charge with Land Registry
FACELIFT SCHEME ASSISTANCE	Currently the availability of Facelift Scheme Assistance is directly linked to housing market renewal areas and therefore only available to owner occupiers and landlords who own property in selective areas.	Improvements to the front and gable elevations of properties to improve the visual appearance of a street/area.	<ul style="list-style-type: none"> • The scheme is free to owner occupiers • Landlords are expected to contribute up to £250 towards the work.