



# **PRIVATE SECTOR HOUSING AND REGENERATION ASSISTANCE POLICY**

Version 12

Operational from February 2021

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## **WIRRAL PRIVATE SECTOR HOUSING AND REGENERATION ASSISTANCE POLICY (V.10)**

Made under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (referred to as the Regulatory Reform Order) and the Local Government Act 2000

This Policy represents the Wirral Private Sector Housing and Regeneration Assistance Policy (*referred to as the Assistance Policy*), to be implemented from April 2019

### **1.0 INTRODUCTION**

The majority of housing stock in Wirral is privately owned and owners must be encouraged to take responsibility for maintaining their own homes. This includes both owner-occupiers and landlords. However, assistance may be offered to certain persons in appropriate circumstances for the purposes of improving living conditions in the Wirral area. In accordance with Article 3 of the Regulatory Reform (Housing Assistance) (etc) Order 2002 (*“Article 3”*), assistance to improve housing standards may be offered by Wirral Council (otherwise known as “the Council”) in accordance with this policy for:

- The improvement, repair or adaptation of living accommodation including mobile homes and houseboats.
- The demolition of buildings comprising of or including living accommodation as part of a regeneration scheme.
- The acquisition of alternative living accommodation where the existing home is unsuitable for improvement, repair or adaptation or the Council has acquired a person’s property whether compulsorily or otherwise.

The Council may specify in detail the purposes for which applications for assistance are to be invited and occasionally may specify different purposes when necessary to reflect current priorities and budgetary constraints.

The assistance given may be in any form including, but not restricted to, grants, loans, legal charges, advice, carrying out works, re-housing and/or assisting a person to comply with statutory requirements.

Housing-based regeneration schemes can involve non-housing uses, including operational businesses. Under Part 1 of the Local Government Act 2000 the Council has the power to give financial assistance to any person in order to promote the economic, social and environmental wellbeing of an area (referred to as the wellbeing power). This power is in addition to the powers the Council has under *Article 3* and is subject to the constraints otherwise imposed by the Local Government Act 2000. The ‘wellbeing’ power can also be used to prevent or reduce homelessness.

This policy is adopted for the purposes of setting out how the power under *Article 3* is exercised and will continue to be reviewed. Minor changes can be made over time and these will be identified.

### **2.0 A STRATEGIC APPROACH TO LOCAL HOUSING PRIORITIES**

The Wirral Plan 2025 includes the objective to ensure good quality housing which meets the needs of residents. Assistance provided through this policy makes an important contribution towards achieving this objective.

Wirral’s *Assistance Policy* also supports the key housing issues in the Council’s Housing Strategy 2011-2026:

- Responding to changes in the long-term population of Wirral, in particular, an increase in the number of older people and an increase in the number of smaller households.
- A need to make better use of the existing stock across all sectors and make homes accessible to meet current and future housing need.
- A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council’s economic development objectives.
- A need to increase the availability of housing to respond to changes in household projections and deliver affordable homes.
- A need to make homes warmer and reduce the energy consumed by households.
- Meeting the housing support needs of vulnerable people.
- Supporting employment, learning and skills through the delivery of housing programmes.

Wirral Council has a history of implementing an area based approach to housing regeneration and renewal programmes, ranging from Housing Action Areas to Renewal Areas and, more recently, the Housing Market Renewal Initiative, which ceased in 2011. Wirral's current area-based approach to housing renewal involves 10 Selective Licensing Areas. Landlords letting properties in these particular areas now require a license from the local authority in order to operate. In order to support the Selective Licensing, a variety of assistance is targeted into these particular areas.

One form of assistance includes what is known locally as 'Healthy Homes' which provides evidence-based multi-agency support to vulnerable residents living in poor housing conditions. Originally introduced in 2010 and targeted initially at New Brighton, this multi-agency working proved to be very successful and was rolled out across the borough. The Healthy Homes programme aims to improve people's health outcomes by tackling the root causes of health inequalities. While the Council has a statutory duty to respond to complaints regarding poor living conditions, evidence from complaints received compared to residents helped via healthy homes has shown that many of the most vulnerable residents are unlikely to report poor housing conditions. Healthy Homes is now focussed on the Selective Licensing Areas.

Assistance to support Energy Efficiency improvements locally is provided to low income home owners and tenants in the form of a grant. In addition to local support, a number of national initiatives including Energy Company Obligation and Connected for Warmth are also available, subject to eligibility. Sign posting to the most appropriate support is provided by both the Council and its partner Energy Projects Plus.

In line with the Government's national policy on reducing the number of vacant properties through renovation, Wirral makes available financial assistance to support longer term empty property owners. This policy builds on the success of previous years and continues with the provision of Empty Property Grants as a means to reduce long term vacant properties. From April 2018, these grants are targeted at the Selective Licensing Areas, however, a limited number will also be available outside these areas. In addition, properties brought back into use for private rent are subject to rehousing nomination rights to assist the Council obligations on reducing levels of homelessness.

As in previous years, financial support is provided to both low income home owners and certain hospital discharges for both small and large scale works to remove certain hazards. This includes both grant and loan provision depending on the work extent. This provision is available across the Borough.

The Homelessness Reduction Act 2017 places new legal duties on the Council and assistance provided through this policy includes measures to assist with these new obligations.

Finally, this policy provides discretionary financial assistance to support the local delivery of the mandatory Disabled Facilities Grant programme.

### **3.0 RESOURCES**

The assistance provided in this policy is still subject to sufficient resources being available to meet demand. In practice, demand may well exceed the Council's ability to provide appropriate assistance directly and, should this situation arise, applicants will be signposted to alternative assistance, if available.

Administration fees are charged in connection with a number of financial products and, subject to annual reviews, these will increase at least by Consumer Price Index (CPI) going forward.

Financial resources to support the Assistance Policy will primarily be provided from the Better Care Fund, with Empty Property Grants being resources through the Council's capital programme.

The Assistance Policy is delivered by the Council's Housing Services Team.

The Private Sector Housing Assistance and Regeneration Policy (V12) under Article 3 is for implementation from February 2021 and is as follows:-

## **4.0 REPAIR AND HEATING ASSISTANCE**

### **4.1 HEATING AND RENOVATION ASSISTANCE**

Heating and Renovation Assistance enables owner-occupiers to fund essential repairs/improvements to their  
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homes, as assessed by the Council. The assistance is also available to qualifying owner-occupiers and tenants to enable heating improvements to be undertaken, subject to the Landlords consent in the case of rented properties. The home may be a building of traditional construction, a houseboat or mobile home. This discretionary assistance can be given up to a maximum value of £30,000 (combined grant and loan), as follows:

up to a maximum of £4,000 grant for heating improvements only  
up to £10,000 grant for smaller scale essential repairs/improvements  
up to £20,000 loan assistance over and above the £10,000 grant limit for larger scale essential repairs/improvements

Loan is split into two, as follows:

Loan up to and including £10,000 (Lower Renovation Loan)

Loans exceeding £10,000 (Higher Renovation Loan)

Examples of grant loan combinations:

- Cost of heating only works £3,500 – applicant receives a grant for £3,500
- Cost of renovation works £9,000 – applicant receives a grant for £9,000
- Cost of renovation works £15,000 – applicant receives a grant for £10,000 and a loan for £5,000 (Lower Renovation Loan)
- Cost of renovation works £28,000 – applicant receives a grant for £10,000 and a loan for £18,000 (Higher Renovation Loan)

The financial assistance product includes associated professional third-party fees and for the loans above £10k (Higher Renovation Loan) an independent property valuation and the approval of an Independent Financial Advisor and are also required prior to the approval of the loan.

#### Eligibility

##### **(i) Grants and Loans for both heating improvements and essential repair work**

Applicants must

- be aged 18 or over on the date of application;
- live in the dwelling as their main residence for at least 6 months prior to the application date ;
- be in receipt of Council Tax Support or are a hospital in-patient who cannot be safely discharged from hospital care back into their home due to concerns over the extent of disrepair or hazardous conditions at their property
- not be subject to a bankruptcy order, debt relief or in certain other arrangements where an individual is insolvent and powers to deal with assets are restricted (only applicable to loan assistance for owner-occupiers)

##### **(ii) Grants for heating improvements only**

Applicants must not be eligible for the energy companies' Home Energy Cost Reduction Obligation

In the case of tenant applications, the landlord must not be subject to Wirral Council enforcement action to improve housing standards at the subject property

There is a limit on the number of eligible tenants of large, portfolio landlords (those renting 3 or more properties), who can access the grant assistance for heating efficiency improvements. The number of applications for grant assistance from the collective eligible tenants of such landlords will be restricted to no more than 2 separate and individual cases per year.

The following heating improvements works may be undertaken:

- Full central heating system where none already exists (maximum of 6 radiators)
- Repair of existing central heating systems (gas, oil or electric)
- Replace gas heating boilers which are faulty or irreparable at reasonable cost
- Small works to existing systems to improve the energy efficiency, such as the installation of thermostatic radiator valves, timer/programmers, room thermostats or new radiators

- Provision of alternative heating solutions in circumstances where there is a new central heating system needed and there is no gas supply to the property, and where to install the gas supply would be prohibitively expensive, alternative options would be explored
- Removal of excessive cluttering such as furniture, stored materials and waste, if deemed necessary by the Council, to enable adequate inspection/contractor(s) to quote for work/works to be undertaken

### **(iii) Grants and Loans for essential repair work**

Applicants must have an owner's interest

The maximum assistance available is £30,000 (consisting of £10,000 grant and £20,000 loan) except where unforeseen works are found to be necessary to complete the approved works. If unforeseen works are encountered, then in order to ensure the completion of works on site to a satisfactory standard, an applicant may apply to the Director of Regeneration and Place, to exercise his delegated authority to increase the loan above the £30,000 limit up to a maximum of £40,000 but the final decision will be made by the Independent Financial Advisor (IFA). In cases not approved by the IFA, then the Director of Regeneration & Place or the appropriate approved signatory can consider the use of a non-means tested grant to enable the completion of the works, setting such conditions as may be appropriate to the circumstances

Loans applications exceeding £10,000 are assessed for suitability for the applicant by an IFA selected from a list provided by Wirral Council. Access to the IFA is arranged via the Housing Standards Team. The assessment undertaken by the IFA takes account of the ability of the applicant to obtain a sufficient commercial mortgage at a reasonable rate, or, release sufficient equity from their property.

Loans exceeding £10,000 are subject to the following conditions:

1. Where there is no existing secured loan or mortgage on the property, the loan must not exceed 50% of the market value of the property as assessed by an independent valuer
2. Where there are existing loans secured on the property then the total of those taken together with the loan must not exceed 80% of the market value of the property as assessed by an independent valuer

Heating and Renovation Assistance is allocated mainly to dwellings affected by one or more of the following defects:

- Risk of electric shock or fire as a result of a defective electrical installation.
- Risk of carbon monoxide poisoning from a gas appliance. Any remedial works will be limited to the removal of the defective appliance, and the replacement of an equivalent specification.
- Risk of imminent structural collapse of part of the building or structure.
- Dampness considered so pervasive as to be prejudicial to the health of the occupant(s).
- Faulty domestic water heating appliance in accommodation occupied by elderly people or young children, requiring repair, augmentation or replacement.
- Properties with collapsed drains causing surcharge of effluent, where remedial works are not covered by property insurance.
- Any other conditions determined by the Council to present an immediate risk to the health and safety of the occupant(s). Each case to be considered on its merits and subject to a risk assessment.

The amount of the assistance includes associated reasonable professional fees.

The grant and loan can incorporate the removal of excessive cluttering such as furniture, stored materials and waste, if deemed necessary by the Council, to enable adequate inspection/contractor(s) to quote for work/works to be undertaken

### Conditions

**(iv) Grants and Loans for both heating improvements and renovation assistance**

The financial assistance is subject to a Council administration fee of:

£327.82 for grants only up to £10,000 (this will increase on an annual basis, at least in line with CPI. Applicants will be advised of the current rate at the application stage)

£655.64 for grants and loans together up to £30,000 (this will increase on an annual basis, at least in line with CPI. Applicants will be advised of the current rate at the application stage)

The Council will determine the extent of the work

Applicants may wish to consider selecting a contractor from the Business Approval Register.

There are no repayments on the loan assistance, until the applicant or executor transfers the property whether by way of sale or otherwise. The loan is repaid in full to the value of the original loan. The applicant may choose to repay the loan at any time, in one lump sum. The loan amount to be paid back equals the original value of the loan given.

The assisted work must be completed within 6 months from the date of approval or such further period as the Council may allow for unforeseen works to be completed.

On completion of the works, payments are made directly to the contractors. In some circumstances (depending on the cost and complexity and timescale of the works) interim payments may be made to a contractor upon partial performance of set stages in the works. The capital sum is not paid to the applicant.

For grants up to £10,000, applicants must complete the application process, including submission of suitable quotations, within 3 months of returning the completed application form. Officers have discretion to go beyond this period, if deemed appropriate

Complaints regarding Heat and Renovation Assistance will be considered through the procedures set out in the Council's corporate complaints procedure.

**(v) Grants for heating improvements only**

The grant is a maximum of £4,000, except where unforeseen works are found to be essential to complete approved works

No more than one application allowed per 12 month period, and no more than one application per 3 year period from a tenant who then moves to a different tenanted address owned by the same landlord within that 3 year period

Boilers fitted must have an efficiency rating of 92% or above.

Landlords must agree not increase the rent for 2 years and will be encouraged to apply to be accredited under Wirral Council's Property Accreditation Scheme, if not already accredited. If the subject property is regulated under a fair rent agreement or subject to an annual rent review under the tenancy agreement, this may continue, providing any rent increase does not take into account any heating measures carried out in connection with the loan at the property.

Applicants will be encouraged to obtain minimum insulation standards if not already present (where technically possible)

Applications received from qualifying tenants will only be approved if a) the landlord gives permission for the works to be undertaken at the house, b) the landlord is not subject to Wirral Council enforcement action to improve housing standards. The Council may waive this requirement at its absolute discretion. The action to be in connection with the house subject to the application

**(vi) Grants and Loans for essential renovation work**

No further applications for Heating and Renovation Assistance to address works other than for heating can be made within a period of three years

Loans over and above the grant limit of £10k up to and including £10,000 are secured by a legal restriction against the property at HM Land Registry

Loans above £10,000 and up to £20,000 are secured by a registered legal charge against the property at HM Land Registry

#### Method of Application

A preliminary enquiry is made by visiting the Council's website and completing an enquiry, telephone, e-mail or in writing and formal application is made by completing a prescribed form.

#### Advice Available

Verbal and written advice is available from the Council's Housing Strategic Services (See Section 6.9 Contact Details).

## **4.2 INDEPENDENT FINANCIAL ADVICE & PROPERTY VALUATION**

The Council maintains a list of Independent Financial Advisors (IFAs) who have been briefed on the Assistance Policy and what it sets out to achieve and the service standards expected. The Higher Renovation Loans between £10,000 and £20,000 can only be accessed following the recommendation of an IFA on the Council's list.

#### Eligibility

Applicants for Independent Financial Advice must be owner-occupiers applying for a Higher Renovation Loans exceeding £10,000 and below or equal to £20,000

#### Conditions

Access to Independent Financial Advice relating to renewal must be made by referral from the Council's Housing Standards Team.

Applicants for the Higher Renovation Loan will have to seek independent financial advice as part of their application to ensure that the product being offered by the Council is appropriate to their particular circumstances. The fee for that advice is currently £300 and that will be paid to the IFA by the Council after their consultation with the applicant and before the loan is approved, and added to the loan upon completion. Should the loan application and relevant works not progress to completion then the fee for the IFA and any other pre-approval third-party fees accrued will be secured against the subject property via a restriction, which the applicant has consented to within the loan application form.

All Independent Financial Advice is deemed to be and is in fact independent of Wirral Council. Payment or reimbursement of fees by the Council does not mean advice is that of the Council; the IFA is independent.

## **INDEPENDENT PROPERTY VALUATION**

Applicants for the Higher Renovation Loan are required to have the subject property valued as part of their application. Where there is no existing secured loan or mortgage on the property, the loan offered by the Council must not exceed 50% of the market value of the property as assessed by an independent valuer.

Where there are existing loans secured on the property then the total of those taken together with the loan offered by the Council must not exceed 80% of the market value of the property as assessed by an independent valuer.

The fee for the valuation survey and report carried out by an independent RICS-accredited surveyor is currently no more than £150 and that will be paid to the valuer by the Council after their survey and report has been produced and before the loan is approved, and added to the loan upon completion. Should the



loan application and relevant works not progress to completion then the fee for the valuation survey and report and any other professional pre-approval third-party fees accrued along with a council administration fee of 50% of that quoted in (iv )above, will be secured against the subject property via a restriction, which the applicant has consented to within the loan application form. All independent property valuation advice is deemed to be and is in fact independent of Wirral Council. Payment or reimbursement of fees by the Council does not mean advice is that of the Council; the valuer is independent.

#### Method of Application

Preliminary enquiries to be made to the Council's Housing Standards Team.

#### Advice Available

Verbal and written advice is available from the Council's Housing Standards Team

### **4.3 DISCRETIONARY DFG TOP UP GRANT ASSISTANCE**

Mandatory Disabled Facilities Grants (DFGs) will continue to be made available in accordance with the statute. In cases where the DFG limit of £30,000 is exceeded the Council will consider providing such additional assistance in the form of a grant funded discretionary top up payment usually up to £10,000 to facilitate the adaptation works deemed to be necessary to meet the need.

The Council will offer owner occupiers or tenants Discretionary DFG gap funding on application usually to a maximum amount of up to £10,000 to "top-up" mandatory DFGs where circumstances are such that the cost of the works exceeds £30,000 (either as a result of unforeseen works or the extent of the original adaptation scheme schedule of work). However, should circumstances arise where unforeseen additional works are necessary to complete delivery, following approval of the Authorities Scheme; funding in excess of this Discretionary DFG maximum of £10k will be considered by the Head of Service on a case by case basis. This type of assistance will only be offered for works that meet the eligibility criteria for Mandatory DFGs to meet the applicant "need" as proposed in the Council's Adaptation Scheme and applicants have been subject to the test of resources.

Discretionary funding from the Council will only be made available as a last resort or in cases were delays posed by applicants having to seek additional funding would leave key health/social care priorities (i.e. DTOC, hospital admission/readmission, Delayed Transfer of Care) at risk of not being supported with associated risks; at significant potential cost to Health & Social Care budgets. All relevant alternative funding options at the time of Discretionary funding application/assessment will be explored by the applicant and considered by the Authority, however any advice received from a Senior Health/Social Care professional will form part of this process. The impact of any delays associated with seeking additional funding which will/may detrimentally affect Health & Social Care priorities as highlighted in any advice from the relevant Senior Health/Social Care professional is likely to lead to a decision to grant access to the Discretionary funding required forthwith; thus facilitating approval and delivery of appropriate adaptations at the earliest opportunity.

Discretionary funding requests up to £5k must be considered and approved by the Service Manager and Senior Manager and requests over £5k must be considered and approved by the Head of Service.

#### Eligibility

Discretionary DFG Gap Funding can be made available to both owner-occupiers and tenants that qualify for a mandatory DFG in cases where the cost of the adaptation exceeds the grant limit of £30,000.

The maximum top up funding available is £10,000 except where unforeseen works are found to be necessary to complete the approved works in which case the Council may, at its discretion, agree to cover part of all of the costs of the unforeseen works or in cases where the extent of the original adaptation scheme schedule of works would breach the £10k and the Head of Service is of the opinion that such circumstances exist that the Authority is minded to use its discretion in line with this report. In such cases, any excess costs will be kept to a minimum

#### Conditions

This gap funding in the form of a Discretionary Grant is subject to a fee of charged at 11.5% (subject to change as agreed by the Council).

Discretionary funding from the Council will only be made available as a last resort or in cases were delays posed by applicants having to seek additional funding would leave key health/social care priorities at risk of not being supported with associated risks; at significant potential cost to health & social care budgets.

Key Health & Social Care priorities would include:-

- At risk of admission to Hospital in next 12 months
- At risk of readmission to hospital
- DTOC - Significant projected costs to health & social care
- Facilitate hospital discharge
- Risk of carer break down/carer break down

Opinion of a senior health/social care professional that advises that delays associated with seeking additional funding will detrimentally affect Health & Social Care priorities will be sought.

Discretionary funding requests up to £5k must be considered and approved by the service manager and senior service manager and requests over £5k and must be considered and approved by the Head of Service.

Gap funding application is approved by an appropriate approved signatory

#### Method of application

Application form provided by Disabled Adaptation Service.

#### Advice available

From the Disabled Adaptation Service – 691 8090

## **4.4 HOME ADAPTATION GRANT (HAG)**

Fast tracked non-means tested grant assistance is available to support Better Care Fund (BCF) joint plan outcomes as agreed with the HWB – in particular the HAG will assist with supporting Wirral residents who are at risk of non-elective admission or readmission to hospital i.e. through falls by enabling a more rapid response for the provision of such straight forward to install adaptations.

#### Eligibility

Applicants must:

1. Have a need as identified or confirmed by Occupational Therapist (OT) in-line with current mandatory DFG criteria.
2. Have a need that can be met by the installation of the following adaptation(s):-
  - Stair lift (straight & curved)
  - Ramped access to property (including door widening)
  - Level access shower
  - Ceiling Track Hoist
  - Or a combination of 2 of the adaptations outlined above not exceeding a combined value of £15,000 (the Head of Service can authorise 10% variance on this maximum amount in response to unforeseen circumstances).
3. Reside in or is planning to relocate to a property of any tenure in Wirral Borough Council boundary.

#### Conditions

1. The work is delivered by an appropriate contractor(s) as arranged by the Council's Adaptation Service.

2. The contract for delivery of the adaptations works is between the applicant and the contractor (except when the Council has a sole provider arrangement in place for adaptation(s) works/equipment); the Adaptation Service play a facilitating role.
3. Consent is obtained for the necessary works (as sought by Adaptation Service) either owner/occ certificate or tenants certificate.
4. Applicant agrees to HAG product conditions documentation (accompanies application correspondence/pack). By applying for a HAG the Council assumes the applicant has agreed to the conditions inclusive of co-operation with contractors regarding required access and the Council regarding final inspection of works and provision of the required conditions i.e. necessary consents (owners certificate/tenants certificate), customer feedback and future evaluation studies.
5. This form of Adaptation Financial Assistance is subject to a fee charged at 11.5% (subject to change as agreed by the Council).

#### Method of application

1. Through direct referral from external OT professional
2. Through Self Assessment route (SAF) and assessment by in- house OT

#### Advice Available

By contacting the Adaptations Service on 0151 691 8090 or by e-mail on [homeadaptationsteam@wirral.gov.uk](mailto:homeadaptationsteam@wirral.gov.uk)

### **4.5 FINANCIAL ASSISTANCE PRODUCT REFERRED TO AS – ADAPTATION SCHEME ENABLING GRANT ( ASEG).**

The ASEG is discretionary financial assistance designed to facilitate the timely installation of DFG/HAG funded adaptation schemes which may otherwise stall or close due to the identification of disrepair or discovery of accumulations of items at the property which must be addressed to enable the adaptation installation to be delivered in a timely manner to the appropriate standards This assistance is in the form of a grant with a maximum available funding of £10k.

#### Eligibility

The applicant must

- Have an open DFG/HAG funded/part funded adaptation scheme application to meet their needs and an owner's interest in the subject property.
- Have an open DFG/HAG funded/part funded adaptation scheme application to meet their needs and live with a parent, guardian, partner, family member who has an owner's interest in the subject property.
- Meet Product eligibility criteria detail currently being developed.

#### Conditions

This form of adaptation financial assistance – ASEG will be subject to a fee of 11.5%.

ASEG funding requests up to £5k must be considered and approved by the Service Manager and Senior Manager and requests over £5k must be considered and approved by the Head of Service.

#### Method of application

1. Through direct referral from external OT professional
2. Through Self-Assessment route (SAF) and assessment by in- house OT
3. As referred by Adaptation Service during DFG/HAG application/feasibility /delivery process.

Advice Available

By contacting the Adaptations Service on 0151 691 8090 or by e-mail on [homeadaptationsteam@wirral.gov.uk](mailto:homeadaptationsteam@wirral.gov.uk)

#### **4.6 Time Critical Adaptation Grant (TCAG)**

Urgent priority non-means tested grant assistance is available to support Better Care Fund (BCF) joint plan outcomes – in particular the TCAG will assist with supporting Wirral residents with an End-of-Life diagnosis & other complex cases where Hospital Discharge (HD) can't be enabled swiftly with interim measures in place at home to remain in/return safely to their home in the shortest time possible with independence and dignity when time is particularly precious. The TCAG also aims to support the disabled applicant as well as assisting families and carer(s) to support the disabled person through assignment of a client liaison officer, improving mental health at a difficult time.

##### Eligibility

Applicants must:

1. Have a need as identified or confirmed by an Occupational Therapist (OT) in-line with current mandatory DFG criteria.
2. Have a condition with a diagnosis which is confirmed by the OT which falls into the following categories: -
  - Motor Neurone Disease
  - Other end stage conditions leading to applicant being registered with the Palliative Care Service within the Health Trust.
  - Presentation of Government Benefits correspondence T1500 - which classifies applicant as terminally ill.
  - Other relevant conditions as determined by the service manager with an end-of-life diagnoses confirmed by an OT of less than 2 years.
3. Be unable to be discharged from a Hospital/Health Trust setting or other relevant community social care setting (as confirmed by a senior health/social care professional) as this can't be enabled with interim risk reduction measures in place at home.
4. Reside in or is planning to relocate to a property of any tenure in Wirral Borough Council boundary.

##### Conditions

1. The work is delivered by an appropriate experienced contractor(s) as nominated/arranged by the Council's Adaptation Service.
2. The contract for delivery of the adaptations works is between the applicant and the contractor (except when the Council has a sole provider arrangement in place for adaptation(s) works/equipment); the Adaptation Service play a facilitating role.
3. Consent is obtained for the necessary works (as sought by Adaptation Service) either owner/occ certificate or tenant's certificate.
4. Applicant agrees to TCAG product conditions documentation (accompanies application correspondence/pack). By applying for a TCAG the Council assumes the applicant has agreed to the conditions inclusive of co-operation with contractors regarding required access and the Council regarding final inspection of works and provision of the required conditions i.e., necessary consents (owners certificate/tenants' certificate), customer feedback and future evaluation studies.
5. The Council will always consider the most cost-effective option when choosing a scheme to meet the needs.

6. Schemes with a value of £30k- £40k will be reviewed and approved by the Service manager & Snr Manager, however any proposed scheme with a value above £40,000 must be considered and agreed by the Head of Service prior to approval.

7. The Council will always consider the views of the applicant, impact of relevant delivery/life expectancy timeframes when considering scheme design / proposals, which is likely to influence the Council's proposed scheme as determined by the Service Manager.

9. This form of Adaptation Financial Assistance is subject to a fee charged at 15%

#### Method of application

1. Through direct referral from external OT professional
2. Through direct referral from Palliative Care Service
2. Through Self-Assessment route and subsequent assessment/review by Housing Services OT

#### Advice Available

By contacting the Adaptations Service on 0151 691 8090 or by e-mail on [homeadaptationsteam@wirral.gov.uk](mailto:homeadaptationsteam@wirral.gov.uk)

### **4.7 Repair/Replacement of Adaptation (equipment) grant (RAG)**

Fast tracked, non-means tested financial assistance product (RAG) available to all tenures will enable some of the most vulnerable Wirral residents to access support, often when at crisis point for the re-instatement of their adaptation equipment through repair or replacement.

#### Eligibility

Applicants must:

1. Have a need as identified or confirmed by Occupational Therapist (OT) in-line with current mandatory DFG criteria and/or have previously received a grant via the Housing Adaptation Service on equipment such as Stairlifts, Ceiling Track Hoists, Vertical Lifts or Step lifts without a valid or appropriate warranty.
2. Have a need(s) that is not currently being met by the relevant equipment in place due to its failure.
3. Require a diagnostic report in relation to relevant failed equipment.
4. Require the re-instatement of their adaptation equipment through repair or replacement.
5. Reside in a property of any tenure in Wirral Borough Council boundary.

#### Conditions

1. The Council's relevant officer is presented with documented evidence of equipment failure (condition/diagnostic report) either funded via the grant or other and associated appropriate quote for necessary repair works required and confirmation there is no valid or appropriate warranty in existence.
2. The Council determine if the relevant equipment is obsolete, beyond economical repair and/or whether the replacement or repair of equipment in the circumstances is the best investment of grant funding; any complex case or appeal would be dealt with by the Service Manager.
3. The relevant work/equipment is delivered by an appropriate contractor(s) as nominated/arranged by the Council's Adaptation Service with regards to replacement via RAG or existing HAG route or the applicants

chosen relevant & appropriate contractor (usually original installer/manufacture in line with the quote presented by the applicant or sought by the Council) in the case of a repair as agreed with the Council.

4. The contract for delivery of the adaptations works is between the applicant and the contractor (except when the Council has a sole provider arrangement in place for adaptation(s) works/equipment); the Adaptation Service play a facilitating role.

5. Consent is obtained for the necessary works (as sought by Adaptation Service) either owner/occ certificate or tenant's certificate.

6. Applicant agrees to RAG product conditions documentation (accompanies application correspondence/pack). By applying for a RAG, the Council assumes the applicant has agreed to the conditions inclusive of co-operation with contractors regarding required access and the Council regarding final inspection of works and provision of the required conditions i.e., necessary consents (owners certificate/tenants' certificate), customer feedback and future evaluation studies.

7. This form of Adaptation Financial Assistance is subject to a fee charged at 15%

#### Method of application

1. Through direct referral from external OT professional
2. Through Self-Assessment route and subsequent assessment/review by Housing Services OT
3. Through referral from relevant Registered Provider
4. Through direct contact with the Adaptation Service by the applicant

#### Advice Available

By contacting the Adaptations Service on 0151 691 8090 or by e-mail on [homeadaptationsteam@wirral.gov.uk](mailto:homeadaptationsteam@wirral.gov.uk)

### **4.8 EMPTY PROPERTY GRANT**

Grant assistance available to support the renovation of long-term (6 months or longer) vacant properties. Grants up to £5,000 are available in designated Selective Licensing Areas and also up to £3,000 outside Selective Licensing Areas. Priority will be given to applications received related to properties in Selective Licensing Areas. Assistance is conditional upon the property being brought back into residential use. Landlord owned properties are subject to rehousing nomination rights.

This assistance is not available in conjunction with any other financial assistance product funded and administered through Wirral Council's Capital Programme.

#### Eligibility

Applicants must have an owner's interest in the vacant property and the property must have been vacant for at least 6 months. Where an application for a grant is approved, but before the certified completion date, the applicant ceases to have a qualifying owner's interest (in the case of a joint application this does not apply unless all the applicants cease to have an owner's interest) no grant shall be paid.

Applicants must renovate the property to at least the Decent Homes Standard, including the removal of all Category 1 Hazards in line with the Housing, Health and Safety Rating System, as assessed by the Council.

The grant is to be used only for structural/repair/improvement works, and materials. Fees (other than the Land Registry Search Fee), floor coverings or appliances are not included.

Itemised fixed price quote/s from bona fide contractors with the necessary qualifications and membership to appropriate registered bodies must be submitted by the applicant, covering the value of all works for which the grant application is made. A recommendation will be made for applicants to seek such quote/s from contractors registered with the Business Approval Register.

Applicants will not be allocated any more than three Empty Property Grant Applications per financial year (1<sup>st</sup> April to 31<sup>st</sup> March).

The vacant property must exist at the point where an Empty Property Grant application is approved. Empty Property Grants cannot be approved to develop plots of land where no dwelling exists.

Applicants with either outstanding Council Tax arrears or the subject of Council enforcement action to improve property conditions, are not eligible for an Empty Property Grant

Applicants who are directly related to someone that is either subject to enforcement action by the Council or has outstanding Council Tax arrears, where Land Registry records show that the property has been transferred from that person to the applicant within the last 24 month period. are not eligible for Empty Property Grant assistance

Applicants who do not have the appropriate Selective or Mandatory HMO Licence and/or any enforcement action associated with Licensing, if applicable, are not eligible for Empty Property Grant assistance

Applicants intending to let a property have to accept nomination rights from the Council for up to 2 years following completion of the works

### Conditions

The Managing Director for Delivery Services or appropriate authorised signatory will approve grant applications.

Complaints regarding Empty Property Grant will be considered through the procedures set out in the Council's corporate complaints procedure.

Work must not commence until approval has been granted in writing by the council. No grant assistance will be awarded for those works that have commenced prior to the date of the grant approval.

The approval of an Empty Property Grant following receipt of a valid application and satisfactory inspection of the property in question is subject to the availability of sufficient funds.

The Council may require that eligible works are carried out in accordance with any specification the Council decide to impose.

The contract for the undertaking of the works quoted for exists between the applicant and their appointed contractor with the Council having no role in this agreement. The applicant is wholly responsible for the supervision of the works undertaken by their chosen contractor unless a professional advisor or agent is appointed. The Council is in no way responsible for the supervision of the works in question.

Any unforeseen works must be agreed by the Council in writing prior to undertaking them and additional works must be kept to a minimum. Unforeseen works will only be grant funded if there are sufficient funds left within the maximum grant threshold of £5000 or £3,000, whichever is applicable.

The property must not be occupied until the Council is satisfied that:

- The premises are free from all Category 1 Hazards under the Housing Health and Safety Rating System (Housing Act 2004) and the Decent Homes Standard has been achieved, both of which approved following a final property inspection by the case officer.
- Applicant has complied with all necessary Building Control/Planning Regulations.
- Acceptable receipted invoices have been received for the works.
- All relevant certification and documentation in relation to the works has been received and signed off by the case officer.
- The provision of a Gas Safe Certificate an Electrical Installation Report and a valid Energy Performance Certificate, where applicable

- The works approved for Empty Property Grant assistance have been completed to the satisfaction of the case officer and as per the quotation provided from the appointed contractor as part of the application process.

Upon the satisfactory completion of the above mentioned tasks, proof of occupation must be provided by the Applicant and payment will be made at this point.

If the grant is approved between 1<sup>st</sup> April and 31<sup>st</sup> July within the same year then the works must be completed and the property occupied within six months. Any grant approved after the 1<sup>st</sup> August must be completed before 31<sup>st</sup> January of the following year. In exceptional circumstances the Council may extend this period. If an applicant requires additional time, a request must be made in writing to the Housing Renewal Team, explaining the circumstances of the case and the reasons why the works cannot be completed within the specified timescale. Any such requests must be made 2 weeks before the end of an applicant's allotted time period in line with this point. If an applicant fails to adhere to these timeframes, the Empty Property Grant offer may be rescinded by the Council, subject to review.

Where the Council discovers that an application for assistance has been determined on the basis of inaccurate or incomplete information, the Council can withhold payment or demand repayment of grant monies from the applicant. If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for grant assistance or payment, the authority may refer the matter to the police with a view to prosecution.

Grant applicants intending to let the property on completion of the works are subject to a £218.54 administration fee that has to be paid at application stage. This fee will increase by at least CPI on an annual basis. Applicants are advised of the latest fee charge level at application stage.

Grant applicants intending to reside in the property on completion of the works are subject to a £218.54 administration fee that is included in the grant. This fee will increase by at least CPI on an annual basis. Applicants are advised of the latest fee charge level at application stage.

Administration fees will increase, at least by CPI, on an annual basis. Applicants are advised of the latest fee charges at application stage.

Upon payment of the Empty Property Grant, no further application will be considered for the same property within 5 years of when the Empty Property grant payment was made.

Full compliance by the applicant with the Terms and Conditions shown within the Empty Property Grant application form agreed by the applicant is required.

#### Method of application

A preliminary enquiry is made by telephone, e-mail or in writing and a formal application is made by completing a prescribed form.

#### Advice available

Verbal and written advice is available from the Strategic Housing Services Team (see Section 9.9 Contact Details). Information on the period of time a premises has been vacant to determine eligibility for Empty Property Grant funding cannot be provided by the Housing Standards Team to individuals who have not yet completed the purchase of the vacant premises.

## **5.0 OTHER ASSISTANCE**

### **5.1 HOUSING ADVICE AND ASSISTANCE**

The Housing Options Team works to prevent and alleviate homelessness within Wirral, supporting Wirral's wider Homeless Strategy objectives. As part of a range of homeless prevention tools, there are two key work areas where financial assistance can be offered to residents:

#### **1. Homeless Prevention Fund (HPF)**



The Homeless Prevention Fund is a discretionary grant, funded by Central Government, which supports homeless prevention and homeless relief activity. The fund enables the Council to assist individuals, who do not have their own financial means, outside of the statutory framework of the Housing Act 1996 Part 7.

The fund can provide assistance in the following ways, though not exclusively:

- Assist the client to remain in their current home
  - *Rent/ mortgage arrears payment*
  - *Payment of Court Fees to delay/ appeal eviction action*
  - *Payments to meet a shortfall in rent*
  - *Cleansing of current home*
- Assist clients to obtain alternative accommodation
  - *Assisting clients in tri-partite (Council/client/landlord) former tenant arrears repayment agreements*
  - *Rent in Advance payments to future landlords*
  - *Letting agency fees*

### Eligibility

The applicant must be residing in Wirral, be in housing need (i.e. threatened with homelessness or require homeless relief) and not have their own financial means to assist themselves.

### Conditions

Clients are subject to a financial assessment.

### Method of Application

The request must be made by a Homelessness Assessment Officer following careful consideration of all homeless prevention or relief tools.

### Advice Available

Clients are advised verbally by the Housing Options Team (see Section 9.9 Contact Details).

## **5.2 ASSISTANCE TO SUPPORT CARBON REDUCTION INITIATIVES**

In order to support future grant funding bids made by the Council this provision allows the Council to create carbon reduction specific financial products at short notice. The eligibility and conditions relevant to any such products will be reported to the Council's Cabinet and incorporated in the next policy revision.

## **5.3 HEALTHY HOMES**

The Healthy Homes programme contributes to a holistic approach to improve people's health outcomes by tackling the root causes. This programme looks at a more holistic response to the full range of home based hazards and uses a referral network of individuals experienced in working with vulnerable residents. The scheme uses a simple single assessment form which refers in services such as fire safety checks, home improvement agency support, energy efficiency grants, adaptations, the handyperson scheme and health services as well as full housing inspections where serious hazards are identified. Using these interventions will go some way to addressing the underlying causes which contribute to health inequalities; it will also improve the health and wellbeing of those involved.

A resident receiving a visit could benefit from one or more of the following:

- Housing Health & Safety Rating System visit which can reduce possible 29 hazards in the home
- Fire Safety visits in vulnerable properties can reduce accidental house fires and related injuries

- Employment and training initiatives can improve mental health and wellbeing
  - Benefits advice can enhance income, another key health determinant
  - Police Home Safety Advice will improve perceptions of security in the home and community safety
  - Energy Efficiency improvements will reduce Fuel Poverty and are often free for vulnerable groups
  - Specialist support for vulnerable groups through POPIN\*, Handyperson Scheme\*, DFGs\* and adaptations\*.
  - Referrals to Smoke Free Homes / smoking cessation will impact on many key target areas
  - Referrals to Health Trainers to improve fitness, healthy eating and wellbeing
- \*All subject to meeting any further applicable criteria

### Eligibility

Any person residing in a property within Wirral can contact Healthy Homes for advice, however a home visit not normally be made outside Selective Licencing Areas. Enquiries related to properties in Selective Licensing Areas will result in a home visit being made in the case of vulnerable people. Home visits are also made to cases referred from front line staff (e.g., support worker, social worker, district nurse, health visitor, occupational therapist). Healthy Homes visits will be primarily focussed in the Selective Licensing Areas

### Method of Application

Referral from a front line service or a self referral. Complete an application form available by contacting Healthy Homes, send an email ([healthyhomes@wirral.gov.uk](mailto:healthyhomes@wirral.gov.uk) or phone the Healthy Homes team (0151 691 8114)

## **5.4 Relocation Assistance, including Homeloss/Loss Payments and Disturbance Allowances**

Ex-Gratia Payments equivalent to statutory Homeloss Payments, Loss Payments and Disturbance Allowances will be paid in non – statutory Clearance and Demolition Schemes, to residential occupiers and business proprietors, if they are moving as a direct result of the acquisition of a property occupied by them by the Council.

### Eligibility

Ex-Gratia Homeloss Payments are available to owner-occupiers and tenants of residential premises involved in housing clearance schemes. Applicants must have been in occupation at least 12 continuous months prior to the date of sale to the Council. A break in occupation prior to sale so as to secure a move, or, to avoid anti-social behaviour, will not usually be treated as breaking the eligibility requirement of “12 continuous months”.

Ex-Gratia Loss Payments are also available to non-residential owners/occupiers of business premises involved in housing-based clearance schemes and the New Ferry Masterplan. Applicants must have had a legal interest in the relevant premises for at least 12 months prior to the date of sale to the Council.

Ex-Gratia Payments for Disturbance Allowances are available for all occupiers of premises (whether residential or business) involved in both housing-based clearance schemes and the New Ferry Masterplan.

### Conditions

Documentary proof may be required to support claims for Disturbance Allowance, Homeloss and Loss Payments.

### Method of Application

Claim forms are available from the Strategic Housing Services Team in the case of owner occupiers and tenants and the Asset Management Team in the case of landlords and non-residential occupiers

### Advice Available

Verbal and written advice is available from both the Council’s Strategic Housing Services Team and the Asset Management Team for residential occupiers, and from the Asset Management Team only for business proprietors (see Section 6.9 for Contact Details).

## **6.0 GENERAL**

### **6.1 NOTIFICATION**

The Council or nominated delivery partner will notify an applicant whether any application for financial assistance is approved or refused. The notification will be in writing as soon as is reasonably practicable, and, in any event, not later than six months after the date of the full application concerned.

If the application is approved and works to a property are involved, the notification will also specify the works which are eligible for assistance.

If the application is refused, the Council or nominated delivery partner will at the same time explain the reasons for the refusal.

### **6.2 SUPERVISION OF RENOVATION WORKS**

The responsibility for the supervision of all works rests with the applicant unless he/she appoints a professional advisor or agent.

### **6.3 PAYMENTS IN RELATION TO RENOVATION WORKS**

Assistance may be paid in whole after the completion of eligible works or in part by instalments as work progresses, and the balance after completion.

The assisted work must be completed within 6 months from the date of approval or such further period as the Council may allow for unforeseen works to be completed.

The assisted works must be carried out in accordance with such specification as the Council approve and/ or determine as the context requires and executed to the satisfaction of the Council.

The Council must be provided with an acceptable invoice, demand or receipt regarding payment for eligible works and professional fees or other charges, which has not been given by the applicant.

The assisted works must be carried out by one of the contractors whose estimates accompanied the application.

The Council will normally pay assistance direct to the contractor.

Assistance will not be paid without the completion of a certificate of satisfaction with the works by the applicant unless the completion certificate is unreasonably withheld and, the Council is satisfied that the works specified are deemed to have been completed

### **6.4 GENERAL CONDITIONS RELATING TO FINANCIAL ASSISTANCE**

All applicants must be EU Citizens or have indefinite leave to remain and recourse to public funds.

If an application for financial assistance is approved but it subsequently appears that the applicant is not entitled to that assistance, the Council may demand the full amount to be repaid with interest or demand repayment of instalments made.

### **6.5 COMPLAINTS**

Complaints will be dealt with in line with the Council's Corporate Complaints Policy, a copy of which is available upon request.

### **6.6 CUSTOMER SATISFACTION**

To assist service improvements and develop the policy into the future all residents receiving assistance will be asked to complete and return a customer satisfaction survey form. The Council aims to achieve high levels of customer satisfaction and will report on performance on an annual basis at the next review.

## 6.7 ENVIRONMENTAL RESPONSIBILITY

In order to limit the impact on the environment the Council has adopted a policy on Environmental Responsibility in connection with the Assistance Policy. The policy on Environmental Responsibility applies to both recipients of assistance and contractors engaged to undertake improvement works. This policy is in Appendix 1. Guidance is available for both contractors and loan/grant recipients

## 6.8 RESOURCES

All assistance provided under this policy will be subject to the resources available to the Council. Should the demand for specific assistance exceed the resources available, applicants will be advised accordingly and may be added to a waiting list. Any such waiting list will be managed in chronological order unless a risk assessment determines that circumstances dictate a particular case should be dealt with as a matter of urgency.

## 6.9 CONTACT DETAILS

Address:

Housing Services  
Regeneration and Place  
Wirral Council  
PO Box 290  
Brighton Street  
Wallasey  
CH27 9FQ

Website address:

[www.wirral.gov.uk](http://www.wirral.gov.uk)

E-mail addresses:

For general enquiries use: [privatesectorhousing@wirral.gov.uk](mailto:privatesectorhousing@wirral.gov.uk)

For Cosy Homes Heating use: [home-energy@wirral.gov.uk](mailto:home-energy@wirral.gov.uk)

For Healthy Homes use: [healthyhomes@wirral.gov.uk](mailto:healthyhomes@wirral.gov.uk)

Telephone numbers:

Strategic Housing Services Enquiries 0151 691 8156

Save Energy Advice Line operated by Energy Projects Plus	0800 043 0151 (Freephone)
Wirral Methodist Housing Association	0151 647 5471
Housing Options Team	0151 666 5511
Disabled Adaptations Service	0151 <b>666 5511</b>
Healthy Homes Team	0151 691 8114
Housing Renewal Team	0151 691 8132
Strategic Housing Services	0151 691 8132
Asset Management	0151 666 3892

## **Appendix 1**

### **Environmental Responsibility Policy in connection with Wirral's Private Sector Housing and Regeneration Assistance Policy** V.3 (Revised 2018)

#### **Policy Statement**

The Council is committed to environmental sustainability and a reduction in Wirral's carbon footprint. Beneficiaries of the *Private Sector Housing and Regeneration Assistance Policy* (referred to as "*the Assistance Policy*") are expected to demonstrate environmental responsibility in accordance with the Council's commitments. Service users and associated contractors are thus expected to adhere to this policy and associated guidance.

#### **Policy Aims:**

- **AWARENESS**  
To raise awareness about environmental impact and climate change amongst service users and contractors, to inspire actions which contribute to environmental improvement and reductions in Wirral's carbon footprint.
- **COMMITMENT**  
Ensure that contractors engaged in renovation works are aware of the environmental implications of their activities and have committed to continually review their operations to ensure good environmental practices.
- **LIMITING ENVIRONMENTAL IMPACT**  
To limit potential adverse environmental impacts arising through property renovation works.
- **RESOURCE MANAGEMENT**  
Minimise waste and encourage the use of recycled and sustainable materials in property renovations.
- **ENERGY**  
Maximise the opportunity for service users to adopt energy efficiency measures and behaviours including the installation of micro renewable energy generation, where applicable.

#### **Forms of assistance where this policy applies:**

- Heating and Renovation Loans
- Empty Property Grants

#### **Policy Implementation**

##### **Assistance provided to support property renovation/improvement**

Service users in receipt of assistance will:

- Be encouraged to enrol in the 'Cool Wirral' scheme.
- Be made aware of any appropriate opportunity to install energy efficiency measures and micro renewable energy generation.
- Be presented with an information guide on how to reduce their environmental impact following the completion of renovation works

Contractors will:

- Be encouraged to take advantage of relevant business environmental support programmes and initiatives
- Be encouraged to provide an environmental policy relating to their business activities. This policy should include a commitment to achieving ongoing environmental improvements
- Maintain suitable records to prove adherence to their environmental policy and provide access to these records for Council officers for audit purposes.
- Be required to minimise waste and use both sustainable and recycled materials and fittings where appropriate

Contractors engaged specifically in relation to Empty Property Grants will:

- Be encouraged to take advantage of relevant business environmental support programmes and initiatives
- Be encouraged to provide an environmental policy relating to their business activities. This policy should include a commitment to achieving ongoing environmental improvements
- Maintain suitable records to prove adherence to their environmental policy and provide access to these records for Council officers for audit purposes.
- Be required to minimise waste and use both sustainable and recycled materials and fittings where appropriate

### **General**

The Policy and Guidance on Environmental Responsibility does not replace any statutory requirements