

DEPUTY LEADER AND CABINET MEMBER FOR ADULT CARE, COMMUNITIES AND HOUSING - CLLR JOHN THOMSON

DEPARTMENT OF COMMUNITY SERVICES

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REFERENCE: **ACCH-002-11**

ACCH-002-11 - HOME LOANS SCHEME

Purpose of Report

To propose that Wiltshire Council adopts the Home Loans Scheme Policy (**Appendix A**) and new appendix (**Appendix B**) as part of the Private Sector Housing Renewal Strategy and Policy (**Appendix 1**).

Consultation

Full consultation was undertaken before the Private Sector Housing Renewal Strategy and Policy was adopted in 2009. This document makes reference to Wiltshire Council moving towards offering loan assistance as well as grants. At that time delegated authority was given to the portfolio holder for housing and the Service Director for Housing to decide the eligible works, eligibility of applicants and conditions.

Options Considered

Loans will be considered to help finance essential repairs and improvement including removing category 1 hazards and improving energy efficiency. Applicants will be considered for discretionary grants assistance first and the **Home Loans Scheme** will not affect the Council's statutory duty to provide disabled facilities grants

Reason for Decision

The adoption of a **Home Loans Scheme** will offer the residents of Wiltshire, particularly those not eligible for grant funding, the option of taking a loan through the Council. This is in line with the Council's objective to improve the well-being and housing conditions of those living in the private sector, both owner occupied and privately rented.

DECISION MADE

I approve that the Home Loans Scheme Policy be adopted.

This decision was published on 13th July, 2011 and will come into force on 21st July, 2011.

The following supporting documents are attached:

ACCH-002-11 - Home Loans Scheme - Report

ACCH-002-11 - Home Loans Scheme - Appendix A

ACCH-002-11 - Home Loans Scheme - Appendix B

ACCH-002-11 - Home Loans Scheme - Appendix 1

Date: ...11 July 2011.....

Cllr John Thomson
Deputy Leader and Cabinet Member for Adult

Care, Communities and Housing