



# Safe and Healthy Homes

Date: 23<sup>rd</sup> July 2018

Version: 1.0

Review date: 23<sup>rd</sup> July 2023

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## Safe and Healthy Homes

This policy, previously known as the Housing Renewal Policy, explains how Mendip District Council (MDC) will use financial assistance to improve the quality and suitability of the housing stock to maximise the housing options available to the community.

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## 1.0 Introduction

The Safe and Healthy Homes Policy explains how we will deliver financial housing assistance in Mendip.

This policy aligns itself well with the Council's vision of 'Working together to make Mendip a great place to live and work in - helping our communities and businesses thrive' and complements the Council's two key priorities of Transformation and Inclusive Growth. [Shape the District 2017-20.](#)

This policy intends to:

- Improve the wellbeing of our residents and communities,
- Play an active role in improving the health of our communities.
- Work with our partners to build stronger communities where people can live well in good quality homes.

MDC is committed to deliver decent, good quality homes in order to provide a wider choice of housing options to local residents. We recognised that maintaining and improving the private sector stock reduces the pressure on other areas such as social housing and Social Services enabling people to remain in their own homes for longer.

The main priorities of the Safe and Healthy Homes Policy will continue to be the elimination of risks and injury due to disrepair in private dwellings, with prioritisation of any financial assistance towards vulnerable households.

We recognises that, in principal, owners should be responsible for the maintenance of their own properties, but also acknowledge that there are some people who would benefit from intervention and assistance to secure appropriate, safer, healthier and warmer housing.

The Council considers that the greatest impact in the community can be achieved by working in partnership. We will continue to work closely with partners including the Centre for Sustainable Energy (CSE), Somerset County Council (SCC), the Somerset District Authorities and Wessex Resolutions Community Interest Company (WRCIC) as well as public sector bodies and key stakeholders to deliver this policy and value for money.

The Better Care Fund (BCF) provides funding to the Council to deliver disabled adaptations. It is a programme spanning both the NHS and local government designed to join-up health and social care services so that people, often the most vulnerable in society, can manage their own health and wellbeing, live independently and benefit from integrated services. This partnership approach is very much in line with the Council's vision, resulting in an improved experience and better quality of life for Mendip residents.

This Policy will be periodically reviewed to ensure that it reflects local housing need and the available funding.

## 1.1 Legislative context

Mendip District Council has general powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to provide assistance that improves housing conditions in the area.

The Council also has responsibilities under The Housing Grants, Construction and Regeneration Act 1996 for providing disabled facilities adaptations which give residents safer access into and around their home.

We will use these powers and responsibilities to tackle inequalities in housing and address areas of need in Mendip.

## 1.2 Complimentary documents

This policy does not stand alone and should be read in conjunction with the following documents as part of a wider approach to improving homes in Mendip.

- [Empty Homes Strategy](#)
- [Somerset Decent Homes Policy Guidance](#)
- The Somerset Homelessness Strategy
- [The Homefinder Somerset Allocations policy](#)
- Private Sector Housing Enforcement Policy

## 1.3 Financial assistance

This section summarises the financial assistance available within Mendip.

### 1.3.1 Disabled adaptations

- **Mandatory Disabled Facilities Grant (DFG):** Subject to a test of financial resources, DFGs are available for specific works to enable disabled residents to remain in their homes following an assessment, usually by an Occupational Therapist (OT). The Council may fund minor aids and adaptation without the need for a high level assessment.
- **Disabled Facilities Loan:** Low interest loans offered as an option to disabled clients for financing disabled adaptations. Can be used to top up a DFG, to finance an applicant's contribution or as an alternative solution.
- **Discretionary Disabled Facilities Grant:** Discretionary grants are available for works which fall outside the mandatory DFG category or for a top-up grant where all other reasonable efforts have failed to access alternative funding (such as loans or charitable contributions). They are subject to a test of financial resources and

the option of a loan will be considered prior to consideration for a Discretionary DFG. In limited circumstances, a discretionary DFG will be considered subject to funding and discretionary approval.

- **Prevention funding:** MDC will support the prevention agenda in partnership with Somerset County Council to enable minor adaptations to be provided for disabled and vulnerable residents. This will be administered outside of the usual DFG process allowing social care professionals to quickly facilitate essential adaptations to enable people to leave hospital and remain in their own homes. Subject to availability and funding.

### 1.3.2 Safer homes

- **Safer Home Loan:** Low interest loans for owner-occupiers and private sector landlords. Available for property improvements to make homes, including park homes, safer, healthier and warmer.

Also available for energy efficiency improvements, renewable energy installations and for landlords to meet the standards for Houses in Multiple Occupation (HMOs).

- **Safer Home Grant:** For property improvements to make homes, including park homes, safer, healthier and warmer. Available to owner-occupiers and their families in receipt of a means tested passport benefit (see Appendix 1) and tenants requiring minor disabled adaptations.

Owner-occupiers who are not eligible for a loan due to financial hardship, do not meet the loan criteria or who have taken out the maximum loan they are eligible for and require a top up, will also be considered for a grant, even if not in receipt of a passport benefit.

### 1.3.3 Empty properties

- **Empty Home Grant:** To assist owners of properties that have been empty for over 6 months to bring them back into use. Three levels of grants are available dependant on whether the property is to be owner occupied, rented for 12 months or nomination rights agreed with the Council for 5 years.
- **Empty Home loan:** Low interest loans in addition to the grant, available to assist owners of properties that have been empty for over 6 months to complete major works to bring them back into use.

### 1.3.4 Energy Efficiency

**Energy efficiency advice:** The [Centre for Sustainable Energy](#) (CSE) provide an advice line to help residents save money and access financial assistance to improve the energy efficiency of their homes. This is a Council commissioned service to provide free, local and impartial energy advice directly to residents.

**Energy Advice Line: 0800 082 2234**

A number of products will be available at any one time subject to funding, eligibility and current offers.

Safer home grants and loans may also be available for some energy efficiency work including essential improvements such as boiler repairs or fixing disrepair to windows and doors.

## 2.0 Summary of financial assistance available

This table provides a summary of financial assistance available, full details can be found in Section 3.

Assistance	Grants	Loans*
Disabled adaptations	<p><b>Disabled Facilities Grant (DFG)</b> Up to £30,000 to help disabled people live safely in their home. Subject to a test of resources.</p>	<p><b>Disabled Facilities Loan</b> Available as an option to top up a DFG or to finance the applicant's contribution. Up to £25,000. Up to £5,000 for qualifying park homes, houseboats and caravans.</p>
	<p><b>Discretionary DFG</b> Up to £30,000 for works that fall outside of the DFG criteria or to top-up a DFG. Only available in limited circumstances.</p> <p>Where appropriate, also available to support hospital discharges.</p>	
Safer Homes	<p><b>Safer Home Grant</b> Up to £10,000 for works to make homes safer, healthier and warmer including urgent repairs. Available to home owners in receipt of a passport benefit.</p> <p>Up to £1,000 for home owners and tenants in receipt of a passport benefit to complete minor disabled adaptations.</p> <p>Also available to home owners who are not eligible for a loan due to financial hardship, do not meet the loan criteria or to top up a loan.</p> <p>Home must have been occupied by the applicant for a minimum of 12 months prior to application.</p>	<p><b>Safer Home Loan</b> Available to homeowners and private sector landlords. Up to £25,000 to make homes safer, healthier and warmer. Up to £5,000 for park homes, houseboats and caravans.</p> <p>Also available for energy efficiency improvements and renewable energy installations.</p>
	<p><b>Empty Home grant</b> Up to £3,000 to assist property owners to bring empty homes back into use.</p> <p><b>Empty Home (private rented) grant</b> Up to £5,000 to assist property owners to bring empty homes back into use. Property to be rented on a minimum 12 month AST.</p> <p><b>Empty Home (homelessness prevention) grant</b> Up to £15,000 to assist property owners to bring empty homes back into use. Subject to demand and 5 year nomination rights agreement.</p>	
Empty Properties (over 6 months empty)		<p><b>Empty Home loan</b> Up to £25,000 to assist property owners to bring empty homes (over 6 months empty) back into use.</p>
Energy Efficiency	<p>Energy efficiency advice is available from the <a href="#">Centre for Sustainable Energy</a> (CSE) to help residents save money and access financial assistance. A Decent Home Loan is also available for energy efficiency measures and renewable energy installations. The CSE should be contacted in the first instance and they will direct residents to the most appropriate source of funding.</p>	

\*All loans are currently administered and managed by WRCIC on behalf of the Council and subject to their terms and conditions, affordability and eligibility assessment. Loans larger than the amounts stated above or for other works/home improvements will be considered subject to available financing.

## 3.0 Making an application and eligibility

### 3.1 Eligibility summary

This table provides a summary of eligibility. Full details can be found on the following pages.

Financial assistance	Home owners	Tenants	Park home houseboat, Caravan	Landlords	Max. £	Means tested	Contact	
<b>DFG</b> Disabled Facilities Grant	✓	✓	✓		30,000	✓	Somerset Direct 0300 123 2224	
<b>Discretionary DFG</b>	✓	✓	✓		30,000 <sup>1</sup>	✓	MDC 0300 303 8588	
<b>Safer Home Grant</b>	✓ ✓	✓	✓ ✓		10,000 1,000	✓ ✓	MDC 0300 303 8588	
<b>Empty Home Grants</b>	✓			✓ ✓ ✓	3,000 5,000 <sup>2</sup> 15,000 <sup>3</sup>		MDC 0300 303 8588	
<b>Loans</b> Empty Homes; Disabled Facilities; Safer Homes	✓		✓	✓	25,000 5,000	<sup>4</sup> <sup>4</sup>	WRCIC 0182 346 1099	
<b>Energy advice</b>		Subject to available offers						CSE 0800 082 2234

<sup>1</sup> Only available in limited circumstances

<sup>2</sup> Subject to letting the property for a minimum of 12 months

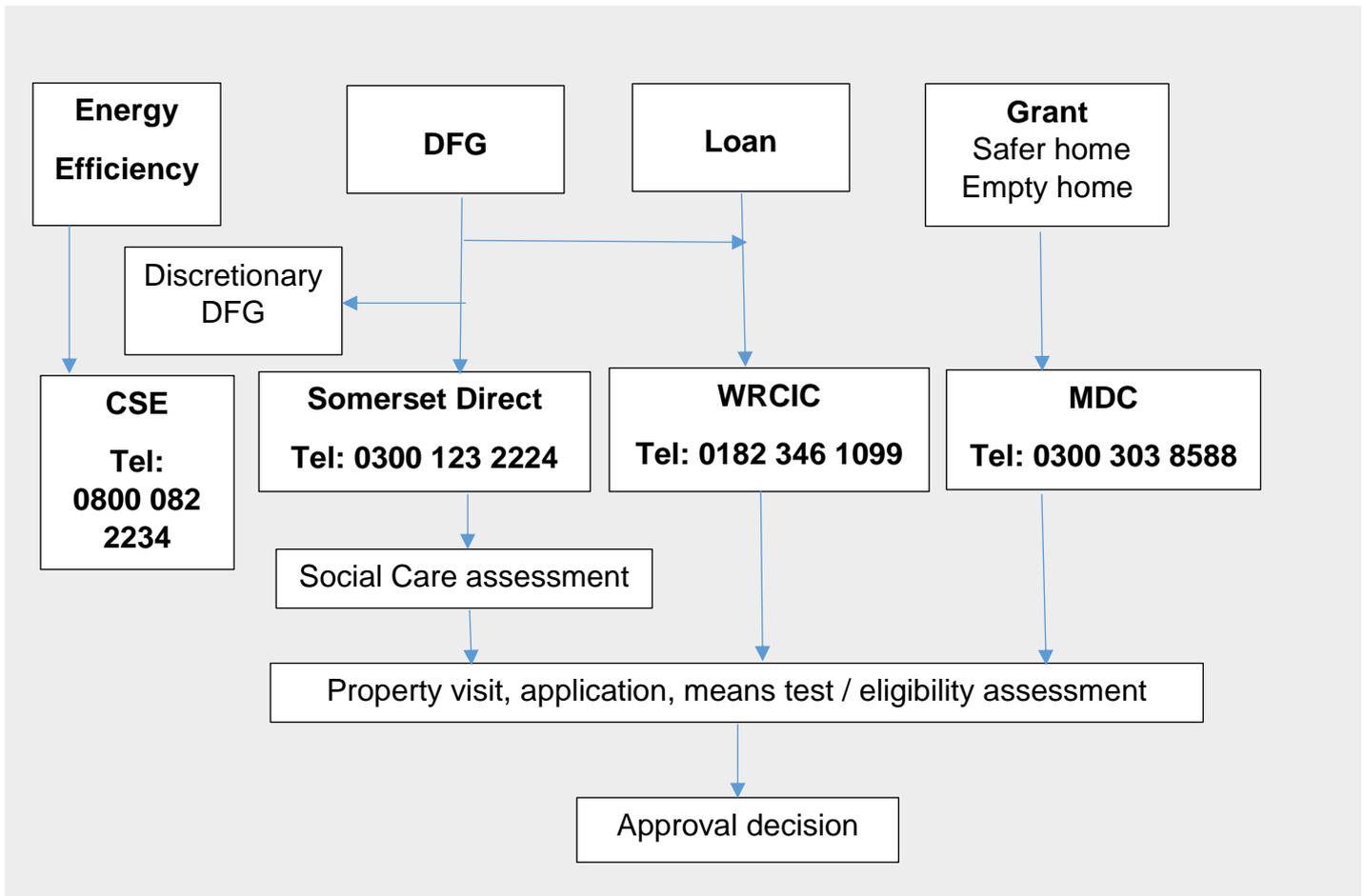
<sup>3</sup> Subject to signing a 5 year nomination rights agreement

<sup>4</sup> Subject to affordability (determined by WRCIC)

- CSE: Centre for Sustainable Energy
- MDC: Mendip District Council
- WRCIC: Wessex Resolutions Community Interest Company

### 3.2 Applying for financial assistance

The following chart shows whom to **contact to apply** for assistance and the basic process from enquiry to approval.



CSE: [Centre for Sustainable Energy](#)

MDC: [Mendip District Council](#)

WRCIC: [Wessex Resolutions Community Interest Company](#)

### 3.3 Disabled adaptations

Disabled adaptations are available to support disabled people to remain in their homes.

**Assessing the need for an adaptation:** Disabled adaptations are subject to an assessment and referral by Somerset Social Care. Typically, an OT will identify the works that are necessary and appropriate to the person's disability. The Council will then make an assessment of what work is reasonable and practicable (to the circumstances of the case) and consider an application for grant funding. As appropriate to demand, referrals from Social Care may be prioritised in order to target limited resources to those most at risk.

**Access ramps:** Where adaptations are required to provide ramps for access, modular ramping will be used where appropriate rather than solid concrete ramping. Modular ramping can usually be installed quicker and cheaper and is easier to remove when no longer needed. Through Somerset Social Care, the installation of these ramps may often be organised directly with a commissioned provider.

**Stair lifts:** Recycled and refurbished equipment will be installed where available in order to gain value-for-money. Stair lifts may also be loaned out so they can be returned when no longer required and reused.

**Discretionary grants:** In addition to mandatory DFGs, the local authority will consider an application for assistance falling outside of the mandatory categories of work. Each case will be determined on its own merits and will only be available in limited circumstances.

**Loans:** In order to give disabled clients options, clients will be given the option to apply for a low interest loan from WRCIC.

**Relocation:** When a disabled person and their family are eligible for a DFG, the cost of relocating to a more suitable property will be considered where it is more cost effective than adapting an applicant's current home. The amount of funding will be assessed in the same way as a DFG and an OT must assess the new home to meet or potentially meet the needs of the disabled occupant. Funding will be considered on a case by case basis and will be limited to the actual cost of moving. Costs that may be covered include: legal, estate agent and survey fees; stamp duty and removal costs.

**Warranties:** Where appropriate, we will consider including as part of the tendering process, extended warranties for stair lifts, through floor lifts, step lifts and intercom systems for vulnerable people.

### 3.3.1 Disabled Facilities Grant (DFG)

DFGs are means tested and available to all people with disabilities living in the district to enable them to live more independently at home.

The disabled person must be registered or registerable with Social Services and a recommendation is required from Social Care, usually via an OT or trusted assessor that the works are necessary and appropriate.

The purposes for which a DFG must be approved (subject to eligibility and to the test of resources) are specifically defined in section 23 of the Housing Grants, Construction and Regeneration Act 1996 (as amended).

Eligible works mainly involved facilitating access to and around the dwelling, including to a garden. Other specified purposes include making the dwelling/building safe, providing or improving heating systems, facilitating the preparation and cooking of food, facilitating the use of a source of power, light or heat and facilitating caring responsibilities of the disabled person.

Funding will only be considered up to the value of the works recommended by the OT and where they are considered reasonable and practical by the Council.

Reference to dwelling also includes qualifying houseboat and qualifying park home or caravan.

#### **Other requirements:**

- The applicant must be either an owner or a tenant and must agree that it is their intention to remain in the property for the period of the grant condition (usually 5 years from completion of the works).
- The property owner must give their permission for the work to be carried out.
- The disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the works. Applicants are exempt from a financial assessment and will receive a full grant if either the disabled person or their partner receive a means tested benefit (see Appendix 1).
- If the disabled person is a child or qualifying young person, the parents are not means tested.
- An application is only approved by the Council if it is considered reasonable and practicable to carry out the relevant works having regard to the age, character, location and condition of the dwelling or building concerned and the overall complexity and costs of works.
- There is currently a limit of £30,000 for each mandatory DFG approval.
- A DFG cannot be approved for work that has already taken place.

### 3.3.2 Disabled Facilities Loan

Where appropriate, applicants will be given an option to choose a Loan which they may find suits their financial situation.

Loans are available up to a maximum of £25,000 to assist disabled residents who either fall outside of the mandatory DFG criteria, to top-up a DFG, to cover an applicant's contribution (if they have one) or as an alternative option. For more information refer to Appendix 2.

### 3.3.3 Discretionary Disabled Facilities Grant

Discretionary Disabled Facilities Grants of up to a maximum £30,000 are available in limited circumstances to assist a small number of disabled people.

We will consider a discretionary grant for disabled occupants:

- whose needs have been approved by the Social Care OT;
- whose needs do not fall within the mandatory DFG criteria;
- who cannot raise sufficient funds by other means and there is no realistic probability of the person's needs being met other than by a discretionary grant;
- whose situation is such that having to pay a contribution/self-fund would have a severe, adverse and detrimental effect on their wellbeing and family life.

We will expect other sources of funding to have been explored prior to agreeing any discretionary grant and will consider each case on its own merits.

### **Prevention**

Where advised by a hospital OT of the need to quickly discharge a disabled patient from hospital to free up a bed, MDC may facilitate hospital discharges by funding relatively small works to allow a patient to safely and quickly return home. Works are likely to include stair lifts and ramps and due to the nature of these requests and the need to act quickly, may not be subject to the usual grant requirements.

## 3.4 Safer Homes

Safer home grants and loans are available to assist householders and landlords to improve their properties to make them safer, healthier and warmer.

It is anticipated that these grants and loans will assist home owners and landlords to reduce or remove significant health and safety hazards and work towards meeting the [decent homes standard](#) (see Appendix 3).

Safer homes assistance will only be offered to property owners who, following a financial assessment are considered to be in need of a grant or loan. Where individuals are able to pay themselves then they will be expected to do so. Likewise, the Council are obliged to protect their investments and will not agree to lend money to anyone who does not pass the financial eligibility assessment or where the risk is considered too great.

### 3.4.1 Safer Home Loan

Up to a maximum of £25,000 for home owners and private sector landlords, and up to £5,000 for owners of park homes, caravans and houseboats to make homes safer, healthier and warmer.

Also available for energy efficiency improvements and renewable energy installations. For more information refer to Appendix 2.

### 3.4.2 Safer Home Grant

- For homeowners in receipt of a means tested (passport) benefit (see Appendix 1 for details), up to £10,000 for works to make homes safer, healthier and warmer and to complete urgent repairs.
- For homeowners and tenants, in receipt of a means tested (passport) benefit up to £1,000 for minor disabled adaptations.
- Also available to home owners who are not eligible for a loan due to financial hardship, do not meet the loan criteria or have taken out the maximum loan they are eligible for and require a top up, even if not on a means tested benefit.
- Applicants must have lived in their home for a minimum of 12 months prior to receiving a grant.

## 3.5 Empty homes

Grants and loans are available to owners of empty homes to undertake essential repairs to bring properties back into use. Applicants may be required to demonstrate that they have sufficient funds to complete the works before being accepted for a loan and/or grant.

Properties must have been empty for over 6 months and we may require evidence of this prior to accepting an application for a grant or loan.

Owners will need to be able to demonstrate that the work required to the property to bring it back into use is equal or in excess of the grant/loan amount being applied for. Three tiers of grants are available as detailed below

Cosmetic changes/improvements will not qualify for grant or loan assistance.

### 3.5.1 Empty home grants

- **Empty home grant:** Up to £3,000 is available to bring an empty home back into use. Unless there are exceptional circumstances, the grant will not be paid until the property is occupied.
- **Empty home (Private rented) grant:** Up to £5,000 is available to bring an empty home back into use if let on a minimum 12 month AST. Unless there are exceptional circumstances, the grant will not be paid until the property is occupied.
- **Empty home (homelessness prevention) grant:** Up to £15,000 is available to bring an empty home back into use to help prevent homelessness, subject to local demand and signing up to a nomination rights agreement, which includes:
  - MDC being given tenancy nomination rights for a minimum period of 5 years;
  - Assured Shorthold Tenancy Agreements being granted for a minimum initial period of 12 months;
  - Agreeing to take tenants who are in receipt of Universal Credit, housing and/or other benefits and to only ask for a maximum of one month's rent in advance as a deposit;
  - The property being let at Local Housing Allowance rates.

### 3.5.2 Empty Home loan

Loans are available of up to £25,000 to bring an empty home back into use. For more information refer to loan criteria in Appendix 2.

## 4.0 General conditions and considerations

Approval for financial assistance within this policy is delegated as shown in Appendix 4.

### 4.1 Exceptions

#### 4.1.1 Work falling outside the usual scope of this policy

Grant enquiries falling outside the usual requirements set in this policy may in exceptional circumstances, be considered. The enquiry will first be considered by the Private Sector Housing Team Leader who will consider whether a grant should be provided. Where it is agreed, work costing up to £5,000 will be considered for approval by the Private Sector Housing Team Leader. Work over £5,000 will require approval by the Housing Services Group Manager who may where considered appropriate, request approval from the Housing Portfolio Holder. Any agreement will be by discretion on a case by case basis.

Any loan enquires falling outside of the usual requirements set in this policy will be considered for approval by the Private Sector Housing Team Leader in consultation with WRCIC.

Minor routine maintenance or decoration works will not be covered by this assistance and neither will works that are covered under an appropriate insurance policy.

#### 4.1.2 Work exceeding maximum amounts in this policy

All maximum amounts referred to include any VAT and fees as applicable.

Grant work exceeding the maximum amounts in this policy by up to £5,000 will be considered for approval by the Private Sector Housing Team Leader. Work exceeding the maximum by over £5,000 will require approval by the Housing Services Group Manager who may where considered appropriate, request approval from the Housing Portfolio Holder.

Only in exceptional circumstances will any request be approved.

Loans exceeding the maximum amounts in this policy will be considered for approval by the Private Sector Housing Team Leader in consultation with WRCIC.

#### 4.1.3 Unforeseen work

Once works have commenced on site it is sometimes the case that work items which could not have been foreseen on initial inspection are identified. In this circumstance, providing the items of work are genuinely unforeseen, financial assistance may be

approved within the grant/loan limits. Where the cost of unforeseen work takes the overall cost above the maximum grant or loan, this will require approval as detailed above.

#### 4.1.4 Terms used

**Financial hardship:** A person who is considered to be in financial hardship may have been refused a loan from WRCIC due to affordability or other circumstances, have low income or difficult to manage debt, inability to work due to disability or illness, in some case loss of a job, lack of income to pay bills or low disposable income. Consideration of financial hardship will typically be judged on the merits of a person's financial situation, the focus being on the overall financial picture and reasonable nature of the request.

**Exceptional circumstances:** Incidents which may be unusual and only likely to happen very infrequently. Approving a grant in exceptional circumstances will be to alleviate, or mitigate, unforeseen or unconventional hardship or improve a person's circumstances which go beyond the normal difficulties experienced in life. The circumstances may be serious or unusual relative to normal daily challenges.

#### 4.2 Quotes

In usual circumstances we expect a minimum of two quotes to be obtained. We may require more for high value works such as extensions. Where work is urgently required, or is specialist in nature and there are limited suppliers/contractors then by agreement, one quote may be acceptable. In some circumstances we may agree fixed prices for some equipment and adaptations in order to streamline our processes.

#### 4.3 Land charges

Where appropriate, grants will be recorded as a local land charge and a proportion may need to be paid back if the property is sold.

For home owners, a DFG will be registered as a charge for 10 years; for all other grants it will be 5 years.

Where a loan is provided, restrictions will be applied by the lender.

## 4.4 Repayment

In order to make improved use of the capital funds available for private sector renewal, conditions are applied to all forms of assistance (for loans, the conditions will be applied by WRCIC) for repayment of the grant in full or in part if the property is sold or ownership transferred within certain time frames.

### 4.4.1 Safer Home Grant / Empty Home Grant / Discretionary Disabled Facilities Grant

If the property is sold within 5 years of completion of the works we will require some or all of the grant to be repaid to the Council. Reclaiming grant assistance in the event of sale will usually take account of the time period since completion of the works to the point of sale or transfer of ownership, on a pro-rata basis (see table below).

Years after completion of works	Repayment required
Up to 1 year	100%
Up to 2 years	80%
Up to 3 years	60%
Up to 4 years	40%
Up to 5 years	20%
Over 5 years	0%

Before requiring repayment in whole or part, we will have regard to the ability of the person concerned to make the repayment. We will consider (not exclusively) the following factors:

- Where the occupier is moving into residential care as their main residence;
- Where there is insufficient equity in the property to cover repayment;
- Financial hardship if the assistance was repaid;
- Where the occupier is moving for significant medical reasons.

Any exceptions to the repayment terms above will require approval as detailed in Appendix 4.

### 4.4.2 Repayment of DFGs

As part of an application the owner / tenant has to sign a declaration confirming that it is their intention that the property to be adapted will be the only or main residence of the disabled occupant throughout the 5 year grant condition period (or shorter period depending on health and other relevant circumstances).

Anyone knowingly signing a false declaration may be prosecuted if we find evidence of an intention to obtain a grant by deception. Where fraud is identified the award of the grant may be cancelled and we may seek to recover from the applicant any monies already paid or incurred.

In addition to this general grant condition a further grant condition relating to repayment applies in the case of owner applications where the grant exceeds £5,000.

In such cases a Local Land Charge is registered against the property for a period of 10 years from the certified date of completion and if the property is disposed of (whether by sale, transfer, assignment or otherwise) during this period then we may recover the amount of grant that exceeds £5000 up to a maximum of £10,000.

We will consider individual circumstances in determining whether grant monies are to be repaid in full or in part using the criteria referred to in the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008.

## 4.5 Re-applying for a grant or loan

**DFG:** There is no limit to the number of DFGs that can be applied for or the time lapse between applications. However, before approving a DFG we will need to ensure the work is reasonable and practical and appropriate for the disabled person's needs. We will require approval from Social Care before we consider the works.

**Discretionary DFG:** Discretionary disabled facilities grants are by exception only and only one application will be considered in a five year period.

**Safer Home Grant:** Only one safer home grant can be applied for in a 3 year period. In exceptional circumstances and where urgent repairs are required a further grant within this period may be considered.

**Empty Homes Grant:** Only one grant can be applied for per empty property. If a property becomes empty again after 5 years then a further application may be considered.

**Loans:** There is no limit to the number of loans that can be applied for. Eligibility will be down to assessment by WRCIC and available finance.

## 4.6 Refusal of a grant or loan

MDC reserves the right to refuse to issue or approve a grant or loan where it does not feel it is an appropriate use of funds or in the public interest, subject to its statutory obligations and criteria laid down in this policy.

## 5.0 Appendices

### Appendix 1: Passport benefits (means tested benefits)

You will be exempt from a financial assessment and get a full grant if you, or your partner, receive:

- Income Support
- Income-based Employment and Support Allowance (not contribution-based ESA)
- Income-based Jobseeker's Allowance (not contribution-based JSA)
- Guarantee Pension Credit (not Savings Pension Credit alone)
- Housing Benefit
- Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is less than £15,050
- Universal Credit (this includes any amount of Universal Credit which is being introduced from 2013 onwards as a replacement for working age benefits and tax credits).

## Appendix 2: Home Loans

The Council's loan scheme seeks to assist householders and landlords to:

- Make a home safer, healthier and warmer by improving properties to remove or reduce category 1 hazards, undertake essential repairs, work towards meeting the Decent Homes Standard and facilitate energy efficiency and renewable energy solutions;
- Bring an empty property back into use;
- Address defects to park homes, caravans and houseboats;
- Top up or as an alternative to a DFG.

Loan products are offered by WRCIC who offer a variety of loan products to meet the needs of their clients. The type of loan that is offered is dependent on the financial assessment completed by the Home Loans Adviser and subject to eligibility criteria set by WRCIC.

Loan products are constantly being reviewed, and WRCIC have a variety of loan products to meet individual need. The core products include:

- Capital and interest repayment
- Interest only
- Interest roll-up deferred repayment
- Interest only converting to capital repayment
- Fixed fee (only where client unable to afford any other options).

WRCIC financial assessment will determine the most appropriate loan product to meet individual need. In some circumstances, applicants may require a combination of loan products and a variation of interest rate to ensure responsible and affordable lending.

WRCIC may insist on loans being protected at the land registry by a Title Restriction.

<b>Contact</b>	<b>Wessex Resolutions Community Interest Company</b>
Tel:	01823 461099
Email:	<a href="mailto:enquiries@wrcic.org.uk">enquiries@wrcic.org.uk</a>
Web:	<a href="http://www.wrcic.org.uk">www.wrcic.org.uk</a>

## Appendix 3: Works to make a home ‘safer, healthier and warmer.’

Grants and loans have been designed to enable residents of Mendip who are most in need, to access funding so they can live healthy lives in safe homes. There is a high demand for housing in Mendip and housing is accepted to be an important local resource. Financial assistance is available to enable communities to live safely in their homes, access the facilities in their homes, stay warm and healthy and bring empty properties back into use.

The Council will fund works within the scope of this policy that will reasonably help make homes safer, healthier and warmer. The following provide **examples** (not exclusively) of when financial assistance will be considered:

### **Reducing or removing significant hazards.**

Hazards are assessed using the [Housing Health and Safety Rating System](#) (HHSRS) under the Housing Act 2004. There are 29 defined hazards which include as examples: fire, excess cold, electrical hazards, falls and structural collapse.

**Category 1 hazards** are the most serious hazards. They are assessed using the HHSRS as presenting a serious risk of harm to an occupant or visitor to the property. The HHSRS relies on an officer’s professional assessment of a hazard, judging the likelihood of harm with the severity of risk that each hazard may present to a member of the vulnerable group.

An officer using their professional judgment will make a determination whether the condition of the property constitutes a serious hazard that requires remedying using financial assistance. A formal assessment will not be required in all cases.

### **Working towards meeting the decent homes standard**

The decent home standard is designed to ensure a home is in good repair, provides a safe place to live and has reasonably modern facilities.

To meet the Decent Home Standard, a property must:

- be free from category one hazards (see above);
- be in a reasonable state of repair;
- have reasonably modern facilities and services;
- have efficient heating and effective insulation.

A home may fail the decent home standard if:

- there are hazards such as no hand rails on stairs or the electrical system is in poor condition;
- there is disrepair to walls, floors, chimney, draining, plumbing or electrical wiring;

- the bathroom has not been improved in the last 30 years;
- the kitchen is 20 years old or more and has an inadequate layout or space;
- the home isn't warm because of an inefficient heating system or poor insulation.

Detailed Government guidance on the decent homes standard is [available here](#).

### **Urgent or essential repairs**

Examples of urgent or essential repairs may include but not limited to: roof repairs, boiler replacements, dangerous electrics and insulating park homes.

### **Thermal Comfort and energy efficiency**

Where improvements are required to improve energy efficiency and thermal comfort, unless the measures are a matter of urgency, applicants will firstly be expected to source available funding from other local, national or energy company initiatives. Information on current funding is available from the [CSE](#).

### **Examples of work that will not be covered by financial assistance**

- Minor routine maintenance or decoration works;
- Works that are covered under an appropriate insurance policy.

## Appendix 4: Delegated approval

Financial assistance	Max. Value	Approver
DFG	£30,000	TL / SEHP
Discretionary DFG	£15,000	TL and GM
	>£15,000	GM and PH
Empty homes grants	£3,000 - £15,000	TL / SEHP
Safer home grant	£10,000	TL /SEHP
Unforeseen work within grant limit	£1000	GA
	>£1,000	TL / SEHP
Unforeseen work over grant limit	£5,000	TL
	>£5000	GM
Exceeding grant limits	£5,000	TL
	>£5,000	GM
Exceptional works	£5,000	TL
	>£5,000	GM
Non-Repayment of grants/DFGs	n/a	GM
Loans (subject to WRCIC eligibility criteria)	£25,000	TL / SEHP
	>£25,000	TL in consultation with WRCIC
GA – Grants Administrator GM – Group Manager (Housing Services) PH – Portfolio Holder SEHP – Senior Environmental Health Practitioner/Officer TL – Private Sector Housing Team Leader WRCIC – Wessex Resolutions Community Interest Company Approval can be delegated upwards or to an officer of equivalent level.		

This document is also available on our website at [www.mendip.gov.uk](http://www.mendip.gov.uk)

Adopted by Mendip District Council 23<sup>rd</sup> July 2018