

# Housing Services

## Home Health and Safety Policy

(adaptations, repairs and improvements)

### July 2012

This document can be made available in a range of languages, large print, Braille, on tape, electronic and accessible formats from the Housing Services  
Telephone 01225 396444

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# **1 HOME HEALTH AND SAFETY POLICY**

- 1.1 This policy sets out how the allocated home adaptations and home safety repairs and improvements budget is to be spent from July 2012.

## **Adaptations for disabled people**

- 1.2 This policy will improve the housing conditions of eligible disabled people by providing Disabled Facilities Grants (DFG) to fund adaptations that assist independent living.

Eligibility for a DFG is determined by an assessment of need by the Occupational Therapy Service and a test of resources by Housing Services.

## **Home safety repairs and improvements**

- 1.3 This policy will improve the housing conditions of vulnerable owner occupiers by giving them advice and financial support in the form of loans or grants to remedy and alleviate serious health and safety hazards in their homes.
- 1.4 This policy operates alongside the Housing Services Enforcement Policy which deals with the repair and improvement of rented homes to remedy serious housing health and safety hazards.
- 1.5 For the purposes of this policy a serious health and safety hazard means a hazard falling into Bands A-D under the Housing Act 2004 Housing Health and Safety Rating System.
- 1.6 For the purposes of this policy a household is defined as vulnerable if the household is a low income household and
- a member of the household is aged 60 or over; or

- a member of the household has a disability, or a limiting long term illness or a terminal illness; or
- has dependent children under 16 years of age.

### **Home energy efficiency improvements**

1.7 This policy will improve the housing conditions of vulnerable people by giving them advice and financial support to help them insulate their homes or make them more energy efficient. These improvements will make it more affordable for vulnerable people to stay warm.

### **Community alarm grants**

1.9 This policy will improve the housing conditions of vulnerable people with low income by giving them financial support in the form of grants for community alarms that makes them safer in their homes.

### **Delivery Schemes**

1.11 This policy will be implemented by Housing Services and delivered via the following seven schemes:

- advice and home visits – to help vulnerable people decide what work is required to remedy serious hazards and property defects;
- disabled facilities grants – working with the Occupational Therapy Service to help disabled people make their homes safe and suitable to live in;
- home improvement loans – to help vulnerable people afford repairs and safety improvements that help to keep them safe and well at home;

- urgent repairs grants - to help vulnerable people afford a small repair that needs to be completed quickly to prevent illness or accident;
- home energy efficiency improvements – to help vulnerable households to keep their homes warm and energy efficient;
- community alarms grant – to help vulnerable people feel safer in their homes by providing community alarms and key safes.

## **Budget**

1.12 This Policy and the delivery schemes are subject to the availability of funding. Grants and loans are subject to eligibility criteria and a maximum amount to distribute the financial support available in an effective way.

1.13 The Policy will be subject to periodic review particularly if there are substantial changes to funding and resources.

## **2. POLICY CONTEXT**

2.1 Bath and North East Somerset Council has general powers given under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to provide assistance that improves housing conditions in the area.

2.2 The Council's priorities for improving the lives of local residents are set out in the Sustainable Community Strategy 2009-2026. The Policy will contribute towards the aims of the Sustainable Community Strategy and the Housing and Wellbeing Strategy 2010-2015 by:

- improving health and wellbeing and reducing inequalities within our communities: narrowing the gap between people with low income living in poor housing conditions and the better off.
- by helping people to feel confident about carrying out their daily activities inside the home
- making homes more resilient to climate change,

2.3 The Key to Independence 2008-2013 is the Council's Housing Strategy for older people. The Policy will contribute towards the aims of the Key to Independence by providing person centred housing repairs and adaptation support and by improving the health and safety of older people.

2.4 The Joint Strategic Needs Assessment (2012) identifies falls and associated injuries as particular problems for older people and identifies energy inefficient homes as a particular problem amongst older persons and vulnerable persons in the area. The implementation of this policy will contribute to reducing the incidence of hospital admissions because of falls and excess cold and to reducing excess winter deaths amongst older people by targeting advice, loans and grants to remedy serious hazards and improve home energy efficiency to owner occupiers aged 60 or over.

2.5 The House Condition Survey 2012 (draft) identified

- Of those lone parents who are owner occupied, almost 50% live in non-decent\* housing. Lone parents are more likely to have a low income and not able to afford repairs.
- Households where one or more people are receipt of benefit are significantly more likely to live in a non-decent\* home

- Households which have a disabled resident have a significantly higher likelihood of living in a non-decent home\*
- The rate at which homes are found to be non-decent\* increases above average where heads of household are aged 65 or over.

(\*a non-decent home fails to meet the decent home standard)

### **3 EQUALITIES**

- 3.1 The Policy will be implemented by Housing Services and its delivery partners and the Schemes will be available to all B&NES residents eligible under the terms of the policy including people with protected characteristics in accordance with the Equality Act 2010 and the Council's Single Equalities Scheme.

### **4 APPEALS**

- 4.1 If an applicant is refused a loan or grant and wants to appeal against the adverse decision they may contact the Housing Services Manager. An appeal will be considered by a Service Manager independent of the Housing Standards and Improvement Team who administer this policy. An appeal must set out the reasons why the applicant wants the decision changed and provide supporting evidence. An appeal should be made in writing within 28 days of the decision.

### **5. COMPLAINTS AND COMPLIMENTS**

- 5.1 We want to provide good quality services but sometimes things can go wrong. If this happens we need to know so that we can put it right and learn from the experience. We welcome comments or suggestions that help us to improve the service.
- 5.2 Complaints will be dealt with according to the Council's Complaints procedure (available on the website). Complaints can also be made to

the Complaint Procedure Manager who can be contacted on: 01225 477931.

## **6 EXCEPTIONAL CASES**

6.1 In exceptional cases the Council will consider applications for help with home adaptations, repairs and safety improvements and empty homes assistance that fall outside this Policy. Such applications will be decided by The Cabinet Member for Homes and Planning or the Associate Director (Housing Services) as follows:

- a) Exceptions to the maximum financial assistance available where the cost of works exceeds the policy limit due to unforeseen work where work is underway will be decided by the Associate Director (Housing);
- b) Exceptions to the policy where an urgent decision is required will be decided by the Associate Director (Housing) in consultation with the Cabinet Member for Housing;
- c) All other exceptions to this policy will be decided by the Cabinet Member for Homes and Planning through the appropriate democratic process.



## 7 HOME HEALTH AND SAFETY DELIVERY SCHEMES

### **Disclaimer**

The Council does not accept responsibility for any loss or damage incurred as a result of works undertaken by third parties in connection with these schemes.

The summary table and Appendix 1 provide information on the current schemes. These schemes may change or be withdrawn according to current priorities and the funding available.

**Summary Table: Home Health and Safety Delivery Schemes** (\* all schemes are subject to funding being available).

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
<b>Free home health and safety advice</b>	Home visits by housing Officers to give advice about home repairs and prioritising work to remedy defects.	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ Home owners</li> <li>✗ Tenants</li> </ul>	Not Applicable	<p>Low income is defined as being on income related benefit or universal credit equivalent.</p> <p>Tenants receive advice under the Enforcement Policy</p>
<b>Disabled Facilities Grant</b>	Financial assistance and advice to make home adaptations to promote independent living	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ Disabled</li> <li>✓ Home owners</li> <li>✓ Tenants</li> </ul>	Up to £30,000	All DFG approvals are subject to an eligibility assessment and a test of resources. Funding will only be considered up to the value of the works recommended by the Occupational Therapist.
<b>Home Improvement Loans</b>	To provide loans for repairs and improvements to remove serious health and safety hazards	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ over 60</li> </ul>	Between £500 and £15,000	Loans are available from Wessex Home Improvement Loans (WHIL) upon a referral from Housing Services.

<p><b>Energy loans</b></p>	<p>To provide assistance subject to same eligibility criteria as Home Improvement Loans for energy efficiency measures including solid wall insulation</p>	<ul style="list-style-type: none"> <li>✓ vulnerable (disabled or with limiting long term illness or terminal illness)</li> <li>✓ families with children under 16</li> <li>✓ Home owners (including park homes)</li> <li>✗ Tenants</li> </ul>		<p>The most suitable type of loan will be identified by WHIL.</p> <p>Low income is defined as having a certain level of disposable income which is assessed by WHIL.</p> <p>Loans are repayable to WHIL.</p> <p>Capital appreciation loans are available for those persons whose religious beliefs prevent them from accepting loans.</p> <p>Park home owners loan limited to £5000</p>
<p><b>Urgent Repairs Grant</b></p>	<p>To provide small grants for carrying out urgent repairs quickly to prevent ill health or an accident.</p>	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ over 60</li> </ul>	<ul style="list-style-type: none"> <li>• £1000 per grant</li> <li>• No client to have more that 3</li> </ul>	<p>Low income is defined as being on an income related benefit or universal credit equivalent. Clients not</p>

	For example to fix dangerous electrics or repair a broken heating system.	<ul style="list-style-type: none"> <li>✓ vulnerable (disabled or with limiting long term illness or terminal illness)</li> <li>✓ Home owners</li> <li>✗ Tenants</li> </ul>	grants in a year and more that £1,500 in a year.	on a benefit may be given a Test of Resources to determine their income level.
<p><b>Home energy efficiency improvements</b></p> <p><b>These schemes may be replaced with equivalent and additional schemes under Green Deal</b></p>	<p><b>Warm Streets/</b> To provide cavity wall and loft insulation.</p> <p><b>Warm Front top-ups</b> To provide top-up grants to successful Warm Front applicants who need additional money on top of the Government grant to carry out the works.</p>	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ Home owners</li> <li>✓ Tenants</li> </ul> <p><b>Warm Front Top-up</b> clients must be successful applicants of the Warm Front Scheme who have been told by Ega that the cost of works they have applied for is more that the maximum allowed by the Warm Front Scheme.</p>	<p><b>Warm Streets:</b> Depending on age and income some people will be provided with free home insulation. Otherwise there are discounts of at least 50% (May be subject to changes which are outside the scope of this Policy)</p> <p><b>Warm Front Top-ups</b> Top-up grants are given at an amount that will cover the extra cost required to complete works being funded by the Government Warm Front grant (or equivalent). Excessive</p>	<p>Low income for the Warm Streets scheme is defined by the Warm Streets scheme and is subject to change.</p> <p>Warm front Top-up clients will have been assessed by the Warm Front scheme as having a low income in order to be entitled for a Warm front grant.</p>

			claims may be refused. Average grants paid have been between £200 and £1,000.	
<b>Community Alarms Grants</b>	For the installation of community alarms and key safes.	<ul style="list-style-type: none"> <li>✓ Low income</li> <li>✓ over 60</li> <li>✓ vulnerable</li> <li>✓ Home owners</li> <li>✓ Tenants</li> </ul>	£200 maximum	Low income is defined as being on income related benefit or universal credit equivalent.

# **APPENDIX 1 – DELIVERY SCHEME DETAIL**

## **1. HOME HEALTH AND SAFETY ADVICE AND HOME VISITS**

### **Who can apply?**

This service is for home owners with low income only.

Low income is defined as being on one of the income related benefits listed below:

- Income Support (or universal credit equivalent)
- Income based Jobseekers allowance (or universal credit equivalent)
- Employment support allowance (income Based) (or universal credit equivalent)
- Council Tax benefit
- Pension credit (Guarantee credit)

People who are likely to satisfy low income eligibility although not on above benefits can also apply. This means the person is not likely to be assessed as having full contribution in Housing Services test of resources.

### **The Scheme**

Home visits will be carried out to enable housing officers to give preliminary advice about home repairs and prioritising work to remedy any defects. A list of contractors for repairs can be provided.

Home repairs and improvements advice and support for elderly, disabled or vulnerable people can also be provided by the Home Improvement Agency.

### **Works that can be included**

When an officer visits they will focus on identifying serious health and safety hazards and major disrepair. For example:

Dangerous electrics  
Inadequate heating and/or home insulation  
Damp and mould  
Roof leaks  
Dangerous staircases and pathways

### **How to apply**

Call Housing Services on 01225 396444 to ask for an appointment

## **Funding amount**

There is no funding available with this scheme. The scheme provides advice only.

## **Requirements and conditions**

- Advice and guidance is given subject to available resources and to reflect the best interests of the household.
- The advice and guidance is not a structural survey and the assessment is based on the Housing Health and Rating System under the Housing Act 2004.
- Advice given may be verbal or written.
- The Council may have to take formal action when they discover a serious hazard or disrepair. For example they may have to serve a Hazard Awareness Notice which tells the house owner what the hazards are.

## **2. DISABLED FACILITIES GRANT**

### **Who can apply?**

This grant is available to residents (both adults and children) who are disabled and have been referred for assistance by the Council's Occupational Therapy Team.

It is available to owner-occupiers and private tenants, including tenants of Residential Social Landlords (with the landlord's consent).

The grant is only available to people on low incomes and is subject to a "test of resources" which examines people income and savings. The grant is only available to people who have been assessed by an occupational therapist as in need of the grant.

Applications for children will not be subject to a "test of resources" under current legislation.

### **The Scheme**

Grants are available for disabled people to provide adaptations in their homes which will enable them to live more independently and remain at home.

The grants are mandatory which means that the Council has a legal duty to provide them. The grant can include payment for professional fees and any unforeseen works that are necessary.

### **Works that can be included**

The eligible works include those that are deemed mandatory in accordance with the Housing Grants, Construction and Regeneration Act 1996. This includes essential adaptations to give residents better freedom of movement into and around their home and to access facilities within it. All applicants will have to be assessed by an Occupational Therapist before being referred to the Housing Standards and Improvement Team.

Funding will only be considered up to the value of the works recommended by the Occupational Therapist.

### **Funding amount**

The maximum amount of grant will be £30,000.

Home Improvement Loans can also be used to "top up" a Disabled Facilities Grant (DFG) where the cost of work exceeds the maximum of £30,000 allowed for a DFG.

Home Improvement Loans can only be made available to owner occupiers as the loans are put as a charge against the property so that outstanding loans can be



reclaimed by Wessex HIL when the property is sold or inherited. See the Home Improvement Loans section to this document for further information about applying for a loan.

### **How to apply**

Contact Sirona on 01225 - 396000 and ask for an assessment by an Occupational Therapist (OT). If the OT judges that the client is in need of an adaptation the case will be referred to Housing Services who will administer the grant application.

The Council's Home Improvement Agency is also available to help and support clients through the process of applying for a DFG. The first point of contact however is Sirona.

### **Requirements and conditions**

#### **About the applicant**

The property is to be occupied by the applicant following the completion of the work.

Applicants are subject to a test of financial resources except where the works are for children.

#### **About the grant**

A valid application and specified conditions are detailed in the Housing Grants, Construction and Regeneration Act 1996. (Assistance with completing forms is available.)

The client will be informed within 6 months of a valid application whether or not their application has been approved or refused. Housing Services will aim to approve a valid application within 6 weeks.

#### **About the works**

Estimates for the cost of the works are required, prior to approval, from two contractors (unless otherwise directed).

Reasonable professional fees will be paid only when considered necessary. Fees from a chartered architect, chartered surveyor or a home improvement agency, or private OT will be considered.

#### **Unforeseen works**

Unforeseen works can only be considered upon prior inspection and agreement by Housing Services.

If unforeseen works take the total cost of the works above the grant maximum of £30,000 the client may be asked to pay the additional money.

## **Payment of works**

Payments will be made to the client or will be paid to the contractor(s) only at the client's request.

Final payments are only made on the submission of an acceptable invoice for the works, including any professional fees.

Final payments will be made when all works are completed and meet the client's needs as determined by the Occupational Therapist.

Interim payments will be paid at the discretion of the Housing Services. Clients will be expected to pay any contribution they may have before the Council pays an interim payment.

Interim payments are only made on the submission of an acceptable invoice for the works, including any professional fees, and will be paid to a maximum of 90% of the approved amount. Works to the value of the payment being requested must have been completed and the works must have been inspected by a Housing Services Officer from the Council, or an Officer from the Home Improvement Agency or both.

## **Recovery of Grant**

A Disabled Facilities Grant exceeding £5,000 may be reclaimed by the Council where a property is sold or transferred within 10 years of the certified grant completion date. No more than £10,000 will be reclaimed in each case. The decision to recover Grant will be made on an individual basis by the Housing Services Manager.

Grant in excess of £5,000 may be registered as a local Land Charge. A local Land Charge will be registered if the Grant is likely to have added value to the property.

For example a land charge may be registered where the property has been extended to provide additional facilities and/or accommodation, but not usually for the installation of stair lifts or other items that would not substantially change the property value.

### **3. HOME IMPROVEMENT LOANS**

#### **Who can apply?**

This service is for home owners who are on a low income and:

- Over 60 years old; or
- Vulnerable (or have a vulnerable member within the household); or
- Have dependent children under 16.

Low income eligibility will be assessed by Wessex Home Improvement Loans (WHIL) who will carry out a financial assessment to decide whether or not an applicant is able to have a low interest home improvement loan. As part of the assessment they will look at clients' income savings and outgoings.

The criteria for eligibility are a disposable income of less than £125 per week and savings of less than £16,000.

Vulnerable people are defined as people with either a disability or a limiting long term illness or a terminal illness.

#### **Who are Wessex Home Improvement Loans (WHIL)?**

WHIL is a Community Development Finance Institution who works in Partnership with Bath and North East Somerset Council as well as with other councils in the area. Established in 2002 as a "not for private profit" organisation they provide low cost finance to home owners for essential maintenance and improvement works.

The Council pay an annual subscription to WHIL. The Council is part of the Wessex Consortium. The governing body of WHIL is their board to which the consortium has representation.

#### **The Scheme**

Low cost Home Improvement Loans will be offered for home repairs and improvements that will remove or reduce serious health and safety hazards band A to D as assessed under the Housing Health and Safety Rating System.

Home Improvement Loans can also be used to "top up" a Disabled Facilities Grant (DFG) where the cost of work exceeds the maximum allowed for a DFG.

Home Improvement Loans can only be made available to owner occupiers as the loans are put as a charge against the property so that outstanding loans can be reclaimed by WHIL when the property is sold or inherited.

Loans are available from WHIL via a referral from Housing Services.

There are several types of loan available. Advice and guidance will be provided by WHIL to ensure applicants are offered the most suitable type of loan for their situation. In some cases WHIL may not be able to lend to the client. In such cases

clients will be referred back to the Housing Service who may be able to offer alternative form of assistance.

In some cases where WHIL is unable to lend to a client or where the maximum they can lend is insufficient to complete all the essential works the Council may not be able to offer any further financial assistance. In such cases careful consideration will be given to taking the most appropriate course of action and may be referred to the Housing Manager for a decision.

The low cost Home Improvement Loans will be either capital repayment, interest only, interest roll-up, interest free or a combination a combination of these offered at an interest of 4%\* at the time of writing this policy (\* the interest rate is fixed for the period of the loan and the rate for new loans may be subject to change with the agreement of the Council). WHIL will make a recommendation on the most suitable loan appropriate to the circumstances of the applicant.

All loans are repayable to WHIL who holds the loan fund on the Council's behalf.

### **Works that can be included**

Home repairs and improvements that will remove serious health and safety hazards band A to D as assessed under the Housing Health and Safety Rating System will be considered. For example:

- Dangerous electrics
- Inadequate heating and/or home insulation
- Damp and mould
- Roof leaks
- Dangerous staircases and pathways

Home improvement loans may also be able to cover works to the common parts of a building, or where a legal notice has been served requiring fire precautions work and when there are insufficient funds held by the management company.

Home Improvement Loans can also be used to "top up" a Disabled Facilities Grant (DFG) where the cost of work exceeds the maximum of £30,000 allowed for a DFG.

Unforeseen works and professional fees may also be included in the loan amount (see below in conditions and requirements).

### **Funding amount**

The maximum that can be lent is £15,000

The minimum that can be lent is £500

All assistance is subject to the availability of funding.

The Council will subsidise each loan given as agreed by the Wessex Consortium. Where required for individual loans paid, the subsidy will be a grant paid directly to WHIL on the client's behalf. The subsidy amount is determined by WHIL on a case by case basis and will depend on the type of loan the interest payable and the loan period.

If the client chooses to use the service of the Council's Home Improvement Agency then the agency's fees will be included in the loan. Housing Services will approve fees charged at 10% of the cost of the works.

### **How to apply**

Clients can contact Housing Services on 01225 396444 to discuss whether or not they are likely to be eligible.

Clients can also contact the Home Improvement Agency. The Agency can help people make an application for this type of loan and provide help to get the works carried out. For example they will arrange for building contractors to carry out the work.

The following gives a brief out line of how to apply:

- An officer from the Council will visit and decide which works can be included.
- Clients will be provided with a schedule of works by the Council.
- A WHIL advisor will arrange to visit the client/ applicant in their home and assess eligibility for the loan. They will make a decision on eligibility, whether a loan is affordable and if so what type of loan is best for the client.
- Clients must use the schedule of works to get two estimates; one each from two different building contractors. These estimates will be part of the application to the Council which will also include a proof of title (or equivalent proof of ownership) to show who owns the house and completed application forms.
- When Housing Services have a full and complete application they will aim to approve it in writing within 20 working days.
- Clients can only start works when they have written approval from the Council.

The Home Improvement Agency and the Council and WHIL will do what they can to guide and support clients through the process.

### **Wessex Subscription**

The Council will pay from its Housing Renewal budget an annual subscription fee to WHIL to belong to the Wessex Consortium.

## **Requirements and conditions:**

### **About the applicant**

Applicants must own the property.

Applicants must have sufficient equity in the property.

Owner-occupiers are to have owned and lived in the property for the past year. Occupying applicants with shared equity will usually be assessed jointly.

The applicant must be over 18 years old

### **About the loan**

Full repayment of any outstanding loan will be necessary on the disposal of the dwelling. In this instance disposal means the sale of the property or the transfer of ownership, or the inheritance of the property.

Applicants must have a bank account; repayments are made by a monthly direct debit from this account.

The loan will be recorded as a land charge until repayment.

### **About the works**

Funding is only available for the cost of works started after the approval of assistance. This means that applicants must not start works for which they are borrowing the money until the loan is approved by WHIL and the Council.

Reasonable professional fees may be included from a chartered architect, chartered surveyor, home improvement agency or for other associated services approved by the Council.

As part of the application estimates for the cost of the works are required, prior to approval, from two approved contractors.

Works eligible for funding through an insurance claim will not receive assistance but the policy excess amount can be.

Clients can only start works when they have their written approval from the Council. Starting works before written approval may invalidate their application.

## **Unforeseen works**

Unforeseen works are works that were not expected to be needed when the works were originally planned but are essential for the job to be completed safely and in a satisfactory manner.

Unforeseen works can only be considered upon prior inspection and agreement of Housing Services.

Unforeseen works will have to be funded by the applicant. However WHIL may, in agreement with the client, add a maximum of 10% of the cost of the works (including any fees) to the loan when the loan is initially set up. This extra amount can then be used for unforeseen works if needed. If this amount is not used then the 10% must be paid back to WHIL by the applicant when works are complete.

## **Payment of the works**

For clients not being helped by the Home Improvement Agency the Home Improvement Loan payment is only made on the submission of an acceptable invoice for the works, including any professional fees. All works must be completed to the satisfaction of the Council.

Home Improvement Agency (HIA) clients must agree to have their loan held for them by the Agency in the HIA Client account. The loan money will be put in to that account when the loan has been agreed by WHIL and signed up to by the client. The HIA will pay the building contractor when all works have been completed to the satisfaction of the Council and upon receipt of an acceptable invoice. This will mean that HIA clients have to start making repayments to WHIL from the time the loan is paid to the HIA client account and before that works have started.

## **4. URGENT REPAIRS GRANT**

### **Who can apply?**

This service is for home owners who are on a low income and:

- Over 60 years of age; or
- Vulnerable (or have a vulnerable member in the household).

Vulnerable people are defined as people with either a disability or a limiting long term illness or terminal illness.

Low income is defined as being on one of the income related benefits listed below.

- Income Support (or universal credit equivalent)
- Income based Jobseekers allowance (or universal credit equivalent)
- Employment support allowance (income Based) (or universal credit equivalent)
- Council Tax benefit
- Pension credit (Guarantee credit)

For clients who are not on one of these benefits but who are on one of the following benefits or, who consider themselves to have a low income, Housing Services will carry out a Test of Resources to determine eligibility. In such cases clients may have to make a contribution.

Disability Living allowance  
Industrial injuries disablement benefit  
War disablement pension  
Child Tax credit (Joint income of £15,000)  
Working Tax Credit  
Pension credit (savings credit)

### **The Scheme**

Urgent repair grants are available for carrying out repairs quickly. The scheme uses a fast track simple application process. For instance; only one estimate for the works is required and the owner will not need to prove that they own their home, only to declare that they do.

This service is different and separate from the Handy Person service and from the Housing Improvement Loans service.

### **Works that can be included**

Grants will be offered for works that will support independent living. For example a blocked toilet or dangerous electrical systems would be eligible.



The Urgent Repairs Service must be the most appropriate way to help the client. It should not be used to cover work that could be carried out by the Handy Person Service or Bobby Van or by a Home Repair Loan.

Examples of eligible work are

- Repairs to a boiler or heating system to ensure that provision of heating and or hot water.
- Repairs to stop water leaking into the property.
- Repairs to dangerous electrics.
- Repairs to fix a broken or leaking WC or cess-pit.
- Works to investigate the condition of power and lighting circuit and establish what repairs are needed.
- Works to investigate the structural stability of a dwelling or part of it and establish what works are needed.
- Repairs or alterations to help prevent falls of various types. For e.g. falls on stairs, falls between levels and in bath rooms.
- Repairs or alterations to make a property secure
- Repairs to lifts & hoists funded through a disabled facilities grant.

### **Funding amount**

Maximum £1,000 per job

A client can receive a maximum of 3 grants per financial year. While the maximum per job is £1,000 the total maximum each client can receive per calendar year is £1,500.

All assistance is subject to the availability of funding.

### **How to apply**

Contact Bath and North East Somerset Council's Housing Services or the Council's Home Improvement Agency.

### **Requirements and conditions**

#### **About the grant**

The payment for urgent repair work is made as a grant and so is not repayable to the Council. Therefore the Council will not seek to recover this grant if the property is subsequently sold or if the applicant moves out for some reason.

#### **About the works**

As part of the application, one estimate for the cost of the works is required from one approved contractor.

#### **Unforeseen works**

Unforeseen works are works that were not expected to be needed when the works were originally planned but are essential for the job to be completed safely and in a satisfactory manner.

Unforeseen works can be paid for up to the maximum amount of grant allowable under the scheme.

### **Payments of works**

Final payment for work is only made on the submission of an acceptable invoice for the works, including any professional fees. Works must be completed to the satisfaction of the HIA or Housing Services.

Payment of the works will be made directly to the building contractor by the Council or the Housing Improvement Agency (or the Council commissioned provider of this scheme). Applicants will need to agree to this when they sign the application form.

## **5. HOME ENERGY EFFICIENCY**

### **Who can apply?**

This assistance is available to everyone in Bath and North East Somerset with greater benefits for those on a low-income.

### **The Schemes**

These schemes are to provide help to improve energy efficiency within the home and reduce fuel poverty. There are three forms of Assistance:

- Warm Streets scheme (or equivalent)
- Warm Front top-up grants (or equivalent).
- Energy loan

With the start of Green Deal the range of assistance may change.

### **Warm Streets scheme**

#### **Who can apply?**

“There is something for everyone”

- Home owners
- Tenants of private rented accommodation who have their landlord’s permission.

#### **What works can be included**

Loft insulation and / or cavity wall insulation

#### **Funding amount**

Depending on age, income and household circumstances, some people will be provided with home insulation for free. In other cases there are discounts of up to 50%.

#### **How to apply**

- Phone the Energy Saving Trust advice centre on 0800 082 2234
- Email on [warmstreets@cse.org.uk](mailto:warmstreets@cse.org.uk)

An energy advisor will tell you if you are eligible for free or discounted home insulation.

### **Requirements and Conditions for Warm Streets**

- All assistance is subject to the availability of funding.
- The applicant is to be over 18 years old.
- A valid application
- Applicant to meet Warm Streets low income/low savings, household or age criteria

### **Top-ups for National Warm Front Scheme (or equivalent)**

Where the cost of works usually included in the Warm Front Scheme or equivalent exceeds the amount paid by the Warm Front Grant (£3,500) the Council will make up the additional amount on the applicant's behalf. The additional cost must pay for works which help provide affordable warmth or increased energy efficiency. Applicants must apply to the Council for this discretionary funding. An additional estimate may be required.

### **Who can apply?**

Successful applicants to the Warm Front Scheme who have been told by Warm Front that the cost of the works they have applied for are more than the maximum allowed by the Warm Front Scheme.

### **What works can be included**

Works approved by Warm Front (or equivalent). A typical example is central heating system being installed where there was none before or where the existing system was broken and needs replacing.

### **Funding amount**

Top-up grants are given at an amount that will cover the extra cost required to complete the works being funded by Warm Front grant. Excessive claims however may be refused. On average grants that have been paid in the past range between £200 and £1,000.

### **How to apply**

Clients will need to contact Housing Services and pass to them a copy of their approval letter from Warm Front. This letter will say how much extra funding is needed to complete the works.

If the Council can approve the client's application for a Warm Front Top-up they will write to them confirming this. The Council will make the payment to Warm Front on the client's behalf.

### **Requirements and Conditions for Warm Front Top-ups:**

- All assistance is subject to the availability of funding.
- The applicant is to be over 18 years old.
- A valid application to Housing Services.
- Applicant to already be a successful Warm Front applicant.

### **Payment of works**

The Council will pay Warm Front directly on behalf of the client.

### **Energy loan**

To provide assistance to vulnerable households as defined for the Home Improvement Loan scheme above occupying hard to treat homes for energy efficiency measures to help remove them from fuel poverty.

Eligibility, conditions and other details relevant to this loan are described in section 3 of Appendix 1 on Home Improvement Loans.

### **Funding amount**

The maximum that can be loaned is £15,000

The minimum that can be lent is £500

All assistance is subject to the availability of funding.

The Council will subsidise each loan given as agreed by the Wessex Consortium. Where required for individual loans paid, the subsidy will be a grant paid directly to WHIL on the client's behalf. The subsidy amount is determined by WHIL on a case by case basis and will depend on the type of loan the interest payable and the loan period.

If the client chooses to use the service of the Council's Home Improvement Agency then the agency's fees will be included in the loan. Housing Services will approve fees charged at 10% of the cost of the works.

## **How to apply**

Clients can contact Housing Services on 01225 396444 to discuss whether or not they are likely to be eligible.

Clients can also contact the Home Improvement Agency. The Agency can help people make an application for this type of loan and provide help to get the works carried out. For example they will arrange for building contractors to carry out the work.

The following gives a brief outline of how to apply:

- An officer from the Council will visit and decide which works can be included.
- Clients will be provided with a schedule of works by the Council.
- A WHIL advisor will arrange to visit the client/ applicant in their home and assess eligibility for the loan. They will make a decision on eligibility, whether a loan is affordable and if so what type of loan is best for the client.
- Clients must use the schedule of works to get two estimates; one each from two different building contractors. These estimates will be part of the application to the Council which will also include a proof of title (or equivalent proof of ownership) to show who owns the house and completed application forms.
- When Housing Services have a full and complete application they will aim to approve it in writing within 20 working days.
- Clients can only start works when they have written approval from the Council.

The Home Improvement Agency and the Council and WHIL will do what they can to guide and support clients through the process.

Please refer to section 3 of this Appendix for full details of the terms and conditions associated with this Energy Loan.

## **6. COMMUNITY ALARMS**

### **Who can apply?**

This grant is available to low income residents who are over 60 years of age, disabled or otherwise vulnerable (people with a limiting long term illness or terminal illness).

The assistance is available to owner-occupiers, private tenants and Residential Social landlord (Housing Association) tenants.

Low income is defined as being on one of the income related benefits listed below.

- Income Support (or universal credit equivalent)
- Income based Jobseekers allowance (or universal credit equivalent)
- Employment support allowance (income Based) (or universal credit equivalent)
- Council Tax benefit
- Pension credit (Guarantee credit)

### **The scheme**

Small grants are available for vulnerable people on low income for the installation of community alarms and key safes. This equipment can help people to remain in their own homes as it enables them to call for help easily if they fall or become ill for example.

### **Works that can be included**

Eligible works include community alarms and key safes.

### **Funding amount**

The maximum amount of assistance offered is £200

### **How to apply**

Contact the Community Alarms Service. They will visit the client in their home and decide what equipment is needed and they will help the client apply for the grant from Housing Services.

### **Requirements and conditions**

All assistance is subject to the availability of funding.

The applicant is to be over 18 years old.

A valid application will comprise of a correctly completed and signed application form and specified proof of income. (Assistance with completing forms is available.)

The eligible works are to be specified and arranged by the Community Alarms Service.

**Payment for works**

Community Alarms and Housing Services will arrange for the payment of the grant when the works are complete.



### Summary of budgets and targets for the year 2012/13

<b>Type of assistance</b>	<b>Maximum assistance Available per grant / loan</b>	<b>Approximate number of grant or loan given per year</b>	<b>Total budget available for scheme</b>
<b>Free home safety repairs and adaptations advice and home visits</b>	No funding Advice only.	none	No funding
<b>Home Improvement Loans</b>	£15,000	20	£50,000 for Wessex Subscription payment and subsidy payments for individual loans
<b>Urgent Repairs Grants</b>	£1,000	60	£50,000
<b>Home Energy Efficiency</b>			
• <b>Warm Streets</b>	Cost of Loft and cavity wall insulation	160 measures	£50,000
• <b>Warm front Top-ups</b>	Reasonable costs to enable applicant to take up Warm Front grant	10	£5,000
• <b>Energy loan</b>	£15,000	2	(inc. home improvement loans)
<b>Community Alarm Grants</b>	£200 maximum	100	£10,000
<b>Disabled Facilities Grants</b>	£30,000 maximum	250	£1,000,000