

Housing Services Decent Homes Policy

Grants and loans for housing and health interventions

2019



Adaptations
Essential repairs
Energy efficiency
Community alarms
Urgent repairs
Empty homes

Housing Services

Decent Homes Policy

Grants and loans for housing and health interventions

2019

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“This policy will improve the housing conditions of eligible disabled people...”

DECENT HOMES POLICY

- 1.1 This policy sets out how the Council improves homes by providing financial assistances.
- 1.2 The Policy will be subject to periodic review particularly if there are substantial changes to funding and resources. The review date will be published on the front page.

Adaptations for disabled people

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

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

Home repairs and improvements

- 1.4 This policy will improve the housing conditions of vulnerable owner occupiers by giving applicants financial support in the form of loans and grants for improvements which contribute towards the Decent Homes Standard and to help remedy serious health and safety hazards.
- 1.5 This policy operates alongside the Housing Services Enforcement and Licensing Policy which deals with the repair and improvement of rented homes to remedy serious housing health and safety hazards.
- 1.6 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.

The Decent Homes Standard refers to the definition set out in the document – “A Decent Home: Definition and Guidance for implementation. June 2006 – update” Department for Communities and Local Government, or any subsequent update.

- 1.7 For the purposes of this policy a household is defined as vulnerable if the household is a low income household, as defined by current Housing Service criteria 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
 - Have dependent children 18 years of age or under.

Home energy efficiency improvements

- 1.8 This policy will improve the housing conditions by providing financial support to residents improve the heating and energy efficiency of their homes.

Community alarm grants

- 1.9 This policy will improve the safety of vulnerable people at home with a low income by giving them financial support in the form of grants for community alarms, key safes, telecare and related equipment.

Empty Properties

- 1.10 This Policy will help owners of empty properties to bring them back in to use by providing financial assistance.

Delivery Schemes

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

- Disabled facilities grants – working with the Occupational Therapy Service to help disabled people make physical adaptations to their homes to provide access to facilities for bathing and sleeping etc.;
- 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 fund small repairs that need to be completed quickly to prevent illness or accident. The scheme also helps residents using the Council's Home from Hospital Scheme;
- Home energy efficiency improvements – to help vulnerable and non-vulnerable households to keep their homes warm and energy efficient;
- Community alarm grants– to help vulnerable people feel safer in their homes by providing community alarms, key safes and related equipment.
- Empty Home loans and Small Works Grants for Empty properties – to help improve properties back to a suitable condition so they can be brought back in to use.

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 amounts in order to distribute the financial support available in an effective way.

“This Policy will help owners of empty properties to bring them back in to use...”

2 POLICY CONTEXT

- 2.1 Bath and North East Somerset 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.
- 2.2 This Policy will contribute towards the aims of the Bath and North East Somerset Corporate Strategy, Health and Wellbeing Strategy and the Economic Strategy in the following ways:
- Increasing the numbers of energy-efficient, safe and affordable homes to live in.
 - Enable financial assistance to vulnerable owner occupiers for home improvements
 - Support disabled people to make adaptations to their homes.
- 2.3 The Joint Strategic Needs Assessment 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 reduce housing health and safety hazards and improve home energy efficiency.
- 2.4 The House Condition Survey 2012 identified
- Of those lone parent families who are owner occupiers, 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 in 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.

3 EQUALITIES

- 3.1 The Policy will be implemented by Housing Services and its delivery partners. 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 Standards and Improvement Team 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.

6 EXCEPTIONAL CASES

- 6.1 In exceptional cases the Council will consider applications for help with home adaptations, repairs and safety improvements and assistance that fall outside this Policy. Such applications will be decided by the Cabinet Member for Homes and Planning or the Head of Housing 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 Head of Housing;
- b) Exceptions to the policy where an urgent decision is required will be decided by the Head of Housing in consultation with the Cabinet Member for Homes and Planning;
- c) All other exceptions to this policy will be decided by the Cabinet Member for Homes and Planning through the appropriate democratic process.

7 DECENT HOMES POLICY 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 A provides information on the current schemes. These schemes may change or be withdrawn according to current priorities and the funding available

Summary Table: Delivery Schemes




| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|---------------------------------|---|--|--|--|
| Disabled Facilities Grant (DFG) | Financial assistance and advice to make home adaptations to promote independent living |  Low income  Disabled  Home owners  Tenants | Up to £30,000 | <p>All DFG approvals are subject to an eligibility assessment and a test of resources.</p> <p>Further assistance may be available for DFG adaptations over £30K.</p> |
| Home Improvement Loans | Home Improvement Loans are for repairs and improvements that contribute towards the Decent Homes Standard and/or reduce housing |  Low income  Home owners (including park homes)  Tenants | <p>Between £500 and £15,000.</p> <p>Disabled Facilities loans may be up to</p> | Loans are available from Wessex Resolutions Community Interest Company (WRCIC) upon approval from Housing Services. |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|-----------------------------|--|---|--|--|
| | <p>health and safety hazards under the Housing Health & Safety Rating System (Housing Act 2004).</p> <p>Home improvement loans (known as Disabled Facilities Loans) are also available to top-up DFGs.</p> | | £20K, depending on the cost of eligible works and assessment by WRCIC. | <p>Low income is defined and is assessed by WRCIC in accordance with this Policy.</p> <p>Loans are repayable to WRCIC.</p> <p>Capital appreciation loans are available for those persons whose religious beliefs prevent them from accepting loans.</p> <p>Park home or boat owner's loan limited to £5,000.</p> |
| Urgent Repairs Grant | To provide small grants for carrying out urgent repairs quickly to prevent ill health | <p>✓ Low income *</p> <p>✓ over 60*</p> | £1000 per grant | Low income is defined as being on an income related benefit or universal credit |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|-----------------|---|---|--|---|
| | <p>or an accident.</p> <p>For example to fix dangerous electrics or repair a broken heating system.</p> | <p>✓ Disabled or with limiting long term illness or terminal illness*</p> <p>✓ Home owners</p> <p>✓ Tenants</p> | <p>No client to have more than 3 grants in a financial year</p> <p>Maximum £1,500 in a financial year.</p> | <p>equivalent. Clients not on a benefit may be given a Test of Resources (TOR) to determine their income level.</p> <p>*Home from Hospital Clients and hospital admission prevention – no TOR, over 60 or vulnerability required.</p> |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|-------------------------------------|---|--|---------------------------------------|---|
| Home energy efficiency improvements | <p>Affordable Warmth Top-up grants.</p> <p>Other similar schemes signed up to by the Council for which funding becomes available.</p> | <p>✓ Low income</p> <p>✓ A member of the household is aged 60 or over; or has a disability, or a limiting long term illness or a terminal illness; or dependent children 18 years of age or under.</p> <p>✓ Home owners</p> <p>✓ Tenants</p> | Dependant on the current scheme offer | Heating or energy efficiency improvements. |
| | Home Energy Loans for energy efficiency | ✓ Home owners (including able to pay and not | Maximum £15K Capital Repayment | Residents who make energy efficiency improvements |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|-------------------------|---|--|------------------|---|
| | measures | vulnerable) ✓ Landlords | loans only | through the Council's Energy at Home scheme. Wessex HIL to determine loan eligibility. |
| Community Alarms Grants | For the installation of community alarms, Telecare and key safes. | ✓ Low income ✓ over 60 ✓ A member of the household is aged 60 or over; or a disability, or a limiting long term illness or a terminal illness; or dependent children 18 years of age or under. | £200 maximum | Low income is defined as being on income related benefit or universal credit equivalent. |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|------------------|---|--|---|---|
| | |  Home owners  Tenants | | |
| Empty Properties | Works to bring empty homes back in to use |  As specified by the Empty Residential Property Policy. | Empty Homes Loans A loan (minimum £500 to maximum £30,000) to finance repairs in order to bring the | The loan must be repaid within 10 years or in full on sale of the property, whichever is first. |

| Assistance Type | Purpose | Eligible client group | Amount available | Additional information |
|-----------------|---------|-----------------------|--|------------------------|
| | | | <p>property back into use.</p> <p>Small works Grants for empty properties</p> <p>A grant (minimum £25 to maximum £500) to finance works in order to make the property saleable or rentable.</p> <p>This is available to all properties classified as empty under the Empty Property Policy.</p> | |

Important Note: All schemes are subject to available funding and can be suspended or stopped, with the exception of mandatory DFGs, at any time.

APPENDIX A – DELIVERY SCHEME DETAIL

1. DISABLED FACILITIES GRANTS

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 tenants, (both private and social housing) with their landlord's consent. Also occupiers of qualifying house boats and caravans.

The grant is only available to people who have been assessed by an Occupational Therapist as in need of the grant. In addition the grant is only available to people on low incomes and is subject to a "test of resources" which looks at people's income and savings. 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, subject to the maximum grant cap detailed below.

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 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 and that are considered reasonable and practical by Housing Services.

Discretionary funding

Discretionary payments may be made available for costs incurred in making an application for a complex adaptation.

Funding amount

The maximum amount of Disabled Facilities Grant is that set by statute, currently £30,000.

In exceptional cases, and where the reasonable costs of the work exceed the statutory £30,000 limit, the Council may be able to support the following funding options:

- A low interest Home Improvement Loans (in such cases known as “Disabled Facilities Loans”) up to the value of £20,000. These loans are offered through Wessex Resolutions Community Interest Company (WRCiC); or
- Where WRCiC are unable to offer a loan then an applicant may apply to the Council’s DFG Panel for a repayable grant up to the value of £20,000.

Both of the above top-up options are discretionary and come with a range of conditions, which will include registering an interest in the property with the Land Registry, either by way of Title Restriction or Caution against First Registration, or with Local Land Charges. The maximum top-up may be less than £20,000 as the loan amount is also subject to WRCiC's financial assessment of the applicant's ability to make repayments. Further details will be made available if this option is pursued. In addition further information on WRCiC loans can be found in the Home Improvement Loan – section 2.

The DFG Panel shall be made up of the Team Manager (Housing Standards & Improvements) and Team Managers representing both the Occupational Therapy service and the relevant Social Care service. The panel will be informed by the DFG case officer. The decision about approving a Disabled Facilities Top-up Grant will be based on the circumstances of the case and subject to the availability of funding.

Loans for contributions, as calculated by a Test of Resources

Where an applicant is eligible for a grant amount, such that the grant can actually pay towards the cost of the works (not a £0 Grant), but a contribution towards the cost of the works is required as determined by the Test of Resources, then home owners are entitled to apply for a Council Loan from WRCiC to pay for that contribution.

The minimum amount of loan that can be applied for is £500. The Maximum is £20,000.

See section 2 – “Home Improvements” below for applying for a loan.

How to apply for a DFG

Contact either the Council or 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.

Works which do not go ahead

In exceptional cases where works do not go ahead, professional fees due to the Home Improvement Agency may be paid at the discretion of the Head of Housing.

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 or Housing Services.

Interim payments will be paid at the discretion of 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, 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 Team Manager (Housing Standards & Improvements).

Grant in excess of £5,000 may be registered as a local Land Charge with the Council. 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.

Top-up grants on DFGs to pay for works over £30,000 may be repayable to the Council and will be registered as a Local Land Charge with the Council or as a Charge on the property with the Land Registry. This is so that the full amount of the re-payable grant can be recovered on the sale or transfer of the property.

2. HOME IMPROVEMENT LOANS

Who can apply?

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

Low income eligibility will be assessed by Wessex Resolutions Community Interest Company (WRCIC) 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 low income eligibility is a disposable house hold income of £150 or less per week. Savings are not assessed.

The eligibility criteria above will not apply to applicants applying to top-up Disabled Facilities Grants (DFGs) where the maximum DFG of £30,000 is insufficient to cover the cost of works.

Energy efficiency loans are not subject to the eligibility criteria above. Please see the section on energy efficiency loans for eligibility criteria.

Who is Wessex Resolutions CIC (WRCIC)?

Wessex Resolutions CIC is a Community Interest Company who works in partnership with Bath and North East Somerset Council as well as with other Councils in the region. Established in 2002 as a “not for profit” organisation they provide low cost finance to home owners for essential maintenance and improvement works.

The Council is part of the Wessex Consortium which is represented on the Board of Wessex Resolutions CIC.

The Scheme

For low cost Home Improvement Loans, works that can be considered “eligible works” are works that contribute to the to the Decent Homes Standard and reduce housing health and safety hazards under the Housing Health & Safety Rating System (Housing Act 2004), as far as is reasonable and practical and within the funding constraints of this Policy.

Home Improvement Loans for eligible works are only available to owner occupiers. Wessex Resolutions may register its interest in the property at the Land Registry, either by way of Title Restriction or Caution against First Registration. This means that any outstanding loan will be repaid if; the property ceases to be the client’s main residence, the property title transfers away from the borrower or the property is sold. Loans are also available for park home or boat home owner occupiers; they are however subject to a lower loan limit because the loan cannot be put as a restriction against the property.

Loans can also be used to “top-up” a Disabled Facilities Grant (DFG) where the cost of work exceeds the maximum £30,000 allowed for a DFG. These will be referred to as Disabled Facilities Loans. These loans are only available to owner occupiers. See section for Disabled Facilities for more detail

Loans can also be uses to pay an applicant’s contribution towards the cost of works as it has been determined by the Test of Resources. These will be referred to as Loans for DFG contributions. These Loans are only available for owner occupiers. See section for Disabled Facilities for more detail.

For Disabled Facilities Loans and Loans for DFG Contributions given to owner occupiers, Wessex Resolutions CIC may register its interest in the property at the Land Registry, either by way of Title Restriction or Caution against First Registration, as for any other Home Improvement Loan.

Loans are available from WRCIC subject to approval by Housing Services.

There are several types of loan available. Advice and guidance will be provided by WRCIC to ensure applicants are offered the most suitable type of loan for their situation. In some cases WRCIC may not be able to lend to the client. In such cases clients will be referred back to Housing Services, who may be able to offer an alternative form of assistance.

The low cost loans offer a variety of products to meet individual client needs. WRCIC will undertake a financial assessment with each applicant to assess the most appropriate loan product to meet their needs and means. The standard interest is 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). WRCIC will only recommend a loan if it is appropriate and responsible to do so and will make a recommendation to the Council on the most suitable loan appropriate to the circumstances of the applicant.

All loans are repayable to WRCIC who hold the loan fund on the Council's behalf.

Works that can be included

Works that can be considered "eligible works" for the purpose of these loans are works that contribute to the Decent Homes Standard and reduce housing health and safety hazards under the Housing Health & Safety Rating System (Housing Act 2004), as far as is reasonable and practical and within the funding constraints of this Policy

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 (maximum £5,000 for park home or boat home owners)

The maximum Home Improvement Loan that can be lent to top-up a DFG is £20,000. The maximum may be less than this as the loan amount is also and ultimately determined by WRCIC’s financial assessment of the applicant.

The minimum that can be lent is £500

All assistance is subject to the availability of funding.

If the client chooses to use the service of the Council’s Home Improvement Agency then the agency’s fees may 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 or Wessex Resolutions directly on 01823 461099 to discuss whether or not they are likely to be eligible.

Wessex Subscription

The Council will pay an annual subscription fee to Wessex Resolutions and this may be paid from the Wessex fund. The purpose of the subscription is to facilitate the administration of the fund and the provision of low cost home improvement loans through the fund.

Requirements and conditions:

About the applicant

Applicants must own the property.

Applicants must have sufficient assets for repayment of the loan.

Applicants must have sufficient equity in the property.

Owner-occupiers are to have owned and lived in the property for the past year unless they are applying for a Disabled facilities loan. 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 or if it ceases to be the applicant's main residence. 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.

Wessex Resolutions may register its interest in the property at the Land Registry, either by way of Title Restriction or Caution against First Registration.

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 or the Home Improvement Agency.

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 two estimates for the cost of the works are usually required, prior to approval, from two approved contractors. In some cases one estimate may be accepted but the Council must be satisfied that reasonable value for money will be achieved.

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. 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.

Where the total value of all works exceeds the maximum loan amount available, any unforeseen works will have to be funded by the applicant.

WRCIC 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 WRCIC by the applicant when works are complete.

Payment for the works

For clients not being helped by the Council commissioned 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 or its authorised representative.

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 WRCIC 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, or the HIA, and upon receipt of an acceptable invoice. This will mean that HIA clients have to start making repayments to WRCIC from the time the loan is paid to the HIA client account and before the works have started.

3. URGENT REPAIRS GRANT

Who can apply?

This service is for home owners and tenants 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 Relief *
- Pension credit (Guarantee Credit)

For clients who are not on one of these benefits but 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.

For Home from Hospital clients given assistance under the Home from Hospital contract, delivered by the Council's commissioned Home Improvement Agency, no means test, vulnerability criteria or age restriction applies.

For clients requiring works to prevent them from going to hospital, as requested by the Occupational Therapist and Paramedic in emergency situations, no means test, vulnerability criteria or age restriction apply.

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.

This service can be used for any work (not covered by the rails contract) which is likely to prevent hospital admission or re admission. It can be used to assist clients who are being helped under the Home from Hospital contract; being delivered by the Council's commissioned Home Improvement Agency.

Works that can be included

Grants will be offered for works that will support independent living.

The Urgent Repairs Grant 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 at no cost to the client.

Examples of eligible work are:

- Repairs to a boiler or heating system to ensure that provision of heating and/or hot water is available.

- 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 example: falls on stairs, falls between levels and in bathrooms.
- Repairs or alterations to make a property secure
- Repairs to lifts and hoists funded through a Disabled Facilities Grant.
- Cleaning and de-cluttering where significant problems are preventing Home from Hospital clients from returning home.
- Hand rails to support independent living for Home from Hospital clients

Funding amount

Maximum £1,000 per job

A client can receive a maximum of three grants per financial year. The total maximum each client can receive per financial 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 or from the Council Commissioned Home Improvement Agency who may carry out the works themselves.

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.

Monitoring

Where the grant is offered through the Council's Commission Home Improvement Agency a list of cases and detail about them must be submitted by the HIA to Housing Services on a regular basis. Details must include: Address, client name, description of works, cost of works, information about financial eligibility and any other information as requested by Housing Services.

** Council Tax Benefit repealed and replaced with the Council's own Council Tax Relief system.*

4. HOME ENERGY EFFICIENCY

Who can apply?

Residents of Bath and North East Somerset Council who are on a low income and vulnerable may qualify for a grant to fund heating and insulation and improvements to the energy efficiency of their home. Tenants of social housing are excluded.

Residents of Bath and North East Somerset Council who are owner occupiers; regardless of their age, vulnerability or financial circumstances may qualify for an Energy Efficiency Loan from Wessex Resolutions CIC.

Private sector landlords may apply for Energy Efficiency Loans from Wessex Resolutions CIC. Where a prosecution is being taken in respect of the property concerned a loan can only be applied for at the discretion of the Head of Housing; in exceptional circumstances. Where other types of enforcement activity are being taken in respect of the property concerned a loan may be refused (at the discretion of head of Housing) if it is felt likely that there will be a conflict between the enforcement action and a loan application and approval.

The Schemes

- Affordable Warmth Top-up Grant
- Warm Homes Grant (NEA criteria apply)
- Energy Efficiency Loans from Wessex Resolutions CIC
- Other schemes to provide heating and or energy efficiency measures, that become available during the lifetime of this Policy and that have been agreed by Housing Services

How to apply

- Phone Energy at Home on 0800 038 5680
- Email on advice@energyathome.org.uk

Requirements and Conditions for Grants and Loans

- Wessex Resolutions CIC will assess an applicant's financial circumstances to determine if they can lend to them and how much. The loans are subject to approval in writing by Housing Services.
- Energy efficiency loans are subject to the same conditions as Home Improvement Loans described in the previous section.
- Energy efficiency improvements must be carried out through the Council's Energy at Home Scheme or equivalent approved scheme.
- The improvements must improve the energy efficiency of the home or help to provide affordable warmth.
- All assistance is subject to the availability of funding.
- The applicant is to be over 18 years old.
- A valid application.
- For the Warm Homes/Affordable Warmth Grant the applicant must meet the income/savings and vulnerability criteria etc.

What works can be included

Grants*:

- Provide a central heating system, where there is none;
- Repair/replace a heating system which is old and inefficient or broken; and
- Provide loft, roof, and wall or floor insulation.

Energy Efficiency Loans:

- Any of the above works*
- Any measure which will increase the energy efficiency of the home
- Measures to provide renewable energy for the applicant's home or landlord's property.

Funding amount

Funding limits will vary depending on the criteria of each scheme. For example:

- Affordable Warmth Top-up grants are given at an amount that will cover the extra cost required to complete energy efficiency works up to a maximum grant of £4,000.
- Warm Homes Grant – to cover the cost of energy efficiency works up to a £4,000 maximum.
- The maximum Energy Efficiency loan will be £15,000. Wessex Resolutions CIC will assess an applicant's financial circumstances to determine if they can lend and how much.
- Two or more forms of funding may be used together to fund a scheme of works.

Approval and Payment of works

Successful application for grants to Wessex Resolutions CIC will be approved in writing by Housing Services.

The payment of the Grants to the delivery provider will be made on the client's behalf. Works must be completed and a valid invoice submitted.

Loans and grants must be approved before works are started and payment of loans will be made directly to the Energy at Home delivery partners. Loans will be paid on completion of works and the submission of an invoice for the works.

5. 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 Relief *
- Pension credit (Guarantee Credit)
- Housing Benefit

The scheme

Small grants are available for vulnerable people on low income for the installation of community alarms telecare 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 or equivalent Council Commissioned 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.

* Council Tax Benefit repealed and replaced with the Council's own Council Tax Relief system.

6. EMPTY RESIDENTIAL PROPERTIES

This part of the policy will assist delivery of the Empty Property Policy by providing financial assistance through existing Housing Services resources to help bring empty properties back into use. Financial assistance will be available for renovation of a property or for works which help bring the property back into use. The assistance will be delivered via two schemes: Wessex Home Improvement Loans (see above) or Empty Homes Grant.

Budget

Available schemes are subject to the availability of funding. The budget at 2018/19 is:

- £150,000 for Wessex Loans is available until the funding is exhausted.
- £5,000 is available for Small Works Grants for empty properties until funding is exhausted.

Empty Home Loans (Via Wessex Resolutions CIC)

A loan (minimum £500 to maximum £30,000) to finance repairs in order to bring the property back into use is available as indicated in the Empty Residential Property Policy.

The proposed works must bring the property back into use. Back in to use means permanent residence or other residential use subject to appropriate planning permission. Properties brought in to use for second homes are excluded from this loan scheme.

A 10% contingency is built into the loan to cover any unforeseen works. As the loan cannot exceed £30,000 the contingency will be part of the £30,000.

The loan must be repaid over 10 years (or shorter if mutually acceptable) or in full at the point of sale if this is sooner.

Eligible works will be specified/agreed following an inspection by the Empty Property Officer.

Works must be completed within 9 months of loan approval. The property must be brought back into use or for sale for at current market value within 3 months of the completion of works.

Payment of the loan will be made to the applicant after the satisfactory completion of works, submission of satisfactory invoices to the Council and following an inspection by the Empty Property Officer.

Small Works Grants for empty properties

A grant (minimum £25 to maximum £500) to finance works in order to make the property saleable or rentable is available. This is available to all properties classified as empty under the Empty Property Policy.

Eligible works are those to make a property rentable or saleable. Eligible works will be specified by the Empty Property Officer following an inspection. Examples of eligible works are:

- Clearance of house or garden
- Gas Safety Certificate
- Electrical Safety Certificate
- Installation of hard wired fire alarm system
- Works to remedy Category One hazards
- Payment of eligible fees, such as planning or architect fees
-

Works must be completed three months after the grant is approved.

Where a grant is given, the owner and the Empty Property Officer will agree a reasonable time scale for the property to be brought back into use; normally a maximum of 6 months. It is a condition of the grant that the property is brought back into use within this time scale.

Where the owner fails to adhere to the terms of the grant, the Council will recover the grant from the owner.

Requirements and Conditions applicable to both schemes

About the applicant

The applicant must own the empty property. Proof of title will be required.

Consent of all owners will be required particularly when a loan is involved.

About the grant or loan

A valid application must be made. 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. For loans two estimates will be required and for grants only one estimate is required, unless otherwise directed by the Empty Property Officer.

Funding is only available for the cost of works started after the approval of assistance. This means that applicants must not start works before the assistance is approved.

Payment of works

Works must not begin before the Loan is approved otherwise the loan application may be cancelled. Completed or started works cannot be paid for retrospectively with this loan.

Should the loan applicant wish loans can be arranged so that interim payments can be made as works progress. In such cases more than one loan will be approved upfront in agreed amounts, in accordance with financial rules administered by WRCiC.

Payments will be made to the client or will be paid directly to the contractor(s) on the client's behalf, with the client's authority. This payment will only be 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.

Repayment of loan

Should the loan applicant wish and Housing Services agree, the loan can be arranged so that there can be a two year deferment period for the repayment of the loan .During this time interest will accumulate on the loan amount.

Assistance schemes summary

| Type of assistance | Max. assistance per grant / loan | Scheme funding* All schemes are subject to the availability of funding |
|--|----------------------------------|---|
| Home Improvement Loans | £15,000 | Bath and North East Somerset Council's Wessex Resolutions CIC fund |
| Urgent Repairs Grants | £1,000 | £20,000 per annum |
| Affordable warmth Top-up grants through Energy at Home | £4,000 | £80,000 per annum |
| Community Alarm Grants | £200 | £15,000 per annum |
| Empty Home Loan | £30,000 | B&NES Wessex Resolutions CIC Fund |
| Small Works Grants for Empty Home | £500 | £5,000 per annum |
| Disabled Facilities Grants | £30,000 | £1,209,006 per annum |
| Disabled Facilities Loans for DFG top up | £20K | Bath and North East Somerset Council's Wessex Resolutions CIC fund. |
| Discretionary DFG top-up grants and repayable grants | £20K | DFG top-up grants limited to 5% of the current DFG budget per annum. If this takes DFG expenditure above allocated funding it will be funded through the current DFG reserve. |

