

Housing Services Decent Homes Policy

Grants and loans for housing and health interventions

2022



Adaptations
Repairs
Energy efficiency
Community alarms
Urgent repairs

Housing Services

Decent Homes Policy

Grants and loans for housing and health interventions

2022

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

1. 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.

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.

- 1.4 This policy will focus on improving the housing conditions of vulnerable owner occupiers, and in certain cases tenants, on low income by giving applicants financial support in the form of loans and grants for improvements in housing conditions which contribute towards the Decent Homes Standard and to help to promote independent living. All vulnerable residents may receive information and advice from the Council's Home Improvement Agency on home safety and essential repairs.
- 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 In general, for the purposes of this policy a household is defined as vulnerable if any of the following apply, although vulnerability criteria may vary between the different types of financial assistance:

- 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

Home energy efficiency improvements

1.8 This policy will help to improve the housing conditions, health and wellbeing and reduce carbon emissions for households in B&NES who struggle to heat their homes effectively due to low income and low home energy efficiency. We will do this by providing eligible households with financial support for low carbon heating, thermal insulation and home renewables to achieve affordable warmth and improve the energy efficiency of homes.

Community Alarms

1.9 This policy will improve the safety and wellbeing of vulnerable people on 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 The Policy on providing financial support to Empty Residential Property owners can be found in the Empty Residential Property Policy.

Delivery Schemes

1.11 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 people on a low income 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.

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

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 of improving people's lives. It will also help address the Council's core policy of tackling the climate emergency and the principle of focussing on prevention by:
- Increasing the number of energy-efficient, safe, and healthy homes to live in.
 - Enable financial assistance to vulnerable occupiers for home improvements.
 - Support disabled people to make adaptations to their homes and help them to live more safely and independently.
- 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. (The Joint Strategic Needs Assessment (JSNA) is designed to be the single portal for facts, figures and intelligence about our local area, its communities and its population. Look on the Council website to search the JSNA: www.bathnes.gov.uk). <https://www.bathnes.gov.uk/services/your-council-and-democracy/local-research-and-statistics>
- 2.4 B&NES House Condition Survey 2011 identified:
- Households where one or more people are in receipt of benefit are significantly more likely to live in in homes that do not meet the decent homes standard.

- Households which have a disabled resident have a significantly higher likelihood of living in homes that do not meet the decent homes standard. For more information
- see <https://www.bathnes.gov.uk/services/housing/strategy-and-performance>

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.

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4 APPEALS

- 4.1 If an applicant is refused a loan or grant and wants to appeal the decision, they may contact the Housing Standards and Improvement 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 considered as follows:

- a) Exceptions to the maximum financial assistance available – where the cost of works exceeds the policy limit due to unforeseen work and where work is underway – will be decided by the Head of Housing and recorded in the Council's Officer Delegated Decision Register.
- 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 Adults and Council House Building (or equivalent).
- c) All other exceptions to this policy will be decided by the Cabinet Member for Adults and Council House Building (or equivalent) 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 policy detail at 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
<p>Disabled Facilities Grant (DFG)</p>	<p>Financial assistance and advice to make home adaptations to promote independent living</p>	<ul style="list-style-type: none"> ✓ Low income ✓ Disabled ✓ Homeowners ✓ Tenants 	<p>Up to £30,000</p>	<p>All DFG approvals are subject to an eligibility assessment and a test of resources.</p> <p>Further discretionary assistance may be available for DFG adaptations over £30,000, as well as other discretionary schemes for delivering adaptations.</p>

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
Home Improvement Loans	<p>Home Improvement Loans are for repairs and improvements that contribute towards the Decent Homes Standard and/or reduce housing 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>	<p> Low income</p> <p> Homeowners (including park homes)</p> <p> Tenants</p>	<p>Between £500 and £15,000.</p> <p>Disabled Facilities loans may be up to £20,000, depending on the cost of eligible works and assessment by Lendology CIC.</p>	<p>Loans are available from Lendology Community Interest Company (LCIC).</p> <p>Low income is defined and is assessed by Lendology CIC in accordance with this Policy.</p> <p>Loans are repayable to WRCIC.</p> <p>Special arrangements 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>

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
Urgent Repairs Grant	<p>To provide small grants for carrying out urgent repairs quickly to prevent ill health or an accident.</p> <p>For example, to fix dangerous electrics or repair a broken heating system.</p>	<ul style="list-style-type: none"> ✓ Low income * ✓ Over 60* ✓ Disabled or with limiting long term illness or terminal illness* ✓ Homeowners ✓ Tenants 	<p>£1500 per grant</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>Low income is defined as being on an income related benefit or Universal Credit equivalent.</p> <p>*For Home from Hospital Clients and hospital admission prevention, no means tested benefits, Test of Resources, being over 60 or vulnerability is required.</p>

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
Home energy efficiency improvements	Low carbon Affordable Warmth grants for improving overall home energy efficiency through insulation of the building fabric, low carbon heating and home renewables.	<ul style="list-style-type: none"> ✓ Low income ✓ Living in a low energy efficiency home defined as below EPC C rating ✓ Homeowners ✓ Private Tenants <p>Eligibility may vary with scheme</p>	Dependant on the current scheme offer	<p>Low carbon heating, home renewable energy or energy efficiency improvements.</p> <p>Eligibility may vary as different schemes and funding become available</p> <p>Housing Services will seek to apply for additional funding as and when it becomes available</p> <p>Applications from tenants for improvement works subject to property owner approval</p>
	Home Energy Loans for energy efficiency measures, low carbon heating, home renewables	<ul style="list-style-type: none"> ✓ Homeowners <p>irrespective of income</p>	Maximum £15,000	Residents should make home energy efficiency improvements to reduce carbon emissions of occupied

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
	and home retrofit assessments	<ul style="list-style-type: none"> ✓ Landlords 		homes Lendology CIC to determine loan eligibility.
Community Alarms Grants	For the installation of Community alarms, Telecare and key safes.	<ul style="list-style-type: none"> ✓ Low income ✓ over 60 ✓ A member of the household is aged 60 or over; or has a disability, or a limiting long-term illness or a terminal illness. ✓ Homeowners ✓ Tenants 	£200 maximum	Low income is defined as being on income related benefit such as Universal Credit or Council Tax Reduction.

Assistance Type	Purpose	Eligible client group	Amount available	Additional information
Empty Homes	Works to bring empty homes back in to use	 As specified by the Empty Residential Property Policy.	Empty Homes Loans Small works Grants for empty homes See Empty Residential Property Policy	

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.

Discretionary DFG funding is available for disabled people who want or need to move into more suitable accommodation, when it is either difficult or impossible to adapt their current home. This discretionary DFG funding can pay towards solicitor and estate agent fees, removal van costs and other reasonable costs typically incurred when moving home. The maximum amount for this grant is £10,000. It will not be required to be repaid.

A Fast-Track DFG application process is available for applicants whose case is particularly urgent. For example, the disabled person has a significantly shortened life and/or is at significant risk of harm. To make the application faster, only one quote is required for the eligible works.

The Occupational Therapy Manager must make an evidence-based request in the referral for the Fast-Track DFG to be fast tracked. These grants will be particularly useful for the provision of equipment such as stair lifts and demountable ramps where quotes are easy and quick to

obtain. They are more appropriate (although not exclusively) for easy/quick to process DFGs. These applications should have the oversight of Head of Housing.

Low carbon Affordable Warmth Grants are available to applicants/households in receipt of a Disabled Facilities Grant regardless of the household income of the family. See below Section 4, Home Energy Efficiency.

Applicants/disabled persons are financially eligible for a DFG if they are in receipt of Council Tax Reduction. In such cases they will not be subject to a further test of resources.

Discretionary funding is subject to the availability of funds.

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 Lendology Community Interest Company (Lendology CIC); or
- Where Lendology CIC are unable to offer a loan then an applicant may apply to the Council for a discretionary Top-up DFG up to the value of £20,000 which can be repayable. For example; Lendology are only able to lend to owner occupiers and where an applicant is assessed by Lendology as being able to make loan repayments.

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 loan may be less than £20,000 as the loan amount is also subject to Lendology CIC'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 Lendology CIC loans can be found in the Home Improvement Loan – Appendix A, Section 2.

Tenants are unable apply for a loan. Any money lent to an individual is secured by placing a charge on a property. As tenants cannot be held liable for a charge placed on a property that they do not own, they are ineligible for loan assistance. For the same reason, a Local Land Charge cannot be placed on a tenant's property in connection with a discretionary Top-up DFG as the discretionary funds could not be reclaimed from the tenants on the sale or disposal of a property.

Where a discretionary Top-up DFG is paid to an applicant who is an owner occupier then it is also known as a Repayable Grant. This will be registered as a Local Land Charge against the property and it can be reclaimed on the sale or disposal of the house.

The decision about approving a discretionary Top-up DFGs will be based on the circumstances of the case and subject to the availability of funding. It must be agreed by the Housing Services Manager who will be informed by the Case Officer, the Senior Environmental Health Officer and OT Manager. Agreed cases will be recorded as ODD (Officer Delegated decisions) but kept anonymous on the list as will any other emergency discretionary Top-ups for a DFG where, for example, there are unforeseen works above the £30,000 maximum grant.

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 homeowners are entitled to apply for a loan from Lendology CIC 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 Improvement Loans” below for applying for a loan.

How to apply for a DFG

Contact either Housing Services at the Council on 01225 396000 for advice about the process or OT Services on 0300 2470201 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.

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, where possible, 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.

Discretionary 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, where this is possible. This is so that the full amount of the discretionary Top-up grant for the DFG (the Repayable Grant) can be recovered on the sale or transfer of the property. Where this applies it is time limited to 10 years from the certified grant completion date so cannot be reclaimed after that time.

2. HOME IMPROVEMENT LOANS

Who can apply?

This service is for homeowners who are on a low income.

Low-income eligibility will be assessed by Lendology Community Interest Company (LCIC) 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 criterion for low-income eligibility is a disposable household income of £100 or less per week. Savings are not assessed.

The eligibility criteria above will not apply to applicants applying for a loan 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 and may be subject to more favourable interest rates where they can be subsidised as funding allows and has been agreed. Please see the section on energy efficiency loans for eligibility criteria.

Who is Lendology CIC (LCIC)?

Lendology CIC is a Community Interest Company (CIC) who work in partnership with Bath and North East Somerset Council as well as with other Councils in the region. Until recently it was known as Wessex Resolutions CIC. Established in 2002 as a "not for profit" organisation they provide low-cost finance to homeowners for essential maintenance and improvement works. The Council is part of the Lendology Consortium which is represented on the Board of Lendology 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. Lendology CIC 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 homeowner 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 Appendix A, Section 1 for more details.

Loans can also be used to pay an applicant’s contribution towards the cost of works as it has been determined by the DFG Test of Resources. These will be referred to as Loans for DFG contributions. These Loans are only available for owner occupiers. See Appendix A, Section 1 for more details.

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

Small Home Improvement Loans - Lendology CIC can make small unsecured loans available for home repairs, up to a maximum £1,000, with no more than one loan per applicant per year. These loans are simpler to administered and so can be delivered more quickly.

Loans are available from Lendology CIC subject to approval by Housing Services.

There are several types of loan available. Lendology CIC 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). Lendology CIC 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. Sometimes Lendology CIC may not be able to lend to the client. In such cases clients will be referred to Housing Services, who may be able to offer an alternative form of assistance.

All loans are repayable to Lendology CIC 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 homeowners).

The maximum Home Improvement Loan that can be lent to top-up a DFG is £20,000.

Applicants may be lent less than the figures stated above. Loan amounts are ultimately determined by Lendology’s financial assessment of individual applicants and/or the value of their eligible works.

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 15% of the cost of the works.

How to apply

Clients can contact Lendology CIC directly on 01823 461099 to discuss whether or not they are likely to be eligible. With regard to DFG top-up loans and Disabled Facilities Loans applicants and Lendology CIC must also discuss them with Housing Services (01225 396444), so they are aligned with their Grant applications.

Lendology CIC Subscription

The Council will pay an annual subscription fee to Lendology CIC and this may be paid from the Lendology 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.

Lendology CIC 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 Lendology CIC 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.

Lendology CIC 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 Lendology CIC 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 into that account when the loan has been agreed by Lendology CIC 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 Lendology CIC 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 homeowners 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 Job-seekers allowance (or Universal Credit equivalent)
- Employment Support Allowance (Income Based) (or Universal Credit equivalent)
- Council Tax Reduction
- Pension Credit (Guarantee Credit)

By exception a potential applicant on a low income may be granted an Urgent Repairs Grant with the approval of the Housing Services Manager. These exceptions will be subject to a Test of Resources carried out by Housing Services.

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 a recognised health professional – such as an: Occupational Therapist, Physiotherapist or 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 to remedy a situation where there is a housing health and safety hazard, 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 or for works that are the responsibility of the landlord, unless absolutely necessary to protect the wellbeing of the applicant/occupier.

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 cesspit.

- 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.
- Handrails to support independent living for Home from Hospital clients

Funding amount

Maximum £1,500 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 Reduction system.*

4. HOME ENERGY EFFICIENCY

All schemes will align with the Council priority of achieving a net zero carbon emissions by 2030 and providing affordable warmth for all.

Who can apply?

Residents of Bath and North East Somerset Council who are on a low income and/or 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. Exact eligibility may vary with scheme, as will definitions of low-income and vulnerability.

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 Lendology CIC.

Private sector landlords may apply for Energy Efficiency Loans from Lendology 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

- Low Carbon Affordable Warmth Grant.
- Energy Efficiency Loans from Lendology 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

- See B&NES Council website or publicity.

Requirements and Conditions for Grants and Loans

The particular requirements and conditions of grant scheme may vary according to the scheme. All schemes will support the provision of affordable warmth and the reduction of carbon emissions in B&NES.

- For loans Lendology CIC will assess an applicant's financial circumstances to determine if they can lend to them and how much. Energy efficiency loans are subject to the same conditions as Home Improvement Loans described in Appendix A, Section 2.
- The improvements must improve the energy efficiency of the home or help to provide affordable warmth or renewable energy.
- All assistance is subject to the availability of funding.
- The applicant is to be over 18 years old.
- A valid application is required.
- Low Carbon Affordable Warmth Grant applicants must meet the relevant criteria for the scheme concerned.

What works can be included

Grants:

- Provide a low carbon central heating system, where there is none.
- Repair/replace a heating system which is old and inefficient or broken.
- Provide loft, roof, and wall or floor insulation doors and windows.
- Provide renewable energy for the applicant's home.

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.

Applicants for Disabled Facilities Grants

- Low carbon Affordable Warmth Grants are available to applicants/household in receipt of a Disabled Facilities Grant regardless of the household income of the family.

Funding amount

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

- Low Carbon Affordable Warmth grants are given at an amount that will provide a contribution to energy efficiency works up to a maximum grant of £4,000.
- The maximum Energy Efficiency loan will be £15,000 - Lendology CIC will assess an applicant's financial circumstances to determine if they can lend and how much.
- For Energy Efficiency Loans lower interest rates may be available to applicants where funds are available from the Council to subsidise the lower interest rate.
- Low Carbon Affordable Warmth Grants are available to households with an income of £30,000 or less. Any household savings are disregarded.
- Two or more forms of funding may be used together to fund a scheme of works.

Approval and Payment of works

Successful applications for grants will be approved in writing.

Loans and grants must be approved before works are started.

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

Loans can only be drawn down to the applicant (or with the applicant's permission, to their building contractor) on completion of works and the submission of a satisfactory invoice.

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 Jobseeker's allowance (or Universal Credit equivalent)
- Employment support allowance (income Based) (or Universal Credit equivalent)
- Council Tax Reduction *
- 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, key safes, telecare equipment and other assistive technology to promote independent living.

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 Reduction system.

6. EMPTY RESIDENTIAL PROPERTIES

The financial assistance offered to the owners of empty homes under the provisions of the Regulatory Reform Order is to be found under Empty Residential Property Policy

Assistance schemes summary

Type of assistance	Max. assistance per grant / loan	Scheme funding* All schemes are subject to the availability of funding
Home Improvement and Wessex Energy Loans	£15,000	Bath and North East Somerset Council's Lendology CIC fund
Urgent Repairs Grants	£1500	Council and Better Care Fund
Affordable warmth Top-up grants	£4,000	Council Better Care Fund
Community Alarm Grants	£200	Council Better Care Fund
Empty Home Loan	£30,000	B&NES Lendology CIC Fund
Small Works Grants for Empty Home	£500	Council £5,000 per annum
Disabled Facilities Grants	£30,000	Council Better Care Fund
Disabled Facilities Loans for DFG top up	£20,000	Bath and North East Somerset Council's Lendology CIC fund.
Discretionary DFG top-up grants and repayable grants	£20,000	DFG top-up grants limited to 20% of the current DFG budget per annum. If this takes DFG expenditure above allocated funding it will be funded through the current DFG reserve.