

## Private Sector Housing

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### Safer Homes Assistance Factsheet

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#### Introduction

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Safer homes assistance, through discretionary grants and loans, is designed to provide help with the cost of work to make homes safer, healthier and warmer.

The assistance is aimed primarily at vulnerable households on lower income who otherwise may not be able to afford to complete essential improvements to their home.

**Safer Home Grants** are available for people on a means tested benefit; to top up a loan or where an applicant is not eligible for a loan.

**Safer Home Loans** are low interest loans provided through Lendology CIC. They are more widely available than the grant to households who may find it difficult to secure a loan through the typical routes.

All applicants will be assessed either by Lendology CIC or the Council to determine eligibility which will be based on their financial circumstances and the work required.

This guidance should be read in conjunction with the **Safe and Healthy Homes Policy**, available online at [www.mendip.gov.uk/housing](http://www.mendip.gov.uk/housing) which provides full details on the financial assistance.

#### Eligibility

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##### Safer Home Grant

- Up to £10,000 for home owners, to make their home safer, healthier and warmer, or to complete an urgent repair. Including park homes, houseboats and residential caravans.
- Up to £1,000 for home owners and tenants, to complete minor disabled adaptations.
- Subject to approval of the works by the Council, usually following a property inspection.

- A member of the household must be in receipt of one of the following means tested (passport) benefits:
  - Income Support
  - Income-based Employment and Support Allowance (not contribution-based ESA)
  - Income-based Jobseeker's Allowance (not contribution-based JSA)
  - Guarantee Pension Credit (not Savings Pension Credit alone)
  - Housing Benefit
  - Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is less than £15,050
  - Universal Credit (this includes any amount of Universal Credit which is being introduced from 2013 onwards as a replacement for working age benefits and tax credits).
  - Council Tax Support (not reduction/discount)
- Applicants must have lived in their home for a minimum of 12 months prior to receiving a grant.
- Tenants must get written permission from their landlord to undertake the works.

A Safer Home Grant is also available to home owners who are not eligible for a loan due to financial hardship, do not meet the loan criteria or have taken out the maximum loan they are eligible for and require a top up, even if not on a means tested benefit.

### **Safer Home Loan**

- Available from [Lendology CIC](#)
- Up to £25,000 for home owners and private sector landlords and up to £5,000 for owners of park homes, residential caravans and houseboats.
- Available to make homes safer, healthier and warmer including energy efficiency improvements and renewable energy installations.
- Subject to an affordability and eligibility assessment by Lendology CIC and approval of the works by the Council.

### **Conditions**

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- The applicant will be expected to get a minimum of two quotes for the work. Where work is urgently required, or is specialist in nature and there are limited suppliers/contractors then by agreement, one quote may be acceptable.
- Grants will be recorded as a local land charge and a proportion may need to be paid back if the property is sold within 5 years. Where a loan is provided, restrictions will be applied by the lender.

- Only one safer home grant can be applied for in a 3 year period. In exceptional circumstances and where urgent repairs are required, a further grant within this period may be considered.
- The Council reserves the right to refuse to issue or approve a grant or loan where it does not feel it is an appropriate use of funds or in the public interest, subject to its statutory obligations and criteria laid down in this policy.

## Types of work eligible for assistance

Financial assistance is available to enable people to live safely in their homes and stay warm and healthy. The Council will fund work (within the scope of the Safe and Healthy Homes Policy) that will reasonably help make homes safer, healthier and warmer.

The following provide examples (not exclusively) of when financial assistance will be considered:

- To reduce or remove significant hazards to health and safety.
- Work towards meeting the decent homes standard.
- To undertake urgent or essential repairs.
- To improve thermal Comfort and energy efficiency.

The following examples of work will not be funded through financial assistance:

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

## Further information

If you require any further information, please do not hesitate to contact:

Private Sector Housing  
Mendip District Council  
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Shepton Mallet  
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