



Safe and Healthy Homes

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Private Sector Housing Team

Mendip District Council, Cannards Grave Road, Shepton Mallet, Somerset, BA4 5BT

Email: privatesectorhousing@mendip.gov.uk

Tel: 01749 341490

Safe and Healthy Homes

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

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1.0 Introduction

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

This policy aligns itself well with the Council's aim "to build a fairer, greener and more vibrant Mendip that values our distinctive towns and rural communities".

The Policy also works clearly under the Council's three key priorities to:

1. Make Mendip a fairer place;
2. Deliver on our climate and ecological commitment, and;
3. Protect and enhance our towns and rural communities.

The Policy also follows our principle of being transparent and open in our decision making.

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

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

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

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

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

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

1.1 Legislative context

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

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

We will use these powers and responsibilities to tackle inequalities in housing and address areas of need in Mendip in a transparent, flexible and responsive way.

1.2 Complimentary documents

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

- [Housing Enforcement Policy](#)
- [Empty Homes Strategy](#)
- Somerset Homelessness and Rough Sleeper Strategy 2019-2023
- [The Homefinder Somerset Allocations policy](#)

1.3 Financial assistance

This section summarises the financial assistance available within Mendip.

1.3.1 Disabled adaptations

- **Mandatory Disabled Facilities Grant (DFG):** Subject to a test of financial resources, DFGs are available for specific works to enable disabled residents to remain in their homes following an assessment, usually by an Occupational Therapist (OT). The Council may fund minor aids and adaptation without the need for a high level assessment.
- **Disabled Facilities Loan:** Low interest loans offered as an option to disabled clients for financing disabled adaptations. Can be used to top up a DFG, to finance an applicant's contribution or as an alternative solution.
- **Discretionary Disabled Facilities Grant:** Discretionary grants are available in limited circumstances for works which fall outside of the mandatory DFG category or for a top-up grant where alternative funding is not available. They are subject

to a test of financial resources and will be considered subject to funding and discretionary approval.

- **Prevention funding:** MDC will support the prevention agenda in partnership with Somerset County Council to enable minor adaptations to be provided for disabled and vulnerable residents, and to support vulnerable people to remain living safely and independently. This will be administered outside of the usual DFG process allowing social care professionals to quickly facilitate essential adaptations to enable people to leave hospital and remain in their own homes. Subject to availability and funding.
- **Disability and wider social care initiatives:** where MDC have sufficient funding available from the Government Better Care Fund, additional funding options will be considered that benefit local communities.

1.3.2 Safer homes

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

A smaller grant is also available for home owners and tenants in receipt of a passport benefit or considered to be vulnerable in order to assist independent living and to make homes safer, healthier and warmer including minor disabled adaptations and minor works.

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

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

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

1.3.3 Energy efficiency

- **Energy efficiency advice:** The [Centre for Sustainable Energy](#) (CSE) provide a home energy advice line to help residents save money and access financial assistance to improve the energy efficiency of their homes. This is a Council commissioned service to provide free, local and impartial energy advice directly to residents. A number of products will be available at any one time subject to funding, eligibility and current offers.

Home Energy Advice Line: 0800 082 2234

- **Energy grants and loans:** Grants and loans will be available subject to funding, to help improve the energy efficiency of homes, address climate change, reduce fuel bills and help people in fuel poverty. They may be targeted accordingly and will be subject to eligibility. As funding allows, new initiatives may be introduced on a permanent or temporary basis. Safer Home Grants and Loans may also be available for some energy efficiency work including essential improvements and repairs.

1.3.4 Empty properties

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

2.0 Summary of financial assistance available

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

Assistance	Grants	Loans*
Disabled adaptations	<p>Disabled Facilities Grant (DFG) Up to £30,000 to help disabled people live safely in their home. Subject to a test of resources.</p>	<p>Disabled Facilities Loan Available as an option to top up a DFG or to finance the applicant's contribution. Up to £25,000. Up to £5,000 for qualifying park homes, houseboats and caravans.</p>
	<p>Discretionary DFG and prevention Up to £30,000 for works that fall outside of the DFG criteria or to top-up a DFG. Only available in limited circumstances.</p> <p>Where appropriate, also available to support hospital discharges, prevention works and independent living.</p>	
Safer Homes	<p>Safer Home Grant Up to £10,000 for works to make homes safer, healthier and warmer including urgent repairs. Available to home owners in receipt of a passport benefit or considered vulnerable.</p> <p>Up to £1,000 for home owners and tenants in receipt of a passport benefit or considered vulnerable to assist independent living and to make homes safer, healthier and warmer.</p> <p>Also available to home owners who are not eligible for a loan due to financial hardship, do not meet the loan criteria or to top up a loan.</p> <p>Home must have been occupied by the applicant for a minimum of 12 months prior to application.</p>	<p>Safer Home Loan Available to homeowners and private sector landlords. Up to £25,000 to make homes safer, healthier and warmer. Up to £5,000 for park homes, houseboats and caravans.</p>
	<p>To assist property owners to bring empty homes back into use.</p> <ol style="list-style-type: none"> Empty Home grant: Up to £3,000. Empty Home (private rented) grant: Up to £5,000. Property to be rented on a minimum 12 month AST. Empty Home (homelessness prevention) grant: Up to £15,000. Subject to local demand and 5 year nomination rights agreement. 	
Empty Properties (over 6 months empty)		<p>Empty Home loan Up to £25,000 to assist property owners to bring empty homes back into use. Up to £5,000 for park homes, houseboats and caravans.</p>
Energy Efficiency	<p>Energy efficiency advice is available from the Centre for Sustainable Energy (CSE) to help residents save money and access the most appropriate source of funding.</p>	<p>Energy loans are available for energy efficiency measures and renewable energy installations.</p> <p>See Appendix 5.</p>
	<p>Grants available for the cost of obtaining an EPC and contributing towards works where the EPC is rated D or lower. See Appendix 5.</p>	

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

3.0 Making an application and eligibility

3.1 Eligibility summary

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

Financial assistance	Home owners	Tenants	Park home houseboat, Caravan	Landlords	Max. £	Means tested	Contact
DFG Disabled Facilities Grant	✓	✓	✓		30,000	✓	Somerset Direct 0300 123 2224
Discretionary DFG	✓	✓	✓		30,000 ¹	✓	MDC 0300 303 8588
Safer Home Grants	✓ ✓	✓	✓ ✓		10,000 1,000	✓ ✓	MDC 0300 303 8588
Energy grants	✓	✓	✓ ✓ ✓	✓ ✓ ✓	100 500 1,000	✓	MDC 0300 303 8588
Empty Home Grants	✓			✓ ✓ ✓	3,000 5,000 ² 15,000 ³		MDC 0300 303 8588
Loans Empty Homes; Disabled Facilities; Safer Homes	✓		✓	✓	25,000 5,000	⁴ ⁴	Lendology 0182 346 1099
Energy advice	✓	✓	✓	✓	Subject to available offers	In some cases	CSE 0800 082 2234

¹ Only available in limited circumstances

² Subject to letting the property for a minimum of 12 months

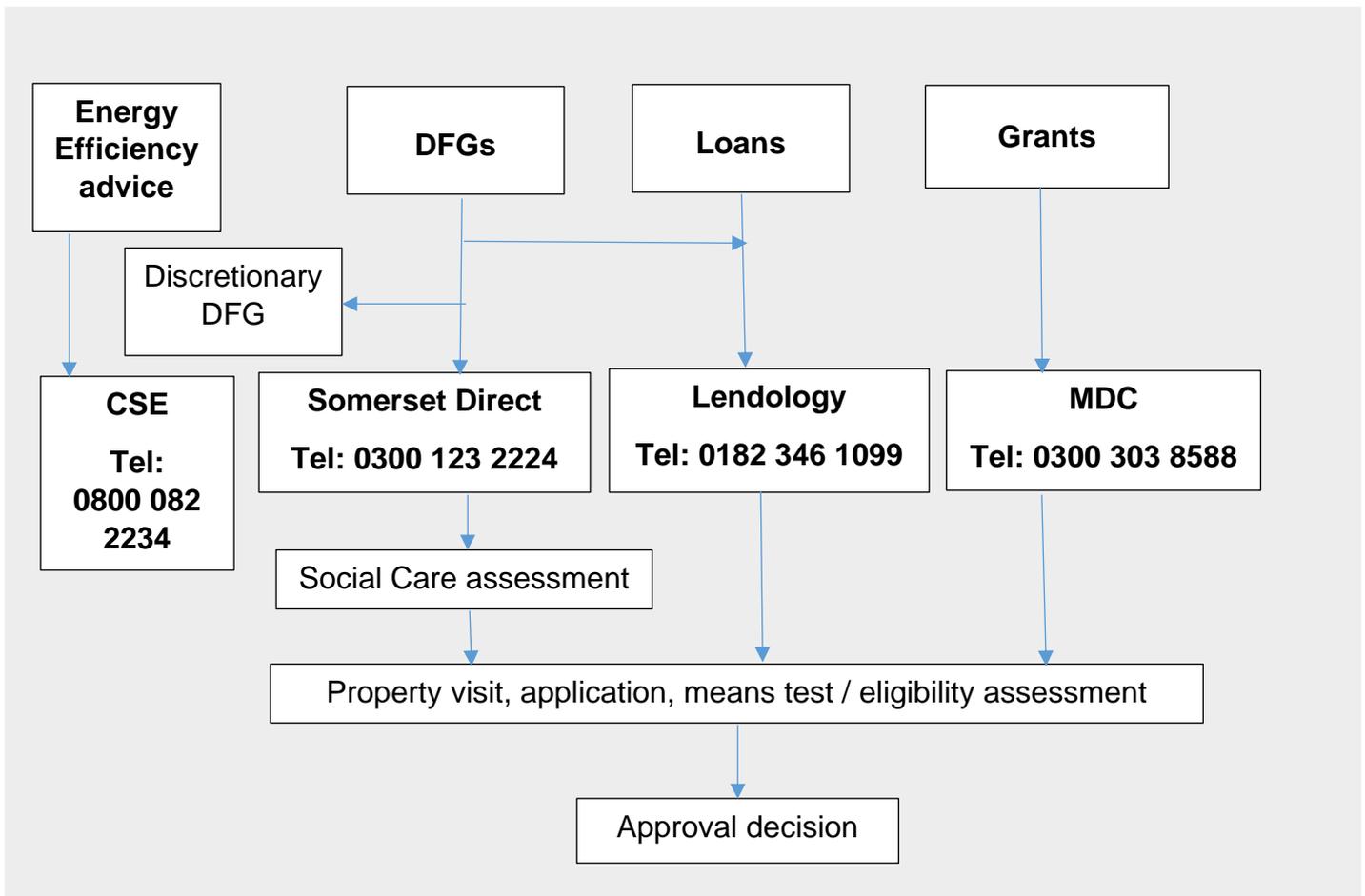
³ Subject to signing a 5 year nomination rights agreement

⁴ Subject to affordability (determined by Lendology)

- CSE: Centre for Sustainable Energy
- MDC: Mendip District Council
- Lendology: Lendology Community Interest Company

3.2 Applying for financial assistance

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



CSE: [Centre for Sustainable Energy](#)

MDC: [Mendip District Council](#)

Lendology: [Lendology Community Interest Company](#)

3.3 Disabled adaptations

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

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

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

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

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

Loans: Low interest loans from Lendology will be available to clients to top up DFGs where required and appropriate. Subject to affordability.

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

Warranties: Where appropriate, we will include (as appropriate) extended warranties as part of the tendering process. This is likely to cover equipment such as stair lifts, through floor lifts, step lifts and intercom systems for particularly vulnerable people.

Assistive technology: Where assistive technology can be used to enhance independent living, this will be included as part of the disability grant (subject to Social Care recommendation).

Home safety: Where additional safety concerns become apparent through the DFG process which go beyond the disabled adaptations, as appropriate and subject to available resources and funding, these works may be funded through the grant in order to make the property safe. Additional works may include but not limited to, making the electrical installation safe and clearing hoarding.

Energy Efficiency: As part of the DFG process, applicants will be offered an Energy Performance Certificate (EPC) if they do not have a current one. Subject to available resources and third party funding options, a contribution towards the recommended energy improvement works may be offered as part of the DFG. This may include but not limited to, loft and cavity wall insulation. See section 3.5.1.

3.3.1 Disabled Facilities Grant (DFG)

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

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

The purposes for which a DFG must be approved (subject to eligibility and to the test of resources) are specifically defined in section 23 of the Housing Grants, Construction and Regeneration Act 1996 (as amended). MDC will also use as appropriate, their discretionary powers under the RRO.

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

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

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

Other requirements:

- The applicant must be either an owner or a tenant and must agree that it is their intention to remain in the property for the period of the grant condition (usually 5 years from completion of the works).
- The property owner must give their permission for the work to be carried out.
- The disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the works. Applicants are exempt from a

financial assessment and will receive a full grant if either the disabled person or their partner receive a means tested benefit (see Appendix 1).

- If the disabled person is a child or qualifying young person, the parents are not means tested.
- An application is only approved by the Council if it is considered reasonable and practicable to carry out the relevant works having regard to the age, character, location and condition of the dwelling or building concerned and the overall complexity and costs of works.
- There is currently a limit of £30,000 for each mandatory DFG approval.
- A DFG cannot be approved for work that has already taken place.

3.3.2 Disabled Facilities Loan

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

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

3.3.3 Discretionary Disabled Facilities Grant

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

We will consider a discretionary grant for disabled or vulnerable occupants:

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

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

3.3.4 Prevention work and fast tracking

Prevention is a term used to describe work and services required to be delivered quickly to improve health outcomes for people and reduce the need for extra medical care or assistance.

- Grant funding towards works, equipment and functions may be made available to assist people in order to prevent future occurrences of ill-health, hospital admissions and on-going difficulties.
- Equipment may be purchased with a third party provider so that it is available for deployment quickly and may include provision of items such as modular ramps and portable heating.
- Due to the nature of these requirements and the need to act quickly, prevention funding may not be subject to the usual grant, means test and application process.

Applicants of working age with dependants

- Clients of working age with rapidly deteriorating or terminal conditions (such as Motor Neurone Disease [MND]) can find themselves ineligible financially for a DFG due to remaining employed for as long as they can, sometimes on sick leave. The long term loss of income and pension can have a substantial impact on the family and may still have significant outgoings including mortgage payments and child care.
- Disabled clients of working age with a dependent child or young person, on the recommendation of Social Care, will not be means tested for grants of up to £10,000. This will facilitate the urgent provision of adaptations such as stairlifts, wash dry toilets and accessible showers.

Hospital discharge

- Where advised by a hospital OT / health care professional / partner agency of the need to quickly discharge a disabled or vulnerable patient from hospital to free up a bed, MDC may facilitate hospital discharges by funding relatively small works to allow a patient to safely and quickly return home. Works are likely to include stair lifts and ramps.

Fast Tracking

- Where there is an urgent need to progress works, usually due to medical need, work up to the value of £5,000 will not be means tested and will be facilitated as quickly as possible, usually in collaboration with Social Care.

3.4 Safer Homes

Safer home grants and loans are available to assist householders and landlords to improve their properties to make them safer, healthier and warmer. Appendix 3 explains what works may be included.

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

3.4.1 Safer Home Grant

- For homeowners in receipt of a means tested (passport) benefit (see Appendix 1 for details), up to £10,000 for works to make homes safer, healthier and warmer and to complete urgent repairs. Also available to fund works as recommended on an Energy Performance Certificate (EPC) or which results in an improvement of the EPC.
- For homeowners and tenants, in receipt of a means tested (passport) benefit or considered vulnerable, up to £1,000 to assist independent living and to make homes safer, healthier and warmer including minor disabled adaptations. This may include but not limited to, servicing stair lifts, electrical testing, gas safety checks, hand rails, property/garden clearance and key safes.
- 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.
- Unless there are exceptional circumstances, applicants must have lived in their home for a minimum of 12 months prior to receiving a grant.
- Grants will not be paid for work already completed. In exceptional circumstances urgent works may be completed prior to acceptance of an application, but only with the expressed agreement of the Council.
- Homeowners not in receipt of a passport benefit but considered to be vulnerable may be considered eligible for a grant. Eligibility (often supported by a referral from another agency) will determined on a case by case basis.

3.4.2 Safer Home Loan

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

Also available for energy efficiency improvements and renewable energy installations. For more information refer to section 3.5.2 and Appendix 2 and 5.

1.2 Energy efficiency

Energy grants and loans are available to assist householders and landlords to improve their properties to make them more energy efficient. Grants and loans are aimed at the private sector and not Registered Providers (social landlords). Shared ownership may still be eligible. Appendix 5 explains what may be included.

Availability of energy efficiency grants is subject to funding and may be withdrawn at any time.

1.2.1 Energy grant

- i. **Energy Performance Certificates (EPCs) grant:** A grant is available to pay for the cost of obtaining a domestic EPC. Available to privately owned residential properties including owner occupiers, landlords and tenants who do not have a current or up to date EPC. Also available to home owners who have made energy efficiency improvements and require an updated certificate. The grant will pay for the cost of obtaining an EPC up to a maximum of £100 (not available to Registered Providers and subject to limited allocated funding).

To qualify, a copy of the EPC dated within 3 months of the assessment together with an invoice/receipt for the cost must be provided to the council. One quote is accepted. Applicants are advised to contact the Council first to ensure funding is available as funds are limited.

- ii. **EPC Improvement Grant:** Grants are available for properties with an EPC rating of D or lower (D, E, F, G) to make energy efficiency improvements as identified on the EPC or result in an improvement of the EPC.
 - Up to £500 is available to owner occupiers and private landlords. Not subject to means testing (subject to available funding).
 - Where an occupant/tenant is in receipt of a means tested benefit (e.g. Housing Benefit), or is disabled, elderly or considered by the Council to be vulnerable, private landlords can access up to £1000 (vulnerable owner occupiers can access the Safer Home Grant).

- These grants can be used to pay for works direct or top up external grants such as the Government Green Home Grants and ECO funding etc. Subject to available funding.
- iii. **Disabled Facilities Grant (DFG) energy grants:** Recipients of DFGs will be offered a free EPC as part of the DFG process (where there is not a current EPC in place). Where the EPC rating is D or lower (D, E, F, G), and where external grant funding is not available, in appropriate circumstances a contribution of up to £5,000 towards the recommended works and works to improve the energy efficiency of the property may be offered, as part of the DFG process. Subject to DFG criteria, grant limits and available funding.
- iv. **Energy top up grants:** Where applicants have accessed funding from third parties and are required to top-up or contribute towards the energy measure, on a case by case basis additional grant funding will be considered to pay towards the top up (based on financial circumstances and vulnerability; subject to available funding).

3.5.2 Energy loan

- i. **Council loans:** Available to property owners as described in section 3.4.2 and Appendix 2 and include energy saving and renewable energy improvements at the standard rate of interest.

3.6 Empty homes

Grants and loans are available to owners of empty homes to undertake essential repairs to bring properties back into use. Also available to owners of empty commercial premises where there is a local need for the proposed conversion, subject to planning consent and building regulation approval.

- Applicants may be required to demonstrate that they have sufficient funds to complete the works before being accepted for a loan and/or grant.
- Properties must have been empty for over 6 months and we may require evidence of this prior to accepting an application for a grant or loan.
- Owners will need to be able to demonstrate that the work required to the property to bring it back into use is equal or in excess of the grant/loan amount being applied for.
- Cosmetic changes/improvements will not qualify for grant or loan assistance.

3.5.1 Empty home grants

Three tiers of grants are available as detailed below.

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

3.5.2 Empty Home loan

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

4.0 General conditions and considerations

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

4.1 Exceptions

4.1.1 Work falling outside the usual scope of this policy

Grants

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

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

Loans

Loans will be considered for situations where financing through Lendology can assist people to improve their homes or remain in their homes.

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

4.1.2 Work exceeding maximum amounts in this policy

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

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

Only in exceptional circumstances will any request be approved.

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

4.1.3 Unforeseen work

Once works have commenced on site it is sometimes the case that work items which could not have been foreseen on initial inspection are identified. In this circumstance, providing the items of work are genuinely unforeseen, financial assistance may be approved within the grant/loan limits. Where the cost of unforeseen work takes the overall cost above the maximum grant or loan, this will require approval as detailed above.

4.1.4 Terms used

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

Vulnerable: a person or household could be considered vulnerable for a variety of reasons including (although not exclusively): limited income or disposable income, physical or emotional need or disability, living/environmental factors, age, risk of harm, requiring additional support or care or limited opportunity.

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

4.2 Quotes

In usual circumstances we expect a minimum of two quotes to be obtained. We may require more for high value works such as extensions. In most cases the lowest quote will be accepted unless there are good reasons not to.

By agreement one quote may be acceptable in the following circumstances:

- The work is under £1,000;
- The work is urgently required e.g. for someone living with a terminal illness;
- The work/equipment is specialist in nature (such as wet dry toilets); or
- There are limited suppliers/contractors,

In some circumstances we may agree fixed prices for some equipment and adaptations (such as level access showers) in order to streamline our processes.

4.3 Land charges

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

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

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

4.4 Repayment

In order to make improved use of the capital funds available for private sector renewal, conditions are applied to all forms of assistance (for loans, the conditions will be applied by Lendology) for repayment of the grant in full or in part if the property is sold or ownership transferred within certain time frames. There is no general requirement to repay Energy Grants or Empty Home Grants unless the terms are breached.

4.4.1 Safer Home Grant

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

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

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

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

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

4.4.2 Repayment of DFGs and Discretionary DFGs

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

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

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

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

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

4.5 Re-applying for a grant or loan

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

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

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

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

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

4.6 Refusal / withdrawal of a grant or loan

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

Where a grant is approved but work is not progressed in a timely manner, Mendip District Council reserve the right to withdraw the offer of a grant. Prior to withdrawal, Mendip District Council will endeavour to contact the applicant to ask for an update and to find out if a grant is still required.

5.0 Appendices

Appendix 1: Passport benefits (means tested benefits)

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

- Income Support
- Income-based Employment and Support Allowance (not contribution-based ESA)
- Income-based Jobseeker's Allowance (not contribution-based JSA)
- Guarantee Pension Credit (not Savings Pension Credit alone)
- Housing Benefit
- Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is less than £15,050
- Universal Credit
- Council Tax Support/reduction (included using RRO powers)

Appendix 2: Home Loans

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

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

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

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

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

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

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

Contact	Lendology Community Interest Company
Tel:	01823 461099
Email:	loans@lendology.org.uk
Online form:	www.lendology.org.uk/contact
Web:	www.lendology.org.uk

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

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

The Council will fund works within the scope of this policy that will reasonably help make homes safer, healthier and warmer.

The scope is deliberately wide to enable vulnerable residents to gain access to funding within the resources available.

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

Reducing or removing significant hazards.

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

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

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

Working towards meeting the decent homes standard

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

To meet the Decent Home Standard, a property must:

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

A home may fail the decent home standard if:

- there are hazards such as no hand rails on stairs or the electrical system is in poor condition;
- there is disrepair to walls, floors, chimney, draining, plumbing or electrical wiring;
- the bathroom has not been improved in the last 30 years;
- the kitchen is 20 years old or more and has an inadequate layout or space;
- the home isn't warm because of an inefficient heating system or poor insulation.

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

Urgent or essential repairs

Examples of urgent or essential repairs may include but not limited to: roof repairs, boiler replacements, dangerous electrics and insulating park homes. This may include surveys/professional reports to enable judgements on safety to be made.

Improving thermal comfort and energy efficiency

This may include improving heating systems and insulation so residents can keep their properties warm, reducing carbon emissions, helping to alleviate fuel poverty and improving the energy rating of a property towards its potential.

Where improvements are required to improve energy efficiency and thermal comfort, unless the measures are a matter of urgency, applicants will be directed to the [Centre for Sustainable Energy](#) (CSE) who can provide expert advice on measures and available financial assistance.

Hoarding clearances

In partnership with other agencies providing support to the client, we will consider requests to clear properties and gardens to enable occupiers to live safely and independently in their homes and maintain public health.

Examples of work that will not be covered by financial assistance

- Minor routine maintenance or decoration works;
- Works that are covered under an appropriate insurance policy.
- Work already completed without approval.

Appendix 4: Delegated approval

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

Appendix 5: Energy efficiency

Where appropriate – energy efficiency enquires will be direct to the Centre for Sustainable Energy (CSE) as our commissioned providers of the Home Energy Advice Service.

MDC also offer a number of financial incentives to assist residents to improve the energy efficiency of their homes. These include:

Offer	Eligibility	Max grant
Safer Home Grant Section 3.4	<ul style="list-style-type: none"> Owner occupier on a means tested benefit. Work required to make the property safer, healthier and warmer. 	<ul style="list-style-type: none"> Up to £10,000
EPC grant Section 3.5	<ul style="list-style-type: none"> No current/up to date EPC. 	<ul style="list-style-type: none"> Up to £100 towards the cost of an EPC. Subject to allocated budget.
EPC Improvement grant Section 3.5	<ul style="list-style-type: none"> EPC rated D or lower Owner occupiers and private landlords 	<ul style="list-style-type: none"> Up to £500 towards the works as recommended on the EPC or to improve the energy efficiency rating.
	<ul style="list-style-type: none"> EPC rated D or lower Private landlords where at least one occupant/tenant is in receipt of a means tested benefit or is disabled, elderly or vulnerable. 	<ul style="list-style-type: none"> Up to £1000 towards the works as recommended on the EPC or to improve the energy efficiency rating.
Disabled Facilities Grant (DFG) Section 3.5	<ul style="list-style-type: none"> Subject to referral for a DFG from Social Care and DFG means testing EPC rated D or lower 	<ul style="list-style-type: none"> Full cost of an EPC Up to £5,000 towards the works as recommended on the EPC or to improve the energy efficiency rating (where appropriate and subject to available resources and third party funding options).
Safer Home Loan Appendix 2	<ul style="list-style-type: none"> Subject to affordability Property owners 	<ul style="list-style-type: none"> Up to £25,000

This document is also available on our website at www.mendip.gov.uk

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