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## 1. INTRODUCTION

From the 1<sup>st</sup> April 2023 Mendip District Council, Sedgemoor District Council, Somerset West and Taunton Council, South Somerset District Council and Somerset County Council will become one new Unitary Council for Somerset. This is the new Somerset Council Policy which replaces the previous Local Housing Authority policies. It sets out how Somerset Council (referred to as “*the Council*” throughout this document) will offer financial help for improving and adapting homes in Somerset, together with the conditions and eligibility criteria associated with each type of assistance.

The Council is committed to deliver decent, good quality homes in order to provide a wider choice of housing options to local residents. We recognise that maintaining and improving the private sector stock reduces the pressure on other areas such as social housing. The policy aim is to support disabled adults, children and older residents to improve their health and wellbeing by addressing problems with unsuitable homes that do not meet their needs. In a period of increasing pressures on resources it is important to target assistance to meet the needs of the most vulnerable residents living in Somerset.

Ensuring that homes are warm, accessible, safe, and secure is not only important for the health and wellbeing of the occupants, but it is also vital for the sustainability of communities. The amount of assistance to be given each year will be determined by the Council and will be dependent upon the level of resources available.

The principle of the service for residents across Somerset is homes that are good for your health and ‘help residents live in their home, easily and with dignity with the right adaptation when they need it.

This policy is in five parts:

- i) Mandatory Disabled Facilities Grants - sets out the mandatory legal framework for DFGs in accordance with the 96 Act including eligibility criteria and the prescribed means test assessment,
- ii) Discretionary DFGs – sets out the Councils’ policy to provide discretionary interventions to promote healthy homes, independent living and wellbeing. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) and latterly the Better Care Fund enable Councils to support the wider prevention agenda of housing, social care and health authorities,
- iii) Other types of discretionary housing renewal assistance through grants to assist homeowners and landlords in improving the condition of non-decent homes, bringing empty properties back into use,
- iv) A range of loans provided through a socially responsible third-party provider to enhance the offer across all three of the above.
- v) General Terms and Conditions which apply across all forms of grant assistance in the policy.

Mandatory DFG’s are available to people of all ages and all tenure types in accordance with meeting defined eligibility conditions. The funding and how it is applied to the discretionary and loan assistance in this policy is tenure specific due to the conditions within the government and local funding made available.

## 2. LEGISLATIVE CONTEXT

Housing Assistance is offered in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002<sup>1</sup> with the underlying legislation governing the provision of mandatory Disabled Facilities Grants (DFG) covered by the Housing Grants, Construction and Regeneration Act 1996<sup>2</sup>. This enables the council to use its discretionary powers and funding more intelligently to make better use of its limited resources and deliver adaptations for disabled people outside of the mandatory regime.

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<sup>1</sup> <https://www.legislation.gov.uk/uksi/2002/1860/contents/made>

<sup>2</sup> <https://www.legislation.gov.uk/ukpga/1996/53/contents>

The Housing Grants, Construction and Regeneration Act 1996: Part 1 as amended by the Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008 states that the local authority has a statutory duty to provide adaptations to homes for disabled people.

The Housing Act 2004<sup>3</sup> introduced the Housing Health and Safety Rating System (HHSRS) as a way of providing statutory minimum standards and imposed a duty upon the council to act where Category 1 hazards as identified under HHSRS are present in a dwelling. Following this in 2006 the Department for Local Government and Communities published the standard for Decent Homes<sup>4</sup> determining that a property should meet the current statutory minimum standard for housing, it must be in a reasonable state of repair, it must have reasonably modern facilities and services and it must provide a reasonable degree of thermal comfort. The quality and standard of accommodation is an important factor in addressing health and wellbeing inequalities.

Houses in Multiple Occupation (HMO) licenses were also a part of The Housing Act 2004 and were introduced to keep residents safe and make sure landlords follow the necessary requirements when renting out a property to multiple people. HMO's often house the most vulnerable households and using landlord incentives to improve the standards in this much needed housing supply is an important element of meeting housing need.

The Housing Act 1985, section 17<sup>5</sup> gives the local authority the power to take over land, houses or other properties to increase the number of houses available or improve the quality of the housing stock by bringing empty properties back into use.

The Care Act 2014<sup>6</sup> states that local authorities must provide or arrange services, resources or facilities that maximise independence and the core purpose of adult care and support is to help people to achieve the outcomes that matter to them in their life. Local authorities must promote wellbeing when carrying out any of their care and support functions in respect of a person. This may sometimes be referred to as 'the wellbeing principle' because it is a guiding principle that puts wellbeing at the heart of care and support. The wellbeing principle is intended to cover the key components of independent living.

DFG Guidance 2022<sup>7</sup> states that where the social care authority determines that a need has been established it is its duty to assist, even where the housing authority is unable to approve or fully fund an application.

Under section 343 of the Armed Forces Act 2006<sup>8</sup> (inserted by section 8 of the Armed Forces Act 2021), Somerset Council is required to have due regard to the Armed Forces Covenant when allocating disabled facilities grants and allowing special consideration for veterans in some circumstances.

### 3. HEALTH, SOCIAL CARE, AND HOUSING CONTEXT

Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents of Somerset.

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<sup>3</sup> <https://www.legislation.gov.uk/ukpga/2004/34/contents>

<sup>4</sup> <https://www.gov.uk/government/publications/a-decent-home-definition...>

<sup>5</sup> [Housing Act 1985 \(legislation.gov.uk\)](https://www.legislation.gov.uk/ukpga/1985/12/section/17)

<sup>6</sup> <https://www.legislation.gov.uk/ukpga/2014/23/contents/enacted>

<sup>7</sup> <https://www.gov.uk/government/publications/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england>

<sup>8</sup> <https://www.legislation.gov.uk/ukpga/2006/52/section/343A>

Research has shown that there is a direct impact on the health and well-being of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.

Each year hazards in the home result in unnecessary injuries, episodes of ill health, and harm to mental health; in many cases, the occupiers do not link the poor condition of their homes with a potential negative impact on their health. The poorest housing stock can be found in the private sector, and in some cases residents who own their own homes are not able to maintain them resulting in hazards.

This policy aims to address the link between housing conditions, social care and health through the provision of adaptations that allow disabled people to remain safely and independently in their homes; along with works to reduce serious hazards in the home that have the potential to cause accidents and ill health and increase demand on social care services.

## 4. STRATEGIC ALIGNMENT

The practical interventions in this Somerset Housing Assistance Policy have been created to strategically align and support delivery of the priorities in the corporate and partner strategies and plans below.

### [Somerset Fit for My Future Programme](#)

Fit for my future is the joint health and care strategy of Somerset Integrated Care System (ICS), working together with Somerset Council, the hospitals and healthcare providers in Somerset. The vision is to help everyone live healthier, independent lives for longer and if people do become ill they can be supported in the community away from hospital and social care settings. This will be achieved by each part of the health, care and housing system working more closely together.

### [Somerset Housing Strategy 2019 - 2023](#)

The Somerset Housing Strategy (SHS) sets out the strategic direction for housing activity across the whole of Somerset, dealing with housing need, supply and the approach to quality and management of new and existing housing stock.

The SHS was prepared by the Somerset Strategic Housing Partnership, comprising representation from the previous four Somerset local housing authorities, Housing Associations, Exmoor National Park and the County Council (which includes Adult Social Care, Public Health and Strategic Planning).

There are four strong themes in the SHS to deliver leadership in an integrated way across communities, housing health and wellbeing, social care and town and country planning, a local economy that provides opportunity to all increasing housing supply across all tenures, homes in Somerset are good for your health and a society that supports the vulnerable.

### [The Somerset Homelessness & Rough Sleepers Strategy 2019 - 23](#)

The strategy contains 6 priorities to enable, support and deliver good quality temporary, permanent and supported housing in private rented and social tenure across Somerset. This will prevent and reduce the number of households dealing with homelessness.

### [The Somerset Health and Wellbeing Strategy](#)

The Health and Wellbeing Strategy (Improving Lives) seeks to address health inequalities that exist between people, communities and within the economy. It seeks fairer life chances for all, improved health and wellbeing, more people living independently for longer, and safe, vibrant and well-balanced communities. The SHS also seeks to deliver these same outcomes.

### Better Care Fund Plan

In Somerset the Better Care Fund Plan is developed in close partnership with housing and making the best use of the DFG resources to support delivery of the plan outcomes:

- Reduced admissions to residential and nursing care homes
- Reduced delayed transfer of care
- Reduced avoidable emergency admissions
- Increase the use of assistive technology and ensure recognition of the hoarding and mental health services that can be used to enable independent living.
- Reduce chances of a life changing health event by initiating prevention policies, activities, and adaptations.

### Climate Change Strategy

The Climate Change Strategy was adopted across Somerset in 2020 and contains built environment actions that can be supported by the Housing Assistance Policy across retrofitting and energy efficiency and energy saving initiatives and addressing fuel poverty within Somerset.

### Armed Forces Covenant

Somerset has long-standing links with the armed forces; particularly the major units based in RNAS Yeovilton and Norton Manor Camp. The Somerset Armed Forces Covenant Partnership brings together charities, local authorities, other public sector organisations, businesses, communities, individuals and military in a pledge of support between local residents and the armed forces community in Somerset. The local organisations and charities have good relations with the bases to support in-service and ex-service personnel.

## 5. EVIDENCE OF NEED

There is clear evidence of need in Somerset to assist our community. The following information provides a summary of key determinates that have influenced this policy. The figures used in this section have been taken from the Somerset Intelligence one stop shop for information, facts and figures<sup>9</sup>.

Somerset's economy has many people working and few looking for work. The jobs, though, generally require lower skills than nationally and are more poorly paid. The policy assistance has been crafted to ensure accessibility for households experiencing financial hardship.

The ageing population over 65 is set to increase considerably from 41,600 (2018) to 67,100 (2039), this is especially for those aged 85 and over, the number of whom will more than double from to around 18,100 (2018) to 45,250(2039). The older population is not ageing healthily, with increasing health and care needs. Homes that are not accessible or adapted suitably will impact on the independence, health and wellbeing of an older person and increase the risk of falls. Up to 50% of people aged 80 or over fall each year. An estimated 9,000 people have dementia, and many more are carers for those with dementia. Low level changes at low cost are easy to install in the home and are a pro-active way of sustaining independence for people with dementia and assist their carer's. Being stranded in hospital also takes away independence and often leads to poorer health outcomes. There is a range of assistance types in this policy that have been designed to prevent, reduce and delay the need for more costly forms of health and social care interventions.

5.1% of the Somerset population (26,945 people) described their health as bad or very bad. This is in line with the Southwest average and slightly below the figure for England and Wales (5.6%). Just under 100,000 people in Somerset (18.8% of the population) said they had a long-term condition or disability

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<sup>9</sup> [Home Page - Somerset Intelligence - The home of information and insight on and for Somerset - Run by a partnership of public sector organisations](#)

which limited their day-to-day activities a lot or a little. Almost 41,000 of them were aged 16-64 (12.7% of that age group in Somerset). The proportion is on a par with both regional and national averages.

The Southwest has the highest proportion of energy-inefficient homes. In Somerset, one in six properties have a Category 1 Excess Cold Hazard, below the regional average but above the national average of 12%. The issue is particularly prevalent in West Somerset. There is a clear link between poor energy efficiency, fuel poverty and poor health and a range of assistance in this policy will be available to address this issue.

## 6. POLICY PRIORITIES

This Policy is designed to contribute towards the council's and partners strategic aims and objectives by assisting with (the list below does not imply a priority order):

- A person centered and strengths-based approach will be used
- Improving resident's quality of life by working with homeowners to tackle poor housing conditions and meet local needs.
- Enabling vulnerable residents to improve their property to meet the Decent Homes standard.
- Enable older and disabled children and adults to stay well, safe, connected to the community and independent at home for longer through supporting the provision of aids and adaptation or an appropriate move to suitable accommodation.
- Safeguard the health and well-being of disabled adults and children, older and vulnerable residents by removing unnecessary hazards in the home.
- Support the prevention, reduction, and delay in demand for services from social care, health and support social wellbeing.
- Improving the environment and using sustainable materials and recycling adaptations where possible and working with contractors who work in a sustainable way.

## 7. CAPITAL RESOURCES

The main sources of funding that are available to support the delivery of this policy for owner occupiers, housing association and private rented tenants are:

- Annual capital grant from central government distributed through the Better Care Fund (BCF)
  - 2022 -2023, allocation of £4,952,851 was received. This grant level is forecast to be available until 2024–2025.
- Where capital monies are provided through the BCF they will be allocated for spending in line with decisions regarding capital expenditure agreed with the BCF spending plan as agreed through the appropriate governance structure.
- Local capital from the Council which may be provided for any specified purpose.
- Monies from national schemes such as energy company obligations.
- Money provided from partners or other public sector organisations to address specified problems.
- Money obtained from charitable or other sources on behalf of customers.

The funding for social housing tenants of Homes in Sedgemoor and Somerset West and Taunton Council for mandatory DFGs is taken directly from the Housing Revenue Account (HRA) business plans. The discretionary assistance and loans are tenure specific and will not necessarily be available to all.

Local Housing Authorities are obliged first and foremost to deliver mandatory Disabled Facilities Grants.

In addition, the Council will offer a range of discretionary grants to help older and disabled people to live as independently and safely as possible in their homes. Full details of discretionary assistance can be found in Appendix B and C of this policy. This additional assistance however should not be promoted at the expense of delays to the statutory function under the mandatory grant process.

Where funding allows, and subject to meeting the requirement for mandatory and discretionary assistance, part of the funding may be allocated for specified social care capital projects. The use of this freedom to fund wider projects should be based on reducing the overall demand for DFG's, so that more people can receive the adaptations that they need. These will be decided in accordance with the BCF spending plan jointly agreed between the Council and the Somerset Integrated Care Board. This plan must be developed in keeping with the appropriate BCF Policy Framework and BCF Planning Guidance for the specified year (which provides specific guidance on Disabled Facilities Grants) and taken through the appropriate governance structure.

This information will be used to make necessary changes to grant assistance available. These will be approved through the appropriate governance structures and published on the Council's website as policy **xxx** amendments.

There are also other types of discretionary housing renewal loan assistance. The Council works in partnership with a socially responsible third-party loan provider to administer a fund for housing improvement loans on behalf of the Council. Availability and accessibility of the loans is strictly administered by the Council and the loan provider.

## 6. PRINCIPLES OF ASSISTANCE

The Council recognises that the primary responsibility for repairing and maintaining a property rests with the owner<sup>10</sup>. However, the Council has certain statutory responsibilities to fulfil and must also take steps to protect and assist vulnerable members of the community whilst providing advice to all residents to help them maintain their own homes and utilise government funding where appropriate.

The Council provides support to older and disabled individuals, and their carer's, to help them to remain living independently, confidently safely and with dignity in their own homes. Housing assistance can help to reduce the impact of a disabling environment and therefore maximise independence. It can also help to prevent or delay the need for care and support, both of which are central themes of the Care Act 2014.

In addition, housing assistance provides support to carers in their caring role and underpins a wide range of customer and carer outcomes including; improved safety, greater independence, personal resilience and well-being.

The wider private sector renewal assistance to improve housing standards and the ability to bring empty properties into use are all important mechanisms to maximise and make the best use of the existing housing stock and meet housing need across Somerset. The policy does not stand alone and should also be read in conjunction with the following documents as part of a wider approach to improving homes in Somerset:

- Housing Enforcement Policy **insert link**
- The Homefinder Somerset Allocations policy **insert link**

## 8. EQUALITY AND DIVERSITY

The Council recognises the importance of fair treatment and the positive promotion of equality and prevents discrimination on any grounds.

This policy will be applied fairly and consistently to all our residents and will act sensitively towards the diverse needs of individuals and communities. It will not directly or indirectly discriminate against any person

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<sup>10</sup> The owner' is defined as the owner occupier, council, housing association or privately rented landlord.



or group of people, and we will take positive action to reduce discrimination and harassment.

The Housing Assistance Policy has been written in line with legislation and covers all the 'protected characteristics' as detailed in the Equalities Act 2010.

## 9. SUMMARY OF ASSISTANCE

The following table provides a summary of the assistance types, an outline of the aims, and the outcomes provided through each of the schemes available under this policy. Full details of each scheme, how to apply, and conditions can be found in Appendix A, B, C, D and E.

**All assistance provided through this policy is discretionary, except the Mandatory Disabled Facilities Grant and is therefore subject to the council having sufficient resources.**

The Policy grants discretion to extend or amend eligibility criteria, level of grant or assistance and scope of works where the situation is exceptional and, in the opinion of a Service Director in consultation with the Executive Member for Housing that assistance would help the council meet its strategic housing objectives and/or Better Care Fund metrics.

The general terms and conditions of this policy are applicable to this additional discretionary assistance.

**PART 1 – Mandatory Better Care Fund Assistance** (full detail in Appendix A)

**Mandatory Disabled Facilities Grants (DFG)**

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
<b>Mandatory Disabled Facilities Grant</b>	<ul style="list-style-type: none"> <li>Disabled adaptations as described by the Housing Grants Construction and Regeneration Act 1996.</li> <li>All tenancy types.</li> <li>To enable independence and prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>	Maximum £30,000	<ul style="list-style-type: none"> <li>This grant is set within legislation with local variations that the Council has adopted regarding the inclusion of warranty costs for lifts and wash/dry toilets and the inclusion of local council tax reduction as a passporting benefit</li> <li>Meets disability criteria</li> <li>Assessed by an OT/ appropriately qualified assessor</li> <li>Subject to a financial means test. Children and certain qualifying young people will not be subject to any means test for a Mandatory DFG.</li> </ul>	<ul style="list-style-type: none"> <li>Must remain in the property as only or main residence for 5 years</li> <li>Local land charge for 10 years for owner occupiers except in exceptional circumstances where the condition may be waived by a senior manager.</li> </ul>

**PART 2 – Discretionary Better Care Fund Assistance** (full detail in Appendix B & C)

**Discretionary Assistance linked to a Mandatory DFG Application**

Any applications and award of the following forms of assistance need to be linked to an on-going Mandatory DFG application. No stand-alone applications for these forms of assistance will be considered.

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
<b>DFG Top-Up Grant (TUG)</b>	<ul style="list-style-type: none"> <li>Cover the costs of adaptations over the mandatory DFG limit.</li> <li>All tenure types including Council/Almo tenancies</li> </ul>	£30,000	<ul style="list-style-type: none"> <li>Eligible for DFG</li> <li>Meets disability criteria</li> <li>Assessed by an OT/ appropriately</li> </ul>	<ul style="list-style-type: none"> <li>Must remain in the property as only or main residence for 5 years</li> <li>Local land charge for 10 years for owner occupiers</li> </ul>

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TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
(Full detail in appendix B, B1)	<ul style="list-style-type: none"> <li>To enable independence and prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>		<ul style="list-style-type: none"> <li>qualified assessor</li> <li>Subject to a financial assessment by a third-party loan provider</li> </ul>	
<p><b>Contribution Assistance Grant (CAG)</b></p> <p>(Full detail in appendix B, B2)</p>	<ul style="list-style-type: none"> <li>Cover the cost of contributions assessed as being unaffordable, identified under mandatory DFG</li> <li>All tenure types including Council/Almo tenancies</li> <li>To enable independence and prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>	£2,500	<ul style="list-style-type: none"> <li>Eligible for DFG</li> <li>Meets disability criteria</li> <li>Assessed by an OT/ suitably qualified assessor</li> <li>Subject to a formal means test undertaken as part of the mandatory DFG means test and all other options to cover the contribution being exhausted - family and friend financial support, charitable donations, and assessment by third party loan provider.</li> </ul>	<ul style="list-style-type: none"> <li>Must remain in the property as only or main residence for 5 years</li> <li>Local land charge for 10 years for owner occupiers</li> </ul>
<p><b>Professional Fees Assistance (PFA)</b></p> <p>(Full detail in appendix B, B3)</p>	<ul style="list-style-type: none"> <li>To support cases where fees have been incurred during the DFG process, but the grant application cannot be submitted or approved for unavoidable reasons.</li> <li>All tenure types including Council/Almo tenancies</li> <li>To mitigate against financial hardship.</li> </ul>	£3,000	<ul style="list-style-type: none"> <li>Eligible for a DFG</li> <li>Meets disability criteria</li> <li>Assessed by an OT/ suitable appropriate assessor</li> <li>Application approval in principle must have been issued.</li> <li>Professional fees incurred for architects' structural engineers or other relevant fees as identified in the Housing Renewal Grants (Services and Charges Order) 1996</li> </ul>	<ul style="list-style-type: none"> <li>Only one payment in a 5-year period</li> <li>Fees approved by a manager where the DFG does not proceed</li> <li>Fees are paid directly to the Professional providing the service</li> </ul>
<p><b>Stairlift Loan Scheme (SLS)</b></p>	<ul style="list-style-type: none"> <li>Installation and loan of a non means tested stairlift with a full</li> </ul>	N/A	<ul style="list-style-type: none"> <li>Meets disability criteria</li> <li>Assessed by an OT/ suitably</li> </ul>	<ul style="list-style-type: none"> <li>The client/landlord signs to agree to return the stairlift when and if it</li> </ul>

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TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
(Full detail in appendix B, B4)	<p>service and maintenance package which is removed and re-used once it is no longer required.</p> <ul style="list-style-type: none"> <li>• All tenure</li> <li>• To enable independence and timely discharge from a hospital or care setting &amp; prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>		<p>qualified assessor</p> <ul style="list-style-type: none"> <li>•</li> </ul>	<p>is no longer required</p>
<p><b>Help to Move Assistance (HMA)</b></p> <p>(Full detail in appendix B, B5)</p>	<ul style="list-style-type: none"> <li>• To cover some of the costs associated with moving home when an applicant’s current home is unsuitable for an adaptation.</li> <li>• All tenure</li> <li>• To enable independence and prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>	<p>£5000 + 20% contingency</p>	<ul style="list-style-type: none"> <li>• Eligible for DFG</li> <li>• Meets disability criteria</li> <li>• Assessed by an OT/suitably qualified assessor</li> </ul>	<ul style="list-style-type: none"> <li>• Applicants must be moving within or outside the Council area to a property that will be their main residence.</li> <li>• Applicants must have a local connection with the outside area they are relocating to e.g., family support, employment</li> <li>• Assistance will not be given towards the purchase price of a property.</li> <li>• Applications must be supported by an OT/ suitably qualified assessor who can confirm that the new property will meet the needs of the disabled person or be suitable for adaptation at a reasonable cost. (In some cases, depending on the distance of the potential property an independent OT maybe commissioned to do this</li> </ul>

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
				assessment) <ul style="list-style-type: none"> <li>If the move is aborted at the fault or choice of the applicant, costs will not be paid</li> </ul>

### Additional Discretionary Assistance

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
<b>Thinking Ahead Grant (TAG)</b>  (Full detail in appendix C, C1)	<ul style="list-style-type: none"> <li>Works to make the home 'dementia' friendly or to meet sensory needs and to help the individual to live safely, manage their own surroundings, and retain/develop their independence.</li> <li>All tenure types including Council/Almo tenancies.</li> <li>To give personal choice to a person about how and where to meet their future care needs and focusing on being able to remain living safely, independently, and well at home for as long as possible.</li> </ul>	£2,500	<ul style="list-style-type: none"> <li>Eligible for DFG</li> <li>Meets disability criteria</li> <li>Assessed by an OT/ suitable appropriate assessor</li> <li>Not subject to a means test or assessment by a third-party loan provider</li> </ul>	<ul style="list-style-type: none"> <li>Must remain in the property as only or main residence for 5 years</li> <li>Local land charge for 10 years for owner occupiers</li> </ul>
<b>Safe, Warm and Secure Grant (SWSGA)</b>  (Full detail in appendix C, C2)	<ul style="list-style-type: none"> <li>To cover the cost of property and energy efficiency improvements that make homes safer, healthier, and warmer.</li> <li>Must be an owner occupier or a tenant with a repairing obligation.</li> </ul>	£15,000	<ul style="list-style-type: none"> <li>Not a requirement to be eligible for a DFG.</li> <li>Available to owner-occupiers and their families in receipt of a means-tested passporting benefit. If not on a means tested benefit, then the application will be subject to a formal means test and</li> </ul>	<ul style="list-style-type: none"> <li>Must remain in the property as only or main residence for 5 years</li> <li>Lifetime local land charge</li> <li>Only one payment in a 5-year period</li> </ul>

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
	<ul style="list-style-type: none"> <li>To prevent and address health inequalities for disabled and vulnerable households exacerbated by poor housing conditions.</li> </ul>		<p>assessed by third party loan provider</p> <ul style="list-style-type: none"> <li>The works the grant would cover:                             <ul style="list-style-type: none"> <li>- serious hazards in the home assessed formally by the Council using the Housing, Health and Safety Rating System HHSRS (detailed in the Housing Act 2004)</li> <li>- to bring the property up to a prescribed government “decent home standard”,</li> <li>- water supply, drainage and heating issues,</li> <li>- Energy Performance Certificate assessments and required improvements (must be to top-up other Council determined thermal comfort assistance),</li> <li>- electrical and gas safety,</li> <li>- repairs to stairs, floors and steps,</li> <li>- safety and security repairs,</li> <li>- works to clean and clear properties,</li> <li>- requiring a top up to a Home Upgrade Grant (HUGs) or other Council supported third party grant scheme.</li> </ul> </li> </ul>	
<p><b>Home First Assistance (HFA)</b></p>	<ul style="list-style-type: none"> <li>To prevent admission to hospital or care home.</li> <li>To support timely discharge from hospital or care home.</li> </ul>	<p>£6,000</p>	<ul style="list-style-type: none"> <li>An OT or similar referral to prevent an applicant from being admitted to a hospital or care home or to support timely discharge from a</li> </ul>	<ul style="list-style-type: none"> <li>Only one payment in 5 years</li> <li>No landcharge.</li> </ul>

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
(Full detail in appendix C, C3)	<ul style="list-style-type: none"> <li>• Fast track adaptations to support people remaining at home or going home to die</li> <li>• All tenures</li> <li>• To enable independence and prevent, reduce and delay the need for higher cost social care and health interventions.</li> </ul>		<p>hospital or care home.</p> <ul style="list-style-type: none"> <li>• The applicant has a terminal diagnosis or life limiting condition.</li> <li>• The property must be the person's permanent home.</li> <li>• No means test</li> </ul>	

### Enhanced Minor Works

Additional funding on top of the £1000 statutory minor works level will be provided up to an agreed value of £2,500.

(Full detail in appendix C, C4)

### Adult Social Care and Occupational Therapy Contribution

An annual contribution to support the employment of four Housing Options Occupational Therapists based in the Mendip, Sedgemoor, Somerset West, and South Somerset, Social Care localities, whose role is to look much more widely at the possible options for an applicant than the standard assessment of need. This will maintain a pathway for disabled applicants in all tenures to access solutions to meet their disabled needs in a more efficient and timely manner by bringing together practitioners who specialize in disabled people’s needs in a more coordinated way and removing the red tape when making decisions. This will not cover the OT duties under the Care Act 2014 and Children’s Act 1989<sup>11</sup> and the Chronically Sick and Disabled Persons Act 1970<sup>12</sup>.

### Capital Schemes

It is possible within the DFG grant conditions to use a portion of the funding for other social care capital funding and in accordance with the jointly agreed Better Care Funding Plan. This is subject to meeting the demand for mandatory and Regulatory Reform Order Assistance.

Capital Schemes will be considered on an annual basis in accordance with set criteria defined in Appendix C, C5.

<sup>11</sup> [Children Act 1989 \(legislation.gov.uk\)](https://legislation.gov.uk)

<sup>12</sup> [Chronically Sick and Disabled Persons Act 1970 \(legislation.gov.uk\)](https://legislation.gov.uk)

A briefing paper has to be prepared by the Service Manager, to be presented to the Service Director for Housing, detailing how the set criteria will be met. Once approved, the Special Project will proceed. The Service Director will be furnished with regular monitoring reports informing Members of progress including and potential risks of over/under spends and slippages.

### PART 3 – Other Types of Housing Renewal Assistance (full detail in Appendix D) SUBJECT TO AVAILABLE FUNDING

In addition to the Better Care Fund, the Council may have other sources of funding that can be used to provide financial assistance.

This section of the policy sets out the types of assistance that are available to provide and upgrade facilities to bring empty properties back into use and deal with disrepair and upgrade the means of escape in case of fire in houses in multiple occupation.

All of the grants mentioned in this section are subject to funding being made available.

TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
<b>Empty Home Grant</b>  (Full detail in appendix D, D1)	<ul style="list-style-type: none"> <li>Grants are available to owners of empty homes to undertake essential repairs to bring properties back into use.</li> <li>Grants will be 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.</li> </ul>	i) £3,000	<ul style="list-style-type: none"> <li>Applicants may be required to demonstrate that they have sufficient funds to complete the works before being accepted for a loan</li> <li>Properties must have been empty for over 6 months and the Council may require evidence of this prior to accepting an application for a grant or loan.</li> <li>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.</li> <li>Cosmetic changes/improvements will not qualify for grant or loan assistance.</li> </ul>	i) Property will be brought back into use and occupied by the person receiving the grant.
		ii) £5,000		ii) Property will be brought back into use and rented at an affordable rent for a 12-month period assured shorthold tenancy (AST)
		iii) 15,000		iii) Property will be brought back into use and nomination rights for a 5-year period will be provided to the homelessness service.



TYPE OF ASSISTANCE	SCOPE	GRANT MAXIMUM	ELIGIBILITY	MAIN CONDITIONS
<p><b>House in Multiple Occupation Grant</b></p> <p>(Full detail in appendix D, D2)</p>	<ul style="list-style-type: none"> <li>To enable the upgrade of existing HMO's and the creation of new units.</li> </ul>	<p>£7,500</p>	<ul style="list-style-type: none"> <li>Properties must be or becoming an HMO with 5 or more occupants in two or more households and require a mandatory HMO licence.</li> </ul>	<ul style="list-style-type: none"> <li>Only one payment per HMO property.</li> <li>The grant can only be used in accordance with the items prescribed on the schedule of rates and up to the grant value.</li> <li>Grant aid will only be available if the HMO is/or is in process of being licensed, where required, and has planning permission or building regulation approval, where appropriate.</li> <li>HMO landlords can also apply for loans on top of an HMO grant in accordance with the loan section of this Policy.</li> <li>Grant aid will not be offered in situations where reasonable attempts have been made to positively engage with a landlord and where formal action is required to resolve inadequate housing conditions.</li> </ul>

## PART 4 – Loan Assistance Provided through Lendology CIC (full detail in Appendix E)

The Council has been running the Home Loan Scheme in partnership with a third-party provider called Lendology since 2006. A variety of loan products are available at a fixed interest rate. Under the contractual arrangements, Lendology can provide loans to customers referred by the Council and any resident can make direct contact with them, but the loans must be approved by the Council. The financial needs of customers are assessed and the Housing Assistance Grants and the Loans in this policy are used to meet customer need in the most cost effective and affordable way.

**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 such as funding private works which fall out of scope of the need identified by the Occupational Therapist.

Up to £25,000.

Up to £5,000 for qualifying park homes, houseboats and caravans.

**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).

Up to £25,000 to make homes safer, healthier and warmer.

Up to £5,000 for park homes, houseboats and caravans.

**Energy loans:** 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.

See appendix E

**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.

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.

### **Loans for Landlords**

Loans will be available to landlords for the following purposes:

- 1) To bring rented accommodation up to the Decent Homes standard.
- 2) To enlarge property to create extra living space to prevent or minimise the risk of overcrowding.
- 3) To improve conditions in houses in multiple occupation (HMO's) to meet statutory requirements, amenity standards and minimising or eliminating significant hazards.
- 4) To improve the energy efficiency and reduce the carbon footprint of the property.
- 5) To bring empty properties back into use or to convert underutilized properties into units of accommodation.

There will be conditions to when a loan is made available, and the maximum loan will be £25,000 and the minimum loan £1,000. Landlord loans will only be available at a fixed interest rate.

See Appendix E for the full detail.

### **Loans for Gypsies & Travellers**

Loans will be made available to Gypsies or Travelers to either provide services to their land (e.g. mains water, electricity or sewage connections), to assist in the purchase of land with planning permission or to purchase mobile homes.

Loans of up to £15,000 may be offered to Gypsies or Travellers in cases where the loan can be secured against their land.

Loans of up to £5000 only will be offered in situations where the loan cannot be secured against land.

For the full detail of the loan and its conditions please refer to Appendix E.

## PART 5 – General Terms and Conditions

### 10. HOW IS ASSISTANCE DELIVERED?

All types of discretionary assistance offered through this policy will be managed by Somerset Independence Plus on behalf of the Council.

For mandatory disabled facilities grant, there are three options available to residents regarding the way in which an application can be supported and made.

#### Option 1 – Fully Managed Application Process

The Council's preferred Home Improvement Agency Somerset Independence Plus will fully manage the application and works on behalf of the applicant, through an agreement between the applicant and the service. This is the easiest and least stressful option for an applicant, particularly for more extensive adaptations

The Team will:

- Where applicable, assess the applicant's financial circumstances by a statutory **means test** which will identify any contribution to be paid towards the cost of the works.
- Arrange for a Technical Officer to visit to discuss how the adaptations can be provided in the home and what building works or alterations are required to provide them.
- Draw up a schedule of works and plans (and planning permission or building regulations approval if required).
- Assist in the completion of the formal Disabled Facilities Grant application forms.
- Identify and instruct a contractor to undertake the works on behalf of the applicant.
- Supervise the contractor on site on behalf of the applicant.
- Deal with any unforeseen works and interim payments.
- Arrange final payment to the contractor and collect any certificates and guarantees from them and pass them on to the applicant.

The council will include the relevant fee (covered by the grant funding) in the eligible costs to undertake the application support<sup>13</sup>.

#### Option 2 – Customer Contractor Process

This option is where an applicant may wish to use the services of Somerset Independence Plus to prepare their application for disabled facilities grant, including the preparation of drawings but wishes to use their own choice of contractor to carry out the works.

A comprehensive information pack will be provided to any applicants who wish to pursue this option including the role of Somerset Independence Plus and the responsibilities regarding the works which will transfer to the applicant.

The Council will include the relevant fee (covered by the grant funding) in the eligible costs to undertake the application support.

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<sup>13</sup>The fee is amended annually and can be found published on the Council's website at the following link (to be inserted).

### Option 3 – Customer Managed Process

This option is where an applicant may wish to complete all elements of the application, supporting information and building management themselves. An applicant can use their own architect or draftsman and contractors to plan, develop or build a preferred scheme.

A comprehensive information pack will be provided by the Council to any applicants who wish to pursue their own application which outlines the information required to make a Disabled Facilities Grant application and the requirements to receive Disabled Facilities Grant funding.

## 11. FEES AND ANCILLARY CHARGES

The Council will consider reasonable fees for financial assistance.

The following fees will be eligible for financial assistance if they have been incurred as part of the application process for mandatory disabled facilities grant funding;

- Confirmation, if sought by the Council, that the applicant has a relevant owner interest
- Relevant legal fees
- Technical and structural surveys
- Design and preparation of plans and drawings
- Preparation of schedules of relevant works
- Assistance in completing forms.
- Applications for building regulations approval (including application fee and preparation of related documents), planning permission, listed building consent and conservation area consent (and similar)
- Obtaining estimates
- Consideration of tenders
- Supervision of the relevant works
- Disconnection and reconnection of utilities where necessitated by relevant works
- Payment of contractors
- In a case where the application is for adaptations support, the reasonable services, and charges of a (private) Occupational Therapist in relation to the relevant works.

It is important to note that if a private occupational therapist is used then the Council will still seek input from the Council's Occupational Therapy Service to determine the works that are eligible for Disabled Facilities Grant funding.

## 12. HOW THE ASSISTANCE WILL BE PAID

The Assistance will only be paid if;

- The assisted works are completed within 12 months of the date of the approval unless the delay was caused by the Council, or an appropriate approval time-extension has been agreed due to exceptional circumstances. Applications for extensions will be considered on a case-by-case basis.
- The assisted works are carried out in accordance with the specifications set out in the formal approval or as varied with the prior agreement of the Council.
- The assisted works are carried out to the satisfaction of the Council and the applicant.
- The Council is provided with an invoice, demand, or receipt for payment in an acceptable format.

Invoices must be addressed to the applicant c/o the Council and must contain sufficient detail for the council

to identify in full, the works carried out, the price charges and any variations previously agreed with the Council. Any invoice must not be produced by the applicant or a family member.

The payment of the assistance to the contractor may be made via the applicant, or, where requested within the original application, paid directly to the contractor engaged by the applicant.

The Assistance may be paid in one lump-sum on satisfactory completion of the works or by staged payments as the work proceeds. Stage payments (interim payments) will only be made where the Council, is satisfied that the value of work completed exceeds the value claimed to date. A maximum of three stage payments and final payment will be considered.

The contract for works funded by Disabled Facilities Grants, and associated assistance, will be between the applicant and the contractor, as set out in the legislation. Whilst the Council's Standing Orders regarding Procurement do not directly apply, as the Council is not entering into a contract, when obtaining quotes on behalf of applicants the DFG Service will follow the same principles to ensure appropriate service is provided for applicants it is supporting.

The provision of assistance other than Mandatory Disabled Facilities Grants is subject to the availability of funding. All applications will be considered based on the identified needs and circumstances of the applicant or household.

Any associated costs which are incurred as part of the application for funding, such as Architects fees or Land Registry charges, will be included in the value of any funding awarded and will not be paid separately apart from exceptional circumstances where works cannot proceed, and such costs may be eligible for discretionary assistance.

The provision of mandatory grants and discretionary financial assistance will be subject to internal and external auditing to ensure adequate procedures are in place and followed and that there is an appropriate use of public funds.

### **13. WHERE ASSISTANCE WILL BE RESTRICTED**

There will be instances where it will not be possible to provide assistance or funding may be reduced or reclaimed due to certain criteria. These are listed below:

1. Where ownership of the property is disputed.
2. Where the owner(s) has a statutory duty to carry out the necessary works and it is reasonable in the circumstances for them to do so.
3. Where the residence is not regarded as permanent.
4. No assistance will normally be given for work started before formal approval of an application, except that:
  - i. The council may in exceptional circumstances exempt an application from this condition for example where a defect may present a serious risk to health and safety.
  - ii. The council may, with consent of the applicant, treat the application as varied so exclude any works that have been started before approval.
5. Grant assistance will not normally be provided for works covered by insurance. Where, before a grant for assistance is approved it is found that an applicant can make an insurance claim, the insurance company will be requested to confirm in writing the level of their liability, if any. The level of assistance will be reduced by an amount equivalent to the insurance company's liability. Where assistance is approved, a condition will be imposed requiring the applicant to pursue any relevant claim against an insurance company or third party for;
  - i. Claims for personal injuries where the works are required under a Mandatory Disabled Facilities Grant.

- ii. Claims on the applicant's property insurance or on a third party where the application is in respect of works for which financial assistance has been given. Then the applicant will be required to repay the financial assistance provided out of the proceeds of such a claim.
6. The Council will only provide assistance where the age and condition and structural layout of the property has been determined as appropriate, reasonable, and practicable to achieve the scope of works required.
7. The council will determine whether prices provided by contractors are value for money. In determining this, the Officer will consider similar jobs priced within the last year. The Officer may liaise with the relevant body or contractor to check the specification and any estimates, as part of the procurement procedure.
8. If the Officer believes the price for contracts are too high and identifies an appropriate price for which is lower, they will advise the client that the total eligible assistance will be the lower amount. The client is under no obligation to use the lower priced contractor but must be aware the Council will only make a grant or assistance payment up to the value of the lower price.
9. Where the client chooses to pursue a different scheme or an enhanced scheme of works, the Council will only provide financial assistance to the value that would satisfy the primary requirement(s) identified by the Occupational Therapy Service or similar service. This is, subject to the clients preferred scheme also satisfying the primary requirements identified.
10. The Council may refuse any application for assistance lacking the required information or documentation.
11. Where the client deviates from the scheme of works approved by the Council, without prior agreement, the Council may rescind the approval or refuse to make any further payment of assistance. The Council may also seek to recover any interim assistance payments previously made against the approved scheme.
12. If the applicant is an owner of the dwelling in respect of which Assistance has been approved and ceases to be the owner before the works are completed, the applicant must repay the Council on demand the total amount of Assistance that has been paid.
13. Where a grant condition imposes a liability to repay the Assistance, or a part thereof, the condition will be registered by the Council as a Local Land Charge, which will be payable upon the sale of the property.
14. Where Assistance has been approved the works must be completed within 12 months of the approval date, except where an extension of time, not exceeding 6 months has been agreed by the Council. Where no extension is agreed the Council may rescind the approval or refuse to make any further payment of assistance. The Council may also seek to recover any interim assistance payments previously made against the approved scheme.
15. In the case of common parts of a dwelling the Council will only consider assistance for the reasonable sum or proportion of the applicant's liability. The applicant must prove a repairing liability for the common parts.
16. The Council may, where financial or operational demands dictate, defer payment of a Disabled Facilities Grant for a period not exceeding 12 months. Any deferment will be detailed in the approval notice.
17. The provision of Assistance is allowed for caravans and houseboats used as a main residence, subject to meeting other eligibility requirements. Holiday residencies, caravans on holiday sites or sites with restricted occupancy, second homes (as defined by Council Revenue's criteria) and sheds, outbuildings or appurtenances will not qualify for Assistance.
18. The council recognizes that this policy cannot cover every likely situation and there may be persons who genuinely need some form of urgent support that are precluded from accessing Assistance due to a specific aspect. In these situations, the Council may consider offering assistance in exceptional circumstances, in particular where support would help the council meet to meet its strategic objectives, as determined by the relevant officer.

## 14. ADDITIONAL CONDITIONS

The Council reserves the right to impose additional conditions when making a grant/assistance approval. These may include but are not restricted to:

- i. A contribution to the cost of the assisted works by the applicant.
- ii. The right to nominate tenants to housing accommodation available for rent.
- iii. Housing accommodation being maintained in a good state of repair after completion of the assisted works.
- iv. The right of the Council or its appointed agent to recover specialised equipment when no longer needed.

## 15. DECISIONS, NOTIFICATIONS & REDETERMINATIONS

The Council will notify the applicant in writing when their application has been approved or refused. The decision will be notified as soon as reasonably practical and, in any event, no later than six months after receipt of a full and valid application.

If the application is approved, the notification will specify the eligible works, the value of the assistance and the builder/contractor who will undertake the works. In the case of a Disabled Facilities Grant the Council may, where financial or operational demands dictate, defer payment of the assistance for a period not exceeding 12 months. Any deferment will be detailed within the grant approval notice.

If the application for Assistance is refused, the Council will give the reasons for the refusal and confirm the procedure for appealing the decision.

Where Assistance has been approved and the Council is satisfied that through circumstances beyond the control of the applicant, which could not have reasonably been foreseen. If the cost of the works has either increased or decreased, the Council may, at their discretion re-determine the financial assistance given and notify the applicant accordingly by issue of a re-approval notice.

Additional works or deviations from the approved works carried out without prior approval of the Council will not be considered for any increased financial assistance and would remain the responsibility of the applicant to fund.

## 16. REVIEW OF THE COUNCIL'S DECISION

Any person having made a valid application may request a review of the decision not to consider or to refuse an application.

The request must be submitted to the Council within 21 days of the date of the decision letter. The request must be in writing. A review of the decision will be undertaken, and the decision will be notified to the applicant in writing. If the person remains dissatisfied with the review decision, they have the right to go through the Council's Corporate Complaints procedure or approach the Local Government Ombudsman.

Any departure from Policy will only be considered where the applicant can demonstrate exceptional circumstances and do not have the means by which, they could reasonably be expected to otherwise fund and undertake the work.

Complaints about service delivery rather than Policy must be made to the council who will investigate the complaint in accordance with their Complaints Procedure which is available on request. A copy of the Council's complaints process can be found [xxx](#)



## 17. SERVICE STANDARDS, KEY TARGETS

There is no national standard for the services provided through this policy except a statutory requirement for Councils to determine valid and fully made applications for mandatory Disabled Facilities Grant within six months. This does not account for pre-application activities such as the screening process and the 'application support' and administration including Occupational Therapy assessment, means testing, producing specifications, finding contractors, etc.

Somerset Independence Plus has a Customer Charter which was drafted and agreed with all key stakeholders. The Customer Charter sets out what is to be expected from the service including timescales.

In practice, when an application is fully prepared by Somerset Independence Plus and is submitted for funding approval it will be at a point where, subject to funds being available, a grant approval determination by the Council should be available within 20 working days.

The service records all key activities and dates and can report on a variety of measures, including date inquiry, received, date application submitted, date of grant determination, date works started, type and value of works and contributions, date works finished, and date works practically completed.

Legislation also requires that works are completed within 12 months of any Disabled Facilities' Grant approval being issued. This can be extended by negotiation if there are valid reasons to do so, such as the customer receiving care, occasional changes in contractor or specification, complex snagging etc.

Locally, the service aims to apply the funding it receives fully each year with minimal waiting lists and with maximum benefit to customers. It will also work in partnership with the Somerset Integrated Care Board to support delivery of the Better Care Fund Plan metrics on a biannual basis. A key reporting determinant being Independent Living which is a priority of the Integrated Care Board. Somerset Independence Plus is a signatory to the Memorandum of Understanding which sets out the priority and Key Performance Indicators.

Somerset Independence Plus is committed to ensuring excellent customer service in line with its published Customer Charter and in accordance with the Council's service standards

## 18. POLICY CONSULTATION AND IMPLEMENTATION PLAN

The policy has been consulted and developed with a wide range of partners through one-to-one interviews, workshops and sharing of the early drafts and options for the policy. The feedback was used to inform the content of the final policy. The formal mechanism for endorsement will be at the Somerset Council Executive Board meeting on the 15<sup>th</sup> March 2023. The policy will commence on 1 April 2023 and will apply to all full applications received after this date only. Applications for discretionary assistance outlined in this policy cannot be made retrospectively.

This policy will be reviewed bi-annually or as required based on the availability of finance to provide the necessary assistance and any changes in legislation or identified good practice.

## 19. GLOSSARY & EXPLANATION OF TERMS

Abbreviation / Name	Definition
<b>Arm's Length Management Organisation (ALMO)</b>	An arm's length management organisation (ALMO) is a not-for-profit company that provides housing services on behalf of a local housing authority (LHA). Usually, an ALMO is set up by the LHA to manage and improve all or part of its housing stock with the LHA retaining strategic decision making.
<b>Better Care Fund (BCF)</b>	The Better Care Fund is a budget for social care and community services administered in partnership between NHS England, the Ministry of Housing, Communities and Local Government, and the Department of Health and Social Care. The pooled budget includes Disabled Facilities Grants funding for local authorities.
<b>Contribution Grant Assistance (CGA)</b>	Contribution Grant Assistance – a discretionary grant provided under this policy
<b>Disabled Facilities Grant (DFG)</b>	Disabled Facilities Grant (Mandatory Grant, as outlined in the 1996 Housing Grants, Construction and Regeneration Act)
<b>DHSC</b>	Department of Health and Social Care
<b>HAP</b>	Housing Assistance Policy
<b>HGCRA</b>	Housing Grants Construction & Regeneration Act 1996 ( <i>The legislation which defines the disabled facilities grant</i> )
<b>Help to Move Grant Assistance (HTMA)</b>	A discretionary form of assistance provided through this policy
<b>HMO</b>	House in Multiple Occupation
<b>Home First Assistance (HFA)</b>	A discretionary form of assistance provided through this policy
<b>HUG</b>	Home Upgrade Grant is government funding provided to local authorities to improve the energy performance and heating systems of off gas grid homes in England.
<b>Housing Associations (HA)</b>	These are providers of social housing (excluding the council stock) registered with the regulator of social housing. They are considered private organisations.
<b>Land charge (LC)</b>	Owner-occupiers who are in receipt of a Disabled Facilities Grant or discretionary assistance will be required to repay a proportion of the grant in certain circumstances e.g. if the property is sold within a certain number of years of the grant being completed. In these cases, the Council will register a Local Land Charge against the property for the repayment.
<b>LCTR</b>	Local Council Tax Reduction – a benefit available to residents to support with Council Tax Payments
<b>Means Test (MT) or Test of Financial Resources (ToR)</b>	A Disabled Facilities Grant is means-tested, and the amount of grant awarded is dependent on the applicant's household income and savings. There is no means test if the works are for the benefit of a disabled child or young adult (aged 19 years or younger)

<b>MHCLG</b>	Ministry of Housing Communities and Local Government
<b>OT / OTA</b>	Occupational Therapist / Occupational Therapy Assistant
<b>PRS</b>	Private Rented Sector
<b>Professional Fees Assistance (PFA)</b>	A discretionary form of assistance provided through this policy
<b>Registered Providers (RP)</b>	Registered Providers include local authority landlords and private registered providers (such as not-for-profit housing associations and for-profit organisations).
<b>RRO</b>	The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
<b>Safe, Warm &amp; Secure Grant</b>	A discretionary form of assistance provided through this policy for essential and emergency repairs to remedy serious Category 1 and 2 hazards and bring a property up to the 'decent homes standard.' The grant also assist with 'top up' for energy grants such as the Government Housing Upgrade Grant (HUGS).
<b>Stairlift Loan Scheme (SLS)</b>	A discretionary form of assistance provided through this policy
<b>Step-lifts</b>	Step lifts (also known as low rise platform lift, wheelchair lift or open platform lift) are low-rise lifting platforms for wheelchair users usually provided where there are steps leading to the front door. They are an alternative to ramps and can be used where vertical access is one metre or less.
<b>Thinking Ahead Grant (TAG)</b>	A discretionary form of assistance provided through this policy
<b>Top-Up Grant (TUG)</b>	Top-Up Grant – a discretionary grant provided under this policy
<b>Wash/Dry style toilet</b>	A toilet intended people with disabilities who are unable to use the toilet independently and require a built-in wash and dry facility to maintain good hygiene.
<b>Welfare or Care Authority</b>	The local authority that provides social services to safeguard and promote the welfare and wellbeing of children and vulnerable adults.

## APPENDIX A – MANDATORY DISABLED FACILITIES GRANTS & AMENDMENTS (PART 1)

This is included for context and information purposes and includes a means test amendment within Somerset.

The Council will award mandatory Disabled Facilities Grant (DFG) according to the governing legislation – principally the 1996 Act and subordinate Regulations and Orders as amended - and guidance issued by central Government. This details amongst other matters the types of work that are to be funded, the maximum grant payable (currently £30,000), and the test of financial resources where applicable.

### Qualifying Criteria

Any person who makes an application for Mandatory Disabled Facilities Grant must;

- i. Be over 18 years of age at the date of the application
- ii. Live in the dwelling as his/her only main residence and
- iii. Have an owner's interest in the dwelling (other than by virtue of being a Registered Social Landlord under Part 1 of the Housing Act 1996 or being eligible for such registration) or be a tenant or licensee of the dwelling, alone or jointly with others but not being a member of the landlord's family, with a tenancy or license permitting occupation of the dwelling for a minimum period of 12 months after approval of the Assistance, and
- iv. Have the power or duty to carry out the works and where appropriate have the owner's consent in writing to carrying out the works, and
- v. Satisfy such test(s) of resources as the council, or statute, may from time to time have in place
- vi. Not be ineligible, by virtue of the Housing Grants, Construction and Regeneration Act 1996, Regulations made under the Act or any other enactment
- vii. Homeowners have the primary responsibility for ensuring their homes are properly maintained and in the first instance should pursue private finance. We may assist eligible, vulnerable homeowners to make sure they have the opportunity for achieving the correct property standards.

### Occupation Requirements

Where an owner occupier has given a signed undertaking to occupy a property as their principal residence after completion of the works, and if they cease to do so during that time, they will repay on demand to the Council the total amount of Assistance paid out.

Where a landlord (or owner) has given a signed undertaking that the property will be available for letting for a period specified after completion of the assisted works and ceases to make the relevant property available for letting during the specified period. Then the landlord will repay on demand to the Council the total amount of Assistance paid out.

Where the Council has the right to demand repayment, but extenuating circumstances exist, the Council

may determine to waive the right to repayment or to demand a sum less than the full amount of Assistance paid out.

As a part of the application process, the Council will require certificates relating to property ownership and future occupation and will request permission from the owner. The Council would reasonably want to ensure the tenant has the right to carry out the works and that the landlord would not object or attempt to reinstate the property and evict the client.

## Qualifying Works

Those works eligible for mandatory Disabled Facilities Grant is set out in section 23(1) of the 1996 Act, as amended. These are;

- i. facilitating access by the disabled occupant to and from the dwelling, qualifying houseboat, or qualifying park home, (now including the garden) or
- ii. making the dwelling, qualifying houseboat or qualifying park home safe for the disabled occupant and other persons residing with them;
- iii. facilitating access by the disabled occupant to a room used or usable as the principal family room;
- iv. facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- v. facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
- vi. facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- vii. facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- viii. facilitating the preparation and cooking of food by the disabled occupant;
- ix. improving any heating system in the dwelling, qualifying houseboat or qualifying park home to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet their needs;
- x. facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- xi. facilitating access and movement by the disabled occupant around the dwelling, qualifying houseboat or qualifying park home in order to enable them to care for a person who is normally resident and is in need of such care;
- xii. facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.

## Local enhancement to Disabled Facilities Grant in Somerset

Somerset Council has decided to re-introduce Local Council Tax Reduction as a 'passporting' benefit for applicants for Mandatory Disabled Facilities Grants and discretionary grants. Prior to the Government's revision of the list of passported benefits in 1996, applicants in receipt of Council Tax Benefit were exempt from the Test of Resources. Council Tax Benefit was the predecessor national benefit to Local Council Tax Reduction is a similar benefit to LCTR.

Inclusion of entitlement to LCTR as a passported benefit restores the pre-1996 position and consequently will enable a number of residents receiving LCTR to apply for a mandatory disabled facilities grant without

undergoing the Test of Resources.

## Warranty Provision

The Council will include as part of the mandatory Disabled Facilities Grant the cost of a maintenance agreement for a period of five (5) years (where available) from the certified date for stair lifts, through-floor lifts, Clos-o-mat type toilet, step-lifts and similar equipment installed with the assistance of that grant. Where maintenance agreements of 5 years are not available through the Manufacturer the Council will fund the maximum warranty that is available. Where installing a reconditioned stair lift, any unspent warranty will be increased to the full 5 years if possible.

## Necessary, Appropriate, Reasonable & Practicable

A mandatory Disabled Facilities Grant application will only be made if the works are both 'necessary and appropriate' and 'reasonably practicable'. Where an applicant prefers a different scheme of works to that approved by the Council, the Council may offer to 'offset' the value of the original scheme towards those greater works with appropriate safeguards. This is at the discretion of the Council.

Works which have been started prior to the approval of an application will not be eligible for financial assistance.

Unexpected works which arise during the carrying out of eligible works will be considered for assistance if the works could not have been reasonably foreseen and if they are vital to the completion of a safe and effective adaptation.

Unforeseen works carried out without prior approval of the Council will not be eligible for assistance. Where unforeseen works are necessary these will be added to the grant up to the specified maximum for mandatory Disabled Facilities Grant. Costs above the mandatory grant maximum may be supported as discretionary assistance in accordance with this policy. Care must be taken when agreeing to schemes of works on third-party property such as tenanted accommodation, that the property owner is fully engaged with the decision process. This is also particularly important where an architect or similar is acting on the customer's behalf, and where issues such as planning permission, building control and other regulation are involved.

## Contractors

The Council's Disabled Facilities Grant award is for a sum of funding only and is not inclusive or exclusive of using any specific contractors or products. Customers may specify and choose their own contractors, agent, products, and design – but take responsibility for those choices. The responsibility for supervision of the works rests with the applicant or with any suitably qualified and indemnified building professional or agent acting on the applicant's behalf and not with the Council.

All work must be undertaken;

- a) In accordance with manufacturers recommendations and best practice.
- b) In accordance with and to the satisfaction of the council and Occupational Therapist/Trusted Assessor or other appropriately qualified professionals requirements.
- c) In accordance with building, planning and installation regulations where applicable and Health and Safety regulations.

Payment of grant/assistance will be made, in whole or by part payments, on receipt of contractor's invoice

following satisfactory completion of the eligible work as determined by the Council's Officer.

### Financial Assistance Award

Mandatory Disabled Facilities Grant will be subject to a means test in accordance with the regulations made under the 1996 Act, including any local amendments within this policy. The maximum mandatory Disabled Facilities Grant award at the time of policy publication is £30,000 minus any contribution required by a 'means test' (test of financial resources. If the maximum grant limit is changed by statute, then the maximum available Disabled Facilities Grant award by Somerset Council will reflect this.

Where successive applications are awarded, the applicants' assessed contribution to the first grant award will be considered if within the period of the contribution originally calculated (10 years if owner, 5 years if tenant).

*NOTE: where an applicant is in receipt of a recognised, qualifying, means tested benefit they will not be further means tested and they will have no calculated contribution to make. Where works are for the benefit of a child or young person up until their 19<sup>th</sup> birthday or younger at the date of application – they too will be exempt from a means test.*

### Order of processing applications

Disabled Facilities Grant applications or recommendations will usually be processed in order of the matrix score stipulated by the Occupational Therapist, excepting in emergency circumstances at the discretion of the Council.

### Conditions relating to Contractors, Standard of Works and Invoices

In approving an application for financial assistance, the Council will require as a condition that the eligible works are carried out in accordance with any specification it has decided to impose.

The eligible works must be carried out by the contractor(s) upon whose estimate the financial assistance is based, or if two estimates were submitted, by the lowest quoting contractor. The Council's consent must be obtained prior to the works if a contractor who did not submit an estimate is to carry out the works, and if an agreement is given, an estimate from the new contractor must be submitted to the Council (this does not automatically convey a difference in revised grant award – any additional costs must be separately financed by the client). Similarly, if the applicant prefers the contractor with the higher value quote, then the Council will base the eligible costs on the lowest quotation and the applicant will pay the difference between the eligible costs and higher quotations.

An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant's family. Where works are carried out by the applicant or a member of their family, only the cost of materials used will be eligible for financial assistance.

It is a condition of the financial assistance that the eligible works are carried out within 12 months of the date of approval of the application. This period may be extended by the Council if it thinks fit, particularly where it is satisfied that the eligible works cannot be completed for good cause – requests for additional time must be made in writing before the 12-month period ends and approved extra time will be confirmed in writing by the Council.

The payment of the financial assistance to the applicant will be dependent upon the works being carried out

to a standard that is satisfactory to the Council and upon receipt of a satisfactory invoice, demand, or receipt for the works and any preliminary or ancillary services or changes.

The Council will usually make payments direct to the contractor on behalf of the client, and not usually to the applicant. Where the applicant disagrees with a payment made direct to a contractor, no payment shall be made until any dispute is resolved. Legislation permits the Council to make payment by delivering to the applicant an instrument of payment in a form made payable to the contractor, OR by making payment direct to the applicant in accordance with information provided prior to grant approval.

NOTE: Contractors receiving direct payment may be required to provide sufficient information to be set up on the Council's financial systems – BUT this should not frustrate the client's choice, as the mandatory Disabled Facilities Grant (only) is an award of funds and not an award tied to a specific contractor with additional financial conditions

### Future occupation of the dwelling

It is a condition of the grant that throughout the grant condition period (that is 5 years from the date of certification) the dwelling is occupied in accordance with the intention stated in the certificate of owner occupation or availability for letting or intended tenancy.

### Applicant dies

Where the applicant or disabled person for whom the adaptation is required dies prior to grant application then no funding will be available via the Mandatory Disabled Facilities Grant for any costs incurred.

Where the applicant or disabled person dies after the grant has been awarded, then reasonable fees will be paid from the grant where those have been incurred and can be evidenced. If works have been started then they will be completed to a reasonable point which makes the property safe and meets minimum standards, excluding the provision of any specialist equipment. Each case would be decided individually based on circumstances and the stage of works completed, but it would be expected that all electrical and plumbing installation works would be completed and able to be used, although decoration and finishes etc. may not be completed.

### Customer Own Schemes (COS)

Customers who meet the Disabled Facilities Grant eligibility and are therefore entitled to a grant may wish to 'top-up' the Disabled Facilities Grant funding. The Disabled Facilities Grant recommendation by the Occupational Therapist will be for the most cost-effective solution which meets all identified needs and will look to adapt an existing property. Where a customer wishes to pursue a different scheme, they will be responsible for the difference in costs between the Disabled Facilities Grant 'Mandatory Scheme' and the final cost of the works, including unforeseen costs.

The surveyor from Somerset Independence Plus and the Occupational Therapist will work with the customer, their architect, and builders as applicable, to ensure that the final scheme meets the disabled person's needs and where applicable planning and building control regulations have been adhered to. This will include assisting with an application to the Councils preferred loan provider Lendology for a low interest loan.



## Recovery/ Repayment of assistance awarded

Some mandatory Disabled Facilities Grant funding may be recoverable via land charges and in accordance with permitted values as outlined in the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008. All land charges placed by the Council regarding mandatory Disabled Facilities Grants will be placed in accordance with this Order.

Where the customer is an owner-occupier and not a tenant, a sum of up to £10,000 may be recovered for works more than £5,000. This sum would only be recovered if the property were sold or title otherwise transferred within 10 years of the certified (completion) date of works, subject to the Council's discretion to reduce or waive in the case of financial hardship. All recoverable costs would be registered as a land charge against the property.

NOTE: this is separate and different to the potential repayment of grant in the event of a breach of occupancy conditions or detected fraud. Also, Councils are entitled to recalculate grant awards in limited circumstances, such as for example if any relevant insurance claims are pending, and to cease making payments and to seek repayment in some cases as detailed in sections 40-42 of the 1996 Act.

Where a charge (repayable grant) is due for recovery, on receipt of a written request from the responsible person the Council will consider the options to reduce or waive repayment in particular circumstances to be determined in accordance with the following criteria;

- the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant;
- whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises;
- whether the disposal is made to enable the recipient of the grant to go into care, live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

If that initial decision is not accepted and further appealed, details of that appeal will be determined by Somerset Independence Plus Manager, together or in consultation with the Service Director for Housing of the Council.

All recoverable charges will be recorded as local land charges. The charge will not be placed on the first £5,000 of any award of mandatory disabled facilities grant funding.

Any sum awarded above £5,000 will be subject to a land charge, up to a maximum land charge value of £10,000.

All land charges are placed for a 10-year period from the date of completion and the value of the charge does not change throughout that period.

Worked examples of the charge are given below:

**1. Works and funding awarded below £5,000**

No land charge placed

**2. Works and funding awarded between £5,001 and £15,000**

Land charge value would be the value of works above £5,000 i.e.

- a. Works costing and grant award of £7,000 would result in a £2,000 land charge
- b. Works costing and grant award of £14,000 would result in a £9,000 land charge
- c. Works costing and grant award of £15,000 would result in a £10,000 land charge

### **3. Works and funding awarded in excess of £15,000**

The land charge placed would be £10,000 for all cases where the cost of works and grant awarded was £15,000 or more as this is the maximum land charge that can be placed for a mandatory disabled facilities grant.

## **APPENDIX B – ADDITIONAL DISCRETIONARY SUPPORT FOR MANDATORY DISABLED FACILITIES GRANT APPLICANTS (PART 2)**

All assistance under this section of the policy will be delivered under the same principles and guidelines as the Mandatory Disabled Facilities Grant and is subject to funding be available.

### **B 1. Top-Up Grant Assistance (TUG)**

#### **Aims**

The aim of the scheme is to help the vulnerable members of the community where the Mandatory Disabled Facilities Grant is insufficient to cover the full cost of the works or where the works are out of scope of the legislation but by completing them there would be demonstrable savings to the wider public purse and clear benefits to the applicant and/or their family/carers.

#### **How will it be funded?**

The grants would be funded from the Disabled Facilities Grant Budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Integrated Care Board based upon recommendations in a report presented to the Board.

#### **Who will it help?**

Those who have been assessed as eligible to apply for mandatory Disabled Facilities Grant assistance and towards the mandatory designed scheme to meet identified needs.

All tenure categories.

#### **Will it be means-tested?**

There will be no additional formal means test.

#### **How much funding might be available?**

Top-Up Grant (TUG) is discretionary and may be awarded subject to the availability of resources.

Where the additional funding is £10,000 or less then the decision will be based upon evidence provided by the relevant officers from Occupational Therapy and Somerset Independence Plus and signed off by the Technical Officer involved in the case.

Where the additional funding amounts above £40,000 and up to a maximum of £60,000 (including the £30,000 mandatory element):

- the Technical Officer will need to investigate and exhaust all other forms of potential funding personal/charitable/Lendology/Social Care

- to then be approved by the Operations Manager of Somerset Independence Plus.

Amounts above £60,000 will require a supporting report to be considered by a panel consisting of the Service Director and stakeholders representing the appropriate agencies who have the mandate to make decisions.

### Will there be a charge against the property?

For owner-occupiers TUG will be registered, **in full and in perpetuity**, as a local land charge against the property and will be recovered on the sale or transfer of the property, subject to rules regarding exempt sales.

Note – this is separate to the £10,000 recoverable disabled facilities grant which expires at 10 years from certification of works completion.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

Conditions restricting future use and ownership of the property – the following additional conditions will apply where the Council has made an award of TUG;

- The owner will notify the Council in writing if a relevant disposal of the property is proposed.
- The owner of the property will provide, within 21 days of a written notice from the Council, a statement confirming the ownership and occupancy of the dwelling. If the property has been sold or transferred the statement will include the date of transfer of ownership.
- Top-Up Grant will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- It is a condition of TUG that where an owner makes a relevant disposal of the dwelling, other than an exempt disposal, the TUG shall be repayable subject to above.
- The land charge will be placed in perpetuity and will be repayable upon sale of the property. No account will be taken by the Council of charges subsequent to the charges registered by the Council.
- Funding will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- If the property is transferred, or the sale price does not reflect the market price, the Council will have the right to seek an independent valuation of the market value, which will be binding on both parties, in order to recover the grant repayable.

If the applicant for TUG is a tenant, then the Council will liaise with the appropriate landlord to explore whether alternative funding options, such as funding from the landlord and/or moving to alternative suitable accommodation is an option, before approving a TUG.

Applications for TUG will be considered once works have already been started and unforeseen costs arise if the scheme is a Mandatory Scheme.

Where an applicant is pursuing a 'preferred' scheme and has received the maximum eligible grant funding then applications for TUG will not be considered.

A maximum of one application for TUG will be considered in any 5-year period.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis as outlined above.

## **B 2. Contribution Grant Assistance (CGA)**

### Aims

The means test, as set out in the Housing Grants Construction and Regeneration Act 1996 has remained unchanged since the introduction of Disabled Facilities Grants in their current form in 1996. It is widely accepted as being out of date and does not consider the outgoings of a household when assessing a contribution towards a Disabled Facilities Grant. The result is that, on occasion, anomalous results can occur which means that vulnerable people are unable to proceed with the adaptations they need to help them live at home due to an unaffordable contribution level. The 2018 Disabled Facilities Grant Review recommended that the means test be overhauled, and this is currently proposed in the Social Care White Paper 2021, but until changes are made the Council will offer discretionary contribution assistance.

The aim of the scheme is to help the vulnerable members of the community where the applicant is unable to proceed with adaptations because of not being able to pay the means tested contribution. This may then put them at a significant risk in their home and/or the failure to complete adaptations will result in increased costs to the wider Social Care budgets. It gives the Council the ability to pay these contributions from discretionary funding therefore enabling works to go ahead and the applicant to remain living in their home.

### How will it be funded?

The grants will be funded from the Disabled Facilities Grant Budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Council.

### Who will it help?

Those who have been assessed as being eligible to apply for mandatory Disabled Facilities Grant assistance.

Households living in all housing tenures as a permanent residence or residence under tenancy law.

### Will it be means-tested?

There will be no additional means test.

All other forms of assistance should have been exhausted - family and friend financial support, charitable donations, Lendology loan assistance is assessed as being unaffordable.

### How much funding might be available?

CGA support, up to a maximum of £10,000, may be awarded where the following conditions are met:

- i. The applicant is not able to proceed with the works due to the assessed contribution.
- ii. There is a report from the OT recommending and demonstrating a severe health impact if assistance is refused.
- iii. Evidence that the lack of adaptations leaves the applicant at risk in their home.
- iv. Evidence that not completing the adaptations could result in increased costs to the Social Care Budget.

The resident has less than £10,000 in savings<sup>14</sup>

### Will there be a charge against the property?

The value of the CGA funding awarded will be registered, in full, as a local land charge against the property and will be recovered on the sale or transfer of the property, subject to rules regarding exempt sales.

Note – this is separate to the £10,000 recoverable disabled facilities grant land charge which expires at 10 years from certification of works completion.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

Conditions restricting future use and ownership of the property – the following additional conditions will apply where the Council has made an award of CGA;

- The owner will notify the Council in writing if a relevant disposal of the property is proposed.
- The owner of the property will provide, within 21 days of a written notice from the Council, a statement confirming the ownership and occupancy of the dwelling. If the property has been sold or transferred the statement will include the date of transfer of ownership.
- CGA will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- It is a condition of CGA that where an owner makes a relevant disposal of the dwelling, other than an exempt disposal, the CGA shall be repayable subject to the above.
- Funding will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- The land charge will be placed in perpetuity and will be repayable upon sale of the property. No account will be taken by the Council of charges subsequent to the charges registered by the Council.
- If the property is transferred, or the sale price does not reflect the market price, the Council will have the right to seek an independent valuation of the market value, which will be binding on both parties, to recover the grant repayable.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## **B 3. Stairlift Loan Scheme (SLS)**

### Aims

Stairlifts will be loaned and recycled by the Council. They will be installed into a person's home in a timely way to aid timely discharge from hospital and help avoid re-admission. The process is subject to alteration if

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<sup>14</sup> For the purposes of this grant, the term 'Savings' refers to any cash, bank or other financial institutions accounts, shares or capital that is considered as part of the Mandatory DISABLED FACILITIES GRANT means test. It is not limited to bank 'savings' accounts.

considered necessary on a discretionary basis only and subject to ensuring the timeliness of the intervention required.

The lift is installed with a full service and maintenance package and is removed and re-used once it is no longer required. As a stairlift is removed, it is stored and remains available to the local authority for installation via the contract.

### How will it be funded?

The grants will be funded from the Disabled Facilities Grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Somerset Integrated Care Board following recommendations in a report presented to the Board.

### Who will it help?

Recognised disabled persons as described by Housing Grants, Construction and Regeneration Act 1996, (as amended).

Owner Occupiers

Private Rented and Social Rented where the landlord agrees to the return of the stairlift.

### Will it be means-tested?

There will be no means test.

### How much funding might be available?

The lift will be provided on a loan basis and remain in the ownership of the local authority.

### Will there be a charge against the property?

There will be no charge against the property.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address

All works must relate to the applicant's needs.

Must be referred by a relevant OT/suitable appropriate assessor or discharge practitioner

Assistance will only be considered where a delay in provision of the stairlift will cause and unreasonably delay release of the patient from primary care, or where an unreasonable delay in provision of the necessary works will cause a relevant person to be admitted to primary care.

The client/landlord must sign to agree to return the stairlift when and if it is no longer required.

### How to apply?

Through Somerset Independence Plus .

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## B 4. Professional Fees Assistance (PFA)

### Aims

The preparation of a mandatory Disabled Facilities Grant application often incurs necessary professional fees. However, funding under a mandatory Disabled Facilities Grant can only be paid once a grant has been approved. This can result in an applicant being liable for abortive costs if the application cannot proceed due to unforeseen circumstances or the Council is left with costs it cannot pay.

The purpose of this grant is to enable the Council to pay, on behalf of an applicant any abortive professional fees incurred where an application for Disabled Facilities Grant cannot proceed due to unforeseen circumstances, such as the death of the applicant or a significant change in need meaning that adaptations are no longer appropriate.

Where an applicant changes their mind regarding an adaptation once an application is at an advanced stage and incurring fees, then this grant would not be available, and the outstanding costs would remain the liability of the applicant.

### How will it be funded?

The grants would be funded from the Disabled Facilities Grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Somerset Integrated Care Board following recommendations in a report presented to the Board.

### Who will it help?

Those who have been assessed as being eligible to apply for mandatory disabled facilities grant assistance.

Households living in all housing tenure as a permanent residence.

### Will it be means-tested?

There will be no additional formal means test.

### How much funding might be available?

Professional Fee Grant support will be available up to a maximum of £3,000.

### Will there be a charge against the property?

There will be no land charge placed against the property for professional fee grant awards.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

A maximum of one application for assistance will be considered in any 5-year period.

Application approval in principle must have been issued.

The Council may consider additional applications under exceptional circumstances. These cases would be reviewed by the Somerset Independence Plus Manager for a final decision.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## B 5. Help to Move Grant Assistance (HTMA)

### Aims

This is to help vulnerable members of the community where it is not possible to adapt their current home but supports them to move to more suitable accommodation. This scheme would demonstrate savings to the wider public purse and clear benefits to the applicant and/or their family/carers.

### How will it be funded?

The grants would be funded from the Disabled Facilities Grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Integrated Care Board following recommendations in a report presented to the Board.

### Who will it help?

Those who have been assessed as being eligible to apply for mandatory Disabled Facilities Grant assistance.

Households living in all housing tenure as a permanent residence.

### Will it be means-tested?

There will be no additional formal means test.

### How much funding might be available?

Help to move grant assistance will be available up to a maximum of £5,000

In exceptional circumstances a further 20% on top of the £5,000 will be made available at the discretion of the Partnership Manager.

Funding may be available to assist the disabled person to move to a more suitable property where it is impracticable to adapt or more cost effective than adapting the current home of a disabled person to make it suitable for their present or future needs, even though the new property may need some adaptation.

Criteria for consideration in cases of help-to-move/relocate; (this is not an exclusive or exhaustive list; as other factors may become apparent with experience):

- The disabled person may need to move to give or receive care, or to receive medical treatment.
- The disabled person may need to move to maintain or gain employment.
- The cost of works to the current property may exceed the benefit to the applicant.
- The cost of works may exceed the available grant and loan maximum and any available applicant or third-party contribution.
- The applicant's calculated contribution may be unaffordable and moving/buying is a better financial solution.
- The applicant may need to move to reduce rent and/or release spare bedrooms which they can no longer afford (e.g., benefits cap and/or the spare room subsidy).
- A different property may provide a greater benefit for the applicant for the funds.
- The current property may not be adaptable, and another property may be more amenable to adaptation.
- The current property may contain hazards or defects which would not be sufficiently addressed by the works or otherwise by the applicant or owner.
- The property owner (landlord) refuses to permit the adaptation.
- The property is for sale, or pending foreclosure, bankruptcy (as security against debt) or repossession.



- The tenancy is due to end and not be renewed or is otherwise unstable.
- Relationship breakdown.

Somerset Independence Plus is required to consult the Occupational Therapist to consider what assistance would be necessary and appropriate for the applicant, and then apply a test of what is reasonable and practicable in the circumstances of the property. Somerset Independence Plus must consider viable alternative solutions which appear more cost effective.

Such solutions may include contributions towards costs incurred as part of an alternative house-purchase and moving to an already adapted or more economically adaptable and suitable property. Funding will not be given towards the purchase price of an alternative property but may be provided towards legal and moving costs.

Moving house finance will be determined on a case-by-case basis determined by:

- the tenure and location of the original and new properties,
- the residual equity and any increased mortgage debt,
- whether moving within the Council's jurisdiction, or beyond,
- whether the original property is unadaptable, unaffordable, or poor value to adapt,

or that moving is purely an occupier choice or because of a landlord's refusal to permit adaptation.

Mandatory Disabled Facilities Grant of up to £30,000 is available for adaptations in properties residents have moved to (within the local area only) but may be reduced by any assessed contributions.

Help to move assistance is available to owner-occupiers and to tenants' subject to individual determination.

### [Will there be a charge against the property?](#)

There will be no land charge against the property

### [Conditions attached to the grant](#)

Applicants must be moving within or outside the Council area to a property that will be their main residence.

A maximum of one application will be considered in any 5-year period.

Applicants must have a local connection with the outside area they are relocating to e.g., family support, employment.

The specific eligible relocation expenses are:

- Estate agent fees
- Solicitor costs
- Survey costs
- Removal/storage expenses
- Disconnection/reconnection of appliances
- Occupational therapy assessment costs for assessing properties
- To cover the property owner (Housing Association and Private Rented) void cost incurred because of an identified property requiring adaptation works to make it suitable for the new household or the household is not able to move immediately
- Cost of individuals decanting whilst work is being done falls out of Care Act responsibilities and it is set out in the mandatory DFG guidance.

Assistance will not be given towards the purchase price of a property.

Applications must be supported by an OT/suitable appropriate assessor who can confirm that the new property will meet the needs of the disabled person or be suitable for adaptation at a reasonable cost. In some cases, depending on the distance of the potential property an independent OT maybe commissioned to do this assessment.

If the move is aborted at the fault or choice of the applicant, costs will not be paid

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## APPENDIX C – ADDITIONAL DISCRETIONARY SUPPORT

### C 1. Thinking Ahead Grant Assistance (TAGA)

#### Aims

Many sensory needs can be met via the Mandatory DFG, but the Council has recognised that for some residents, this is not an appropriate route, and their needs can be met with a grant to cover relatively low-cost measures providing environmental interventions to support safety and independence.

#### How will it be funded?

The grants would be funded from the Disabled Facilities Grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set by the Somerset Integrated Care Board following recommendations in a report presented to the Board.

#### Who will it help?

An eligible person requires a diagnosis of dementia or other cognitive impairment or a long-term recognised behavioural condition including but not limited to such conditions as Autism, Attention Deficit and Hyperactivity Disorder (ADHD), etc.

Households living in all housing tenure as a permanent residence.

#### Will it be means-tested?

There will be no formal means test.

#### How much funding might be available?

Thinking ahead grant assistance will be available up to a maximum of £2,500

#### Will there be a charge against the property?

There will be no land charge against the property.

#### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

A maximum of one application for assistance will be considered in any 5-year period.

Works must be specified by an OT or recognised support service for that individual's condition to enable them to remain living safely at home or enhance their independence in their home.

All works must relate to the applicant's needs.

Works should not be available through social care minor works or sensory equipment required as part of a therapeutic sensory integration programme.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## C 2. Safe, Warm, and Secure Grant Assistance (SWSGA)

### Aims

The purpose of this grant is to assist owner-occupiers in Somerset who are applying for a Disabled Facilities Grant and vulnerable households in receipt of a means tested benefit to make homes safer, healthier, and warmer and to complete urgent repairs. Those not on a benefit will be means tested using the DFG means test. It will also be available to fund works as recommended on an Energy Performance Certificate (EPC) or which results in an improvement of the EPC.

### How will it be funded?

The grants would be funded from the Disabled Facilities Grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Somerset Integrated Care Board following recommendations in a report presented to the Board.

### Who will it help?

Those who have been assessed as being eligible to apply for mandatory Disabled Facilities Grant assistance.

Available to owner-occupiers and the applicant must meet the following financial criteria set out below:

Be in receipt of:

- Income Support
- Income-based Job Seekers Allowance
- Income-related Employment and Support Allowance
- Support under Part IV of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit (as long as there is no entitlement to Working Tax Credit and the household income does not exceed £16,190 as assessed by HM Revenue and Customs)
- Universal Credit
- Council Tax Support (not single person reduction)

or

- The applicant is aged 55 or over and their income level is below the income tax threshold.

Works required must not be eligible for funding from any other sources, such as insurance policies or owner resources.

The works the grant would cover need to have been identified as necessary to either facilitate or support the delivery of an adaptation via the mandatory Disabled Facilities Grant, remove serious Category 1 and/or 2 hazards identified through a HHSRS assessment, bring the property up to the decent homes standard and improve thermal insulation/heating, or to complement already existing funding and not be seen as a way for others to save money – the gaps in provision usually cover areas such as funding clearing and cleaning properties to enable discharge rather than facilitating minor adaptations which are often funded by Health and/or Social Care.

The eligible works:

- Works to remove significant hazards
- Works to bring a property up to "decent homes standard"
- Water supply, drainage, and heating issues
- EPC Certificates and required improvement works to top-up other LA-determined thermal comfort assistance
- Electrical and gas safety
- Repairs or modifications to stairs, floors, and steps
- Safety and security repairs
- Works to clear and clean properties
- Serious repair required in the house
- Requiring a top-up to an assessed Home Upgrade Grant or other Government funded scheme or energy bid

### Will it be means-tested?

The Council will use the means test provided for DFG's.

### How much funding might be available?

A maximum of £15,000 is available under this scheme.

### Will there be a charge against the property?

All funding will be registered, in full, as a local land charge against the property and will be recovered on the sale or transfer of the property, subject to rules regarding exempt sales.

Note – this is separate to the £10,000 recoverable Disabled Facilities Grant which expires at 10 years from certification of works completion.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

Conditions restricting future use and ownership of the property – the following additional conditions will apply where the Council has made an award of this grant;

- The owner will notify the Council in writing if a relevant disposal of the property is proposed.
- The owner of the property will provide, within 21 days of a written notice from the Council, a statement confirming the ownership and occupancy of the dwelling. If the property has been sold or transferred the statement will include the date of transfer of ownership.

- The Safe, Warm and Secure Grant Assistance (SWSGA) will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- It is a condition of SWSGA that where an owner makes a relevant disposal of the dwelling, other than an exempt disposal, the SWSGA shall be repayable subject to above.
- The land charge will be placed in perpetuity and will be repayable upon sale of the property. No account will be taken by the Council of charges subsequent to the charges registered by the Council.
- If the property is transferred, or the sale price does not reflect the market price, the Council will have the right to seek an independent valuation of the market value, which will be binding on both parties, to recover the grant repayable.

Only a single award of this grant will be available in any five-year period.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Partnership Manager

## C 3. Home First Grant Assistance

### Aims

The Home First Grant Assistance will combine the assistance available to prevent admission to a hospital or care home, support timely discharge from a hospital or care home, or facilitate discharge or fast-track grant to support people remaining at home or going home to die.

### How will it be funded?

The grants would be funded from the disabled facilities grant budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Somerset Integrated Care Board following recommendations in the form of a report to the Board.

### Who will it help?

This grant will allow people to receive a person-centred service providing choice, control, and dignity to remain at home or return home where appropriate.

The property can be any tenure and must be the person's permanent home.

The works the grant would cover need to complement already existing funding and not be seen as a way for others to save money – the gaps in provision usually cover areas such as funding clearing and cleaning properties to enable discharge rather than facilitating minor adaptations, which are often funded by Health and/or Social Care.

### **AND/OR**

Available where housing defects or adaptation works are necessary to prevent potential hospital admission or re-admission as assessed by professionals attached to either Social Services, Acute or CCG, or to address significant difficulties in providing safe and dignified home-based care. Works may include:

- adapting the living environment to accommodate a disability (such as changing a door or providing a modular ramp, or repairing a stairlift)

- remedying defects, including significant hazards, security, and thermal comfort measures (insulation, heating, wiring). Where the person residing is a tenant then only those works that are not the responsibility of the landlord may be covered
- to provide repairs and other works to the home to ensure the health, safety and welfare of the occupier(s); subject to available funding.
- this includes assisting an occupier with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission.
- It also includes repairs to existing disabled adaptations and some heating and energy efficiency works as determined necessary by the council.
- This grant can be used to fund temporary measures or items that can be removed, to allow the occupier to return home as part of end-of-life care, or otherwise to expedite hospital discharge. Eligible works may be funded by DFG or Accessible Homes in the first instance, depending on the most expedient route.
- Includes decluttering hoarded properties

### Will it be means-tested?

There will be no formal means test.

### How much funding might be available?

A maximum of £6,000 is available under this scheme.

### Will there be a charge against the property?

There will be no land charge applied against the property.

### Conditions attached to the grant

There must be a referral from Hospital OT or similar post advising of the urgent needs.

Households are able to apply for a Home First Grant once within a 5-year period.

For tenants the grant will only be available where the landlord is not responsible for the works required. As such, the grant will be limited to providing assistance with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission, or where the landlord is not responsible for the works.

### How to apply?

Through Somerset Independence Plus.

Funding will be awarded on a case-by-case basis at the discretion of the Somerset Independence Plus Manager.

## C 4. Enhanced Minor Works Contribution

### Aims

The grant increases the amount of funding available to complete works through the Social Care minor works scheme delivered by Somerset Independence Plus and raises the maximum funding available per application to £2,500.

The first £1,000 of all minor works would continue to be funded through Social Care with the additional monies being available for larger works where necessary.

The works may include any of the minor adaptations works covered by the existing provision but also can include the following:

- Deep cleaning
- Decluttering
- making changes to lighting to improve brightness and visibility
- changing cupboard doors to glass fronted ones to aid recognition of items inside
- redecorating selected dark-coloured walls that will give a calmer effect
- replacing selected floor coverings that cause confusion or safety issues
- replacing bathroom toilet seats and rails with coloured to improve visual perception
- installing signage for easier recognition
- ensuring safe access to the property and that it is free from hazards
- provision of a safe space
- Carbon monoxide/cold/heat alarms
- Digital assistive technology

This list is not exhaustive and each case for enhanced funding must be referred from the Council's Occupational Therapy service

### How will it be funded?

The grants would be funded from the DFG Budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the Somerset Integrated Care Board following recommendations in the form of a report to the Board.

### Who will it help?

Any disabled or vulnerable person who has been assessed and referred by the Somerset Independent Living Centre or one of the locality teams.

### Will it be means-tested?

There will be no formal means test.

### How much funding might be available?

The maximum funding available is £2,500 per application which includes the Social Care funding available.

### Will there be a charge against the property?

There will be no land charge registered against the property.

### Conditions attached to the grant

The person must be a permanent resident of Somerset and the property must be their permanent address.

A maximum of one application per annum.

### How to apply?

Through the Council's SILC, Social Care and Somerset Independence Plus teams.

Funding will be awarded on a case-by-case basis at the discretion of the Partnership Manager.

## C 5. Capital Schemes

As a statutory Housing Authority, Somerset Council has varying responsibilities. These include providing affordable housing, ensuring Category One hazards are eliminated or reduced in the private sector housing stock and energy efficiency.

Within this remit, there may be from time to time a requirement by the authority to tackle a particular issue. For example, there may be a need to propose a regeneration area to tackle several issues such as fuel poverty, social deprivation, poor housing and anti-social behaviour. This would require an injection of funds to assist the homeowners and landlords to bring their properties up to a reasonable standard, or a change in legislation or circumstances which requires the Council to react responsively. Special Project Grants are for such situations.

#### Eligibility for Special Project Grants

In order for a project to attract funding, the scheme has to meet the following criteria;

- a) Has to fulfil one or more of the relevant Council's priorities.
- b) Has to prevent, improve or sustain health outcomes
- c) Has to provide valid outcomes at minimum cost
- d) The scheme has to be able to be practically completed within the financial year. If it is a large project spanning more than one year, then this will need to be set out as part of the business case which will lead to a project plan and stage payments
- e) Has to be within the budget available
- f) Has to be approved by the Service Director for Housing and if necessary, by the relevant Executive Members of the Council in which the Special Project will operate
- g) Eligibility criteria, mechanisms for delivery and any conditions will need to be provided
- h) End date for completion of the project.

A briefing paper has to be prepared by the Partnership Manager, to be presented to the Service Director, outlining all of the above. Once approved, the Special Project will proceed. The Service Director will be furnished with regular monitoring reports informing of progress including any potential risks of over/under spends and slippages.



## Appendix D – Other Private Sector Renewal Assistance (Part 3)

### D 1. Empty Home Grants

#### Aims

The aim of this scheme is to help owners of empty homes to undertake essential repairs to bring properties back into use. It will also help owners of empty commercial premises where there is a local need for the proposed conversion, subject to planning consent and building regulation approval.

#### How will it be funded?

The availability of this grant assistance will be subject to corporate funding being made available on an annual basis.

#### Who will it help?

It will make the best use of the existing housing stock and help to provide additional affordable private rented and private home ownership accommodation. In some cases, this will be used to prevent homelessness.

It will also prevent empty properties blighting an area and have a social, regenerative, financial and strategic benefit to a whole community.

#### Will it be means-tested?

Applicants may be required to demonstrate that they have sufficient funds to complete the works before being accepted for a loan and/or grant.

#### How much funding might be available?

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:

- The Council 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.

### Will there be a charge against the property?

Where appropriate, grants will be recorded as a local land charge and the grant repaid if the property is sold.

### Conditions attached to the 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 amount being applied for.
- Cosmetic changes/improvements will not qualify for grant or loan assistance.
- The property will need to meet the Decent Homes Standard once all grant and other works are complete and prior to the property being let.

### How to apply?

xxxx

## D 2. House in Multiple Occupation (HMO) Grant

### Aims

HMO Grants are grants designed to improve the condition of a vital part of the housing stock. They will be used to provide and upgrade HMO facilities, deal with disrepair and provide and upgrade the means of escape in case of fire in houses in multiple occupation

### How will it be funded?

The availability of this grant assistance will be subject to corporate funding being made available on an annual basis.

### Who will it help?

HMOs are the lowest cost of any housing tenure are key providers of rented accommodation for single people, often housing the young, the vulnerable and transient workers who support essential businesses/services and the local economy. Housing benefit caps means they will continue to meet an essential and increasing need. HMOs are in fact the main type of accommodation used to deal with single person housing need, and demand for HMOs has remained high.

### Will it be means-tested?

There will be no means test applied.

### How much funding might be available?

Grant aid will be available up to a maximum of £7500 in accordance with the agreed schedule of rates below.

Any items not on the agreed schedule will not be eligible for grant aid.

## Schedule of rates

Item	Fixed grant contribution	Certificates to be provided
LD2 Grade A	£650.00	commissioning certificate
LD2 Grade D	£550.00	commissioning certificate
Emergency Lighting	£350.00	commissioning certificate
FD30 plus frame each	£150.00	
30 minute stud per m2	£40.00	
Thumb turns only each	£30.00	
Sprinkler system	£3,000.00	commissioning certificate
Shower	£100.00	electrical certificate
Shower cubicle	£180.00	
Bath and fittings	£150.00	
WC and fittings	£100.00	
WHB and fittings	£80.00	
New boiler	£800.00	commissioning certificate
Heating system inc boiler	£1,500.00	commissioning certificate
Air or ground source heating system	£3,000.00	commissioning certificate
Electric heating per heater	£300.00	electrical certificate
bathroom heater	£20.00	electrical certificate
PVR each	£30.00	
loft insulation to BR per m2	£20.00	commissioning certificate
Electrical rewire – up to two storey	£1,200.00	Electrical certificate
Electrical rewire – three or more storeys	£1,500.00	Electrical certificate
Kitchen sink and unit	£150.00	
Kitchen worktop (1.5 – 3m)	£50.00	
Kitchen cupboard (one per room) each	£50.00	
Socket with USB each	£15.00	Electrical certificate
Escape window each	£100.00	BR cert

### Will there be a charge against the property?

Grants will be entered as a charge on the Land Charge Register for a period of 10 years.

### Conditions attached to the grant

- Only one payment per HMO property.
- The grant can only be used in accordance with the items prescribed on the schedule of rates and up to the grant value.
- Grant aid will only be available if the HMO is/or is in process to be licensed, where required, and has planning permission or building regulation approval, where appropriate.
- HMO landlords can also apply for loans on top of an HMO grant in accordance loan section of this Policy.
- Grant aid will not be offered in situations where reasonable attempts have been made to positively engage with a landlord and where formal action is required to resolve inadequate housing conditions.

### How to apply?

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## Appendix E – Loans through Lendology CIC (Part 4)

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;
- To assist in the purchase of mobile homes for local residents on permanent residential sites;
- To carry out home improvements for expanding households to maintain, improve and enhance existing housing stock

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 the client is unable to afford any other options).

Lendology financial assessment will determine the most appropriate loan product to meet individual needs. In some circumstances, applicants may require a combination of loan products and a variation of interest rates 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

## E 1. Home Owner Loans

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

Grants and loans have been designed to enable residents of Somerset 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 Somerset 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 handrails on stairs or the electrical system being 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

<https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>.

### **Urgent or essential repairs**

Examples of urgent or essential repairs may include but are not limited to roof repairs, boiler replacements, dangerous electrics, and insulating park homes. This may include surveys/professional reports to enable judgments 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 toward 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)

<https://www.cse.org.uk/advice> who can provide expert advice on measures and available financial assistance.

### **Hoarding clearances**

In partnership with other agencies providing support to the client, the Council 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.

## **E 2. Landlord Loans**

Loans will be available to landlords for the following purposes:

- To bring rented accommodation up to the Decent Homes standard.
- To enlarge property to create extra living space to prevent or minimise the risk of overcrowding.
- To improve conditions in houses in multiple occupation (HMO's) to meet statutory requirements and SSDC standards regarding amenities and minimising or eliminating significant hazards.
- To improve energy efficiency and reduce the carbon footprint of the property.
- To bring empty property back into use or to convert under-utilised property into units of accommodation.

Loans will only be available where the landlord:

- Has sufficient disposable income to cover loan repayments and has sufficient equity in the property to secure the loan.
- Will or intends to charge rent up to and no more than £50.00 above the Local Housing Allowance (LHA) rate
- only when a loan is acquired in conjunction with Will be expected to provide nomination rights an Empty Property Grant.

The maximum loan available will be £25,000 and the minimum loan £1,000.

Landlord loans will only be available at a 4% fixed interest rate.

### E 3. Gypsy and Traveller Loans

- Loans will be made available to Gypsies or Travelers to either provide services to their land (e.g. mains water, electricity or sewage connections), to assist in the purchase of land with planning permission, or to purchase mobile homes.
- Loans will only be offered in cases where the Gypsies or Travelers have no known serious disputes or outstanding debt owing to the Council or any other Local Authority.
- Loans of up to £15,000 may be offered to Gypsies or Travelers in cases where the loan can be secured against their land.
- Loans of up to £5000 only will be offered in situations where the loan cannot be secured against the land. This situation will normally apply where the Council owns the site and will usually only be for the purchase of mobile homes. The loan offered to assist with the purchase of a mobile home will be secured, in principle, against the value of the mobile home in question.
- It is agreed that the Council will underwrite all such loans and will meet any outstanding payments should the Gypsies or Travelers default on their loans (otherwise Lendology will not be prepared to offer loans). Recovery of these amounts will be treated as a civil debt. In all cases, the provision of unsecured loans will be at the discretion of the appropriate **Director** and **Portfolio Holder**.
- In order to restrict potential losses to the Council, in the event of default on loans by Gypsies or Travelers, no more than £45,000 worth of unsecured loans in total is to be agreed upon by the Council.

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This document can be made available in other languages and formats. For more information please contact **\*\*insert your team email or phone no here\*\***

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