



# **South Somerset District Council**

## **Private Sector Housing Grants/Loans and Other Financial Assistance Policy**

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# 1. Introduction

This Policy replaces the current version and describes the purpose for which grants, loans and other financial assistance will be provided by South Somerset District Council for private sector housing in compliance with the above requirement. This is to meet both targets set down in the Council plan and legal requirements as well as any strategic direction given by the Health and Wellbeing Board and/or Clinical Commissioning group in particular with regard Better Care fund allocation

Such grants, loans and other financial assistance are awarded under the provision of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and in accordance with the Housing Grants, Construction and Regeneration Act 1996 and other relevant legislation. Grant aid will be available for the provision of Disabled Facilities Grants (DFGs), Home Repair Grants, Empty Property Grants and HMO Grants. Loans will also be available for similar purposes. Wherever possible loans will be used in preference to grants as it is clearly more cost effective to do so. All grants awarded are discretionary, with the exception of DFGs, and will only be awarded subject to the funds available within the capital programme.

## 2. Grant and Loan Amounts

Type	Min	Max	Repayment Period/Condition
DFG – mandatory	-	£30,000	<£5,000 = 5 years >£5,000 = 10 years
– fast track		£5,000	5 years
DFG - discretionary		£10,000	<£5,000 = 5 years >£5,000 = 10 years
- Prevention		£5,000	5 years
- Working age with dependants		£10,000	<£5,000 = 5 years >£5,000 = 10 years
- Relocation		£5,000	-
- Energy		£5,000	-
<b>Repair Grant</b>	<b>-</b>	<b>£3,000</b>	<b>5 years</b>
Empty Property Grant	-	£12,000	2 years
HMO Grant	-	£7,500	5 years
Loan	£1,000	£25,000	Varies with each case
Loan (gypsies & travellers)	£1,000	£15,000	Secured
Loan (gypsies & travellers)		£5,000	Unsecured

Table 1 - showing grant maximum amounts, loan maximum and minimum amounts along with condition of period where grant repayment is required where there is a breach of the future occupation or if a relevant disposal of the property takes place

### 3. Disabled Facilities Grants (DFGs) – Helping Disabled People in Need

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

Increased funding for Disabled Facilities Grants (DFGs) has continued over the last few years through this Fund. DFGs are awarded to disabled applicants to provide specialist facilities to enable them to remain in their homes. Typically these include stair lifts, handrails, bathroom/kitchen adaptations and heating as well as larger scale extensions for more complex needs. It is recognised that by providing such facilities the need for re-housing is reduced, as is the need for lengthy hospital stays or more complex care packages.

#### 3.1 Mandatory DFGs

Subject to a test of financial resources, DFGs are subject to an assessment and referral by Somerset Social Care. Typically, an Occupational Therapist (OT) will identify the works that are necessary and appropriate to the person's disability. The Council will then make an assessment of what work is reasonable and practicable (to the circumstances of the case) and consider an application for grant funding. As appropriate to demand, referrals from Social Care may be prioritised in order to target limited resources to those most at risk. The Council may fund minor aids and adaptation without the need for a high level assessment.

The policy regarding mandatory DFGs is as follows:

- a. There is currently a limit of £30,000 for each mandatory DFG approval.
- b. DFGs are mandatory and in all cases are subject to an assessment of need by Social Care, usually an Occupational Therapist.
- c. The works have to be necessary and appropriate, reasonable and practicable as specified by legislation and guidance.
- d. The purposes for which a DFG must be approved (subject to eligibility and to the test of resources) are specifically defined in section 23 of the Housing Grants, Construction and Regeneration Act 1996 (as amended), summarised as follows:
  - (1) Grants are provided for one of the following reasons:
  - (2) Facilitating access to and from the dwelling or building, including the garden, by the disabled occupant
  - (3) Making the dwelling or building safe for the disabled occupant
  - (4) Access to the principal family room by the disabled occupant
  - (5) Access to or providing a bedroom for the disabled occupant
  - (6) Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility
  - (7) Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility

- (8) Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility
  - (9) Facilitating the preparation and cooking of food by the disabled person
  - (10) Improving or providing a heating system for the disabled person
  - (11) Facilitating the use of power, light or heat by the disabled person by altering same or by providing additional means of control
  - (12) Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone
  - (13) Making the dwelling or building suitable for the accommodation, welfare of employment of the disabled person
- e. The disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the works. Applicants are exempt from a financial assessment and will receive a full grant if either the disabled person or their partner receive a means tested benefit as follows:
- income support,
  - income based Job Seekers Allowance,
  - Working Tax Credits with a maximum income that is subject to national periodic review,
  - housing benefit,
  - Disabled Persons Tax Credits,
  - Employment & Support Allowance income related,
  - Universal Credit,
  - Guaranteed Pension Credit.
  - Council tax reduction will now be considered as a passporting benefit along with the income related benefits above
- f. If the disabled person is a child or qualifying young person, the parents are not means tested.
- g. The applicant must be either an owner or a tenant and must agree that it is their intention to remain in the property for the period of the grant condition (usually 5 years from completion of the works).
- h. The property owner must give their permission for the work to be carried out.
- i. An application is only approved by the Council if it is considered reasonable and practicable to carry out the relevant works having regard to the age, character, location and condition of the dwelling or building concerned and the overall complexity and costs of works.
- j. A DFG cannot be approved for work that has already taken place.

### 3.1.2 Prevention work and fast tracking

Prevention is a term used to describe work and services required to be delivered quickly to improve health outcomes for people and reduce the need for extra medical care or assistance. Grant funding towards works, equipment and functions may be made available to assist people in order to prevent future occurrences of ill-health, hospital admissions and on-going difficulties.

Due to the nature of these requirements and the need to act quickly, these will be administered outside of the usual DFG process allowing social care professionals to quickly facilitate essential adaptations to enable people to leave hospital and remain in their own homes, subject to availability and funding.

### 3.1.3 Minor adaptations

SSDC will support the prevention agenda in partnership with Somerset County Council to enable minor adaptations to be provided for disabled and vulnerable residents, and to support vulnerable people to remain living safely and independently. This may be for a grab rail, specialist equipment or minor alterations to the framework of the building to enable wheel chair access.

This funding could also be used for clearing cluttered rooms to allow access to facilitate rapid hospital discharge. The list is not exhaustive. The following policy applies:

- a. Minor adaptations are subject to a maximum grant of £1000
- b. These grants are not subject to a means test
- c. Eligibility is based upon an assessment and recommendation by an Occupational Therapist from Somerset County Council or from the hospital.
- d. Funding will be provided, following prior agreement, to the Joint Community Equipment Service managed by Somerset Social Services using Trusted Assessors who work with the Occupational Therapists.

### 3.1.4 Hospital discharge and admission prevention

Funding will continue to be available from the Better Care Fund for the provision of services and equipment that will help facilitate early release from hospital or prevent admission to hospital. Where advised by a hospital OT / health care professional / partner agency of the need to quickly for these reasons, SSDC may facilitate this by funding relatively small works to allow a patient to safely and quickly return home or prevent admission to hospital.

The following specific policy applies:

#### a. Ramps

1. Where a request for a ramp is received via an Occupational Therapist, in the first instance modular ramping is the preferred method.
2. All ramping requests will be agreed by the duly appointed officer and Quality Assurance Officers at Somerset County Council.
3. Concrete ramps will only be considered where it is not practicable to install modular ramps.
4. Adequate funding will be provided to conjointly procure modular ramping with Somerset County Council as part of the Community Equipment Service.

#### b. Stair lifts

1. Any urgent request (hospital discharge etc.) for a straight run stair lift via an Occupational Therapist will be supplied by an agreed provider to ensure prompt installation to meet the urgent need.
2. Due to the need to act quickly requests as in a. above will not be subject to means-testing.
3. The stair lift will be sourced from recycled stock where available, or failing that, a new one will be provided.
4. A curved or non-urgent stair lift will be subject to the full DFG process. We will provide an amount to be agreed each year to fund this work.

#### c. Fast Track

Where there is an urgent exceptional need to progress works, usually due to medical circumstances, work up to the value of £5,000 will not be means tested. This will be at the discretion of the Specialist Environmental Health Officer along with the Lead Specialist Environment

## 3.2 Discretionary DFGs

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

The decision to award the discretionary DFG will be made by the Specialist Environmental Health Officer along with the Lead Specialist, Environment along with the Case Services Manager. Any request for funding other than this will be referred to the Exceptions and Appeals Panel

### 3.2.1 Discretionary top-up DFG

- a. A discretionary top up of up to £10,000 will be offered where the cost of eligible works exceeds the mandatory grant limit.
- b. Any request for funding other than this will be referred to the Exceptions and Appeals Panel

### 3.2.2 Discretionary prevention DFG

1. A grant of up to £5,000 will be considered in limited circumstances for disabled or vulnerable occupants

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

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

3. DFGs will be available to the occupants of mobile homes as well as traditional houses.

4. DFGs will be available to adapt a dwelling to enable a disabled person who lives or proposes to live in the dwelling as his or her only or main residence to be cared for (this allows for a situation where someone wishes to bring an elderly disabled relative to come and live with them).

### 3.2.3 Discretionary DFG for Applicants of working age with dependants

Applicants of working age with rapidly deteriorating or terminal conditions (such as Motor Neurone Disease [MND]) can find themselves ineligible financially for a DFG due to remaining employed for as long as they can, sometimes on sick leave. The long term loss of income and pension can have a substantial impact on the family and may still have significant outgoings including mortgage payments and child care.

Disabled applicants of working age with a dependent child or young person, on the recommendation of Social Care, will not be means tested for grants of up to £10,000. This will facilitate the urgent provision of adaptations such as stairlifts, wash dry toilets and accessible showers subject to available resources.



### 3.2.4 Discretionary Relocation DFG

When a disabled person and their family are eligible for a DFG, the cost of relocating to a more suitable property will be considered where it is more cost effective than adapting an applicant's current home. The amount of funding will be assessed in the same way as a DFG/Discretionary DFG and an OT must assess the new home to meet or potentially meet the needs of the disabled occupant. This could also include the cost of providing temporary mobile home accommodation in situations where someone's house was beyond the cost of economic repair.

Funding will be considered on a case by case basis and will be limited to the actual cost of moving. Costs that may be covered include: legal, estate agent and survey fees; stamp duty and removal costs. Funding of up to £5,000 will be provided for this purpose.

Note: Extra DFG funding is available for certain Ex Service personnel.

### 3.2.5 Discretionary funding to Lendology

It is proposed to provide Lendology with funding from the Better Care Fund to increase the ability for some applicants to be able to afford repayments on loan packages who otherwise would not be able. If for instance an applicant could only afford to service a loan for £5,000 and the works cost £6,000 then a top up grant of this amount could be given. It is intended to allocate £10,000 for this purpose.

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

### 3.2.6 Funding to pay for Housing Occupational Therapists (OTs)

One of the matters causing delays in hospital discharge in the past has been the lack of OTs to organise and stipulate the care packages and equipment required. To address this problem funding will be provided (£40,000, or other amount agreed each year) to assist the provision of a Housing OT to help assess applicants for DFGs and speed up the DFG process. This Housing OT would only be working in South Somerset to assist our local residents. Further funding may be allocated subject to availability and will be from the Better Care Fund and subject to availability.

### 3.2.7 Discretionary Energy Efficiency with DFG

Subject to contractors being sourced and funding being available recipients of DFGs will be offered a free EPC as part of the DFG process (where there is not a current EPC in place). Where the EPC rating is D or lower (D, E, F, G), and where external grant funding is not available, in appropriate circumstances a contribution of up to £5,000 towards the recommended works and works to improve the energy efficiency of the property may be offered, as part of the DFG process. This is subject to DFG criteria, grant limits and available funding.

### 3.2.8 Additional discretionary provision

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

2. **Assistive technology:** Where assistive technology can be used to enhance independent living, this will be included as part of the disability grant (subject to Social Care recommendation).
3. **Home safety:** Where additional safety concerns become apparent through the DFG process which go beyond the disabled adaptations, as appropriate and subject to available resources and funding, these works may be funded through the grant in order to make the property safe. Additional works may include but not limited to, making the electrical installation safe and clearing hoarding.
4. **Disability and wider social care initiatives:** where SSDC have sufficient funding available from the Government Better Care Fund, additional funding options will be considered that benefit local communities.

## 4. Housing Grants

### 4.1 Repair Grants - Dealing with Minor Essential Repairs

**Repair Grants of up to £3,000** will be available to prevent poor housing conditions having an adverse effect on people's health. They will be provided to enable vulnerable people keep their homes weatherproof, minimise or eliminate significant hazards and meet the "Decent Homes" standard.

To be eligible for this type of assistance an applicant must:

- 1) Be an owner of a dwelling or a legal tenant who lives in the dwelling as his/her only or main residence.
- 2) Be aged 18 or over on the date of application
- 3) Have an owner's interest in the dwelling, alone or jointly with others, or be occupying the dwelling under a right of exclusive occupation granted for life with at least five years to run.
- 4) Tenants who have a legal duty or power to carry out the works in question
- 5) Be in receipt of one of the following income related benefits; income support, income based Job Seekers Allowance, Working Tax or Child Tax Credits with a maximum income that is subject to national periodic review, Housing Benefit, Council Tax Reduction, Disabled Persons Tax Credits, Employment & Support Allowance income related, Universal Credit or Guaranteed Pension Credit.
- 6) As an alternative to 3) above, an applicant may be an occupier of a mobile/park home who is presently living on a permanent licensed residential site and is liable to pay Council tax.

The purposes for which Repair Grants can be used are outlined below. All applications would be prioritised with those with the most pressing needs being dealt with first.

- a) General Repairs - for urgent and essential repairs to make sure properties are weatherproof and prevent them being a danger to the occupant. To deal with other repairs and improvements concerning matters that could adversely affect the safety and health of the occupant such as significant hazards e.g. inadequate heating, penetrating dampness, dangerous electrics and gas fittings or missing standard amenities.
- b) Radon Remediation-for works to reduce radon levels in domestic property where it exceeds the radon action level (200 Bqm<sup>3</sup>).
- c) Energy Efficiency - to contribute towards the making of properties more energy efficient where cost effective in situations where full funding from other sources is not available. This form of grant aid would allow people to apply for the cost of gas condensing and other energy efficient boilers, cavity fill, double glazing as well as more usual things, such as loft insulation, lagging of cylinder tanks, thermostatic radiator controls and energy saving fittings etc.
- d) Home Security - to pay for works to improve the security of homes not covered by other Home Security Schemes. This could include items such as deadlocks to front and rear doors, patio door locks, window locks, security spy holes, the toughening up of substandard doors and the installation of smoke alarms.
- e) In partnership with other agencies providing support to the client, we will consider requests to clear hoarding within properties and gardens to enable occupiers to live safely and independently in their homes and maintain public health.

The amount of Grant awarded will be as follows:

The maximum amount of Repair Grant awarded will be of £5,000 in any three-year period.

When offering grant aid an initial grant offer of £3,000 will be made. The client will be offered a loan to pay for any outstanding work costing more than this. In emergency situations however a full £5,000 grant may be offered.

## 4.2 Empty Property Grants – Creating Affordable Accommodation Units

Empty properties are of no use to anyone and therefore SSDC encourages them being brought back into use to provide accommodation and for the New Homes Bonus they attract. Therefore, the Council has a scheme where grant aid of up to £12,000 per unit can be awarded to create flats or other accommodation in property that has been standing empty for at least six months. To be eligible for an empty property grant the landlord will be required to give the Council nomination rights for two years to re-house tenants from the South Somerset Housing Register. The property will also have to be let at the LHA rent level. The grant is subject to availability.

The maximum figure of £12,000 is available but the level of award up to that amount needs to be flexible. Specialist Environmental Health and Housing Officers will have discretion to decide the amount based on the size of the unit, its value to the housing need in the area, plus the condition of the existing structure and facilities. Higher rates of grant may be available in exceptional circumstances in exchange for longer nomination rights.

The policy is that grants will be offered to owners of empty properties for renovation and/or conversions, subject to:

- 1) The amount of grant being based on a percentage of the actual cost of the works. A grant of 80% of the cost of the agreed works will be awarded until the maximum amount is reached.
- 2) It being clearly demonstrated, prior to application that the property has been stood empty for at least 6 months. Where property has been empty for less than 6 months applications can be referred to the Exceptions and Appeals Panel where they will be considered.
- 3) Agreement that rents charged during the two-year letting period would not exceed the Local Housing Allowance (LHA) rate plus £50.
- 4) The property being let to tenant(s) nominated by the Council from the South Somerset Housing Needs Register for two years from the certified completion date of the grant.
- 5) The property meeting the Decent Homes Standard once all grant and other works are complete and prior to letting of the property.

*In addition to this grant being awarded in 1 above, up to an extra £2,000 can be awarded for energy efficiency measures.*

*Empty property grants will also be available where an empty property is demolished and replaced with a new building.*

### 4.3 HMO Grants – Creating & Improving Small Rented Accommodation Units

HMO Grants are grants designed to provide and upgrade facilities, deal with disrepair and provide and upgrade the means of escape in case of fire in houses in multiple occupation. HMOs are the lowest cost of any housing tenure and 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.

The Council has a published HMO document that outlines the standards expected and the steps being taken to upgrade HMOs. The Housing Act 2004, as amended, requires the licensing of all HMOs with five or more occupants in two or more households. In the SSDC area this is in the region of 150 premises with more than 800 units of accommodation in the licensed properties alone. This does not include those with less than 5 occupants or those that are managed by registered landlords such as housing associations and the NHS that are exempt from requiring a licence.

Experience has shown that when trying to upgrade HMOs, it is best to have a policy of coupling firm enforcement action with the provision of grant aid where appropriate. It is therefore proposed that our existing policy be continued whereby the Council gives HMO Grants as an incentive to assist good landlords to improve HMOs.

#### HMO Grant levels.

To enable the upgrading of HMOs the following grant policy will apply. The grant aid offered will enable the upgrading of existing HMOs but could also be used towards the creation of new HMOs. The grant is subject to availability. The policy means:

- 1) Grant aid will be available up to a maximum of £7500 in accordance with the agreed schedule of rates in Appendix 2. Any items not on the agreed schedule will not be eligible for grant aid.
- 2) 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.
- 3) HMO landlords can also apply for loans on top of an HMO grant in accordance with 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.

## 5. Loans

The Council has been running the Home Loan Scheme in partnership with Lendology (formerly Wessex Resolutions/ Wessex Resolutions CIC) since 2006. The organisation rebranded in 2020 under the new name Lendology but offering the same functions. A variety of loan products are available at a 4% fixed interest rate. Under the contractual arrangements, Lendology can provide loans to clients referred by SSDC and any South Somerset residents can make direct contact with them but the loans must be approved by SSDC. Under the scheme Lendology provide low cost loans using capital provided by SSDC and therefore have to have authorisation from the Council before lending money on a particular project. The Government has been keen to promote loan schemes and in effect replace grants with loans, where possible, so as to recycle available funding. It is recognised however that grant aid in some form or other will always be needed as a safety net for vulnerable people where loans are not an appropriate option and as an incentive for various types of work. In certain cases a combination of grants and loans may be awarded. The following forms of loans will be available:

### 5.1 Loans for Homeowners

Loans will be available to homeowners for the following purposes:

- 1) To bring privately owned properties up to the Decent Homes standard (see definition at end of report) or to work towards the Decent Homes standard ensuring all **significant hazards** are dealt with under the Housing Health & Safety Rating System (HHSRS).
- 2) To bring homes purchased by first time buyers up to the decent homes standard or to work towards the Decent Homes standard ensuring that all **significant hazards** (under HHSRS) are remedied.
- 3) To **promote and** improve energy efficiency measures and assist in carbon reduction measures within the home environment, including the provision of energy efficient heating measures and renewable energy products.

The types of works potentially considered are listed below, although it will be made clear people need to have usual eligibility check first and provide partners with reports before proceeding if needed:

- Solar Panels
  - Solar Thermal Systems
  - Air Source Heat Pumps
  - Ground Source Heat Pumps
  - Biomass Heating Systems
  - Solid Wall Insulation
  - **Smart Control Systems**
- 4) To top up Disabled Facilities Grants (DFGs) where the cost of works exceed the combined maximum and discretionary grant limit (currently £40,000), to fund discretionary DFG work or to help pay for the clients contribution towards the overall cost of the works.
  - 5) To improve the condition of mobile/park homes on permanent licensed residential sites including energy efficiency measures.
  - 6) To assist in the purchase of mobile homes for local residents on permanent residential sites.
  - 7) **To carry out home improvements for expanding households to maintain, improve and enhance existing housing stock**

Where loans are provided in conjunction with other SSDC grants, they shall be provided to meet the purposes of the grant in question.

Lendology will generally provide loans where the following criteria are met:

1) The applicants must own and occupy the property/land as their sole residence and as their only or principal home and must be over 18.

2) The applicants must have sufficient disposable income to cover the loan repayments and/or must have sufficient equity in their property to secure the loan.

3) The applicants must be **Vulnerable homeowners, as defined by a low disposable income (determined by Lendology financial assessment); or, financially excluded from other borrowing.** However, the Council and Lendology have to recycle the pot of money and make it work in a commercial market, particularly when considering points 3 and 7 above

4) Where applicants are living in non-decent accommodation or in the case of mobile homes in similar substandard accommodation.

The criteria defining decency require of a home that:

- a) It meets the current statutory minimum standard for housing (HHSRS);
- b) It is in a reasonable state of repair;
- c) It has reasonably modern facilities and services; and
- d) It provides a reasonable degree of thermal comfort.

5) In the case of 2 above, provided the applicants are vulnerable they need not have an equity stake in the property. In such cases the Council may underwrite the loan. If the criteria in 2 above cannot be met zero percent loans may be available. In all other cases a 4% interest loan product will be offered.

6) Loans will only be offered in cases where the applicant have no known serious disputes or outstanding debt owing to the Council or any other Local Authority.

The maximum loan available will be £25,000 for traditional houses, or £10,000 for a Park Home. The minimum loan for either will be £1,000.

It is not intended that the loans scheme available from the Councils should be used as a cheap alternative to a commercial loan, and evidence of non-availability of finance from a commercial provider may be required before a referral can be made to Lendology.

## 5.2 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 and SSDC standards regarding amenities and minimising or eliminating significant hazards.
- 4) To improve the energy efficiency and reduce the carbon footprint of the property.
- 5) 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:

- 6) Has sufficient disposable income to cover loan repayments and has sufficient equity in the property to secure the loan.
- 7) Will or intends to charge rent up to and no more than £50.00 above the Local Housing Allowance (LHA) rate

- 8) Will be expected to provide nomination rights only when a loan is acquired in conjunction with 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.

### 5.3 Loans for Gypsies and Travellers

1) Loans will be made available to Gypsies or Travellers 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.

2) Loans will only be offered in cases where the Gypsies or Travellers have no known serious disputes or outstanding debt owing to the Council or any other Local Authority.

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

4) Loans of up to £5,000 only will be offered in situations where the loan cannot be secured against land. This situation will normally apply where SSDC 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.

5) It is agreed that SSDC will underwrite all such loans and will meet any outstanding payments should the Gypsies or Travellers 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.

6) In order to restrict potential losses to SSDC, in the event of default on loans by Gypsies or Travellers, no more than £45,000 worth of unsecured loans in total is to be agreed by SSDC.



# Appendix One

## Exceptions and Appeals Panel

In framing any grant policy there will inevitably be exceptions to the rules and it is possible that there will be appeals made against officer's decisions concerning grants. It is proposed that the Portfolio Holder, Places Where We Live, Service Delivery Director and Portfolio Holder, Protecting Core Services make up the Exception and Appeals panel and be given delegated authority to deal with any exceptions to the agreed policy and deal with any appeals concerning grants made by the public. It is also recommended that the Leader be given delegated authority to select new members for the Exception and Appeals Panel as and when members retire from the panel.

Whilst the Council will have an agreed policy in place, it is suggested that the Exceptions and Appeals Panel be given the authority to consider any grant applications that falls broadly in line with the policy. This would allow financial and other assistance to be given in exceptional circumstances where it is clearly to the benefit of the Council and the applicant to do so.

## Repayment of Grant

Grants will be entered as a charge on the Land Charge Register. The grant shall normally be repaid in full if the house/mobile home is sold/disposed of within the period referred to in Table 1. The Council demands the repayment of grants where the future occupation and/or associated conditions of the grant are breached. Any requests for the waiving of repayment conditions will be referred to the Exceptions and Appeals Panel. The agreement to waive such conditions will only be given in exceptional circumstances.

## Return of Equipment

Where grant aid is provided for specialist medical equipment (e.g. stair lifts etc.) and it becomes surplus to the needs of the client during the clawback period the council will exercise its right to reclaim the equipment and allocate it for the use of another individual with similar needs.

## Fees

The council will pay fees of up to 12% for home improvement agency or other professional fees (architects, surveys etc.) for the preparation of grant/loan applications.

## Grant processing

The processing of all grants should comply with the most up-to-date national guidance where not covered elsewhere in this policy.

## Appendix Two

### Decent Homes Standard

A property is considered a decent home if it is;

- a) Free from Category one hazards
- b) In reasonable repair
  - i. Dwellings which fail to meet this criterion are those where either:
  - ii. one or more of the key building components are old and, because of their condition, need replacing or major repair; or
  - iii. need replacing or major repair; or
  - iv. two or more of the other building components are old and, because of their condition, need replacing or major repair.
- c) Has modern facilities
  - i. Dwellings which fail to meet this criterion are those which lack three or more of the following:
  - ii. a reasonably modern kitchen (20 years old or less);
  - iii. a kitchen with adequate space and layout;
  - iv. a reasonably modern bathroom (30 years old or less);
  - v. an appropriately located bathroom and WC;
  - vi. adequate insulation against external noise (where external noise is a problem); and
  - vii. adequate size and layout of common areas for blocks of flats.
  - viii. A home lacking two or fewer of the above is still classed as decent, therefore it is not necessary to modernise kitchens and bathrooms if a home meets the remaining criteria.
- d) Is thermally comfortable

This criterion requires dwellings to have both effective insulation and efficient heating. It should be noted that, whilst dwellings meeting criteria b, c and d are likely also to meet criterion a, some Category 1 hazards may remain to be addressed. For example, a dwelling meeting criterion d may still contain a Category 1 damp or cold hazard.

## Appendix Three

### Schedule of rates for HMO grants

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	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