

SOMERSET WEST PRIVATE SECTOR HOUSING PARTNERSHIP

Private Sector Housing Renewal Policy

Up to June 2025



A joint policy between Sedgemoor District Council and Somerset West & Taunton Council

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Private Sector Housing Renewal Policy

Summary of the Private Sector Housing Renewal Policy

The Somerset West Private Sector Housing Partnership (partnership) is a partnership between Sedgemoor District Council and Somerset West & Taunton to deliver private sector housing services. The local authorities work closely together to ensure consistency across the three Districts and to deliver financial and other benefits to those who live and/or work in the Somerset West area.

Housing plays an important part in providing vibrant, stable and productive communities. This is by way of enabling generations of families to be able to remain in their own homes contributing to their own communities. Maintaining their homes through the use of local small to medium sized building firms, encouraging them to employ local skill trades where possible, training people where skills are absent. Utilising local suppliers such as building merchants.

The Private Sector Housing Renewal Policy details how the Local Housing Authorities provide financial assistance i.e. grants and other forms of financial help such as low interest loans.

The policy aims to assist the most vulnerable households in the community, owners of empty properties who are looking to invest money in bringing them back into use taking nominations from the Council, and landlords looking for funding to bring their property up to a standard which makes them eligible for the voluntary landlord Accreditation Scheme.

The policy takes into consideration:

- Emerging legislative changes from Central Government
- National, Regional and local policies and targets, in particular the Housing Strategies of the respective partner Council's
- The increased Better Care Fund
- Outside influences such as the new nuclear project at Hinkley Point
- On-going product development

The policy plays a key role in delivering decent affordable homes.

What to expect from the partnership

- Clear information on what financial assistance is available through the partnership, who is eligible and how to apply
- Timescales for the process from making your enquiry to completion of the grant
- Details of the process during the application stage and post approval of financial assistance
- Schedules of work which set out the works that are eligible
- Timely approvals and payment of the grant when works are complete
- Certified date letter which sets out the date the works were complete and from when the Grant Conditions will apply
- For owners of empty properties; timely nominations of households from the Housing Options team
- The low interest loans process from enquiry, to eligibility, approval and completion

What the partnership expects from applicants

- To provide personal and financial information in order to process the application
- To undertake a financial means test in order to determine in the case of a grant or loan whether you are eligible
- To agree to the Grant Conditions. A land charge will be placed upon the property

- To repay proportions of the grant or return equipment as requested as part of the grant and/or loan conditions
- In the case of loans for landlords, to accept nominations from the Council's Housing Options team.

1. Background

The Private Sector Housing Renewal Policy details how the Local Housing Authorities provide financial assistance i.e. grants and other forms of financial help such as low interest loans.

The principle legislation that sets out the provision for financial assistance is the Regulatory Reform (Housing Assistance) Order 2002 and the governance in regard to the condition of properties is the Housing Act 2004.

It is important that the partnership have a comprehensive and effective framework for the delivery of financial assistance. Such a policy will ensure consistency of approach across the partnership and allow members of the public and agencies to know exactly what to expect from the service.

This policy assists;

- Owner occupiers, tenants of private rented and social housing who are looking for assistance to adapt their property due to a disability
- Vulnerable owner occupiers who are seeking help with essential repairs to their property
- Owners of empty homes who are looking for financial help in bringing the property back into use
- Landlords who would like to join the voluntary Landlord Accreditation scheme and need funds to bring the property up to the required standard

2. The Regulatory Reform (Housing Assistance) Order 2002

The Regulatory Reform (Housing Assistance) Order 2002 came into force on the 18th July 2002. The Order provided greater freedom for local authorities to review their private sector renewal policies to enable improvements to the private rented sector, empty properties and privately owned dwellings.

Key areas which the legislation introduced included;

- Repealed sections within the Housing Grants Construction and Regeneration Act 1996 relating to existing grant provision which provided the opportunity for local authorities to tailor future financial assistance to local needs
- Streamlined the provisions relating to area renewal schemes
- Made minor changes to the provisions relating to Disabled Facilities Grants
- Enabled local authorities to give financial assistance to persons directly or to provide assistance through a third party such as a Home Improvement Agency, specialist financial intermediary or other special purchase vehicle
- Gave local authorities wider opportunities to consider priority housing renewal client groups and areas, and for new policies to target these priorities
- Required local authorities to have a Private Sector Housing Renewal Policy in place by July 18th 2003 when existing legislation was repealed.

3. Main priorities

The main priorities of the policy will be;

Priority	Outcome	Those affected
Elimination of risks due to disrepair in all dwellings with prioritisation towards vulnerable groups	Safer homes through removal of Category One hazards and brought up to the Decent Homes Standard	Vulnerable households in the owner occupied and private rented sector
To encourage closer working with key partners; <ul style="list-style-type: none"> Somerset Independence Plus (preferred Home Improvement Agency) Centre for Sustainable Energy Somerset County Council Somerset Clinical Commissioning Group Somerset Local Strategic Partnerships 	<ul style="list-style-type: none"> To seek improvements in the existing stock (regardless of tenure) through a multi-agency approach to advice and use of capital funded loans and grant schemes. Through active involvement with the Neighbourhoods project, increase the capacity of services within the County to reach out to communities and sustain independence for tenants and owner occupiers in their own homes. Improve efficiencies in current grant waiting times and processes for grants and loans, reducing the time it takes to complete adaptations and essential repairs. Respond to the County's climate emergency by improving the energy efficiency of the housing stock through a major retrofit programme of heating, insulation and renewable measures. Increase the capacity for fuel poverty and energy advice through the Warm Homes Fund and other such bidding opportunities. Forge closer links with the mental health, NHS Trusts and GP Federations to improve communication and patient access to services. 	Vulnerable, disabled households and landlords
Provision of Disabled Facilities Grants	To enable people with disabilities to access facilities in and around their home. Improves their living standards, maintains independent living, increases life expectancy and reduces health care costs.	People with disabilities. Tenure blind.
Increase take up in low interest loans through the Council's preferred loan provider Lendology CIC	<ul style="list-style-type: none"> Facilitate essential repairs to the homes occupied by vulnerable households who cannot afford a loan from or are unable to easily access a loan from the high street Provide funds to owners of long-term empty properties to encourage them to 	Vulnerable households, and tenants and landlords.

	bring the property back into use in the return for nominations from the Housing Options teams in the partnership.	
Accreditation Grants	Encourage landlords with private rented properties to join the voluntary Landlord Accreditation Scheme by providing incentives in the form of non means tested grants. Partner Council's secure safe housing for tenants in the private rented sector and bed spaces.	Landlords and private tenants.

There is recognition through the policy that in principal, owners should be responsible for the maintenance of their own properties, but also acknowledges that there are some groups within the population where assistance will be necessary to secure safe and decent housing for Sedgemoor and Somerset West and Taunton residents. The long-term aim of the policy is built on the foundations of improvement of living conditions for residents in existing properties and assistance in creating new accommodation to meet housing need.

The policy endeavours to address community needs and one of the key targets is to develop an area approach to renewal through targeting a community and using the partnerships financial tools through the policy and enforcement tools through sister partnership policies to secure improvements in health.

4. Policy foundations

The policy is strongly rooted in the foundations of the partner Councils Housing Strategies, housing need, ONS data and other associated documents listed in the Appendices. Council priorities also form an important anchor and can be summarised as follows;

Council

Sedgemoor District Council

Priorities

1. Meet the housing, health and housing support needs of local people.
2. Improve the quality of housing across the district.
3. Increase housing supply.
4. Increase housing options – choice.

Somerset West & Taunton: Their Corporate Strategy approved by full Council on the 8th October 2019. The Council's key overarching strategic-planning document. Contains the Council's high-level priority outcomes over the next four years based on local needs, regional and national policies.

1. Our environment and economy
2. Open and customer focused.
3. Homes and communities.
4. An enterprising Council

In addition, the Somerset Housing Strategy 2019 - 2023

1. Strong and effective strategic leadership.
2. Housing and economy – a local economy that provides opportunity for all.
3. Housing and health – homes in Somerset that are good for your health.
4. Housing and society – a society that supports the vulnerable.

5. Housing Health and Safety Rating System (HHSRS)

The HHSRS was introduced as part of the Housing Act 2004. It replaced the fitness standard. The system uses Officers professional judgement to identify hazards within a property and assess the severity of risk associated with each hazard. The Policy takes into consideration the new rating system. This also links to the Governments Decent Homes Standard.

6. Decent Homes

The Government issued guidance to local authorities revised in 2006 requiring them to publish policies on tackling non decent homes in the private owner occupied and private rented sector. A property is considered a decent home if it is;

- Free from Category one hazards
- In reasonable repair
- Has modern facilities
- Is thermally comfortable

Although councils are no longer obliged to set targets, local authorities should still strive to bring properties in the private sector up to the standard. The partnership can achieve the standard in a number of ways; advice, financial assistance and enforcement. The partnership have adopted a Decent Home Policy. The Policy provides guidance to achieve the standard. The Private Sector Renewal Policy sets out how the partners will assist using various tools.

7. Houses in Multiple Occupation (HMO's)

It is recognised that properties accommodating more than one household can pose a significant risk to the occupants should there be Category one and/or lack of fire precautions leading to standards not being met.

Each Council in the partnership area have a target to inspect and improve a minimum number of HMO's each year. This is generally achieved through complaint led investigation and proactive HMO inspections. There are approximately 980 HMO's in the partnership area; 600 in Sedgemoor District Council, 380 in Somerset West & Taunton. Each Council have their own Housing Standards enforcement team.

The Housing Act 2004 introduced licensing of larger HMO's with three or more storeys with five or more occupants, revised on the 1st October 2018 to include two storeys or more.

The partnership intends to continue with a mix of advice and enforcement to tenants and landlords. Financial assistance is available to landlords to upgrade HMO's which form part of the Voluntary Landlord Accreditation Scheme in the Sedgemoor area. The grant is an incentive to encourage the landlord to bring their properties up to the decent homes standard. It is recognised that this category of housing provides important affordable accommodation, mainly to young, socially or economically disadvantaged occupants.

8. Voluntary Landlord Accreditation Scheme

Landlord Accreditation is a voluntary scheme. It is a free service open to all landlords in the Sedgemoor area to encourage them to raise the management and physical standards of their properties up to the decent homes standard. There are Landlord Accreditation grants up to a maximum of £15,000 to assist with small and medium repairs. The only requirement is that the landlord is either already part of the scheme or would be interested in becoming accredited.

9. Housing Assistance

It is the intention of the partner Council's to continue to facilitate improvements in private sector stock condition to protect the health of residents. It is widely recognised that maintaining and improving the private sector stock reduces the pressure on other areas such as social housing resources by enabling people to remain in their own home and reduce the risk of people being admitted to hospital.

The partner Councils' agree that with regard to the implementation of the policy:

- a) Resources and capital supporting the policy are inherently limited and will be appropriated with due fiscal prudence and control
- b) Resources should not be directed to those who can reasonably afford to undertake work for themselves
- c) Resources should be directed fairly in relation to the home owner's capacity to help themselves, this takes into account safeguarding with regards to ensuring they can manage their financial affairs and most grants are subject to an approved form of means testing
- d) That in order to obtain enhanced benefit from the private sector housing capital programme, certain categories of financial assistance will be repayable on the sale of the property (within 10 or 20 years depending on the type of grant awarded) to provide a revolving fund for assistance
- e) There will be an element of recycling of capital to enable greater numbers of households to benefit from financial assistance in future years
- f) The loans with Lendology CIC will be used to the maximum benefit and have the added advantage of being recycled through loan repayment.

10. Housing assistance delivery by working with partners

Sedgemoor and Somerset West & Taunton Council's consider that the greatest impact in the community can be achieved by working in partnership where appropriate. The Local Authorities have key partnerships with the following organisations;

Lendology CIC	<p>The Regulatory Reform (Housing Assistance) Order 2002 enables local authorities to provide assistance on their behalf. The partnership have been working with Lendology CIC to bridge the gap between local authority financial assistance and householder's ability to fund improvements themselves. Lendology CIC operate in the area to provide homeowners the ability to access Council funds to repair their homes. As a CIC it means that the partnership can be assured that the organisation operates with integrity, and not for profit. There are few organisations able to offer financial loans/equity release to low or moderate income homeowners on a non-commercial basis. Those in existence operate over a limited geographical area and have not been found to be suitable for use in the partnership area. The partnership is part of a larger consortium of eighteen local authorities in the south west. The comprehensive suite of loan products is incorporated into the policy.</p>
Somerset Independence Plus	<p>Somerset Independence Plus (SIP) is the County wide preferred Home Improvement Agency. They are an arm's length organisation hosted by Sedgemoor District Council and commissioned by three of the four District Councils in Somerset (excluding South Somerset), Somerset County Council and Health. They play a key role in the delivery of the policy by assisting our more vulnerable households. The agency works on behalf of its client group, the elderly and disabled to access financial assistance from the local authority and other charitable sources. They also provide the following range of services to the client group to support them in remaining in their own home;</p> <ul style="list-style-type: none"> • Assist owner occupiers, Registered Providers and private tenants to apply for a Disabled Facilities Grant and charitable assistance, loans and grants for repairs. • Assist with funding Housing Options Occupational Therapists whose role is to work with clients with more complex needs and assist in informing strategic improvement and adaptations programmes in stock owned by the Council and Registered Providers • Independent Living Officers (ILO's) undertake comprehensive property audits to check home safety, repair and advise on the best solutions. • Assist with chronic hoarding through clearance and support services. • Assist with supporting the mental health teams by providing housing support solutions. • Assist with whole house solutions to assist with moving house and settling in a new home. • A Handihelp scheme to carry out minor works. • A hospital discharge coordinator post funded by the partnership, to assist with discharge plans and obstacles to hospital discharge in general.

Centre for Sustainable Energy	<ul style="list-style-type: none"> • Advice and signposting to other voluntary and statutory agencies. Provide advice to householders on energy efficiency and fuel saving, mainly accessed through the advice line call centre. They also assist the Councils with advice when drafting policies and represent Councils as a key advisor to Government. They are a key partner in the Warm Homes Fund (a fund successfully awarded to the Districts in Somerset), managed by Sedgemoor as the main strategic partner and intended to assist with providing enhanced energy and fuel debt advice as well as retrofitting first time boilers to households who are currently not on the gas main.
Forum 21	Provide outreach services to the community of West Somerset. Advice on fuel saving and energy efficiency.
Homes First Plus (Formerly Somerset Care & Repair)	A charitable, not-for-profit, home improvement agency which works with the Councils to bring empty properties back into use through accessing the Hinkley funds. The agency offers a management service to take the hassle away from the landlord.
YMCA	Their aim is to assist the Councils with providing support to young people by helping to develop key skills to enable their clients to secure accommodation, develop employment skills in order to pay their bills and control their own future.
Homes in Sedgemoor, Somerset West & Taunton and Magna Housing	Key delivery partners. Homes in Sedgemoor are an ALMO who manage the Council houses in Sedgemoor. Somerset West & Taunton have retained their own council stock. Magna are a Registered Provider who own and manage the ex-Council stock in West Somerset as a result of stock transfer. The partnership works closely with all three organisations to provide the adaptations in their stock.

11. Assistance Available

The assistance available through the policy aims to ensure that all residents within the partnership area have access to a decent affordable home.

The policy and the assistance detailed within it will operate until the end of March 2025. The policy will be constantly reviewed and updated as and when up to date housing data or legislation is available and new products are ready to come on stream. Any amendments will be subject to agreement by the Portfolio Holder for Housing.

11.1 Area Based Renewal and Regeneration

Sedgemoor District Council and Somerset West & Taunton have had a good track record for delivering area-based Group Repair schemes, having completed three successful Group Repair projects. The partner Councils have identified several locations which may benefit from an 'Area Renewal based approach.' One of which is the Woolaway project beginning in the Priorswood area of Taunton. Further appraisal is underway to determine whether area action is appropriate for other sites across the partnership with a view to including group repair with other housing renewal options. The emphasis is on future projects being linked to Wards identified as deprivation priority areas. To be of significant value, any area renewal scheme has to see an uplift in health, property

improvement and community/environmental benefits as well as a significant reduction in crime and poverty. It has been found through various studies the linkages between health and wellbeing and good housing conditions. **Appendix E** details the criteria for area-based assistance.

11.2 Assistance to Individual Householders

Area based projects have targeted resources in areas with the greatest concentration of poor housing. However, this does not eliminate the incidence of residents outside these areas requiring support for disrepair problems to their properties. **Appendix B** illustrates the structured response to individual requests for repairs assistance.

i) Financial Assistance

This assistance is based on targeting resources to those unable to fund repairs themselves and who are at greatest risk. The three types of financial assistance available are;

- Low Interest Loans – To assist clients living in non-decent homes who have a minimum amount of disposable income to finance a low interest loan from the local authority to remedy non decency. Maximum loan £25,000 which includes fees.
- The partnership will also consider additional support in the form of a grant to support the loan where the client can raise some but not all the loan capital to complete the eligible works. Maximum £10,000 plus fees.
- Decent Homes Assistance – Available to elderly, disabled or vulnerable clients living in non-decent homes who are not eligible for a loan through Lendology CIC. The grant is means tested. Those on a means tested benefit will be passported i.e. have no contribution to pay towards the eligible works as they have already been deemed to be on a low income. Maximum grant £15,000 plus fees.
- Special Grant Exemption – Available to eliminate acute health risks to owner occupied properties. Exemption can be made to the grant or loan limits above in exceptional cases. Each grant is awarded by the Portfolio Holder for Housing in whose District the resident resides based upon a recommendation from the Partnership Manager. In order to access the grant only option, the applicant has to be ineligible for a Wessex Loan due to their lack of disposable income.

Appendix B, C, and D details the criteria relevant for each type of assistance. A professional Officer will assess the works that are eligible.

In order to make improved use of the capital available for private sector renewal, conditions are applied to all forms of assistance (except loans which have their own criteria) for repayment of the grant in full if the property is sold within 20 years of completion. The reclaiming of assistance will allow capital to be recycled on an on-going basis, to provide investment in the housing stock in future years. Exceptions for the condition of repayment are;

- Where the occupier is moving into residential care as his or her main residence.
- Where there is insufficient equity in the property to enable repayment and that the relevant person would suffer financial hardship if the assistance was repaid.
- Where the occupier is moving for medical reasons.

All exceptions to repayment to be assessed and agreed by the Partnership Manager in conjunction with the Portfolio Holder for Housing. Applicants cannot reapply for assistance towards repairs within the time scales specified for any particular assistance regardless of a change in Policy except in the case of applying for loans.

ii) Advice

It is acknowledged that where financial assistance is not available, the local authority is in a position to assist more able households with repair advice. This advice is also relevant to successful applicants who receive financial assistance as part of the works package. The advice package includes;

- A Home Maintenance advice pack provided to every enquirer, containing advice on basic home maintenance to prevent the onset of disrepair.
- A bespoke property specific maintenance service is being developed in conjunction with the other advice-giving agencies or services.

iii) Energy Efficiency

The Somerset Local Authorities have declared a climate emergency. They are putting together a package of measures to reduce net carbon to zero by 2030. This includes provision for free fuel and energy advice to all householders, retrofitting renewables and deploying the more traditional and non-traditional insulation methods.

In order to achieve this target, every opportunity must be taken to promote and provide energy efficiency measures within the households of Sedgemoor and Somerset West & Taunton.

Appendix F illustrates how individual enquirers receive energy efficiency advice and assistance.

The partner Council's will continue to fund a Freephone helpline, Energy Advice Officers and a postal service for property specific energy advice for residents within the partnership catchment area. The service signposts enquirers to any financial assistance which may be relevant and provides advice on local installers. The service provides advice to in excess of 3,000 households a year in the partnership area.

Renewables also play a significant part in the policy with the partner Councils offering low interest loans through Lendology CIC for the installation of solar hot water systems. There is the option for householders off gas and reliant on oil to apply for a loan to assist with purchasing the fuel.

11.3 Assistance within the Private Rented Sector

The Private Sector Housing Renewal Policy aims to assist comprehensively across all tenures within the partnership area. This includes services relating to empty properties, housing standards and the Voluntary Landlord Accreditation Scheme.

Despite the alleviation measures put in place by EDFe to reduce pressure on the private rented sector such as the purpose-built campuses, there is still ongoing demand for good quality rented properties for staff working on the new nuclear project at Hinkley Point. This in turn increases the pressure on the existing low-income earning members of the community to find properties where reasonable quality accommodation is scarce. EDFe have provided long-term funding through the Section 106 Agreement to assist with increasing capacity in terms of bed spaces throughout Sedgemoor and West Somerset.

a) Advice

The YMCA provides a comprehensive advice service to landlords and young tenants in the private rented sector. An important part of this role is the dissemination of information to new and existing landlords on the current housing legislation and minimum standards. Privately rented accommodation provides homes for many residents who are unable or choose not to enter into owner occupation. It is therefore essential to work with landlords to ensure the accommodation does not pose a health risk to the occupiers.

b) Landlord Accreditation

The Landlord Accreditation Scheme plays a vital part in Sedgemoor in maintaining standards in the private rented sector and encourages landlords to understand the management regulations in respect of private sector renting. It is a voluntary self-certifying scheme aimed at encouraging landlords to comply with the Decent Homes Standard. It also recognises and awards good management. In return Landlords receive:

- A Membership certificate indicating that their property is up to the Accredited standard
- Use of the Accredited logo to use on tenancy agreements, letter heads, empty let adverts etc.
- Access to the Bond Guarantee Scheme
- Access to a Management Service
- An offer of tenants from the Housing Needs Register
- Advertising empty lets on the Homefinder Somerset website
- Support and advice from the Landlord Accreditation and Housing Standards Officer such as management which is above that provided for landlords outside of the scheme
- Small grant incentives to help with minor decent homes upgrades
- Low cost loans offered by Wessex Home Improvement Loans up to £30k
- A website which provides up to date legislation and information for landlords
- Regular email updates keeping landlords informed

These are examples of just some of the offers which landlords can expect to receive in the Sedgemoor area. The advantages of Accreditation are the safe knowledge that tenants from the Housing Needs Register are going to be housed in good quality, well managed accommodation. The support which Accreditation offers will also reduce the risk of tenants being evicted as safeguards will be in place to improve the relationships and understandings between landlords and tenants.

c) Enforcement

Local Authorities in the partnership have duties under the Housing Act 2004 to take action on properties with serious hazards (Category One) and license certain types of Houses in Multiple Occupation. A summary of both Sedgemoor's and Somerset West & Taunton's enforcement policies can be found in **Appendix G**. The complaints initially come through the relevant contact telephone number within the Council in whose area the complaint has been made and are then allocated to the Officers in the Housing Standards Team.

d) Empty Properties

The Local Authorities in the partnership have an aim to bring back into use empty properties. Each Council has an agreed target.

Unused properties within the district are a valuable resource. In conjunction with the Local Housing Authority, the policy will assist private sector landlords and key partners such as Homes First Plus to provide much needed affordable housing for our local residents. There are many households seeking this accommodation type.

The policy provides for the following assistance;

- Sedgemoor District Council and Somerset West & Taunton; via funding from the Section 106 Hinkley Housing Fund, are offering the following products for empty properties in the priority areas;
- A non-means tested grant of up to £15,000 towards the cost of eligible works to bring an empty property back into use.
- A low interest loan of up to £30,000 at 4% through the Council's preferred loan provider Lendology CIC.

The grant is subject to the conditions that the owner brings the property up to the decent homes standard and works with our nominated Partner Agency who will manage the property on a seven-year leasing agreement. The terms and conditions of which will be determined between the landlord and the Partner Agency. The Council would also look to foster relationships between the landlord, Partner Agency and other agencies such as the Probation service as part of a social enterprise project including ex-offenders. This would involve ex-offenders assisting with the refurbishment of the properties and their time managed by the agencies. The property will also be accredited.

- The partnership also offer a loan of up to £15,000 at 4% intended for landlords who want to manage the property themselves. On the condition that they accept nominated tenants.
- Living Over the Shops grant of up to £15,000. The grant is aimed at owners of empty flats above shops as an incentive to assist towards essential repairs to bring the flat up to a decent standard to rent. Many of the empty flats are in key areas of the high street, and with a little assistance would improve the street scene. More can be found in **Appendix H**

e) Financial Assistance to Landlords

The Voluntary Landlord Accreditation Scheme offers small grants to landlords in Sedgemoor to help bring their properties up to the minimum Decent Homes standard. The grant can assist with obtaining an EPC, assist with essential repairs, fire controls identified through a Fire Risk Assessment. The grant is subject to availability and is capped at £15,000 and subject to nominations from the Council.

The Loan product from Lendology CIC is available in Sedgemoor and Somerset West & Taunton from £1k to £15k at an interest rate of 4% which is a competitive rate compared to high street rates. In addition;

- There are no arrangement fees
- There is a fixed one off £20 Land Registry Fee
- There are no early repayment charges

More information can be found in **Appendix H**

11.4 Disabled Facilities Grants

The Regulatory Reform (Housing Assistance) Order 2002 did not repeal legislation relating to mandatory Disabled Facilities Grants. There is a continuing Government commitment to providing funding to Council's to provide for adaptations. This is reflected by the increased funding through the Better Care Fund (BCF), introduced in 2014. The BCF is a programme spanning both the NHS and local government. It has been created to improve the lives of some of the most vulnerable in society, placing them at the centre of their care and support, and providing them with 'wraparound' fully integrated health and social care, resulting in an improved experience and better quality of life.

An ambitious programme, taking the form of a local, single pooled £5.3bn budget that aims to fund ways that the NHS and local government throughout England can work more closely together.

Appendix J outlines the criteria for grant eligibility. The Councils have made the decision to increase the mandatory grant from £30,000 to £40,000 by applying £10,000 discretionary grant on top of the £30,000 mandatory grant.

Disabled Facilities Grants are available to all people with disabilities living in the catchment area of the Local Authorities in the partnership. The grants are subject to an assessment of need by the Occupational Therapist from Somerset County Council. The works have to be necessary and appropriate, reasonable and practicable as specified by legislation and guidance. Disabled adaptations assist in fulfilling the Care and Support element to enable a disabled person to maintain their independence and live as full a life as is possible.

“To ensure that the residents have access across all tenures to care and support to enable independent living.”

It should be noted that due to the demand for Disabled Facilities Grants, all recommendations from the Occupational Therapists will continue to be point scored in terms of priority need to target the limited resources to those in most need first.

In addition to the continuation of mandatory Disabled Facilities Grants the local authority will allow an application for assistance falling outside of the mandatory categories of works in limited circumstances. **Appendix K** details the policy for such discretionary Disabled Facilities Grants.

11.5 Hospital Discharge, Prevention & Minor Works Grants

A non-means tested grant. Designed to assist a disabled person with minor adaptations, prevention and/or adjustments to their home to assist with hospital discharge and generally maintaining independent living. The grant is available to owner occupiers, tenants of social housing, council properties, and private rented accommodation. The grant does not cover modifications or adaptations to common parts of rented accommodation such as shared stairs and access. Eligibility is based upon an assessment and Recommendation by an Occupational Therapist from Somerset County Council, Trusted Assessor or from the hospital. The referral for assistance would be coordinated via a duly appointed officer at Somerset County Council. Funding can also be used to assist with clearing properties for acute hoarding. More details can be found in **Appendix J**.

Maximum:

- £2,500 minor works and hospital discharge
- £10,000 prevention

11.6 Specialist Equipment

a) Ramps

It is no longer a policy of the partnership to automatically accept Recommendations from Occupational Therapists for concrete ramps. In the first instance modular ramping is the preferred method. All ramping requests have to be agreed by the duly appointed officer and Quality Assurance Officers at Somerset County Council. Concrete ramps will only be considered where it is not practicable to install modular ramps. **Appendix J**

b) Stairlifts

It will be a policy of the partnership that any urgent request for a straight run stairlift via an Occupational Therapist will be sourced from the recycled stock. Failing that, a new one subject to tenders from two stairlift companies. All stairlifts will be subject to a land charge to ensure that the equipment is recovered when it is no longer required.

11.7 Management and Delivery

The implementation of this policy will be undertaken by the partnership on behalf of Sedgemoor District Council and Somerset West & Taunton Council reporting through the Partnership Board. Our key partners will be essential in its delivery. The structure for delivery is illustrated in **Appendix M**. The policy builds on the service provision provided under previous Private Sector Renewal Policies. Appendix M details the commitment of the partner Council's to customer satisfaction and reflects the level of service the partnership aims to achieve.

There are key responsibilities in the delivery of this policy, these are detailed below:

a) Information and Advice

Officers within the partnership and our preferred partner Home Improvement Agency Somerset Independence Plus will be responsible for providing home maintenance advice to householders. In addition, specific property standards advice will be provided to landlords via the Officers within the Housing Standards Team, and officers responsible for supporting Empty Homes, Landlord Accreditation and Energy Efficiency.

b) Eligibility for Financial Assistance

Officers within the partnership and Somerset Independence Plus will be responsible for ensuring residents access the most suitable form of assistance relevant to their financial circumstances and the condition of the property.

c) Enquiries Falling Outside the Requirements for Financial Assistance

Any request for consideration to approve financial assistance outside of the criteria set in this policy must be considered by the Partnership Manager in conjunction with the Councillor responsible for the Housing Portfolio in whose area the resident resides. Only in exceptional circumstances will any such request be considered.

d) Financial Assistance, Approval of Works over the Specified Grant Limit

Any request for approval of financial assistance over the limits set in this policy must be considered by the Partnership Manager in conjunction with the Councillor responsible for the Housing Portfolio in whose area the applicant resides. Only in exceptional circumstances will any such request be considered.

e) Approval of Unforeseen Items of Work within Financial Assistance

Once works have commenced on site it is sometimes the case that work items which could not have been foreseen on initial inspection are identified. In this circumstance, provided the Technical Officer is satisfied that the additional work items are genuine unforeseens, additional financial assistance can be approved by the Technical Officer up to £1,000 for all works except for extensions where the approval limit is £5,000. This is to recognise the balance of risk compared to the scale and gravitas of the work involved. Over £1,000 or £5,000 in the case of extensions will need approval by the Operations Manager.

11.8 The Future

It is recognised that the commitment to improving private sector living conditions in the partnership area is an on-going process, responding to changing stock, legislation and housing needs.

The Regulatory Reform (Housing Assistance) Order 2002 has provided local authorities with greater flexibility to deliver housing renewal services to address local issues.

During the period of this policy, on-going development work will continue in the partnership, in conjunction with its partners, to ensure the development of the Private Sector Renewal Policy.

Key areas of review include:

- On-going accreditation of the private rented sector in the Sedgemoor area
- Growth of loans through Lendology CIC
- Responding to the requirements of the S106 with EDFe
- Working alongside the Economic Development Teams to identify areas for regeneration
- Contribute to the on-going process of developing services provided by Somerset Independence Plus across the County
- Support the growth in the private rented sector
- Continue to increase the number of decent homes owned and occupied by vulnerable households
- Improve the hospital discharge rates

The work under this policy area will continue to reflect the overall key priorities for the partner Local Authorities and will provide assistance in meeting the housing needs of our communities.

11.9 Contacts

Anyone wishing to apply for assistance under this policy should contact the Somerset West Private Sector Housing Partnership by:

Telephone: 0300 303 7794

Website www.Somersetindependenceplus.co.uk

In writing Somerset West Private Sector Housing Partnership, Strategic Housing, Sedgemoor District Council, Bridgwater House, King Square, Bridgwater, Somerset, TA6 3AR

Email www.Somindplus@sedgemoor.gov.uk

Any person or organisation wishing to comment on the contents of this policy please do so in writing to the Partnership Manager at the above address.

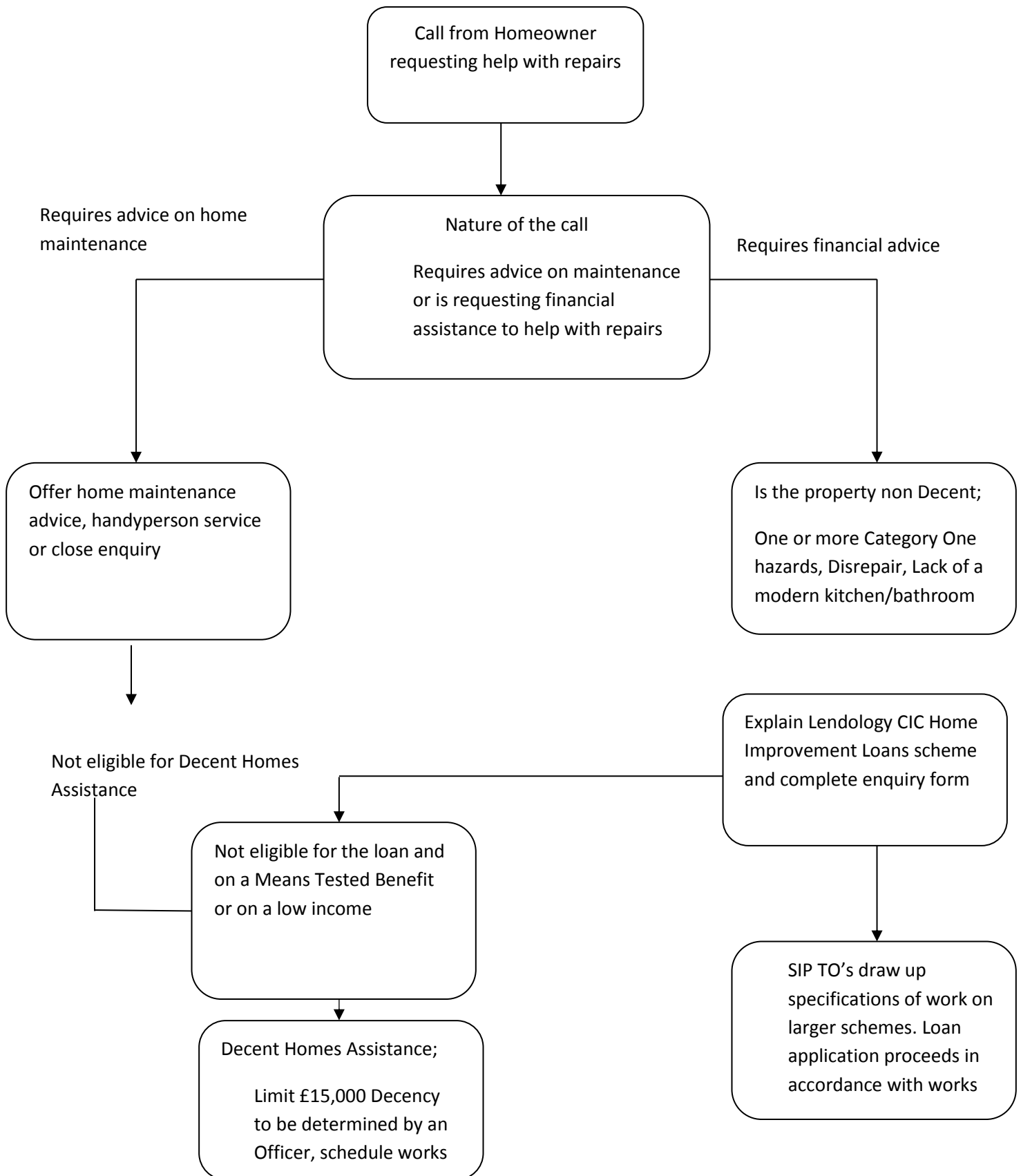
APPENDIX A

CONSULTEES

Centre for Sustainable Energy
Lendology CIC
Somerset Independence Plus
Sedgemoor District Council Housing Options Team
Somerset West & Taunton Council Housing Options Team
Exmoor National Parks
Adult Social Care; Somerset County Council
Children and Young People; Somerset County Council
Sedgemoor District Council
Somerset West & Taunton Council
EDFe
ARK
Tenant Support Groups; Social Housing
Homes in Sedgemoor, Magna Housing Association
Private Sector Landlords
National Landlords Association
Homes in Sedgemoor District Council
Magna Housing Association
SHAL

APPENDIX B

ASSISTANCE TO INDIVIDUAL HOUSEHOLDERS



LOW INTEREST LOANS FOR VULNERABLE HOUSEHOLDS

ALL LOANS ARE CURRENTLY ADMINISTERED AND MANAGED BY LENDOLOGY CIC ON BEHALF OF THE COUNCIL AND SUBJECT TO THEIR TERMS AND CONDITIONS, AFFORDABILITY AND ELIGIBILITY ASSESSMENT. LOANS LARGER THAN THE AMOUNTS STATED ABOVE OR FOR OTHER WORKS/HOME IMPROVEMENTS WILL BE CONSIDERED SUBJECT TO AVAILABLE FINANCING.

To qualify for assistance and applicant must;

- 1) Be aged 18 or over on the date of the application;
 - 2) Be an owner occupier;
 - 3) Be living in a non-decent home as defined in i) below;
 - 4) Be subject to a financial assessment by Lendology CIC to determine eligibility, type and level of loan if any;
 - 5) Certificates will be required to confirm the ownership of the property.
 - 6) The Council will also consider additional support in the form of a grant to support the loan where the client can raise some but not all the loan capital to complete the eligible works. Maximum £10,000 plus fees. The grant is non means tested.
- i) A Decent Home is defined as;
- a) A property free from Category One Hazards as defined in the Housing Act 2004
 - b) It is in reasonable repair
 - c) It has reasonably modern facilities and services
 - d) It provides a reasonable degree of thermal comfort (The partnership now include renewable energy packages as part of the thermal comfort criteria).
- iii) Examples of Category One Hazards include;
- Dangerous electrical installations
 - Structural failure – walls, floors, stairs
 - Severe dampness
 - No sanitary provision
 - No hot water provision
 - Lack of heating and/or thermal efficiency
 - Serious disrepair – roofs, windows.

Failures for reasonable repair include;

- One or more of the key building components are old, and because of their condition need replacing or major repair
- Two or more of the other building components are old, and because of their condition, need replacing or major repair.

Building components are structural parts of the dwelling, external elements such as the chimney, and internal services i.e. kitchens, heating systems etc.

Modern facilities are classified as;

- A new kitchen
- A kitchen with adequate space and layout
- A new bathroom
- An appropriately located bathroom and WC
- Adequate noise insulation

Thermal comfort includes;

- Efficient heating
- Effective insulation
- Options for renewables * including the installation of:
 - Ground or air source heat pump
 - Solar PV panels
 - Solar hot water
 - Wind turbine

* Renewables can be a combination of renewable measures or in conjunction with other more conventional energy measures.

Please contact Somerset Independence Plus if you require more detail or the full definition of a Decent Home. A qualified Officer from Somerset Independence Plus will assess whether or not the property fails the Decent Homes Standard.

Conditions relating to the loans scheme include;

- a) Eligibility for the loans scheme as determined by Lendology CIC and the property is non-decent as determined by the Council in accordance with the definition in i) above.
- b) The maximum loan that an applicant can apply for is £25,000 towards the cost of the eligible works. Eligible works are those considered by the Council which fulfil the criteria under the Decent Homes standard in ii) above. In addition to the loan, the Council may offer additional assistance in the form of a discretionary grant up to a maximum of £10,000. This is to assist with costs for any eligible works over and above the maximum loan that the client can borrow. It is strictly on the condition that the client takes out the loan and Lendology CIC have confirmed that the loan value offered is the maximum that the client can afford with a repayment plan.
- c) The applicant may apply for multiple loans and grants over a three-year period to bring the property up to the Decent Homes standard subject to any financial restrictions placed upon them by the Council and Lendology CIC.
- d) If the property is sold within the lifetime of the loan and grant where applicable following completion of the works, then the full repayment is required on the amount of any loan outstanding as deemed by Lendology CIC and the Council. The grant will also need to be repaid. The Council will apply a sliding scale to determine the amount of grant to repay. The sliding scale being based upon the number of years left on the loan as deemed by Lendology

CIC. For example, if the client needed a £10,000 grant and Lendology CIC determined that there was five years of repayments remaining on the loan then the client would repay the Council £5,000 of the grant money.

- e) A Title Restriction will be placed on the property on draw down of the loan.
- f) Any loan awarded under this policy is subject to conditions imposed by the Council and Lendology CIC at the time of the application.

DECENT HOMES ASSISTANCE

To qualify for assistance an applicant must;

- 1) Be aged 18 or over on the date of application
 - 2) Be an owner-occupier
 - 3) Have owned or lived in the property subject to assistance for a period of more than 12 months
 - 4) Be elderly (over 66 years), disabled, vulnerable or be part of a household in which there are children under the age of 16
 - 5) Be subject to a means test to determine what if any contribution may need to be made towards the cost of the eligible works;
 - 6) Or be in receipt of one of the following means tested benefits:
 - a) Income Support
 - b) Council Tax Benefit
 - c) Housing Benefit
 - d) Income-based Employment and Support Allowance (not contribution-based ESA)
 - e) Income-based Jobseekers Allowance (not contribution-based JSA)
 - f) Guaranteed Pension Credit (not Saving Pension Credit alone)
 - g) Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is less than £15,050
 - h) Universal Credit (this includes any amount of Universal Credit – progressively introduced from 2013 onwards as a replacement for working age benefits and tax credits.
 - 7) Not be eligible for/or refused a loan product from Lendology CIC. See note 5) below.
 - 8) Have the power or duty to carry out the works
- i) The type of items that can be considered for grant aid include;
- a) Repairs; where there could be a cause for an acute health risk to the occupants resulting from a Category One or Category two hazard as defined in the Housing Act 2004. The hazard(s) to be assessed by a professional officer from the Council or preferred Home Improvement Agency
 - b) Reasonable repair;
 - c) Modern facilities
 - d) Thermal comfort which includes renewable technology
- 8) Conditions relating to Decent Homes Assistance include:
- a) The maximum limit is £15,000 for eligible works on any one application subject to any contribution which the Applicant may be required to make towards the cost of the eligible works. The applicant will also be required to obtain an EPC.
 - b) The applicant can also claim ancillary fees and charges. Ancillary fees include architects' fees of up to 12% plus VAT on the cost of the eligible works and the cost of the EPC. The Council will only consider charges which are incurred as a result of making the application and the costs have to be reasonable as determined by the Local Authority.

- c) There can be no further Decent Homes Assistance within 3 years of completion of a previous grant
- d) If the property is sold within 20 years following completion, the full Decent Homes Assistance amount is repayable to the Local Authority. All receipts being recycled into the private sector housing capital programme
- e) A land charge will be placed on the property to this effect following the completion of the grant. There are exceptions to repayment:
 - Where the occupier is moving into residential care as his or her main residence
 - Where there is insufficient equity in the property to enable repayment and that the relevant person would suffer financial hardship if the assistance was repaid
 - Where the occupier is moving for medical reasons

Notes:

- 1) The Decent Homes standard, Category One and Two hazards under the Housing Act 2004 to be assessed by a professional Officer using the Somerset West Private Sector Housing Partnership Decent Homes Guidance. Works will be to secure compliance with the standard.
- 2) No maintenance or decoration works will be covered by this form of assistance.
- 3) With regard to the land charge, all exceptions to repayment to be authorised by the Strategic Housing Manager for Sedgemoor or the Assistant Director for Housing and Communities Somerset West & Taunton in consultation with the Council's Portfolio Holder for Housing.
- 4) All Decent Homes Assistance applicants will be referred to the Centre for Sustainable Energy for energy advice and direction to any further energy grants available.
- 5) Where an applicant has been declined a loan offer from the Councils preferred loan provider Lendology CIC, and the cost of the works are in excess of £15,000 then the partnership may only grant a Decent Homes Assistance grant to reduce Category One hazards in the property under the Housing Act 2004. The grant will not include general disrepair, thermal comfort or a replacement bathroom or kitchen. This is to ensure that the property is made safe for occupation.

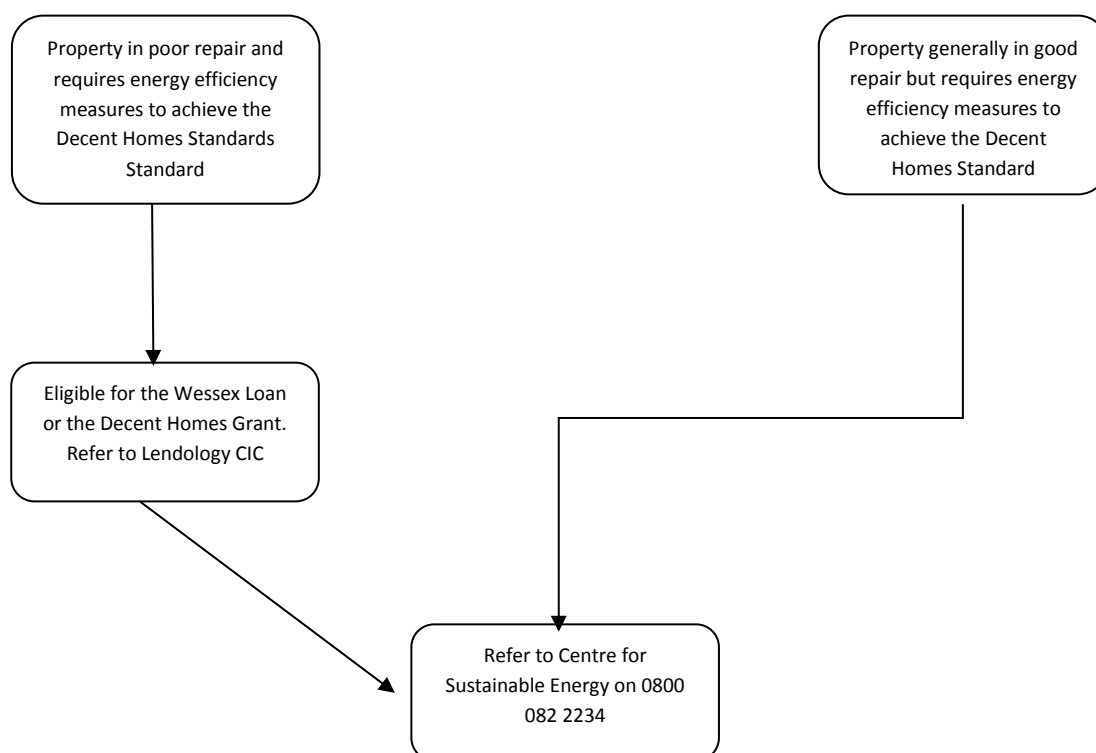
SPECIAL PROJECTS GRANT

1. Introduction
 - 1.1 As statutory Housing Authorities, the Local Authorities in the partnership have varying responsibilities. These include providing affordable housing, ensuring Category One hazards are eliminated or reduced in the private sector housing stock and energy efficiency.
 - 1.2 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 home owners and landlords to bring their properties up to a reasonable standard, or a change in legislation or circumstances which requires the partnership to react responsively. Special Project Grants are for such situations.
2. Eligibility for Special Project Grants
 - 2.1 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. (Relevant means the Council in whose area the project is proposed.)
 - b) Has to provide valid outcomes at minimum cost
 - c) 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
 - d) Has to be within the budget available
 - e) Has to be approved by the Partnership Board and if necessary, by the relevant Executive Members of the Council in which the Special Project will operate
 - f) Eligibility criteria, mechanisms for delivery and any conditions will need to be provided
 - g) End date for completion of the project.

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

Energy Advice

Members of the public who enquire regarding energy advice and fuel poverty will follow the process below.



There are several ways which owner occupiers, tenants and landlords can get help with making their home warmer and more energy efficient in the partnership area.

- 1) ECO3 – The Local Authorities in Somerset have jointly signed an ECO3 Statement. Energy Company Obligation (ECO) is available to encourage energy companies to improve the energy performance of domestic homes occupied by vulnerable or low-income households. ECO3 is a new additional facility called Flexible Eligibility. Within ECO3 the Local Authorities have set certain criteria to direct resources towards local owner occupied homes at risk of fuel poverty but falling outside of the normal rules of ECO (usually qualifying benefits). An applicant may be eligible subject to signposting by the partnership's preferred energy partner the CSE and a favourable survey report carried out by the obligated supplier or their agent/contractors.
- 2) Warm Homes Fund (WHF) – For the purposes of this policy, available to owner occupiers and private sector landlords who require first time central heating, specifically with electric storage heaters and solid fuel systems; are located in the 25% most deprived Lower Output Areas (LSOA's); have a current EPC Band E,F or G; and are considered to be in fuel poverty or

receive qualifying benefits under Home Heating Cost Reduction Obligation (HHCRO). All properties that are eligible are 'off gas', but close enough to the nearest gas main to qualify for FPNES funding by location.

- 3) Renewables loan - A low interest loan from the partnership's preferred loan provider Lendology CIC specifically tailored to renewables. Open to most people to apply for to encourage growth in the renewables market and assist the partnership's contribution towards the Climate Emergency in reducing carbon.
- 4) Renewables Grant – A grant of up to £4,500. Available to vulnerable owner occupiers who were refused a renewables loan, require additional capital above the amount that can be borrowed via Lendology CIC to complete a renewables project or for renewables as part of a Decent Homes Grant.
- 5) Oil buying advice – The scheme allows to borrow up to £500 towards the cost of the fuel oil

Notes:

- a) Eligibility for ECO3, Warm Homes Fund, Renewable Loan or Renewables Grant are subject to an assessment by the Councils preferred energy advisor the Centre for Sustainable Energy (CSE). The CSE provide expert local knowledge about how to improve the energy efficiency of your home; from basic loft insulation to more complex solid wall retrofitting; as well as help with improving heating, lowering gas and electricity bills and receiving the right benefits. The CSE also provide advice sheets with valuable information on reducing fuel bills and tailored advice to specific queries.
- b) ECO3, Warm Homes Fund, Renewable Loan and Renewable Grant can be offered as a combination of products to an applicant dependent upon eligibility and a satisfactory survey.
- c) ECO3, Warm Homes Fund and the Renewable Grant can be in addition to a Decent Homes Grant where the cost of the eligible works for the Decent Homes Grant are only sufficient to cover the repairs and bathroom/kitchen replacement.
- d) ECO3, Warm Homes Fund and the Renewable Grant can be in addition to a Low interest loan from Lendology CIC where the cost for the eligible works for Decent Homes are only sufficient to cover the repairs and bathroom/kitchen replacement and the applicant cannot afford to raise additional capital by applying for a Renewable Loan.
- e) There will not be a landcharge for the Renewable Grant. This is to encourage owner occupiers to take up the incentive and work towards a carbon free community.
- f) An administration fee of will be applied to the renewables grant.

Winter Heating Packages

The Council offer temporary heaters to vulnerable clients who lack any form of fixed heating or their heating system has broken down and they are waiting for repairs to be carried out by a competent engineer. The Trigger point for assistance is temperature based and is the same as the winter fuel payment trigger.

ENFORCEMENT POLICY

Both Council's in the partnership have Private Sector Enforcement Policies. The Enforcement Policy details how the Local Authority will regulate standards in private sector housing.

The policy aims to raise standards in housing through working with owners, landlords, letting agents and tenants. It is however recognised that there are circumstances where enforcement action is necessary to protect tenants, owner occupiers, the public and the environment.

The following applies to both Sedgemoor's and Somerset West & Taunton's enforcement policies.

Equalities Statement

Enforcement decisions will be fair, independent and objective and will not be influenced by issues such as ethnicity or national origin, gender, religious beliefs, political views or sexual orientation of the suspect, victim witness or offender. Such decisions will not be affected by improper or undue pressure from any source.

Data Protection

The Local Authorities will comply with the Data Protection Act 1998 and subsequent legislation. Any personal data will only be disclosed in accordance with the provisions of the act. All information gathered during the course of carrying out duties under the policies will be treated confidentially. Confidential information will only be divulged if required by law or by some other significant reason that is in the public interest.

What to expect from the Local Authorities:

Landlords/Owners

- When requested, Housing Standards Officers will advise landlords of the legislation and help them understand how they can comply with it.
- Housing Standards officers will advise landlords as to the action required to comply with the legislation within a specified time period.
- If the landlord agrees to undertake this action, the Housing Standards Officer will monitor the progression of the works to ensure it is carried out within the agreed timescale.
- If the landlord fails to agree to undertake the work to an agreed satisfactory standard, the Housing Standards Officer will initiate formal action by the service of a Notice, and/or by carrying out Works in Default. Failure to comply may result in the Council recommending prosecution.

In making the decision to prosecute, the Council will have due regard to the Code for Crown Prosecutors and whether some other action would be more appropriate.

Where specified, a charge will be made for the service Notices.

Emergency enforcement action will be taken if the Council considers there is an imminent risk to a person's life.

Tenants

- The Housing Standards Officer will inform tenants about the action they can take and the timescales that they think it will take.
- The Housing Standards Officer will keep tenants informed at all key stages of the case.

What the Local Authorities expect from tenants and owners or letting agents

Tenants

- Tenants must inform their landlord either in writing, email or a text about issues within their property before contacting the Council. The Council will provide template letters to assist tenants to inform their landlord.
- Tenants must cooperate with their landlord at all times to get the works carried out and tell the Council of any action taken by the landlord.
- If the tenant fails to cooperate with their landlord, the Council may consider withdrawing their assistance.

Owners/letting agents

- The Council expects owners to maintain the properties they own and let. The Council expects owners to cooperate and carry out any works required within a specified time period.

Owners of Empty Homes

- The Council will expect owners of empty homes to maintain them and bring them back into use within a specified timescale.
- Enforcement action (Compulsory Purchase Order, Empty Dwelling Management Order, and Enforced Sale) will be considered if an owner does not co-operate, and the empty home has an impact on their neighbourhood.

For more information, please refer to the respective Council's enforcement policy in the area where your rented accommodation is situated:

- Sedgemoor District Council: www.sedgemoor.gov.uk
- Somerset West and Taunton Council: www.somersetwestandtaunton.gov.uk

EMPTY HOMES AND FINANCIAL ASSISTANCE TO LANDLORDS

- 1) The assistance for owners of empty homes will vary depending upon which district the landlord's properties are situated. The detail below sets out the type of assistance and eligibility criteria for each district;

Sedgemoor District Council, Somerset West & Taunton Council; a loan of up to £15,000 fixed at 4% to encourage landlords to bring their properties back into use. A condition of the loan is to take people from the Council's Housing Needs Register. The only downside of this scheme is there is no mechanism to encourage the maximisation of units within the property.

Sedgemoor and the West Somerset area of Somerset West and Taunton: In addition, via funding from the Section 106 Agreement for the Hinkley project, Sedgemoor and clients in the West Somerset area are able to apply for the following products for empty properties in the priority areas;

- a) A non-means tested grant of up to £15,000 towards the cost of eligible works to bring an empty property back into use.
- b) A low interest loan of up to £30,000 at 4% through the Council's preferred loan provider Lendology CIC.
- c) The grant is subject to the conditions that the owner works with our nominated Partner Agency who will manage the property on a seven-year leasing agreement. The terms and conditions of which will be determined between the landlord and the Partner Agency. The Council would also look to foster relationships between the landlord, Partner Agency and other agencies such as the Probation service as part of a social enterprise project. This would involve ex-offenders assisting with the refurbishment of the properties and their time managed by the agencies. The property will also be accredited.
- d) Living Over the Shops grant of up to £15,000. The grant is aimed at owners of empty flats above shops as an incentive to assist towards essential repairs to bring the flat up to a decent standard to rent. Many of the empty flats are in key areas of the high street, and with a little assistance would improve the street scene.

- 2) Financial Assistance to landlords

Sedgemoor: The Voluntary Landlord Accreditation Scheme offers small grants to landlords to help bring their properties up to the minimum Decent Homes standard. The grant is subject to availability and is capped at £15,000 subject to nominations from the Council. Grants of up to £5,000 are also available without nominations. This does not include fees and charges which can be added in addition.

The Loan product from Lendology CIC is available from £1k to £15k at an interest rate of 4% which is a competitive rate compared to high street rates. In addition;

- a) There are no arrangement fees

- b) There is a fixed one off £40 Land Registry Fee
- c) There are no early repayment charges

All the loan products and grants are dependent on the landlord's track record and how the property is to be let. On completion of the works, the accommodation must comply with the Decent Homes Standard. The landlord will be required to repay the grant in full to the partnership if they sell the property within the five years of the length of term for the Accreditation scheme.

DISABLED FACILITIES GRANTS, PREVENTION GRANTS AND SPECIALIST EQUIPMENT

- 1) **Disabled Facilities Grant:** The disabled person must be registered or registerable with Adult Social Care or the Children's Services as disabled. A Recommendation is required from the Occupational Therapist that works are necessary and appropriate for one of the following purposes;
 - a) Facilitating access to and from the dwelling or building by the disabled occupant
 - b) Making the dwelling or building safe for the disabled occupant
 - c) Access to the principal family room by the disabled occupant
 - d) Access to or providing a bedroom for the disabled occupant
 - e) 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
 - f) 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
 - g) 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
 - h) Facilitating the preparation and cooking of food by the disabled person
 - i) Improving or providing a heating system for the disabled person
 - j) Facilitating the use of power, light or heat by the disabled person by altering same or by providing additional means of control
 - k) Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone
 - l) Making the dwelling or building suitable for the accommodation, welfare of employment of the disabled person
 - m) Providing access and egress to and from the garden safely

The Applicant must be either an owner or a tenant.

The disabled person and any other partner or spouse are means tested to determine the amount of their contribution towards the cost of the works. Children's applications are exempt from means testing. An application is only approved if it is considered reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling or building.

There is a limit of £40,000 for each grant approval. (£30,000 mandatory grant and £10,000 discretionary)

- 2) **Minor adaptations:** – Up to £2,500, non means tested. Designed to assist a vulnerable person with minor adaptations, equipment and/or adjustments to their home to assist with hospital discharge or generally maintaining independent living. The grant is intended to support Somerset County Council under their duties within the Care Act 2014. Assistance is available to owner occupiers, tenants of social housing, Council properties, and private rented accommodation. Eligibility is based upon an assessment and Recommendation by an Occupational Therapist from Somerset County Council or from the hospital. The referral for

assistance would be coordinated via a duly appointed officer at Somerset County Council or a Trusted Assessor.

- 3) **Prevention:** Maximum £10,000 non-means tested. Designed to complement duties required by Somerset County Council under the Care Act 2014 where additional funding is required, or the client is not eligible under the Care Act, but financial assistance would be beneficial to enable the person to remain independent. Assistance is available to owner occupiers, tenants of social housing, Council properties, and private rented accommodation. The grant does not cover modifications or adaptations to common parts of rented accommodation such as shared stairs and access. Eligibility is based upon an assessment and Recommendation by an Occupational Therapist from Somerset County Council or from the hospital. The referral for assistance would be coordinated via a duly appointed officer at Somerset County Council. Assistance can also be used to assist with extensive hoarding cases where funding is required to declutter and clean a property.

- 4) **Disabled Equipment:**
 - a) **Ramps** - It is no longer a policy of the partnership to automatically accept Recommendations from Occupational Therapists for concrete ramps. In the first instance modular ramping is the preferred method. All ramping requests have to be agreed by the duly appointed officer and Quality Assurance Officers at Somerset County Council. Concrete ramps will only be considered where it is not practicable to install modular ramps. The partnership has provided adequate funding to conjointly procure modular ramping with Somerset County Council as part of the Community Equipment Service. Somerset County Council will cover up to a maximum of £1,000 including install. Over £1,000 the Local Authority will cover the additional cost up to the value of £2,500 including install.
 - b) **Stairlifts** - It will be a policy of the partnership that any urgent request for a straight run stairlift via an Occupational Therapist will be sourced from the recycled stock. Failing that, a new one will be subject to tenders from two stairlift companies. All stairlifts will be subject to a land charge to ensure that the equipment is recovered when it is no longer required. The longer-term plan is to simplify the stairlift process by procuring a stairlift company to offer a 'stairlift lending' service to clients. So, removing the majority of stairlifts from the Disabled Facilities Grant process, ensuring that recycled stairlifts are regularly serviced and maintained.

DISCRETIONARY DISABLED FACILITIES GRANTS

- 1) The Policy for discretionary Disabled Facilities Grants for disabled occupants is anticipated to assist a small number of disabled people with exceptional circumstances.

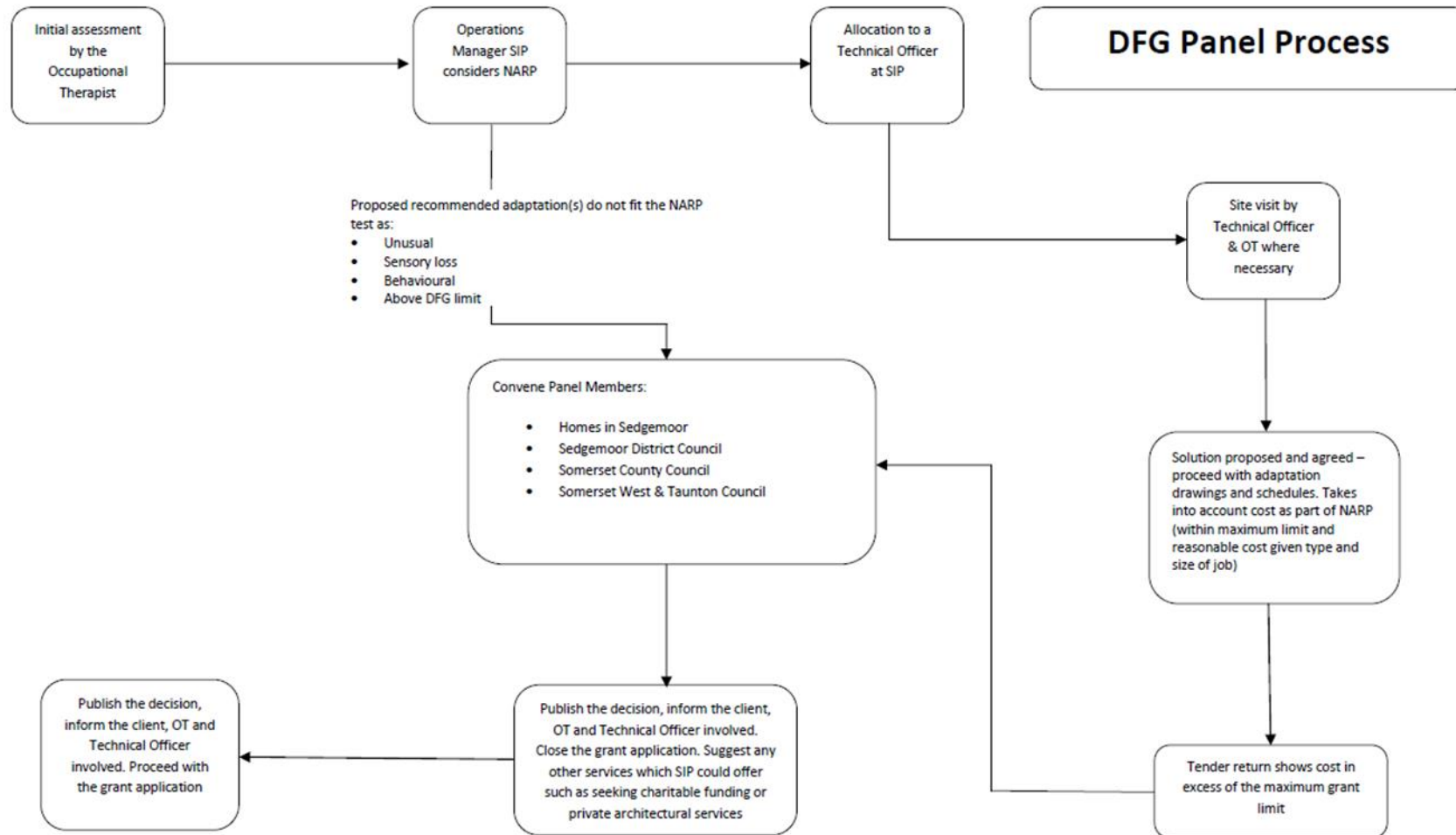
The Policy will include consideration of disabled occupants:

- a) Whose needs do not fall within the mandatory criteria;
- b) Whose needs have been approved by a Senior Occupational Therapist at Adult Social Care or the Children's Directorate;
- c) Who cannot raise sufficient funds by other means (e.g. charitable funding) and;
- d) Where there is no realistic probability of the persons needs being met other than by a discretionary Disabled Facilities Grant.

The maximum grant limit is £4,000 for any application.

The decision to award the Discretionary Disabled Facilities Grant will be made by the appropriately appointed Manager in the District Council along with the Portfolio Holder for Housing. The decision will be based upon a recommendation by the Partnership Manager.

- 2) **Top up's** – The partnership will offer a discretionary top up of up to £20,000 where the cost of the eligible works exceeds the grant award limit of £40,000 for a Disabled Facilities Grant. The applicant will have had to satisfy the partnership that they have explored and exhausted all other funding routes first such as a Lendology. CIC loan or charitable funding. The top up may also be used to supplement any shortfall in the DFG, the loan and/or charitable funding in order to meet the eligible expense for the scheme. The decision to award the top up will be made in the first instance by the Portfolio Holder for Housing and the appropriate Assistant or Director of the Council in whose area the application is for. Complex cases which fall outside of the DFG criteria will be decided by the appropriately appointed DFG Panel consisting of representatives from the District Council's in the partnership, Somerset County Council and Homes in Sedgemoor. The decision will be based upon a report provided by the case officer. Any further shortfall would have to be found by the applicant. The DFG Panel Process is contained below.



Note: The Panel is not a complaints panel. All complaints in relation to the quality of the works or the final decision by the Local Housing Authority or responsible health body should follow their particular complaints procedure.

DFGPanelProcess23.06.20/v1

SOMERSET WEST PRIVATE SECTOR HOUSING PARTNERSHIP

Discretionary Top Up – Disabled Facilities Grant

Case Officer	
Case No.	
Applicant name	
Applicant address	
Value of eligible works	
Wessex Loan	
Charitable funding	
Funding from Adult/Children's Services SCC	
Top up grant required	

	Comments/Justification	Officer initials	Signature	Date
Stage One – Justification to the appropriate delegated level or Panel (To be completed by the Technical Officer)				
Stage Two – Decision by the manager or Panel				

Agreed <input type="checkbox"/>			Manager/Chairperson	
Rejected <input type="checkbox"/>			Manager/Chairperson	

LAND CHARGE CONDITION FOR DISABLED ADAPTATIONS

All grants and loans will be placed as a land charge on the property. This is to ensure that the Council can recover the funds and/or equipment in the event that the property is sold. The recovered funds can be recycled to assist other applicants over a longer period should the Better Care Fund end. The funds will be recovered in the following proportions;

- i) Major Disabled Adaptations which include the discretionary top up; The Council will register a local land charge on properties in relation to applications for a Disabled Facilities Grant.
 - a. The charge will only apply to any home owner receiving a Disabled Facilities Grant of more than £5,000.
 - b. The charge will be the amount of grant received over £5,000 up to a maximum charge of £10,000.
 - c. The charge will be registered for 10 years.
 - d. Subject to particular exceptions the charge would have to be repaid if the property is disposed of within the 10-year period.
 - e. If the grant is less than £5,000 then there is no charge.
 - f. The Council will recover in full any discretionary and top up grant awarded.
- ii) Equipment such as ramps, stairlifts and through floor lifts will be recovered by the Council
- iii) For all repair grants; 100% of the funding will be recovered including any ancillary fees/charges. This will be a 20-year land charge.
- iv) All loans through Lendology CIC are subject to a charge placed by them.
- v) Land charges - exceptional circumstances for Disabled Facilities Grants
 - a. When a property is disposed of, repayment of the land charge may be exempt in the following circumstances *:
 - b. If a client moves to another property within the ten-year period that does not require adaptations to be carried out; the new property is more appropriate to their needs (as confirmed by an occupational therapist) repayment will be waived.
 - c. If the client is moving into an enhanced or extra care accommodation.
 - d. If the client's death results in a child inheriting the whole of the property whose financial position is such that they could not raise a mortgage or a loan to repay the charge. This is intended to be a safeguard for children who have a mental impairment or who have acted as a carer for their parent.

*This condition does not apply in the case of specialist equipment such as ramps, stairlifts and throughfloor lifts as the Council will want to recover the equipment.

APPENDIX M

CUSTOMER SATISFACTION

The partnership is committed to maintaining and improving the level of service provided to residents.

The partnership continually monitors the service which Somerset Independence Plus is providing to our customers. The agency uses customer satisfaction surveys to measure satisfaction of the service and the impact that the adaptation or works have had on the client's life. Later this year, Somerset Independence Plus will be publishing the results of overall customer satisfaction in various media formats including the Somerset Independence Plus and Council websites.

It is the intention that the service delivery of this Policy will be maintained at a high level. The results are used to improve the service to the customer through our Customer Standards Charter.

GLOSSARY OF TERMS**DFG (Disabled Facilities Grant)**

A grant from the Council to provide specialist aids and other facilities for disabled people

HECA (Home Energy Conservation Act)

This act places responsibility on Council's to produce HECA reports outlining practical, cost effective measures for achieving energy saving in homes in their area.

HMO (House in Multiple Occupation)

Property occupied by more than one household, sharing basic amenities (e.g. bedsits). Regulations exist to control the repair standards and provision of fire precautions in these properties.

Home Improvement Agency

A local not for profit organisation funded and supported by local authorities and Central Government. They provide advice, support and assistance to elderly, disabled and vulnerable people who own and live in their own property. They help people to repair, improve, maintain or adapt their home to meet their changing needs. The purpose of the service is to help people to remain independent, in their own homes, warm, safe and secure.

Registered Providers

A non-profit making organization that provide low-cost 'social housing' for people in need of a home. Any trading surplus is used to maintain existing housing and to help finance new homes. Although independent they are regulated by the state and commonly receive public funding. They are the United Kingdom's major provider of new housing for rent, while many also run shared ownership schemes to help those who cannot afford to buy a home outright.

Housing Needs

The requirements that individuals and households have for housing.

Housing Strategy

A document produced by the Local Housing Authority usually covering a three-year period setting out strategic aims and objectives across all tenures within the district.

Local Authority

Elected Councils which provide local services.

Homes in Sedgemoor

A not-for-profit Arm's Length Management Organisation (ALMO) responsible for managing Sedgemoor's Council housing.

CCG – Clinical Commissioning Group

Provides community and primary care services to the population of Somerset.

Private Sector

Property or finance not controlled by, for example, Local Authorities, central Government agencies, voluntary organisations or Registered Providers.

Registered Providers

Landlords who claim Social Housing Grant.

YMCA

Local voluntary organisation actively involved in improving young people's lives particularly around housing and homelessness.

Lendology CIC C.I.C

A home improvement loan charity who deliver loans across the three districts, they are a registered as a Community Interest Company.