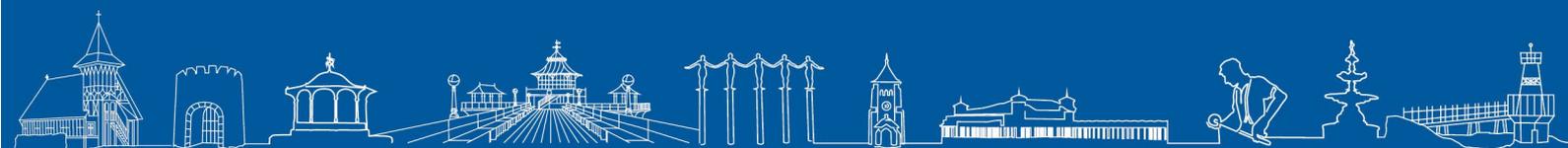


# Adult Social Care and Housing

## Housing Improvements and Adaptations Assistance Policy



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## Document information

<b>Title</b>	Housing Improvements and Adaptations Assistance Policy
<b>Policy Status</b>	Final draft
<b>Current Version</b>	V1
<b>Author</b>	Claire Baxter
<b>Wider DLT Lead (Document Owner)</b>	Sarah Stillwell
<b>DLT Lead</b>	Hayley Verrico
<b>Consultation / Coproduction</b>	
<b>Approval date</b>	
<b>Planned review</b>	
<b>Climate implications</b>	
<b>Equalities impact</b>	
<b>Impact on unpaid carers</b>	

Version history	Date	Description
Version 1	04/02/2026	
Version 2		
Date requested at Governance Board		
Version FINAL		

## 1. Introduction

The private housing sector accounts for the majority of the residential stock in North Somerset. The 2023 Stock Condition Survey data shows that North Somerset has 99,406 dwellings, of which 70% are owner occupied, 20% privately rented and 10% social rented. There is disrepair and poor conditions found in this sector and for some there is a lack of money available to them to remedy the issues. Grant funding from central government to help tackle repair issues within private sector housing almost disappeared when the Regulatory Reform (Housing) Order 2002 (RRO) was introduced, there is one remaining grant for housing adaptations to meet the needs of people living with disabilities and long-term conditions.

The Housing Grant, Construction and Regeneration Act 1996 has remained in place for Disabled Facilities Grants (DFG) and associated discretionary works and has retained its capital funding from central government through the Better Care Fund to help people to continue to live independently in their own home environment. The local authority has a legal duty to assess and identify the needs of residents in North Somerset with long term conditions and disabilities We can assist with a variety of solutions to meet those needs through mandatory and discretionary grants, advice, and other assistance:

- Major and minor adaptations to the existing home
- Working for safer discharge from and prevent re-admission to hospital
- Assistance to move to another property
- Supplying equipment
- Technology Enabled Care
- Advice to help people plan ahead

The DFG and discretionary adaptations grant funding can be given together with a Disabled Facilities Loan to provide a full package of works required to meet the applicant's needs

The RRO repealed much of the previous grant legislation from the Housing Grants, Construction and Regeneration Act 1996 together with the associated renewal

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funding. However, the RRO enabled Local Authorities (LA's) to offer discretionary assistance to owner occupier and private landlords with a focus on loans rather than grants.

North Somerset Council along with nine other LA's successfully bid for funding to set up a loan consortium, initially provided by Wessex Home Improvement Loans (now Lendology CIC) from 2004. The funds for each LA are held by Lendology in ring fenced accounts for each LA, there is a consortium agreement in place, signed by each of the participating authorities. Loan repayments are re-cycled and made available to be lent again.

Lendology administer the loans on behalf of the council in accordance with individual LA policy. Lendology offer loans subject to their assessment of the person's needs, a loan is offered to suit the building needs, financial circumstances and project.

There is evidence to show that improving and maintaining properties in a good state of repair can help its occupants stay healthy, it is well documented that poor housing conditions can have a negative impact on health and well-being.

Loan funding can be used to improve energy efficiency and loans can be given to compliment other forms of assistance, such as the Warm Homes : Local Grant.

Support through loan assistance and advice, is available to help and encourage owners of long-term empty properties to bring them back into use at a time when there is a shortage of suitable accommodation in North Somerset.

## **2. Policy Statement**

The purpose of this policy is to set out how Council will provide financial assistance to help improve homes within the North Somerset area.

The policy is amended or reviewed, when necessary, to adjust to the current financial position and new opportunities to improve people's homes.

## **2.1. North Somerset Council Corporate Plan**

The new corporate plan 2024 - 2028, sets out the council's vision to create an open, fair, and green North Somerset.

The plan identifies 4 ambitions.

1. Our children and young people are cared for, safe, supported, and are given equality of opportunity to thrive.
2. Our communities are caring, healthy and safe, where people help each other to live well.
3. Our towns and villages are thriving and sustainable places to live, work and visit.
4. Our council delivers consistently good services and value for money to support our community

This policy supports the delivery of the Corporate Plan by helping people to improve and adapt their homes and enable them to live in a healthy and safe environment that meets their needs.

## **3. Background**

The availability of all types of assistance and loans will be subject to resources, and the council may withdraw, suspend or amend this policy (or part of) at any time should circumstances require.

## **4. Aims and Objectives**

The aim of this policy is to provide information about the financial help available to homeowners to make essential improvements or repairs to their homes to provide safe and secure environment to live, and for disabled homeowners to continue to live independently in their own homes.

Homeowners are expected to repair and maintain their own homes but those who are financially vulnerable may need assistance to access finance to enable essential repairs to be undertaken, the partnership with Lendology makes it possible to provide that assistance.

Through the Home Energy and Renewables Loan we are able to offer loans to improve the energy efficiency of private properties both owner occupied and privately rented to improve housing conditions and reduce fuel poverty the occupants. This supports local and national fuel poverty and carbon neutral ambitions.

The council will consider a person's vulnerabilities when applying this policy which may include, but is not limited to, considering whether additional advice and assistance needs to be provided, liaising with agencies involved with the care and/or support of that person (where known). In addition, the person may be referred to agencies and/or council departments who may be able to support or assist that person

## **5. Roles and responsibilities**

The Head of Partnerships and Service Development and the Housing Improvements and Adaptations Team are responsible for the implementation of this policy.

## **6. Exceptions**

Where it is considered that there are exceptional circumstances, which warrant consideration outside of this policy, a request may be made to the Head of Partnerships and Service Development for an appropriate decision and each case will be considered, on its merits, having regard to the Council's corporate priorities.

## **7. Monitoring, Review and evaluation**

Key Performance indicators are reported on monthly.

This policy will be reviewed every year or in line with legislative or regulatory changes and to help meet the council's key objectives.

## 8. Equality and Diversity

This policy will be applied fairly and consistently throughout north Somerset and will not directly or indirectly discriminate against any person or group of people. The service will act sensitively towards the diverse needs of individuals and communities, North Somerset Council will take positive action to reduce discrimination and harassment.

## 9. North Somerset Armed forces Covenant

The North Somerset Armed Forces Covenant highlights the Council's commitment to considering the needs of serving and former Armed Forces personnel in matters of housing, education and health.

In the administration of this policy North Somerset Council recognises the 3 key principles, as follows;

- recognition of the service given in the Armed Forces
- that the Armed Forces community faces no disadvantage in the provision of public and commercial services
- that special consideration should be given when required and appropriate, such as to the injured or the bereaved

## 10. Feedback and Accessible information

We value your feedback and welcome both compliments and areas for development. [You can send us feedback through our website](#). If you have any concerns about any action or decision taken by Adult Social Care and Housing, you should initially talk to the person you normally talk to. You can also contact our complaints manager at:

**Complaints Manager**

Adult Social Care and Housing

Town Hall

Walliscote Grove Road

Weston super Mare

BS23 1UJ

**Telephone:** 01275 882171

**Email:** [complaints.manager@n-somerset.gov.uk](mailto:complaints.manager@n-somerset.gov.uk)

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Council documents can be made available in large print, audio, easy read, and other formats. Documents on our website can also be emailed to you as plain text files. Help is also available for people who require Council information in languages other than English. Please email [adultspolicy@n-somerset.gov.uk](mailto:adultspolicy@n-somerset.gov.uk) or ring 01934 888 888.

## 11. Appendix one: Assistance available

The forms of assistance and loans available are listed below;

### Grant Assistance

- Disabled Facilities Grant (DFG)
- Private Sector Support Assistance (PSA)
- Move-On Assistance (MOA)
- Dementia Care Assistance (DCA)

### Assistance through loans

- Home Improvement Loan (HIL) formerly Decent Homes Loan
- Fast track Loan (FTL)
- Park Homes Loan (PHL)
- Disabled Facilities Loan (DFL)
- Landlord Loan (LL)
- Empty Property Loan (EPA)
- North Somerset Fuel Loan (NSFL)
- Home Energy and Renewables Loan (HERL)

### Other Assistance

- Emergency Works Assistance (EWA)

- First Time Buyer Loan (FTBL)
- Home Energy Efficiency

Please note – All products are subject to budget availability.

## **11.1. Grant Assistance**

### **11.1.1. Disabled Facilities Grant**

#### **Purpose**

Mandatory grant to assist people to make changes to their home, thus helping disabled and elderly people stay safe and well at home and remain independent for longer.

#### **Funding**

This is a means tested grant. The maximum grant is £30,000.00

#### **Who is this for**

This is available to people of all ages and available whether you own or rent your home.

The first stage is to contact Care Connect (01275 88880 / [care.connect@n-somerset.gov.uk](mailto:care.connect@n-somerset.gov.uk)) to request an occupational therapy assessment, who will look at what you need.

The referral is then passed to the Housing Improvements and Adaptations Team who look at what is reasonable and practicable in your home.

#### **What does this cover**

Adaptations to your home to enable you to live safely and manage with everyday tasks. This may include adaptations such as:

- Installation of a stairlift
- Alterations to a bathroom to make bathing easier
- Adaptations to help you get safely in and out of your home

#### **Policy and Conditions**

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- Disabled Facilities Grants are subject to the Housing Grants, Construction and Regeneration Act 1996 (as amended) legislation and means testing procedures are covered under the Housing Renewal Grants Regulations (England).
- The maximum grant limit is determined by legislation, currently £30,000.
- Assistance for the provision of main access ramps (up to £5000) will not be means tested. (To fast track ramp delivery these may be directed through the Private Sector Renewals Assistance route)
- The Council tax reduction (Council Tax Support) will be accepted as a passporting benefit. This does not include the single occupancy discount or the disregard for people with a severe mental impairment such as dementia.
- This grant will be subject to a formal application and approval process
- A referral must be received from an Occupational Therapist, detailing the works that are necessary and appropriate, following an assessment of need.
- The council can support applicants through the process. For some adaptations the Council have procured contractors and can assist with obtaining quotes and in the delivery of the adaptation.
- The grant will be registered as a local land charge and works over £5000 must be repaid, up to a maximum of £10,000, if the house is sold within 10 years of completion. (Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General consent 2008).

In requesting repayment, the local housing authority can consider;

- the extent to which the recipient of the grant would suffer financial hardship were he to be required to repay all or any of the grant;
  - whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his employment;
  - whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
-

- whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity, and must be satisfied that it is reasonable to require the repayment.

### **11.1.2. Private Sector Renewal Assistance**

#### **Purpose**

#### ***1) Assistance to assess the feasibility of complex adaptations***

**Funding** - maximum £2000

#### **Who is this for**

Available for people applying for a disabled facilities grant to ensure that the suggested works are possible.

#### **What does this cover**

Professional fees for technical drawings, architectural plans, structural engineers plans and calculations or other fees by agreement

#### **Purpose**

#### ***2) Assistance to pay the first £2,000.00 of a means tested contribution in circumstances where the person is unable to pay.***

#### **Who is this for**

Available where people are struggling to meet the cost of their assessed financial contribution

#### **What does this cover**

Up to £2000 towards the means tested contribution

#### **Policy and conditions**

Available where the person has less than £23,500 in savings and total contribution is not more than £10,000.00.

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### 11.1.3. Hospital discharge grant

#### **Purpose**

**3) Facilitate hospital/care discharge by carrying out urgent works of minor adaptation/repair, outside scope of ICES contract.**

- **Funding** – Maximum assistance £1000

#### **Who is this for**

A person awaiting discharge whose home may not be suitable to return to

#### **What does this cover**

Urgent works only

#### **Policy and Conditions**

Work must be to facilitate return home and form part of discharge or care plan.

#### **Purpose**

**4) Top up funding above maximum DFG for major works**

**Funding** - Maximum assistance £20,000

**Who is this for** – eligible DFG applicants where the cost of the approved scheme exceeds the £30,000 DFG limit.

**What does this cover** – Works assessed and approved as necessary under the DFG criteria

Where all other avenues have been explored, and people cannot remain in the property during adaptation works, assistance towards the cost of provision of decant accommodation. This will not include payments for meals or removal costs.

#### **Policy and conditions**

- All top ups must be approved either by the Adaptations Panel or by Housing Improvements and Adaptations Team Manager
- For RSLs the landlord will be approached in the first instance to see if they can provide funding or suitable alternative accommodation.

Further top up for major works, funding over £50,000 may be considered in exceptional circumstances on a case-by-case basis, and agreed at panel or by Head of Partnerships and Service Development.

- Any funding over £50,000 will only be available when all other options for moving or other funding (including loans) have been exhausted.
- Social landlords will be expected to fund works over £50,000.

#### **11.1.4. Move On Assistance**

##### **Purpose**

To fund the cost of moving to help a disabled person to move to a property that is more suitable or can more readily be made suitable to meet their long-term needs.

Assistance may also be available for properties where there is a significant under occupation or overcrowding issue or where it is not deemed sustainable for the occupier to remain in the property in the longer term.

**Funding** - Maximum £5000 per application.

**Who is this for?** A person assessed as needing adaptations who would prefer to move to a property that is already suitable for their needs or can be easily adapted. This can help a person whose current home cannot be adapted or where the cost of any adapting their current home is prohibitive.

**What does this cover?** The costs of removal, legal fees, surveys, stamp duty, storage and incidental costs.

##### **Policy**

The cost of adapting the new property should not exceed the Move-On assistance plus any adaptations in the old property.

##### **Conditions applicable**

- Assistance will be subject to a local land charge and will be repayable in full if the property is sold during the 10 year condition period, subject to hardship provisions.
- Eligibility will be assessed on case-by-case basis; usually as result of request for major adaptations.
- This assistance may take the form of direct assistance or a loan.

### **11.1.5. Dementia Care Assistance**

#### **Purpose**

Assistance to improve or enhance the safety, comfort and security in the home for persons living with dementia and provide support for those caring for them.

**Funding** – Maximum £2000 (No Means Test)

**Who is this for?** For someone living with a dementia diagnosis, or where dementia has been confirmed by a hospital or GP.

**What does this cover?** Provision of small alterations to the home to assist a person living with dementia to live safely at home for longer.

#### **Policy**

- Work will be tailored to individual needs; usually including building, electrical or safety works.
- Works may form part of discharge or care plan.

#### **Conditions applicable**

- This assistance will operate in conjunction with the Integrated Community Equipment Service but will not fund equipment available through that service.

## **11.2. Loan Assistance**

### **11.2.1. Home Improvement Loan (Formerly Decent Homes Loan)**

#### **Purpose**

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To improve, repair or maintain privately owned dwellings to make a home safe, warm and secure.

For minor or urgent works such as electrical rewire or upgrade or boiler repairs or replacement, where an inspection of the property to agree a schedule of works is not essential the loan can be fast tracked.

### **Funding**

Maximum loan is £20,000 for the Capital and Repayment loan and £10,000 for other loan products.

### **Who is this for?**

Owner occupiers who are struggling to maintain their own home or carry out essential repairs.

### **What does this cover?**

Essential works such as roof repairs, replacement windows, repairs to heating systems, etc, to keep your home safe, warm and secure.

### **Policy and Conditions**

- Loans will typically be Capital and Repayment (CR)
- For people who are unable to afford the CR loan other loan products (including Interest Only and Rolled up Interest) may be available, subject to assessment by Lendology CIC and Council Approval.
- The term of the loan can be between 1 and 15 years depending on persons financial circumstances.
- All loans products are subject to a fixed interest rate of 4%, with a £20 Land Registry fee payable by the customer. The typical APR is 4.2%.
- In exceptional circumstances an additional loan of up to £10,000 may be available, to be agreed depending on resources available.
- Enquiries may be made through the council or partner organisations, or directly to Lendology CIC via their website or by phone.

- With the exception of fast track loans, a full survey to determine eligible works will be carried out by the Council.
- Lendology CIC register a restriction on your property title at HM Land Registry. This means that while the restriction is in place, Lendology CIC will be notified of any intended changes to the property ownership or title, including if you remortgage. The restriction is removed once the loan has been repaid.
- As part of the assessment, Lendology reviews individual financial circumstances to ensure all lending is responsible and repayments are affordable.
- The most suitable loan product for each person will be assessed by a Case Manager from Lendology, in consultation with the Council.
- Owners must have sufficient equity in their property to cover the agreed loan.
- In the event of unforeseen works being identified additional assistance may be considered if there is insufficient contingency within the approved loan. Where appropriate a contingency of 10% for unforeseen works can be added to the loan.

#### For the Fast – Track Option

- The referral will go directly to Lendology to assess affordability.
- The person submits quotes direct to Lendology, two quotes are recommended but a minimum of one is required, a value for money test will be applied.
- Photographs may be requested.
- Loan will be drawn down on receipt and acceptance of valid invoices and relevant certification (eg. An electrical or gas safe certificate), no completion inspection is carried out.

All loan products and terms may be considered for loans of £1,000 or more.

For amounts of £500–£1,000 on a capital repayment basis over up to 3 years, unsecured, a Lendology Lite loan may be considered.

#### **11.2.2. Park homes loan**

##### **Purpose**

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To carry out essential repairs to a park home that is the applicant's main home.

### **Funding**

A Capital Repayment loan to a maximum of £8000 over a maximum term of 5 years.

This loan must be supported by local authority.

### **Who is this for**

Residents of park homes who own their home. Assistance is not available to homes on sites that do not have a residential licence, ie. Holiday home sites.

### **What does this cover**

Essential repairs to the fabric of the park home

### **Policy and Conditions**

- Assistance will be available to repair the fabric of building or replace essential amenities.
- A survey to determine eligible works will be carried out and agreed with the Council.
- A means test is applied to determine eligibility with regard to savings and income.

## **11.2.3. Disabled Facilities Loan**

### **Purpose**

1. To top up a Disabled Facilities Grant (DFG).
2. To fund assessed applicant's contributions to DFG.
3. Loans for other works recommended by an occupational therapist, but not eligible for DFG funding may also be considered, (excluding works relating to mobility scooters).

### **Funding**

Maximum Loan £20,000

### **Who is this for?**

For purposes 1 and 2 above this is available to Disabled Facilities Grants applicants. For purpose 3 this can be considered on a case-by-case basis where the applicant has had an assessment by the Occupational Therapist, but the recommended works are not eligible for a DFG.

**What does this cover?**

Cost of works over £30,000 or applicant assessed contribution for the DFG

Works that have been recommended by an Occupational Therapist as benefitting a disabled applicant but that fall outside of the DFG criteria.

**Policy and Conditions**

Operational arrangements exactly same as Home Improvement Loan. Eligibility dependent on support from Occupational Therapist for necessary and appropriate work.

**11.2.4. Landlord Loan**

**Purpose**

To support landlords to improve their properties over and above the minimum standard required.

**Funding** - Maximum £15,000 per property

**Who is this for?** Landlords who wish to improve their properties to rent. Does not include works landlords have a statutory duty to complete. This assistance is not available for properties that have been empty for more than 6 months.

**What does this cover?** Essential repairs and maintenance of rented accommodation, works to improve the comfort and security of properties for tenants. This only includes work to the fabric of the building, not furnishings or redecoration.

**Policy**

Maximum term 15 years Capital and Repayment loan only available, interest rate fixed throughout the term of the loan.

**Conditions applicable**

Conditions as for Home Improvement Loan, eligible works to be determined following inspection by the Council.

### **11.2.5. Empty Property Loan**

#### **Purpose**

To encourage owners of empty dwellings to improve to the decent home standard, to make the home available for letting or suitable for selling. The main aim being to ensure the empty property is brought back into use.

**Funding** - Maximum £15,000 per property

**Who is this for?** Owners of long-term empty properties, typically properties empty for more than 6 months.

**What does this cover?** Works to bring a property up to a suitable residential standard ready to rent or sell. This only includes work to the fabric of the building, not furnishings or redecoration.

#### **Policy**

- Maximum term 15 years Capital and Repayment loan available, interest rate fixed throughout the term of the loan. Loan may be approved as interest only for a set period (while works are completed) reverting to capital repayment when works are complete.
- Loan to be linked to a requirement to bring the property back into use.
- If more funding is required to make the property decent a top up, of up to £10,000 may be provided subject to nomination rights for the duration of the loan (max loan term 10 years).
- Max per unit is £25,000.
- Loan funding (in the form of an interest only for a fixed term, or Deferred Repayment Loan) may also be available to renovate and sell, with full repayment of the loan at the point of sale. Loan would convert to capital repayment loan after an agreed period (max one year) so owner would have to meet repayments if the property remained unsold.

#### **Conditions applicable**

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- Conditions as for Home Improvement Loan, eligible works to be determined following inspection by the Council
- Property must have been empty for at least a 6 month period.
- Empty Property loan may be used for the conversion of an empty property into units to a maximum of 2 units per property, subject to planning permission.

#### **11.2.6. North Somerset Fuel Loan**

##### **Purpose**

To make the cost of heating your home more affordable where you rely on oil, LPG, wood or coal for your main source of heating.

**Funding** - Maximum £1000

##### **Who is this for?**

Tenant or owner where the household income is less than £30,000 pa

**What does this cover?** Cost of bulk buying of fuel for the winter period, eg. fuel oil, LPG, wood or coal

##### **Policy and Conditions**

- Loan may be available to spread the cost over six months.
- No early repayment charges and flexibility to make lump sum reductions of £100 or more at any time
- Can be used with the West of England Rural Network Bulk Oil Buying Scheme.

#### **11.2.7. Home Energy and Renewables Loan**

##### **Purpose**

Loan assistance for the installation of low-carbon and/or renewable energy solutions, and improvement of insulation in domestic properties.

##### **Policy**

- Maximum £8000 per property

- Maximum term 15 years Capital and Repayment loan only available, interest rate fixed throughout the term of the loan.

#### **Conditions applicable**

- Conditions as for Home Improvement Loan.
- Measures and installers must conform to and demonstrate compliance with all relevant standards, including PAS 2035.

### **11.2.8. First Time Buyer Loan**

#### **Purpose**

Assistance loans which may be used to top up the deposit, spread the cost of solicitor's fees, removal costs or other fees associated with moving into your home (subject to eligibility).

#### **Policy**

Maximum £5000 for a period of up to 10 years. Capital and repayment loan only available, interest rate fixed throughout the term of the loan.

#### **Conditions applicable**

- For first time buyers who live in North Somerset or have a connection to the area.
- Conditions as for Home Improvement Loan.

### **11.3. Other forms of Assistance**

#### **11.3.1. Emergency Work**

#### **Purpose**

Grant to fund emergency repairs through partners or direct provision where usual assistance options would not offer a timely or satisfactory solution.

#### **Policy**

Individual agreement, case by case basis subject to eligibility criteria and procedure agreed with Team Manager.

### **Conditions applicable**

- Enquiries will be processed through Handy Person provider or other partner to support home independence of corporate priorities.
- A survey to determine eligible works will be carried out at the discretion of the Council.

### **11.3.2. Green Homes and Home Energy Efficiency Schemes**

When available North Somerset Council will bid for and administer Government Schemes available to retrofit homes to improve home energy efficiency, reduce fuel poverty and contribute to carbon savings.

### **11.3.3. Warm Homes: Local Grant (April 2025 to March 2028)**

#### **Purpose**

Eligible households can receive free installs of a wide range of insulation and low-carbon technologies, including:

- Cavity Wall Insulation
- Loft Insulation
- Air Source Heat Pumps
- Solar PV
- Window and Door Replacements
- Ventilation Upgrades
- Electric Storage Heaters

To qualify for funding;

- The property must be occupied and furnished
- The property must currently use electric, oil, LPG, solid fuel, or gas heating
- Applicants must possess an Energy Performance Certificate (EPC) rating of G, F, E, or D
- Applicants must reside in Bristol, North Somerset, or Bath and Northeast Somerset Council areas

- Applicants must have an annual household income of £36,000 or lower

Households located in the two lowest income postcodes identified on the Indices of Multiple Deprivation list are exempt from the income cap.

Please note that this scheme is not available for residents of social housing or temporary accommodation

### ***Park Home Insulation Scheme***

Funding for the insulation of park homes is also available through the Warm Homes: Local Grant

To qualify for funding;

- The property must be occupied and furnished
- The property must currently use electric, oil, LPG, solid fuel, or gas heating
- Applicants must possess an Energy Performance Certificate (EPC) rating of G, F, E, or D
- Applicants must reside in Bristol, North Somerset, or Bath and Northeast Somerset Council areas
- Applicants must have an annual household income of £36,000 or lower and must have savings of under £23,500.

#### **10.3.4. Tenant-ready Grant (Private Rented Sector landlord)**

##### **Purpose**

To incentivise landlords to rent at or near Local Housing Allowance levels by providing assistance with improvements to properties to enhance safety, comfort or amenity provision.

##### **Policy**

Subject to funding, grants may be available – Please contact the North Somerset Councils Lettings Team for current information regarding availability.

##### **Conditions applicable**

- Grant linked to requirement to let at or near LHA level.
- Assured Shorthold Tenancy required for minimum 12 months to tenant referred by the Council.

## 12. Appendix two: Terms and Conditions

- Full repayment of loan products will be necessary on the disposal of the dwelling. In this instance disposal means the sale of the property or the transfer of ownership, or the inheritance of the property.
- Loan applicants must have a bank account; repayments are made by a monthly standing order from this account.
- Applicants must have sufficient equity in the property.
- Applicants for loan assistance must own the property.
- Owner-occupiers are to have owned and lived in the property for the past 12 months.
- Lendology CIC record loans as a land charge, with HM Land Registry until repayment.
- All forms of assistance are subject to the availability of funding.
- Applicants must be over 18 years old.
- Eligibility criteria apply specific to each type of assistance or loan.
- Works eligible for funding through an insurance claim will not receive assistance but any policy excess amount can be.
- The Council reserve the right to decline or reject any request for assistance especially where alternative funding is available. The Council may prioritise how assistance is made available.
- No funding is available for works commenced prior to approval of assistance.
- Reasonable professional fees may be included from a chartered architect, chartered surveyor or a home improvement agency.
- Estimates are required, prior to approval, usually minimum of two contractors.
- Unforeseen works can only be considered with agreement from Housing Adaptation and Improvements Team.
- Valid applications will comprise of a correctly completed and signed application form, acceptable estimates, proof of property ownership and specified proof of income.

- Interim payments are usually to be a minimum of £5,000 and only paid at the discretion of the Housing Adaptation and Improvements Team. Acceptable invoice are required, and usually will be paid to a maximum of 75% of the approved amount. Works to the value of the payment being requested must have been completed and the works must have been inspected by the Housing Adaptation and Improvements Team or approved partner or other acceptable evidence of completion obtained.
- Final payments are only made on the submission of an acceptable invoice(s) for the works, including any professional fees.
- Payments will be made to the applicant or will be paid to the contractor(s) only on receipt of applicants signed authority and interim/completion certificate.
- All work to be completed within 12 months (or other period as advised) from the date of approval. In exceptional circumstances; an extension of time can be granted in writing by Housing Adaptations and Improvements Team.
- Any work to gas installation must be carried out by a registered Gas Safe contractor (proof required)
- Work on electrical installations must be carried out by a qualified electrician.
- The conditions applied to Tenant-ready Assistance will be as set out in this policy e.g. length of tenancy.