

Appendix A



Ambitious for Sutton

Private Housing Assistance and Adaptations Policy 2023 to 2028

Housing Grants, Construction and Regeneration Act 1996

Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

In Partnership with



Introduction

Under the provisions within the Act 1996 the London Borough of Sutton, as a Local Housing Authority, has a statutory duty to administer Disabled Facilities Grants (DFGs) to provide a range of home adaptations to enable qualifying disabled residents to live more independently in their homes. The proposed adaptations must meet the eligibility criteria as defined in the Act and must be “necessary and appropriate” to meet the needs of the disabled occupant, and “reasonable and practicable” to carry out the relevant works having regard to the age and condition of the dwelling. DFG applications are subject to a means test except where works are for a disabled child or for a resident who receives a means tested benefit.

4.2 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (the RRO) provides Local Housing Authorities with the discretion to develop their own tailored localised policies and schemes to enable the provision of financial assistance to residents within the private housing sector for the purpose of improving their housing conditions provided this is given in accordance with a published policy.

4.3 In accordance with the RRO, this policy has been developed and adopted by the London Borough of Sutton Council and includes details of the:

1. Types of financial assistance the Council may make available;
2. Amount of assistance available within each scheme;
3. Eligibility conditions for each type of assistance;
4. Conditions that will apply to the provision of each type of assistance;
5. Circumstances in which repayment may be required.

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1. POLICY STATEMENT AND OBJECTIVES

1.1 The London Borough of Sutton (the Council) has an aspiration that will enable our residents to live their best lives as independently as possible. By exercising the discretionary powers made available to under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (RRO) and by utilising these powers alongside our statutory obligations the Council will actively improve the living conditions for all of our residents, both adults and children by helping them build and sustain their independence and dignity, by keeping them safe and secure, and by improving their overall health and well-being.

1.2 The preventative approach of the Private Housing Assistance and Adaptations Policy will help enable independent living by supporting those vulnerable residents whose independence or health may be at risk and to have access to housing which meets their needs which does not pose a health risk to them or those that care for them, improving the overall quality of life for all of our vulnerable residents.

1.3 The Policy is guided by the objectives within the Council's Better Care Fund Plan 2022, the Housing Grants, Construction & Regeneration Act 1996, the Care Act 2014, the Adult Social Care White Paper 2021 and the Disabled Facilities Grant (DFG) Delivery: Guidance for Local Authorities in England 2022.

1.4 This Policy sets out how the Council will, for dwellings within the London Borough of Sutton exercise:

- (a) The Council's statutory duty for the administration of Disabled Facilities Grants under the provisions of the Housing Grants, Construction and Regeneration Act 1996
- (b) The Council's discretion to provide financial assistance to help improve the living conditions of residents, enabling them to continue to live independently, or to enable their families to continue to provide care and support to avoid the need for them to move from their home into residential or supported care as well as assisting in the prevention of avoidable hospital admissions or re-admissions.

1.5 Government funding for the Disabled Facilities Grant is intended to fund adaptations for owner occupiers, private tenants, or tenants of private registered providers (housing associations). Eligible council tenants can apply for a DFG in the same way as any other applicant and the same legislation would apply, however local housing authorities with a Housing Revenue Account (HRA) should self-fund home adaptations for council tenants through this account. The Council does not require our own tenants to complete an application for adaptations to their homes, they will however still need to have an Occupational Therapist assessment carried out to confirm necessary and appropriate adaptations.

1.6 With the exception of mandatory Disabled Facilities Grants, all other financial assistance described in this policy is at the discretion of the Council and will be subject to the availability of appropriate funding being in place. The delivery and provision of mandatory grants will take priority over all other discretionary grants. The budgets associated with the provision of assistance within this policy will be reviewed annually and the Council reserves the right to amend or suspend any discretionary element of this policy if demand for assistance exceeds

the available budget. The Council also reserves the right to prioritise resources made available for discretionary assistance in order to achieve its wider strategic aims.

1.7 This policy will be reviewed as necessary to take into account any changes to legislation, policies, strategies or funding at a local or national level.

1.8 By publishing and implementing this policy the Council aims to:

- exercise its discretionary powers under the RRO;
- provide widely available information regarding the provision of financial assistance the Council may make available;
- improve the quality of life of elderly, disabled and vulnerable residents by providing assistance with improvements to their homes, where those residents are not in a position to do so;
- assist occupiers in addressing category 1 hazards, as defined by the Housing Act 2004, which may have a significant impact on their health, safety and wellbeing;
- assist disabled residents with essential adaptations to facilitate and enable them to live independently and safely in their homes;
- assist disabled residents with essential adaptations to facilitate and enable them to receive safe and appropriate care at home;
- help prevent or delay hospital, care home or residential care admissions;
- facilitate prompt discharge of resident from hospital to avoid unnecessary stays in hospital and help prevent bed blocking;
- to contribute to the borough Better Care Fund Plan, to assist with reduced delays of transfers of care, reduced avoidable hospital admission and facilitate early or timely discharge from hospital by dealing with housing related issues;
- enable residents with dementia to live as independently as possible;
- explore and promote the uses of appropriate digital assistive technologies;
- facilitate greater uptake of, or entitlement to financial assistance in order to support more of our residents by making the assistance accessible to them;
- minimise the application process where appropriate to speed up delivery of assistance and adaptations;
- contribute to other funding schemes that benefit our residents.
- promote relevant services offered by other organisations;

1.9 Minor amendments to the policy may be made following approval by the relevant delegated officer without the need of members' approval or public consultation.

2. ABBREVIATIONS AND DEFINITIONS

2.1 Within this policy document there are a number of abbreviations used, all of which are listed below along with definitions of context;

BCF	- Better Care Fund
DFG	- Disabled Facilities Grant
HIA	- Home Improvement Agency
OT	- Occupational Therapist
POS	- Preferred Option Scheme
Assistance	- Any form of financial assistance provided
Condition	- Any form of condition attached to the provision of financial assistance

the Act 1996 - Housing Grants, Construction and Regeneration Act 1996
the RRO - The Regulatory Reform (Housing Assistance)(England & Wales) Order 2002
the Council - The London Borough of Sutton
the Applicant - The person or persons applying for the financial assistance

3. INTRODUCTION

3.1 The quality and accessibility of housing has major implications for people's health and well-being. Poor housing is associated with a wide range of health conditions such as respiratory diseases including asthma and cardiovascular diseases, injuries, infectious diseases including tuberculosis and influenza, and has an impact on mental health, causing depression and anxiety. The longer the exposure to these conditions the greater the detriment on both physical and mental health, as well as an increased risk of harm.

3.2 Accessible housing is essential in meeting the needs of our residents. A home which enables them to live independently or supports others to deliver safe and effective care contributes to the promotion and preservation of good physical and emotional health and wellbeing, and restores privacy, confidence and dignity for individuals and their families whilst supporting them to live a full and active life.

3.3 Making a home safe and free from serious hazards can help reduce hospital admissions or re-admissions, reduce reliance on health and social care support and can improve overall health and wellbeing.

3.4 This policy explains how the Council will use its resources, where available, to assist residents in need of support to maintain independence and safety within their homes, thereby reducing the need for support from health and social care services. This will assist with preventing unnecessary and avoidable deterioration in their conditions or the development of new ones.

4. LEGAL FRAMEWORK AND BACKGROUND

4.1 The Housing Renewal Grants (Services and Charges) Order 1996 enables Authorities to charge for specific elements of work undertaken in relation to the provision of assistance under the Housing Grants Construction and Regeneration Act 1996. Eligible fees can be incorporated into the total amount of grant aid awarded to a client and applies to the provision of both mandatory and discretionary assistance.

4.2 Under the provisions of the Care Act 2014 the focus of providing care and support starts with the individual and their needs, and their chosen goals or outcomes. The Act gives adults and their carers a legal entitlement to care and support to meet their eligible needs and local authorities must consider how this can be achieved. Following a Care Act assessment the need for a DFG may also be identified, eligibility for assistance under the Care Act has no relevance to DFG entitlement.

4.3 In compliance with the Equality Act 2010, the Council is committed to ensuring that it is fully inclusive and provides services which are fair, accessible and suit the needs of all its residents and local communities.

5. NATIONAL CONTEXT AND STRATEGY

5.1 Data from the 2021 census shows that the population in England has risen by 6.3% in the 10 years from 2011, and that the number of people over the age of 65 also rose by a staggering 20.1%. It also indicates that 18.4% or nearly 1 in 5 people in England are aged 65 or over.

5.2 We are aware there are many older and disabled people living in homes that make it difficult for them to carry out everyday tasks like washing and using the bathroom facilities, cooking or getting out and about easily. Many homes are poorly designed for older age or changes in care and support needs. Figures from the English Housing Survey 2020/21 show that 53% of households (one million) do not have the adaptations they need – up from 45% (864,000) in 2014-15. A third (33%) of households that need adaptations say their home is unsuitable and they want to move.

5.3 The English Housing Survey 2020/21 also shows that over half (55%) of households in the social rented sector had one or more household members with a long-term illness or disability. For private renters, this figure was 29%, whilst 28% of owner occupied households had one or more household members with a long-term illness or disability.

5.4 The 2021 Adult Social Care Reform White Paper, “People at the Heart of Care” informs of the Government’s ambition to give more people the choice to live independently and healthily in their own homes for longer, with fewer people staying in hospital unnecessarily or moving to residential care prematurely when that is not where they want to live. Adaptations can reduce the amount of formal care and support an individual may require, as well as often making the difference between being able to continue living in their current home or not.

5.5 The Government wants more people to benefit from home adaptations to meet their needs, and will continue to support local areas to fulfil their statutory duty. This can be seen by the steady increase in the national Better Care Fund DFG allocations which have risen from £220m in 2015/16 to £573m in 2020/21 and will remain at that level until 2024/25.

5.6 In 2020/21, 13% of dwellings in the social rented sector failed to meet the Decent Homes Standard. This is lower than the proportion of private rented at 21% and owner occupied homes at 16%.

6. LOCAL CONTEXT AND STRATEGY

6.1 Data from the 2021 census shows that the population in Sutton has risen by 10.2% to 209,600 in the 10 years from 2011, and that the number of people over the age of 65 also rose by 16.8%. It indicates that 15% or between 1 in 6 and 1 in 7 people in the borough are aged 65 or over and that 14% or 1 in 7 are aged under 15 years old.

6.2 In 2014 the Council commissioned the Building Research Establishment (BRE) to undertake a series of modelling exercises on the housing stock within the borough. This reported that 7% of homes fail the housing health and safety rating system (HHSRS). The most common hazard was the excess cold and a significant number of older people were in fuel poverty.

6.3 In 2022 the council launched it's 'Ambitious for Sutton' corporate plan which sets out how the council will make Sutton a place where everyone feels welcome and proud to be who they are. The priorities include the provision of high-quality local services, combat climate change, provide support to vulnerable people and help our residents live in affordable, good quality homes.

6.4 The council's ambition is to maximise the independence of residents by offering grants for equipment, home adaptations and assistive technologies. To support those with Dementia

6.5 This policy directly links to the Maximising Independence programme of work with the vision to support people to be hopeful, to identify their purpose and take action. We will help residents be part of a community and assist them living fulfilled lives that they choose and enable everyone to reach their full potential.

6.6 The Council's strategy priorities continue to reflect the national focus on enabling people to stay well, safe and independent at home for longer, providing the right care in the right place at the right time and an understanding of intermediate care capacity and demand.

7. FINANCING THE POLICY

7.1 Since 2015, the Government has provided funding for the DFG through the Better Care Fund (BCF) in recognition of the importance of ensuring adaptations are part of an integrated approach to housing, health and social care locally, and to help promote joined up local person-centred approaches to supporting communities.

7.2 The Government provides ring-fenced DFG funding to Better Care Fund budget holders (usually authorities responsible for the provision of social services). Funding must be spent in accordance with Better Care Fund plans which are agreed between local government and local health commissioners, and owned by the Health and Wellbeing Board. It is important that those responsible for housing and home adaptations locally are involved in developing those plans.

7.3 Mandatory Disabled Facilities Grants will take priority on the utilisation of the Better Care Fund monies.

7.4 Discretionary Assistance will be delivered in accordance with this policy and within the confinements of financial resources available. The Council reserves the right to amend or suspend any discretionary elements within this policy should the demand for discretionary assistance exceed the available budget.

8. TYPES OF ASSISTANCE AVAILABLE

8.1 Mandatory Assistance - Disabled Facilities Grant (DFG)

8.1.1 Disabled Facilities Grants (DFGs) are available to provide assistance to those residents who qualify and can be defined as disabled as described in Section 100 of the Housing Grants, Construction and Regeneration Act 1996. Adaptations funded will be considered as being the most appropriate, reasonable, and cost effective way of meeting the needs of the disabled person as assessed by an Occupational Therapist (OT). The grant is means tested and is capped at a maximum of £30,000.

8.1.2 Where the applicant or disabled person wishes to carry out more extensive works to the property which are over and above the cost effective option offered by the Council as assessed by the OT, and the preferred alternative works are agreed by the OT and the Residential Renewal Team as meeting the assessed needs of the disabled person, the Council may offer financial assistance up to the value of the cost effective option under a Preferred Option Scheme (POS).

8.1.3 The details of the mandatory Disabled Facilities Grant can be found in Appendix 1 of this document.

8.2 Discretionary Assistance - All Other Schemes

8.2.1 By developing, publicising and adopting this policy the London Borough of Sutton is exercising its power under the RRO which provides us with greater flexibility in the types of assistance that can be provided, helping improve the living conditions of our vulnerable residents in a more flexible way than can be delivered through the use of DFGs alone.

8.2.2 Taking into account the wider health considerations within this policy other than disability, which can be made worse by poor housing conditions, the Council may consider targeted schemes to undertake minor repairs, make homes safe and secure or other preventative programs which stop or delay conditions becoming worse.

8.2.3 Any provision of assistance, other than a mandatory DFG is subject to funding being available. DFGs will take priority over all other schemes, some of which could be withdrawn during times of limited financing or budgetary constraints. An assessment of each case will be carried out to ensure that the right option is being considered. Assistance given may include information about entitlement to benefits, third party funding and signposting to other services and agencies.

8.2.4 Details of all discretionary assistance available from the Council can be found in Appendix 1 of this document.

9. GENERAL ELIGIBILITY CRITERIA AND CONDITIONS

9.1 Applicants for assistance must:

- be aged 18 or over, although beneficiaries of funding can be children
- own or rent a dwelling in the borough (excluding Sutton Council tenants)
- be the only or main residence of the disabled occupant or grant beneficiary

- be a UK citizen (or have recourse to public funds)
- intends to remain living in the property during the grant period (usually 5 years but this can be shorter, for example, if the person is terminally ill)
- have a need for assistance

9.2 The council must be satisfied that the work is:

- necessary and appropriate to meet the needs of the disabled occupant, and
- reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling

9.3 The above criteria is required for all assistance within this policy in addition to any individual scheme eligibility.

9.4 The work should be completed within 12 months of the assistance being approved.

9.5 The disabled occupant intends to remain in the property throughout the relevant grant condition periods, currently 5 years for all financial assistance.

9.6 Where the applicant has a qualifying owner's interest in the property they must agree to any corresponding land charge to be added to the property. Currently, any assistance, whether mandatory or discretionary over the value of £5,000, to a maximum charge of £10,000 will be placed on the property for a period of 5 years from the date all of the work has been certified as being completed following an inspection from a Council officer. Top Up Grants are dealt with differently and are explained in Appendix 1.

9.6 No work should be started until formal grant approval has been received.

10. MAKING AN APPLICATION AND PAYMENT OF ASSISTANCE

10.1 Any application for financial assistance should be made in writing on the specified form supplied by the Council and must include:

- a written referral or support from an Occupational Therapist (OT) or other health professionals to support the application with regards to possible necessary and appropriate adaptations;
- signed declarations made by the applicant(s) and/ or disabled occupants or assistance beneficiary;
- proof of ownership;
- completion and submission of any supporting documentation or evidence as required to apply for the type of assistance;
- particulars of the proposed works including, where relevant, plans and specifications of the works, and the appropriate number of written quotations for the agreed work;
- particulars of any professional fees or ancillary charges which relate to the preparation of the scheme, the supervision of the works or administration of the contract.

10.2 Applications will be reviewed and prioritised in line with the Council's Prioritisation Policy and upon a decision being made may be Fast Tracked. When considering these types of requests, the Council will have regards for the needs of the disabled occupant, nature of their disability and any associated risks or health implications. Examples of cases which will be fast

tracked are ones where the disabled occupant has a life limiting condition with limited prognosis such as Motor Neurone Disease (MND)

10.3 The written consent of the owner or owners must be obtained before assistance can be approved or work proceeds.

10.4 Any applicant can request help in completing their application. Applicants may also obtain help from a Home Improvement Agency or a surveyor or architect. Such fees will only be eligible as part of a grant if the Council agrees that they are reasonable.

10.5 Calculations for assistance are based on what the Council considers to be a reasonable price for the proposed work known as the “eligible expense”. This may be less than the estimated expense.

10.6 Applicants will not be entitled to financial assistance if they:

- start or complete the work before their application has been agreed or approved, although guidance can be given to ensure adaptations will meet the disabled occupants needs;
- deliberately worsen their housing conditions to either qualify for assistance or increase the amount of assistance required;
- make a fraudulent application;
- are not a resident in the property at the time of the application, unless the adaptations are required to enable their occupation;
- have received a payment from an insurance or damages claim where injury or disability has been caused by, and paid out from a third party;

10.7 Applicants or their representatives must inform the Council of all relevant changes in their circumstances from the date of enquiry through to payment of assistance. Applicants should contact the Council if they are unsure if the change in their circumstance is relevant to their grant application.

10.8 Where the Home Improvement Agency is managing the works, payment will normally be made directly to the main contractor(s), not their subcontractors or grant applicant(s).

10.9 Where Applicants or their Agents are managing the works, payment will normally be made directly to the grant applicant(s).

10.10 Payment will normally be made upon satisfactory completion of the work and submission of acceptable invoices and appropriate certificates such as Electrical or Building Control.

10.11 Financial assistance cannot be approved retrospectively. Applicants are advised not to start any eligible work before their application for assistance is approved.

11. REPAIR AND MAINTENANCE

11.1 The Council is not responsible for the repair and upkeep of any adaptation, equipment, improvement, renewal or maintenance it provides through mandatory or discretionary financial assistance.

11.2 Any equipment provided such as lifts, hoists and specialist toilets will be covered by the manufacturers standard 12 or 24 month warranty and extended at the time of purchase to either 4, 5, 7 or 10 years depending on the type of equipment being provided and the individual circumstance of the disabled occupant. Extended warranties are included in the grant calculation as an eligible expense. It is the responsibility of the applicant to ensure that they adhere to all conditions of a warranty and/or servicing agreement.

11.3 The Council may use its discretion to provide financial assistance to re-extend a warranty and/ or service agreement, or carry out an essential repair to a previously provided adaptation. Such requests will be looked at individually on a case by case basis. No assistance will be provided where damage has been caused by neglect or misuse.

12. REPAYMENT

12.1 The repayment of financial assistance may be required or enforced by the Council where;

- the grant conditions are breached and not met;
- the property is sold during the grant condition period, not including where sold due to health or other relevant circumstances
- an application for assistance was approved but it subsequently appears that the applicant was not, at the time the application, entitled to the assistance that was provided. In such cases, interest will be charged from the date on which it was paid until the date fully repaid;
- insurance claims for damages have been made and payments received by residents in cases where injury or disability has been caused by, and claimed against a third party;

13. HOME IMPROVEMENT AGENCY AND SHARED SERVICE

13.1 In 2016 Kingston's Home Improvement Agency and Sutton Staying Put became part of the Kingston and Sutton Shared Environment Service and formed the Kingston and Sutton Home Improvement Agency.

13.2 The aims of the Home Improvement Agency (HIA) are to help vulnerable, disabled or older people maintain or regain independence and safety in their own homes. It provides additional support through the grant process and advice regarding other services or funding which may be available.

13.3 Its services include:

- Visiting clients in their own homes or providing detailed telephone advice
- Checking entitlement to any financial assistance, including grants, loans and charitable funding
- Help completing grant or loan applications and support in gathering any required documentation or evidence
- Project management including preparation of plans and specifications, obtaining estimates and consents, and liaising with others involved such as occupational therapists, builders, landlords, Planning and Building Control.
- Overseeing the work, administering the contract and resolving any snagging issues.
- Referring onto other agencies or services

- Assisting clients who are not eligible for any funding but require help and support
- Income maximisation

13.4 Organising and overseeing a grant is complex and often involves a considerable amount of work. Applicants may have to pay additional fees where a private Occupational Therapist assesses a client or where other agents or surveyors are involved in a case. All reasonable professional fees can usually be included as part of the grant, subject to the grant limits.

13.5 Details of fees and charges associated with the service the Home Improvement Agency provides can be found in Appendix 2 of this document.

14. DATA PROTECTION

14.1 All data will be held, managed and processed in accordance with the Data Protection Act 1998 and the EU General Data Protection Regulations (GDPR).

14.2 The Council may formally verify or investigate any of the information provided in connection with any application for financial assistance.

14.3 In order to process an application it may be necessary to share any information provided with other services or organisations that may be involved with the grant process. These may include:

- a) within the Council - Adult Social Care or Achieving For Children, Revenues and Benefits, Electoral Services, Planning & Building Control;
- b) external agencies – The Department for Work & Pensions (DWP), NHS Services or other health care professionals, other Government Agencies;
- c) other - individuals, or family members as specified by the applicant;

14.4 The Council is under a duty to protect the public funds it administers and those of other bodies and may use the information provided for the detection and prevention of fraud.

14.5 Full details of privacy and data protection can be found on the Council's website at the address. <https://www.kingston.gov.uk/council-democracy/privacy-notice-data-protection>

15. APPEALS AND COMPLAINTS

15.1 Appeals

15.1.1 Any person aggrieved by a decision made with regard to this policy has the right of appeal, and any such appeal should be sent in writing to;

The Group Manager Regulatory Services
Kingston & Sutton Shared Environment Service
London BOrough of SUTton
Civic Offices
St Nicholas Way
Sutton
Surrey SM1 1EU

15.2 Complaints Procedure

15.2.1 There is a formal two-stage procedure for resolving complaints. The complainant will know at each stage who is dealing with their complaint and the steps the council are taking to investigate their case and resolve the problem.

15.2.2 Stage One - Local Resolution

The complainant should tell a member of staff or the manager responsible for the service as soon as possible and the council will attempt to resolve it. The Council has a target of responding within 10 working days. If the Council cannot reply within this time, the complainant will be informed. If the complainant remains unhappy with the Council's response the Council will listen to your concerns and, if appropriate, take the complaint to the second stage.

15.2.3 Stage Two - Investigation

If the Council cannot resolve the problem at stage one, a Senior Officer not connected to the service being complained about will be appointed to investigate the case again. The officer will investigate any outstanding issues and will write to the complainant with the result of the investigation. The Council's target response for Stage 2 complaints is within 30 working days. If the Council cannot reply within this time, the Council will inform the complainant.

15.2.4 The Local Government Ombudsman

If the complainant remains unhappy with the stage 2 response they can contact the Local Government Ombudsman. The Ombudsman will consider the complaint made and give their views and any recommendations. The Ombudsman only considers cases where the Council's complaints procedure has first been exhausted and will only investigate complaints that are considered to be about maladministration, that is inefficient or unfair administration.

Appendix 1 – Types of Assistance**Assistance Overview**

Type of Assistance	Means Tested	Land charge Applied	Mandatory or Discretionary	Key Outcome	Max Funding
Disabled Facilities Grant (DFG)	Yes	Yes	Mandatory	Adaptations to enable independent living.	£30,000
DFG Top-Up Grant	Yes	Yes	Discretionary	Top up of mandatory DFG where costs exceed the grant limit.	Case By Case
Discretionary Adaptation Grant	No	Yes	Discretionary	Adaptations to enable independent living without formal means testing.	£15,000 Plus fees
Relocation Grant	No	No	Discretionary	Assistance in moving to a more suitable property.	£15,000
Hospital Discharge Grant	No	No	Discretionary	To speed up hospital discharges which are being delayed due to repair or access issues.	£15,000
Warm, Safe and Secure Grant	No	Yes	Discretionary	Assistance with the removal of category 1 hazards or serious disrepair where an occupants health and well-being are at risk	£15,000
Minor Adaptation Grant	No	No	Discretionary	To provide minor adaptations including extending expired warranties, minor adaptation repairs and deep cleans.	£3,000
Dementia Assistance Grant	No	No	Discretionary	To provide dementia specific minor adaptations.	£3,000
Digital Assistance Grant	No	No	Discretionary	To provide digital assistive technologies.	£3,000

Individual Assistance Detail

1. Disabled Facilities Grant (DFG)

Purpose	To provide financial assistance through Disabled Facilities Grants to enable the Council meeting our statutory duty by providing disabled residents with Assist in undertaking a range of adaptations to their homes. Mandatory DFGs will be administered in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996.
Maximum Funding	£30,000
Eligibility	As per the general eligibility criteria within this document and as set out within the Housing Grants, Construction and Regeneration Act 1996.
Means Tested	DFGs are subject to a formal means test of the disabled resident. Cases where the eligible works are for a child or for those on a means tested benefit will be passported and no formal means test will be required. The means test can, at the discretion of the Council, be waived in cases where the payment of a contribution would cause financial hardship.
Eligible Works	The relevant works must be necessary and appropriate to meet the needs of the disabled occupant, and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purpose for which a grant must be given are to facilitate access in and around the home as well as access to essential amenities such as washing and toileting facilities, cooking facilities, the principal family living room and a room for sleeping. Full details of eligible work can be found in Section 23 of the Housing Grants Construction and Regeneration Act 1996. Any agreed associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount.
Application	A disabled resident must have first been assessed by the council's Occupational Therapy Department and have a supporting referral for eligible works. If eligible for assistance, the appropriate application can be completed along with supporting documentation such as Certificate of Occupation, two itemised estimates for each element of work and evidence as required, and details of any relevant ancillary fees and/ or charges that might be being applied for.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.

Grant Conditions	The disabled occupant must have an intent to live in the property for a period of 5 years following the provision of the grant. Where the applicant has a qualifying owner's interest in the property they must agree to any corresponding land charge to be added to the property. Any funding over the value of £5,000, to a maximum charge of £10,000 will be placed on the property for a period of 5 years from the date all of the work has been certified as being completed following an inspection from a Council officer. For example; <table border="1" data-bbox="616 504 1318 884"> <thead> <tr> <th>Grant Amount</th><th>Charge Amount</th></tr> </thead> <tbody> <tr> <td>£5,000</td><td>£0</td></tr> <tr> <td>£10,000</td><td>£5,000</td></tr> <tr> <td>£15,000</td><td>£10,000</td></tr> <tr> <td>£20,000</td><td>£10,000</td></tr> <tr> <td>£30,000</td><td>£10,000</td></tr> </tbody> </table>	Grant Amount	Charge Amount	£5,000	£0	£10,000	£5,000	£15,000	£10,000	£20,000	£10,000	£30,000	£10,000
Grant Amount	Charge Amount												
£5,000	£0												
£10,000	£5,000												
£15,000	£10,000												
£20,000	£10,000												
£30,000	£10,000												

2. Top Up Grant for Disabled Facilities Grants (TDFG)

Purpose	To top up mandatory disabled facilities grants where the cost of the eligible work exceeds the statutory mandatory maximum grant.
Maximum Funding	No maximum, decided on an individual case by case basis. Different levels of funding require a different delegated officer approval; DFG Mandatory up to £30,000 – Lead Officer Top up of £30,000 on top of the mandatory £30,000 – Group Manager Top up of more than £30,000 over the mandatory £30,000 – Appropriate Assistant Director.
Eligibility	As per the DFG
Means Tested	Yes (already means tested for DFG)
Eligible Works	The relevant works must be necessary and appropriate to meet the needs of the disabled occupant, and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purpose for which a grant must be given are to facilitate access in and around the home as well as access to essential amenities such as washing and toileting facilities, cooking facilities, the principal family living room and a room for sleeping. Full details of eligible work can be found in Section 23 of the Housing Grants Construction and Regeneration Act 1996. Any agreed associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount

Application	There are no additional applications required to be completed.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	Where value is added to a property, i.e., an extension built, the full amount of discretionary funding over mandatory maximum grant will be added to the property land charge and/ or land registration registers for an indefinite period and will need to be repaid when the property is sold. Where no value is added to the property, the full amount of discretionary funding over the mandatory maximum grant will be added to the property land charge and/ or land registration registers for a period of 5 years and will need to be paid back in full should the property be sold during this period.

3. Discretionary Adaptation Grant (DAG)

Purpose	Identical to the mandatory DFG in every way however these grants are not means tested and have the aim of assisting more residents that may not normally qualify for mandatory assistance
Maximum Funding	£15,000 plus any fees
Eligibility	As per the general eligibility criteria within this document
Means Tested	No
Eligible Works	The relevant works must be necessary and appropriate to meet the needs of the disabled occupant, and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purpose for which a grant must be given are to facilitate access in and around the home as well as access to essential amenities such as washing and toileting facilities, cooking facilities, the principal family living room and a room for sleeping. Full details of eligible work can be found in Section 23 of the Housing Grants Construction and Regeneration Act 1996. Any agreed associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount
Application	As per the DFG but no financial evidence will need to be provided.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	The disabled occupant must have the intent to remain in the property for a 5 year period following the provision of the grant. If this condition is not met, the grant may need to be repaid in full. Limited to one application in any 5 year period.

4. Relocation Grant (RLG)

Purpose	To provide discretionary assistance to enable disable residents to move to a more suitable property, where they would be eligible for a mandatory DFG but it would not be appropriate, reasonable and/ or practicable to carry out the eligible work in the current home.
Maximum Funding	£15,000
Eligibility	As per the general eligibility criteria within this document.
Means Test	No
Eligible Works	Assistance with fees and charges associated with moving homes. For example Stamp Duty, Removal Costs, Legal and Estate Agent Fees, Service Connections.
Application	As per the DFG but no financial evidence will need to be provided.
Payment	Payment will either be made to the applicant's solicitor on exchange of contract so that funding is available for completion or directly to the applicant to pay for other fees not reliant on solicitor intervention. Evidence of the fees including invoices will be required prior to the payment.
Grant Conditions	The disabled occupant must have the intent to remain in the new property for a 5 year period following the provision of the grant. If this condition is not met, the grant may need to be repaid in full. If the new property is within the borough and in need of adaptations, the Council may only consider additional funding not exceeding the mandatory maximum grant of £30,000.

5. Hospital Discharge Grant (HDG)

Purpose	To provide assistance to people in hospital or a health funded placement whose discharge is being delayed due to the condition or accessibility of their home.
Maximum Funding	£15,000
Eligibility	The applicant or disabled person must be in hospital or a health funded placement and their discharge delayed.
Means Tested	No
Eligible Works	Eligible works can include those listed below, though this is not an exhaustive list; • Serious structural instability; structural movement, and damage likely to cause structural collapse. • Dampness to such an extent that there is a likelihood of harm to the health of the occupants. • Serious disrepair that is likely to affect the safety of the occupants. • Risk of electrocution or outbreak of fire as a result of faulty

	electrical circuitry. • Risk of gas poisoning due to a defective gas installation. • Major drainage failure e.g. collapsed private drain. • Lack of a hot water supply and/ or heating as a result of appliance/ boiler breakdown. Works will be determined on a case by case basis which will facilitate discharge from hospital or health funded placement.
Application	The application must be accompanied by a referral from a hospital Occupational Therapist or other suitably qualified professional confirming the urgent works required to the home to enable discharge.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	It must be intended that the applicant or disabled person be discharged back to their home.

6. Warm, Safe and Secure Grant

Purpose	To provide assistance to residents in addressing category 1 hazards, as defined by the Housing Act 2004, or serious disrepair which may have a significant impact on their health, safety and wellbeing
Maximum Funding	£15,000
Eligibility	The applicant or a member of the household must be, on the date of application; • be aged 65 or older, or • be registered as disabled, or • have a diagnosed health condition that is made worse by poor housing conditions, or • have a child living in the property under the age of 16 years old The applicant must have lived in the property for at least 3 years prior to applying and must not have any debt with the Council such as Council Tax arrears or other charges.
Means Tested	No, but applicants should either be in receipt of a means tested benefit or on a low income and have less than £16,000 in savings.
Eligible Works	Eligible works can include those listed below, though this is not an exhaustive list; • Serious structural instability; structural movement, and damage likely to cause structural collapse. • Dampness to such an extent that there is a likelihood of harm to the health of the occupants. • Risk of electrocution or outbreak of fire as a result of faulty electrical circuitry. • Risk of gas poisoning due to a defective gas installation.

	• Major drainage failure e.g. collapsed private drain. • Lack of a hot water supply and/ or heating as a result of appliance/ boiler breakdown. Works will be determined on a case by case basis which will facilitate discharge from hospital or health funded placement.
Application	If eligible for assistance, the appropriate application can be completed along with supporting documentation such as estimates for each element of work and details of any relevant ancillary fees and/ or charges that might be being applied for. As part of the application process, we'll visit the property to check for any hazards under the housing health and safety rating system (HHSRS) Applications may need to be supported by specialist reports such as one from a Gas Safe Engineer.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	The full amount of discretionary will be added to the property land charge and/ or land registration registers for an indefinite period and will need to be repaid when the property is sold.

7. Minor Adaptation Grant

Purpose	To provide non means tested, fast tracked assistance through the provision of suitable aids, adaptations or amendments to the property occupied by a vulnerable resident whose health or independence may be at risk. Aid in preventing care/ hospital admissions and falls around the home. Works can include ramps, level pathways, installations of mopstick, grab, kee-klamp rails etc. In exceptional circumstances work over this amount can be approved at senior officer level where a referral has been made by a health professional.
Maximum Funding	£3,000
Eligibility	As per general eligibility criteria
Means Tested	No
Eligible Works	Eligible works can include those listed below, though this is not an exhaustive list and more works may become eligible; • Ramps, Steps and Rails • Levelling of pathways • Extending warranties • Repairing previously provided adaptations or equipment

	Works will be determined on a case by case basis and the Council will liaise with relevant health professionals to ensure needs are met.
Application	If eligible for assistance, the appropriate application can be completed along with supporting documentation such as estimates for each element of work and details of any relevant ancillary fees and/ or charges that might be being applied for. Applications may need to be supported by OT's or other relevant health professionals to ensure appropriate adaptations are made.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	The disabled occupant must have an intent to live in the property for a period of 1 year following the provision of the grant. Limited to one application in any 12 month period.

8. Dementia Grant

Purpose	To provide non means tested, fast tracked assistance through the provision of suitable aids, adaptations or amendments to the property occupied by residents with dementia to enable them to continue to live independently.
Maximum Funding	£3,000
Eligibility	In addition to the general eligibility criteria within this document, the disabled occupant must have a diagnosis of dementia.
Means Tested	No
Eligible Works	Eligible works can include those listed below, though this is not an exhaustive list; • Replacement of floor coverings that cause confusion or safety issues. • Changing cupboards to glass fronted doors, to enable recognition of where items are in the kitchen. • Change or provide additional lighting to improve visibility around the home Works will be determined on a case by case basis and the Council will liaise with relevant health professionals to ensure needs are met.
Application	If eligible for assistance, the appropriate application can be completed along with supporting documentation such as estimates for each element of work and details of any relevant ancillary fees and/ or charges that might be being applied for. Applications may need to be supported by OT's or other relevant health

	professionals to ensure appropriate adaptations are made.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	The disabled occupant must have an intent to live in the property for a period of 1 year following the provision of the grant. Limited to one application in any 12 month period.

9. Digital Assistance Grant

Purpose	To provide non means tested, fast tracked assistance through the provision of suitable digital assistive technologies to enable continued independence and aspiration of the Council to accelerate our use of assistive technologies.
Maximum Funding	£3,000
Eligibility	The disabled occupant must have the need for the proposed technology.
Means Test	No
Eligible Works	Eligible works can include those listed below, though this is not an exhaustive list and more works will be eligible as new technologies are developed. • Technology controlling hub such as Echo or Amazon Alexa • Hub controlled lighting • Hub controlled power sockets • Hub controlled curtains or blinds Works will be determined on a case by case basis.
Application	If eligible for assistance, the appropriate application can be completed along with supporting documentation such as estimates for each element of work and details of any relevant ancillary fees and/ or charges that might be being applied for.
Payment	Payments, in most cases, will be paid directly to the corresponding contractor, supplier or service provider on satisfactory completion of work or installation. A supervising Council officer will confirm this following a visit to inspect any completed work.
Grant Conditions	The disabled occupant must have an intent to live in the property for a period of 1 year following the provision of the grant. Limited to one application in any 12 month period.

Appendix 2 – Home Improvement Agency Fees and Charges

Assistance	Full HIA Service Net % are cost of works	Basic HIA Service Net % are cost of works (without surveyor service)
Disabled Facilities Grant	Up to 20% (see sliding scale)	Up to 7.5% (see sliding scale)
Discretionary Adaptation Grant	Up to 20% (see sliding scale)	Up to 7.5% (see sliding scale)
Relocation Grant	N/A	7.5%
Hospital Discharge Grant	15%	7.5%
Warm, Safe and Secure Grant	10%	5%
Minor Adaptation Grant	10%	5%
Dementia Assistance Grant	10%	5%
Digital Assistance Grant	10%	5%
Empty Homes Loan	15%	5%
Self-Funded Schemes	15%	N/A
Abortive fees	Between £150 and £1500 depending on level of work completed and at what stage aborted	£150

Detailed Fee Structure for Disabled Facilities and Discretionary Adaptation Grants

Full HIA Service sliding fee structure for DFG and DAG		
Minimum Fee (net)	Cost of Works	Fee (net)
£150	£0 to £20,999.99	20%
	£21,000 to £45,000	17.5%
	Maximum Fee £6,250	
	Over £45,001	15%
	Maximum Fee £8,000	

- Fees subject to a sliding scale will use the bandings in the lower table.
- The Council may agree to a variation in the level of fees payable to the Home Improvement Agency to take into account the circumstances of the case