



# Housing Grants and Assistance Policy

Housing Grants, Construction and Regeneration Act 1996

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

*January 2023*

FINAL DRAFT

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| <b>Document author</b>                                | Andrea Smith – Senior Manager - Housing     |
| <b>Who is accountable for this criteria/strategy?</b> | Senior Manager- Housing                     |
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| 12.12.2023  | 2.0            | Review of document – replaces previous Housing Grants and Assistance Policy April 2017 | Updating expenditure<br>Removal of old projects<br>Introduction of new handy person service (pilot) |

**Equalities Impact Assessment** This must be done each time a criteria/strategy is fundamentally revised

|                            |                 |
|----------------------------|-----------------|
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## **1. INTRODUCTION**

- 1.1 The purpose of this policy is to set out the forms of financial assistance, which are available from Allerdale Borough Council to assist all vulnerable owner-occupiers, tenants, licensees, to improve or adapt their homes providing they are eligible.
- 1.2 This policy also aims to introduce a discretionary grant to support a handy person service (Pilot) that provides an emergency rapid response to urgent safety issues, which are hazardous to the person's individual's needs which will enable them to continue to manage more safely within their home. This will, initially be implemented as a pilot project for 12 months.
- 1.3 Private Sector Landlords and Registered Housing Providers (RHP) may also apply for a Disabled Facilities Grant (DFG) on behalf of a disabled tenant but the tenant must also satisfy the relevant requirements under the same means testing arrangements.
- 1.4 At times, where DFGs are in demand the Council will be obliged to prioritise referrals to the services based on need.

## **2. POLICY CONTEXT**

- 2.1 National Policy - The Council is required to approve applications made under section 23(1) of the Housing Grants, Construction and Regeneration Act 1996 that satisfy the requirements of the Act, for example mandatory Disabled Facilities Grants (DFGs).
- 2.2 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 equipped local authorities to address housing issues. In 2008-09, the Government extended the RRO powers to provide assistance for housing renewal based on the principles that repairs are fundamentally the responsibility of the property owners, but grant assistance should be given in particular circumstances, and for the purpose of improving living conditions.
- 2.3 This policy makes use of these powers to broaden the scope of Disabled Facilities Grants and to offer alternative forms of grants for disabled, elderly and other vulnerable residents in Allerdale.
- 2.4 To provide financial assistance for housing repairs and improvements, the local housing authority must first adopt and publish a policy setting out how it intends to use this general power to award assistance.

- 2.5 Local Policy – The 2017 Housing Grants and Assistance policy was reviewed, following the completion of the 2016 Housing Study and Stock Condition Survey. A new Housing Study was complete in 2022, and will contribute toward an evidence base for housing in the borough. The Borough continues to see a ‘super ageing’ population, which is likely to see an increased demand for older person’s accommodation and a need for adaptations to aid independent living, and improve safe living conditions for disabled people.
- 2.6 The stock condition survey is due for renewal; however, the key issues identified from the 2016 survey are still relevant as there is a continued need to address hard to treat dwellings where the cost of renovation is often very high. More recently, there is greater emphasis on improving poor performing housing stock as fuel poverty and thermal comfort becomes more apparent. The Green Homes Grant and Sustainable Warmth agenda gives greater consideration for worst performing homes in Allerdale and the opportunities for residents to seek funding to upgrade or improve their homes.
- 2.7 This Policy contributes to the Council Strategy 2020-2030. Everything the Council does is aimed at improving the lives of our residents.
- The strategy sets out the Council’s ambition, priority objectives and principles for ten years. The Housing Grants and Assistance policy supports the following priority theme and objectives:
- Thriving Towns and Villages with a focus on ensuring there are suitable, affordable, decent homes for all, and ensuring that we deliver our housing grants scheme to enable people to stay in their own homes for longer.
- 2.8 This policy will remain in force until it is reviewed and amended. It is intended that there will be a management review of the policy within 12 months so that demand for the revised assistance can be assessed, and the policy amended accordingly to account for this and any further funding changes.
- 2.9 It is also proposed that this policy provides a safe and legal basis as Allerdale Borough Council transitions into the new Cumberland Council on 1<sup>st</sup> April 2023. A Cumberland Council policy must be adopted within 12 months of Vesting Day.
- 2.10 Allerdale Borough Council will work closely with all partners to ensure that the grants and assistance set out within the policy reach those that require it the most. We want to ensure the people of Allerdale can live at home independently within a healthy and safe environment for as long as possible.

### 3. SCOPE OF THE CRITERIA

- 3.1 The Housing Grants and Assistance policy sets out a framework in which to make available financial assistance to support vulnerable people in Allerdale. This will improve or restore independent living privacy, confidence and dignity for individuals and their families, and prevent or delay long stays in hospital.
- 3.2 This policy will support improvements in health and well-being, as well as having a positive impact on the quality of local neighbourhoods. It will improve and maintain healthy living conditions for vulnerable people and remove the most severe health and safety risks.
- 3.3 We will help to assist people within neighbourhoods who are vulnerable and find it difficult to access their homes and outside space due to their disability.
- 3.4 By adapting homes, this policy will meet the needs of older, disabled and vulnerable people and help keep them safe at home, avoid or delay the need to move into residential care facilities.
- 3.5 Fundamentally, underlying the purpose and scope of this policy is the improvement of accessibility for vulnerable people. Ensuring that everyone has the opportunity to live in decent and appropriate accommodation.

| Objective  | Outcomes   |
|--|--|
| To facilitate adaptation or other more appropriate course of action to restore or enable independent living, privacy, confidence, and dignity for individuals and their families, and prevent or delay long stays in hospital. | <ul style="list-style-type: none"> <li>• Prevent hospital admissions</li> <li>• Delayed discharge into care</li> <li>• Improved health and wellbeing</li> <li>• Improved independence and confidence in everyday activities</li> </ul> |
| To improve and maintain healthy living conditions for vulnerable homeowners by removing the most severe health and safety risks  | <ul style="list-style-type: none"> <li>• Reduce the risk of home accidents</li> <li>• Improve health and wellbeing</li> <li>• Remain living in their own home</li> </ul>   |
| To assist people within neighbourhoods who are vulnerable and find it difficult to access their homes and outside space due to their disability.   | <ul style="list-style-type: none"> <li>• Improve access to outdoor space</li> </ul>  |
| To meet the needs of older, disabled and vulnerable people and help keep them  | <ul style="list-style-type: none"> <li>• Improve living conditions within the home</li> </ul>  |

safe at home, avoid or delay the need to move into residential care facilities

- Maintain independence and stay at home as long as possible.
- Minimise the need to care support accommodation.

#### **4.0 BUDGET ALLOCATION AND OVERVIEW OF ASSISTANCE**

- 4.1 Funding for DFGs in England is channelled into the Better Care Fund (BCF) which, consists of pooled resources from a number of sources, including NHS England. One of the aims of the BCF is to achieve improved integration of care and support services.
- 4.2 The budget allocation for the Council is £1.17M (2022-23). The annual amount may vary each year as it is determined by central Government.
- 4.3 The Council will always seek to apply for funding streams that become available throughout the year to ensure our residents benefit from such streams.
- 4.4 The Council recognises that assistance cannot be made available to all residents. Mandatory Disabled Facilities Grants will continue to be offered to applicants who meet the eligibility criteria.
- 4.5 All forms of discretionary assistance beyond the Mandatory Disabled Facilities Grant Capital funding are dependent on the availability of external funding.
- 4.6 Mandatory DFG applicants will not be disadvantaged by discretionary grants.
- 4.7 To pilot a discretionary fund of £100,000 (maximum) and make available to support the provision of a handy person service. This provides an emergency rapid response to urgent safety issues, which are hazardous to the person's individual needs and enable them to be safe within their homes. The Council will work with the third sector to support the delivery of a handy person service.
- 4.8 The Council reserves the right to employ Occupational Therapists, or other health professionals or suitably competent person, through the DFG allocation to provide the necessary assessments and assistants with its delivery of the Disabled Facilities Grant programme.
- 4.9 Below is an overview of the types of grants that will be available within this policy.

|    | <b>Assistance</b>                                     | <b>Target Group</b>      | <b>Maximum Assistance</b> | <b>Type of Assistance</b>  | <b>Eligibility Criteria</b>  | <b>Means Tested?</b>   |
|----|---|--------------------------|---------------------------|--|--|------------------------|
| 1. | <b>Mandatory Disabled Facilities Grant</b>            | People with disabilities | £30,000                   | Grant<br><br>A local charge may be placed on property where works are over £5,000 maximum recovery is £10,000 per funding allocation. 10 years | Assessed as needing adaptation by occupational therapist or Trusted Assessors                      | Yes excluding children |
| 2. | <b>Discretionary Disabled Facilities Top Up Grant</b> | People with disabilities | £20,000                   | Grant<br><br>A local charge may be placed on the property where works are over £5,000 Maximum recovery is £10,000 per funding stream. 10 years | Where cost of works exceeds Mandatory DFG maximum. Owner Occupier and Tenants, licensee            | N/A                    |
| 3. | <b>Discretionary Disability Relocation Grant</b>      | People with disabilities | £5,000                    | Grant  | Existing home cannot be or is not cost effective to adapt. More suitable property to be considered | No                     |
| 4. | <b>Discretionary Disability Grant</b>                 | People with disabilities | £30,000                   | Grant Assistance<br><br>A legal charge may   | Dual residency of child/adult (joint parenting responsibilities)                                   | No<br><br>No           |



|    |  |   |  |  |  |                        |
|----|--|---|--|--|--|------------------------|
|    |  |   |  | be placed on property where works over £5,000 10 years. Maximum recovery is £10,000 per funding stream. 10 years | Meets adult social care means test criteria and has a nil contribution from Care Act financial assessment.<br><br>Care Act eligible works<br><br>Stair lift referrals not means tested<br><br>Emergency adaptations (exceptional circumstance) | No<br><br>No<br><br>No |
|    | <b>Assistance</b>  | <b>Target Group</b>   | <b>Maximum Assistance</b>  | <b>Type of Assistance</b>  | <b>Eligibility Criteria</b>  | <b>Means Tested?</b>   |
| 5. | <b>Discretionary (Pilot)</b><br>Handy person service (see appendix 1.)<br>(This is NOT a repair service) | All age groups – to be used to ensure safe environment for more efficient hospital discharge and/or prevention. | Up to £1,000 per request and limited to two submissions in a rolling calendar year (max) | Rapid Response to urgent safety issues that are hazardous  | Limited to miscellaneous works that are not available from other sources   | No                     |

## 5.0 Grant Recovery

- 5.1 In accordance with the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of grant) General Consent 2008:

If the applicant disposes of the property within 10 years of the certified date of completion, and the applicant has a qualifying owner's interest in the property, the amount of assistance in excess of £5,000 may become repayable, subject to a maximum amount repayable of £10,000.

A local land charge may be placed against the property.

The Council may at its discretion, waive any demand for repayment of assistance once it has considered:

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

Requests for exemptions to repayment must be made in writing and any decision on repayment, will be made by the Chief Officer responsible for Place and Governance This may be published as an Officer Decision.

Where an applicant has provided false or misleading information in their application for assistance or in their request for payment, the approval of assistance will be withdrawn and a demand made for repayment of any monies already paid.

## **6. PROCESS**

6.1 Appendix 1 sets out the types of grants available within the Housing Grants and Assistance Policy. The process for applying for Housing Grants and Assistance is also included.

## **7. APPEALS**

### **7.1 Complaints and Redress**

All applications for assistance will be considered against the published criteria. If the application does not meet the criteria the Council will inform the applicant in writing of the reason why they have been refused assistance.

Where an applicant is refused assistance, and they wish to appeal against the decision, they should appeal in writing to the Council within 28 days of the date of refusal.

It is recognised that there may be situations where the refusal of assistance would disproportionately disadvantage the applicant. In these circumstances, the Council may give discretion against the eligibility criteria, minimum or maximum amounts, or conditions of assistance based on the individual circumstances, and approve the application for assistance.

An Appeals Panel of Senior Officers/Manager will consider all cases on an individual basis in a fair and transparent way. The decision of the Appeals Panel will be final in respect of that individual case and will not be binding upon future applications made by that or any other applicant.

## **8. MONITORING AND REVIEW**

### **8.1 General**

From the date, that the Council approves this revised policy all new approved applications for assistance will be considered against the criteria set out within this policy.

All applications for assistance approved under the previous Housing Grants and Assistance Policy (April 2017) will continue to be valid in accordance with the specific conditions of assistance contained within that Policy.

This policy or any part of it can be withdrawn with immediate effect for individual applications yet to be approved. In such cases, applicants will remain eligible for the existing national mandatory Disabled Facilities Grant.

This Policy will be reviewed on an annual basis or sooner if required.

## **APPENDIX 1 – TYPE OF GRANT**

### **1. MANDATORY DISABLED FACILITIES GRANTS (DFG)**

Disabled Facilities Grants are a means tested grant for essential adaptations to give disabled people better freedom of movement into and or around their home as well as giving access to essential facilities within the home.

#### **Eligible applicants**

Any person with a qualifying owners, tenants or occupiers interest in the property who is over the age of 18.

You must have the right to live in the United Kingdom, whether as a citizen of the UK or a person with indefinite or exceptional leave to remain.

In the event that there is a change in the applicants circumstances ( e.g. no longer living at the property) once a Mandatory Grant has been approved the Council will review the award of grant offer in line with the legislation and it may result in the withdrawal of the grant offer and any other funding linked to the application.

#### **Eligible properties**

Dwellings qualifying houseboats and caravans are eligible for assistance.

The property will be located in the borough of Allerdale.

The property must be the only or main residence of the disabled person for whom the adaptation is intended.

#### **Eligible works**

The works must be necessary and appropriate to meet the needs of the disabled person.

It must be reasonable and practicable to carry out the works, having regard to the age and condition of the property.

The works must be for at least one of the following purposes:

- a) Facilitating access by the disabled person to and from the dwelling, qualifying houseboat or caravan, or the building in which the dwelling is situated;
- b) Making the dwelling, qualifying houseboat or caravan, or the building in which the dwelling is situated, safe for the disabled person and other persons residing with them;
- c) Facilitating access by the disabled person to a room used or usable as the principal family room;

- d) Facilitating access by the disabled person to, or providing for them, a room used or usable for sleeping;
- e) Facilitating access by the disabled person to, or providing for them, a room in which there is a lavatory, or facilitating for the disabled person the use of a lavatory;
- f) Facilitating access by the disabled person to, or providing for them, a room in which there is a bath or shower (or both), or facilitating for the disabled person the use of a bath or shower;
- g) Facilitating access by the disabled person to, or providing for them, a room in which there is a wash hand basin, or facilitating for the disabled person the use of a wash hand basin;
- h) Facilitating the preparation and cooking of food by the disabled person
- i) Providing or improving any heating system in the dwelling to meet the needs of the disabled person
- j) Facilitating the use by the disabled occupant of a source of power, light or heat by altering the controls or the position of the controls, or providing additional controls
- k) Facilitating access around the dwelling, qualifying houseboat or caravan for the disabled person to enable them to provide care for another person who is normally resident there
- l) Facilitating access to and from the garden for the disabled person
- m) Making access to and from the garden safe for the disabled person
- n) Such other purposes as may be specified by order of the Secretary of State.

**Works that are started or completed prior to the approval of the application for grant assistance will not be considered.**

Eligible works will be determined by the Housing Team Case Officer in consultation with Adult Social Care.

**Amounts**

The maximum amount of grant allowed will be £30,000, or other such amount determined by the Secretary of State.

Applicants will be subject to a Test of Resources in accordance with the Housing Renewal Grants Regulations 1996 (as amended) to determine whether all or any assistance will be made available. Where the applicant is in receipt of a means-

tested benefit or the adaptations is for a disabled child under 16 years of age or a young person in full-time education under 20 years of age, there will be no Test of Resources.

Where applicants are assessed as having to make a financial contribution following a Test of Resources, the amount of grant to be awarded for eligible works will be reduced by an amount equivalent to the assessed contribution.

The maximum amount of grant will include the cost of eligible works, any VAT on eligible works, and eligible fees.

Eligible fees that may be included as part of the application for the grant are listed at Appendix 2.

The Council currently charges a local authority fee for the administration of the grant. This is associated with the professional, technical and administration charges incurred in providing advice, preparing schedules, supervision and project management of successful enquiries for financial assistance.

This fee is 12% (+VAT at 20%) of the cost of the works required. This will be made clear to the Applicant prior to approval of the Grant. A form for signature will be included with the approval documents.

### **Application process**

Applicants must submit a valid application, consisting of:

- i. a completed application, together with evidence of any welfare benefit entitlement, income, savings, shares and capital
- ii. details of the works to be carried out,
- iii. two written quotations for each type of work from contractors, unless otherwise directed by the Council,
- iv. owner's, tenant's, and/or occupier's certificate,
- v. details of any charges for preliminary services and fees, and
- vi. proof of ownership and /or written consent of all owners.

The Council must satisfy itself that the works are necessary and appropriate by consulting with the Adult Social Care department, and will assess whether the proposed works are reasonable and practicable, and will carry out a Test of Resources to determine financial eligibility.

The Council will approve or refuse the application for grant assistance in writing not later than six months from the date of a valid application, together with the value of

the grant that has been approved. Where an application for assistance is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

### **Carrying out and completion of the works**

Works must be carried out by a contractor whose quotation was accepted as part of the application for assistance. A request to change the contractor must be made in writing. Consent will not be unreasonably withheld by the Council.

The eligible works must be started and completed within **twelve months** of the date of approval, or other such date stipulated by the Council. Requests for additional time to carry out the works **must be made in writing** before the expiry date. Consent will not be unreasonably withheld by the Council.

In the event of unforeseen work or an increase in costs arising during the course of the works, the amount of the grant may be increased, subject to the maximum grant of £30,000.00.

A completion certificate will be issued once the works are complete.

Conditions relating to payment of assistance are listed at Appendix 2.

### **Conditions of the grant**

In accordance with the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of grant) General Consent 2008:

If the applicant disposes of the property within 10 years of the certified date of completion, and the applicant has a qualifying owner's interest in the property, the amount of assistance in excess of £5,000 may become repayable, subject to a maximum amount repayable of £10,000.

A local land charge **may** be placed against the property.

The Council may, at its discretion, waive any demand for repayment of assistance once it has considered:

- i. the extent to which the grant recipient would suffer financial hardship were they to be required to repay all or any of the grant;
- ii. whether the disposal of the premises is to enable the grant recipient to take up employment, or to change the location of their employment;
- iii. whether the disposal is made for reasons connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises; and

- iv. whether the disposal is made to enable the grant recipient to live with, or near, any person who is disabled or infirm and in need of care, which the grant recipient is intending to provide, or who is intending to provide care of which the grant recipient is in need by reason of disability or infirmity.

Requests for exemptions to repayment must be made in writing.

Where an applicant has provided false or misleading information in their application for assistance or in their request for payment, the approval of assistance will be withdrawn and a demand made for repayment of any monies already paid.

## **2. DISCRETIONARY DISABLED FACILITIES TOP UP GRANTS**

The Council may provide a Discretionary Disabled Facilities Top Up Grant for cases where the cost of eligible works exceeds the Mandatory Disabled Facilities Grants maximum. The Top Up Grant up to £20,000.00 will be available for owner occupiers, tenants and licensees.

Where a change of circumstances occurs (e.g. the applicant is no longer living at the property as their main residence) the Council will review the award of the Discretionary Grant and this may be withdrawn.

### **Eligible applicants**

Any person with a qualifying owner's interest in the property who is over the age of 18.

You must have the right to live in the United Kingdom, whether as a citizen of the UK or a person with indefinite or exceptional leave to remain.

### **Eligible properties**

The property must be located in the borough of Allerdale.

The property must be the only or main residence of the disabled person for whom the adaptation is intended.

### **Eligible works**

The following types of work are eligible for the grant:

Adaptations that meet the purposes specified in the Housing Grants, Construction and Regeneration Act 1996 (refer to 'Eligible Works' under Disabled Facilities Grants), where the cost of the eligible works, VAT and fees exceeds the maximum Disabled Facilities Grant.



A grant will not be given for works that are not considered to be necessary and appropriate in the opinion of the Council.

**Works that are started or completed prior to the approval of the application for grant will not be considered.**

Eligible works will be determined by a Housing Team Case Officer in consultation with Adult Social Care.

**Amounts**

The maximum amount of assistance is £20,000.00.

The amount will be calculated as the total amount of assistance required in excess of the maximum permitted Disabled Facilities Grant.

The Council currently charges a local authority fee for the administration of the grant. This is associated with the professional, technical and administration charges incurred in providing advice, preparing schedules, supervision and project management of successful enquiries for grants.

This fee is 12% (+VAT @ 20%) of the cost of the works required. This will be made clear to the Applicant prior to approval of the grant. A form for signature will be included with the approval documents.

**Application process**

Applications must be made on the Council's official application form, and be accompanied by any information that the Council considers necessary to be able to consider an application for the grant.

The Council will advise whether an application for a grant has been approved or refused in writing, together with the value of the assistance that has been approved. Where an application for a grant is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

**Carrying out and completion of the works**

Works must be carried out by a contractor whose quotation was accepted as part of the application for assistance. A request to change the contractor must be made in writing. Consent will not be unreasonably withheld by the Council.

The eligible works must be started and completed within **twelve months** of the date of approval, or other such date stipulated by the Council. Requests for additional time to carry out the works must be made in writing before the expiry date. Consent will not be unreasonably withheld by the Council.

A completion certificate will be issued once the works are complete.

Conditions relating to payment of assistance are listed at Appendix 2.

### **Conditions of assistance**

Where an applicant has provided false or misleading information in their application for assistance or in their request for payment, the approval of assistance will be withdrawn and a demand made for repayment of any monies already paid.

## **3. DISABILITY RELOCATION GRANTS**

The Council may provide a Disability Relocation Grant to cover some of the costs associated with moving home. The eligible applicant's existing home must be assessed as not reasonable and practicable to adapt.

### **Eligible applicants**

Any person over the age of 18 who is, or is applying on behalf of, a disabled person who has been assessed by the Adult Social Care department as being in need of adaptations that would meet the criteria for purposes that a Disabled Facilities Grant may be made.

You must have the right to live in the United Kingdom, whether as a citizen of the UK or a person with indefinite or exceptional leave to remain.

### **Eligible properties**

The current property (that is, the property that the disabled person is moving from) must be situated in the Borough of Allerdale and,

It must not be reasonable or practicable to adapt the current property, or

The new property (that is, the property that the disabled person intends to reside in as their main home) offers a better-suited solution for the disabled person, and the solution offers better value for money for the Council.

The new property must be appropriate to the needs of the disabled person, and any necessary adaptations to the new property must be reasonable and practicable.

The new property must be intended to be the only or main residence of the disabled person.

There are no restrictions on the tenure or location of the new property.

Eligible properties will be determined by a Housing Team Case Worker in consultation with Adult Social Care.

## **Eligible expenses**

A grant will be awarded towards reasonable costs associated with moving home, including:

- i. Removal costs
- ii. Estate agents fees
- iii. Legal costs including fees for searches
- iv. Disconnection and reconnection of household appliances
- v. Other costs deemed appropriate and reasonable to support the move.

Expenses that have been incurred prior to the application for assistance **will not** be considered.

Eligible expenses will be determined by the Housing Teams Case Officer and will be considered/approved by the Senior Manager - Housing.

## **Amounts**

The maximum amount of grant is £5,000.

The Council currently charges a local authority fee for the administration of the grant. This is associated with the professional, technical and administration charges incurred in providing advice, preparing schedules, supervision and project management of successful enquiries for financial assistance.

This fee is 12% (+VAT @ 20%) of the cost of the works required. This will be made clear to the Applicant prior to approval of the Grant. A form for signature will be included with the approval documents.

## **Application Process**

The disabled person must be assessed by the Adult Social Care Department to determine what adaptations are necessary and appropriate to meet their needs, and the current property will be assessed to determine whether the proposed adaptations are reasonable and practicable.

Applications must be made on the Council's official application form, and be accompanied by any information that the Council considers necessary to be able to consider an application for a grant.

The Council will advise whether an application for a grant has been approved or refused in writing, together with the value of the assistance that has been approved. Where an application for a grant is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

## **Payment of grant**

Payment of the grant will only be made upon receipt of a valid invoice or receipt for the eligible expenses. An invoice or receipt will be considered valid where it is in the name of the applicant.

Where requests for further grant for unforeseen expenses or additional eligible costs incurred as a result of the transfer are received, the Council will only approve additional grant where the additional sum requested combined with the original approved amount do not exceed the maximum permitted grant of £5,000.

## **Conditions of grant**

The transfer to the new property must take place within **6 months** from the date of approval. Requests for additional time to complete the transfer must be made in writing before the expiry of the **6 month** period. Consent will not be unreasonably withheld by the Council.

Where an applicant has provided false or misleading information in their application for a grant or in their request for payment, the approval of grant will be withdrawn and a demand made for repayment of any monies already paid.

Further applications for financial assistance for disability relocation will not be considered from the same applicant under this Policy and subsequent versions of this Policy, except where there has been a change in the disabled person's or their carer's needs and the property cannot be adapted to meet those needs, or the needs of another disabled person residing at the property cannot be met.

## **4. DISCRETIONARY DISABILITY GRANT ASSISTANCE**

Discretionary Disability Grant Assistance is to cover disabled adaptations that fall outside of the mandatory DFG criteria and include adaptations for dual residency children and certain adults, Care Act eligible works, non-means testing for all stair lift referrals, works to enable hospital discharge and adaptations for financial hardship cases.

The discretionary grant may also be used to assist in covering mean tested contributions in some cases up to a maximum of £5,000.00, where a person may have a high contribution to make for a mandatory DFG, but may not have any savings to cover their contribution and this may be applied in particular where there are multi needs adaptations.

**In the event that there is a change in the applicants circumstances (e.g. no longer living at the property) and a grant has been approved the Council will**

**review the award of grant offer and it may result in the withdrawal of the grant offer and any other funding linked to the application.**

### **Eligible applicants**

Any person with a qualifying owners, tenants or occupiers interest in the property and who is over the age of 18 years old.

You must have the right to live in the United Kingdom, whether as a citizen of the UK or a person with indefinite or exceptional leave to remain.

### **Eligible properties**

The property must be located in the borough of Allerdale.

Dwellings, qualifying houseboats and caravans are eligible for assistance.

The property must be the only or main residence of the disabled person for whom the adaptation is intended except in the case of dual residency of a child or an adult where the dual residency is to support community living between two permanent addresses.

### **Eligible works**

Adaptations that meet the purposes specified in the Housing Grants, Construction and Regeneration Act 1996 (refer to eligible works under Disabled Facilities Grants), where:

- i. The disabled child has dual residency
- ii. The disabled adult requires dual residency to support community living
- iii. Where the disabled person is not financially eligible under the mandatory DFG but they are assessed as a nil contribution under the Fairer Charging Test of Resources.

Clients who require a stair lift will be awarded a grant without being means tested.

Care Act eligible works that are not classed as eligible works under the mandatory Disabled Facilities Grant. Eligible work will be identified by Adult Social Care and must contribute towards preventing, reducing and delaying the need for care and support.

Works to enable a client to be discharged from hospital as determined by Hospital Occupational Therapists and Adult Social Care.

### **Amounts**

The maximum amount of grant allowed will be £30,000.

Applicants will be subject to a Test of Resources in accordance with the Housing Renewal Grants Regulations 1996 (as amended) to determine whether all or any assistance will be made available. Where the applicant is in receipt of a means-tested benefit or the adaptations is for a disabled child under 16 years of age or a young person in full-time education under 20 years of age, there will be no Test of Resources.

Where applicants are assessed as having to make a financial contribution following a Test of Resources, the amount of grant to be awarded for eligible works will be reduced by an amount equivalent to the assessed contribution.

The maximum amount of grant will include the cost of eligible works, any VAT on eligible works, and eligible fees.

Eligible fees that may be included as part of the application for assistance are listed at Appendix 2.

Where an applicant is not financially eligible under the Housing Renewal Grants Regulations 1995 (as amended), Adult Social Care will be informed.

Due to Adult Social Care's responsibility under the Care Act there may be cases where they will undertake a further test of financial resources – Fairer Charging (Care and support (Charging and Assessment of Resources) Regulations 2014). This takes into consideration the applicants outgoings as well as income and capital.

If the applicant meets the Fairer Charging test of financial resources, the Council may provide a Discretionary Disability Grant because of financial hardship.

The Council currently charges a local authority fee for the administration of the financial assistance. This is associated with the professional, technical and administration charges incurred in providing advice, preparing schedules, supervision and project management of successful enquiries for financial assistance.

This fee is 12% (+VAT @ 20%) of the cost of the works required. This will be made clear to the Applicant prior to approval of the Grant Assistance. A form for signature will be included with the approval documents.

### **Application process (Will be accessed through a formal approval process)**

Applicants must submit a valid application, consisting of:

- vii. a completed application, together with evidence of any welfare benefit entitlement, income, savings, shares and capital
- viii. details of the works to be carried out,

- ix. two written quotations for each type of work from contractors, unless otherwise directed by the Council,
- x. owner's, tenant's, and/or occupier's certificate,
- xi. details of any charges for preliminary services and fees, and
- xii. proof of ownership and /or written consent of all owners.

The Council must satisfy itself that the works are necessary and appropriate by consulting with the Adult Social Care department, and will assess whether the proposed works are reasonable and practicable, and will carry out a Test of Resources to determine financial eligibility.

Adult Social Care will carry out a Fairer Charging Test of Resources where appropriate.

The Council will approve or refuse the application for grant assistance in writing not later than **six months** from the date of a valid application, together with the value of the grant that has been approved. Where an application for assistance is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

### **Carrying out and completion of the works**

Works must be carried out by a contractor whose quotation was accepted as part of the application for assistance. A request to change the contractor must be made in writing. Consent will not be unreasonably withheld by the Council.

The eligible works must be started and completed within **twelve months** of the date of approval, or other such date stipulated by the Council. Requests for additional time to carry out the works **must** be made in writing before the expiry date. Consent will not be unreasonably withheld by the Council.

In the event of unforeseen work or an increase in costs arising during the course of the works, the amount of the grant may be increased, subject to the maximum grant of £30,000.00.

A completion certificate will be issued once the works are complete.

Conditions relating to payment of assistance are listed at Appendix 2.

### **Conditions of assistance**

If the applicant disposes of the property within 10 years of the certified date of completion, and the applicant has a qualifying owner's interest in the property, the amount of assistance in excess of £5,000 may become repayable.

A legal charge may be placed against the property.

The Council may at its discretion, waive any demand for repayment of assistance once it has considered:

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

Requests for exemptions to repayment must be made in writing.

Where an applicant has provided false or misleading information in their application for assistance or in their request for payment, the approval of assistance will be withdrawn and a demand made for repayment of any monies already paid.

## **5. DISCRETIONARY (Pilot) – HANDY PERSON SERVICE (NOT a repair service)**

### **What is it?**

This discretionary grant is to support a handy person service that provides an emergency rapid response to urgent safety issues, which are hazardous to the individual, and which will enable them to continue to manage more safely within their home.

### **Eligible applicants**

Any person (all age groups) with a qualifying owners, tenants or occupiers interest in the property.

### **Referral for assistance**

The applicant must have had an assessment from a professional in any Housing, Health and Social Care Services, or third sector parties that deliver services to



vulnerable customers. The referral to the service will be from one of the professional agencies.

You must have the right to live in the United Kingdom, whether as a citizen of the UK or a person with indefinite or exceptional leave to remain.

### **Eligible properties**

The property must be located in the borough of Allerdale.

Dwellings, qualifying houseboats and caravans are eligible for assistance.

The property must be the only or main residence of the disabled person for whom the adaptation is intended except in the case of dual residency of a child or an adult where the dual residency is to support community living between two permanent addresses.

### **Eligible works**

This is not a service for general household **repairs and maintenance** and does not replace the responsibility of the tenant or owner to keep the property in good condition or for replacement of soft furnishings. It is also, not for the repair of any electrical or gas appliance whose maintenance is the responsibility of the landlord or property owner.

The following types of work are eligible for grant:

- Changing light bulbs
- Maintenance work that prevents slips trips and falls
- Putting up curtains poles
- Moving furniture to improve safety within the home
- Fitting doors locks to make properties secure
- Changing or replacing batteries and general maintenance of smoke detectors and carbon monoxide monitors
- Changing or moving furniture to minimise confusion for the clients
- Works that prevent heat loss or improve thermal comfort

The Council may give discretion on individual cases, where it is not clear from the list above what eligible works can be funded to meet the need of the individual.

All electrical and gas works required must to undertaken by a professional Electrical and Gas engineer.

### **What is not covered in this grant.**

This grant would only be available if it falls outside of the type of larger adaptation works that would traditionally be carried out through the mandatory DFG or discretionary grant process. The grant would not cover minor adaptations such as

fitting of grab rails or temporary ramps to the home or are another statutory agencies.

### **Amount**

The maximum amount of grant will include the cost of eligible works any VAT on eligible works and up to £1,000 per request and limited to two submissions in a rolling calendar year.

### **Application process**

Applications must be made by a referral from a Housing, Health and Social Care professional to the Councils delivery partner who will assess and approve or decline the application in line with the agreed service

### **Carrying out and completion of works**

Works will be carried by the Handy Person service as part of the application for assistance.

The eligible works must be started within a reasonable timeframe to support the urgent needs of the client. Timescales will be agreed between the Council and the delivery partner.

### **Conditions of assistance**

Where an applicant has provided false or misleading information in their application for a grant or in their request for payment, the approval of grant will be withdrawn and a demand made for repayment of any monies already paid by the delivery partner.

## **APPENDIX 2.**

### **Disabled Facilities Grants Preliminary and Ancillary services and charges**

Preliminary and ancillary services and charges which can be included in applications for Disabled Facilities Grants are determined by the Housing Renewal Grants (Services and Charges) Order 1996 (S.I. 1996/2889):

- Confirmation that you have an owner's interest in the property
- Specialist, technical and/or structural surveys
- Design and preparation of plans and drawings
- Preparation of schedules of the relevant works
- Assistance in completing forms
- Advice on financing the cost of the relevant works which are not met by the Council's assistance
- Applications for building regulations approval or planning permission (including the application fee and the preparation of related documents)
- Obtaining estimates for the relevant works
- Advice on contracts
- Consideration of tenders
- Supervision of the relevant works
- Disconnection and reconnection of electricity, gas, water or drainage utilities where this is made necessary by the relevant works (but not charges arising from non-payment of bills)
- Payment of contractors
- Services and charges of an occupational therapist in relation to the relevant works

### **Payments**

Payment of assistance will be only be made where:

- i. The specified works have been completed in accordance with any statutory requirements and/or the Council's specification, and to the reasonable satisfaction of a Private Sector Housing officer, and
- ii. The Council's standard payment request form has been completed, and
- iii. Upon receipt of a valid invoice or receipt for the works. An invoice or receipt will be considered valid where it is in the name of the applicant.

Requests for interim payments will be considered. The value of interim payments will not exceed the value of the works completed, and will not exceed 90% of the total value of eligible works that have been approved.

Where requests for further assistance for unforeseen works or additional eligible costs incurred during the carrying out of the works are received, the Council will only approve additional assistance where the additional sum requested does not exceed the maximum permitted assistance.

In the event of a dispute between the applicant and the contractor about the satisfactory completion of works, the Council reserves the right to pay the assistance to the applicant or contractor if the works have been carried out to the satisfaction of a Housing Teams Case Officer.

### **Consultation**

As part of the preparation of this Policy, internal consultation has been carried with Legal services, Finance Services and Assurance, Risk and Audit Service.

In addition, the Council has consulted directly with the Cumbria County Council, Occupational Teams, Foundations UK. Further consultation with external partners has also been included.

### **Equal Opportunities and Access**

This Policy will be made available on the website at [www.allerdale.gov.uk](http://www.allerdale.gov.uk). Individual copies are available upon request.

An equality impact assessment to be undertaken see Appendix 4

## **APPENDIX 3 SERVICE STANDARDS**

### **Key Service standards**

Service standards relating to the timescales in which applicants can expect to receive a service, however there may be occasions when the service may be delayed and in which case we will address this as soon as practicable:

- E-mail and general call backs, 5 working days
- Priority call backs and e-mails, 1-2 working days
- Receipt of Occupational Therapist (OT) referral/customer enquiry to first visit by Housing Grants Officer or Specialist Housing Technician will be as soon as practicable.
- Length of time from inspection to schedules being sent to contractors – 10 working days
- Receipt of full application to approval – 5 working days for priority cases and 15 working days for non-priority cases

- Notification of works complete to payment 15 working days (subject to works completed to a satisfactory standard)
- Date grant approved to completion of adaptation – 12 months

## **APPENDIX 4 EQUALITY IMPACT ASSESSMENT**

See EIA attached.

### **Contact Details**

To apply for assistance under this Policy, all applicants will require a referral from Adult Social Care to support your application for Disabled Facilities Grant assistance, and please contact .....

#### **By telephone:**

Cumbria County Council - Adult Social Care Team – 0300 303 3589

Allerdale – 0303 123 1702

**By email:** [Housing.Grants@allderdale.gov.uk](mailto:Housing.Grants@allderdale.gov.uk)

### **List of accompanying policy documents**

Council Plan 2020 – 2030

Housing Strategy 2016-2021 (to be reviewed)

Disabled Facilities Grants Delivery: Guidance for Local Authorities in England

EIA – Housing Grants and Assistance Policy December 2022