



Private Sector Housing Grants Assistance Policy

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1. Policy Statement

This policy sets out how Epsom and Ewell Borough Council (“the Council”) will provide financial assistance to enable residents to remain independent at home for as long as possible through disabled adaptations and improvements. This will support the provision of decent, healthy, and safe housing within the borough. The policy has been revised in response to increased funding, through the Better Care Fund.

The Council’s obligations, powers, and duties in relation to the provision of financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

2. Aims and Objectives

A suitable home can help disabled and vulnerable people of all ages to build and sustain their independence and maintain connections in their community.

This policy will ensure that resources are targeted at those who would not otherwise be able to adapt, repair or improve their home. By providing adaptations to those who have a medical need, as well as developing a preventative approach, we can reduce hospitalisation and improve the health and wellbeing of both adults and children.

In turn this will relieve some of the pressure on Social Services and NHS partners. Central Government funding for Disabled Facilities Grants (DFGs) is allocated annually to the Council through the Better Care Fund (BCF) via Surrey County Council. This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources.

3. Conditions

The Council is required to provide funding for DFGs via the Better Care Fund. The availability of any discretionary schemes is dependent on the funding being available and schemes may be withdrawn at any time.

The Housing Grants Team offers a dedicated service as part of our Home Improvement Agency, for elderly and disabled residents to undertake adaptations and/or repairs to their home. A fee is applied and payable within the grant scheme.

Where any necessary minor amendments to the Policy, following changes in law or good practice, are required, these can be delegated to the Head of Housing & Community in consultation with the Chairman of Community and Wellbeing Committee.

The Council reserves the right to introduce a prioritised waiting list for mandatory grants should their demand exceed the available budget. Any waiting list will be developed in partnership with Surrey County Council Occupational Therapist services to ensure that adaptations are provided to those most in need.

All information provided by the applicant will be checked thoroughly and could be shared with other organisations handling public funds to prevent and detect fraud. Knowingly providing false information or withholding information could lead to prosecution.

The Council will keep this policy under annual review.

4. Mandatory Disabled Facilities Grants (DFG)

To assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations.

The health and wellbeing of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

The Council has a statutory obligation to administer mandatory (DFGs) to provide aids and adaptations to enable residents to live independently within their homes. The administration of DFGs is the responsibility of the Council, through all stages from initial enquiry to post completion.

The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed, and the Council is unable to deviate from these requirements.

Eligible Works

A recommendation is required from a registered occupational therapist that works are necessary and appropriate to meet the needs of the 'relevant person'.

Necessary works could be for one or more of the following purposes:

- To make it easier to get into and out of the dwelling by, for example, widening doors, installing ramps and creating hard standings and dropped kerbs.
- To make access easier to the living room.
- By providing or improving access to the bedroom, and kitchen, toilet, washbasin and bath (and/or shower) facilities; for example, by installing a stair lift or providing a ground floor bathroom.
- To improve or provide a heating system in the home which is suitable to the needs of the disabled person.

- To adapt heating or lighting controls to make them easier to use.
- To improve access and movement around the home to enable the disabled person to care for another person who lives in the property, such as a spouse, child, or another person for whom the disabled person cares.
- To improve access to and from the garden of the home where feasible.

An application is only approved if it is considered reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling or building.

Client Eligibility

- Disabled residents living in owner/occupier, private rented or housing association accommodation in the Council or,
- Disabled persons living in owner/occupier, private rented or housing association accommodation in the Council with their family or,
- Parents or guardians of a disabled child living in owner/occupier, private rented or housing association accommodation in the Council.

Amounts

The maximum amount of grant is set by central government and is £30,000. Where a financial contribution is required, the level of grant will be reduced by the amount of any assessed contribution towards the cost of the works.

The grant is not means tested if:

- The disabled person is a child or,
- A landlord makes an application on behalf of a tenant, though financial contributions may be required from registered providers.

Other Conditions

- The DFG repayment condition will be declared as a land charge against the adapted dwelling for 10 years.
- If the property is subject to an owners' application and is sold within a 10-year period starting on the date of completion of work, the Council will seek to reclaim the funding that exceeds £5,000 but will not seek to recover more than £10,000.
- Individual cases will be considered as an exception where the cost of redeeming the registered charge would place a household in financial hardship, or where moving to alternative accommodation would be in the best interest of the disabled person.

5. Discretionary Home Adaptation and Improvement Assistance

In addition to providing mandatory DFGs, the Council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. Using these powers, the Council has agreed to offer discretionary grants for private sector residential adaptations and improvements.

This provides greater scope and flexibility in use of the DFG, complementing the mandatory policy, utilising innovative solutions to housing adaptations and prevention of injury.

As a general principle, the application process for discretionary financial assistance will give consideration as to whether the cost of the works can be met through private finance, for example, through the applicant's own resources, through a commercial loan or for homeowners, equity release.

Any discretionary assistance will only be considered having regard to the financial resources available at the time. If funding will not have sufficient resources in reserve to deal with other referrals that may present throughout the financial year, the Council reserves the right not to approve requests for discretionary spending. Where an urgent need has been identified, bureaucracy will be minimised to speed up assessment and delivery to give fast-track assistance.

Exceptional cases will be considered in consultation with the Strategic Housing Manager.

Where opportunities arise to work with other departments and organisations to provide healthy and safe housing for the Council's vulnerable residents, the Strategic Housing Manager will consider schemes based on the merits of the project and its relation to supporting the provision of decent, healthy, and safe housing within the borough. This will extend to wider Social Care Projects as outlined in the annual Department for Levelling Up, Housing and Communities grant determination letter.

5.1 Discretionary Disabled Facilities Grant: Flexibility of Upper Limit (top-up)

Eligible Works

A discretionary payment in addition to a mandatory DFG can be made by the Council to provide top up funding to meet the costs of aids and adaptations to assist an applicant to live independently in their home where a DFG is approved at the statutory maximum and the eligible expense, less contribution, exceeds the statutory maximum (currently £30,000).

Client Eligibility

There will be no requirement for a separate application as the assistance is linked to a mandatory DFG application, but a means test will be applied to both adult and

children's applications for top up assistance.

Amount

The maximum additional discretionary grant is £30,000.

Other Conditions

- The repayment condition will be declared as a land charge against the adapted dwelling for 10 years.
- If the property is subject to an owners' application and is sold within a 10-year period starting on the date of completion of work, the Council will seek to reclaim the full cost up to £30,000.
- Individual cases will be considered as an exception where the cost of redeeming the registered charge would place a household in financial hardship, or where moving to alternative accommodation would be in the best interest of the disabled person.

5.2 Discretionary Disabled Facilities Grant: Relating to Eligible Works

Eligible Works

The mandatory DFG guidance sets out the specific works that are eligible for grant assistance. In some cases, the mandatory scheme does not provide the full range of adaptations that enable disabled residents to live their lives to the full. For example, where a disabled person works from home and requires wheelchair accessible office space or to facilitate full access to gardens to improve well-being.

Client Eligibility

The application process will be the same as for the mandatory DFG and the work must have been identified as necessary and appropriate by the Surrey County Council Occupational Therapist Team.

Amount

The maximum additional discretionary grant is £15,000.

Other Conditions

- The repayment condition will be declared as a land charge against the adapted dwelling for 10 years.
- If the property is subject to an owners' application and is sold within a 10-year period starting on the date of completion of work, the Council will seek to reclaim funding that exceeds £5,000 but will not seek to recover more than £10,000.

- Individual cases will be considered as an exception where the cost of redeeming the registered charge would place a household in financial hardship, or where moving to alternative accommodation would be in the best interest of the disabled person.

5.3 Mandatory Disabled Facilities Grant: Exemption from Means Testing

In order to simplify the Disabled Facilities Grant process for lower value works and to target prevention of falls and maximise independence, the following works will be exempt from means-testing and have a simpler application process:

- Internal stair lifts
- Works costing below £5,000

Step lifts and through floor lifts will continue to be means tested.

5.4 Mandatory Disabled Facilities Grant: Non-Means Testing Grants for those with a terminal condition.

High priority will be given to Occupational Therapist referrals where the applicant has a progressive illness which will deteriorate rapidly and become unmanageable without the provision of an adaptation.

For example, for anyone diagnosed with a terminal condition or long-term degenerative condition such as Motor Neuron Disease.

This will be agreed in consultation with the Strategic Housing Manager on a case-by-case basis.

5.5 Passporting Benefits

In addition to the income related benefits which are 'passporting benefits' for a Disabled Facilities Grant, Council Tax Support or Council Tax Income Discount will also be treated as a passporting benefit for both DFG's and discretionary grants.

Single persons allowance or disabled reduction allowance do not qualify as a passporting benefits.

5.6 Mandatory Disabled Facilities Grant: Waive all client means tested contributions under £5000

When a client's contribution for a DFG is less than £5,000, their contribution will be waived and not charged to the client. This will ensure potential clients are not deterred from important works. It will also reduce administrative function to the Authority.

Where a client contribution is over £5,000, the entire contribution will be charged to the client.

5.7 Relocation Grant relating to a Disabled Facilities Grant application

Eligible Works

Where it is assessed, that adaptation works required to a property in the Council relating to a disabled person are uneconomical or are considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council may provide grant aid to assist in the reasonable moving costs associated in moving to a pre-adapted or more easily adaptable property.

These costs may include:

- Removal expenses
- Legal costs
- Valuation costs

These costs will not include costs related to the purchase price of the house, such as stamp duty or a deposit.

Client Eligibility

The applicant must be either an owner/occupier or a tenant and the relevant person must be a disabled person within the household.

Amounts

- There is a limit of £10,000 for these grants per application.
- The disabled person and any partner are means tested to determine the amount of any contribution towards the costs.
- If the disabled person is a child, the parents or legal guardian are not means tested.

Other Conditions

- The new property must be the disabled person's main residence.
- Any application must be supported by a recommendation made by an Occupational Therapist (OT) and the Council, and the OT must be satisfied that the proposed property already meets the need of the disabled person without further adaptation or are satisfied that it can be adapted at a reasonable cost.
- Repayment conditions will not be applied to this grant.

5.8 Prevention Grant

This grant offers provision of simple measures to ensure that elderly, vulnerable or disabled residents can occupy their homes safely and reduce likelihood of developing ill-health; also, to ensure that properties are suitable for people to be discharged from hospital without delay.

Eligible Works

- Provision and installation of equipment including assistive technology, to prevent falls or accidents within the home, as well as promote independence.
- Prevent hospitalisation / assist hospital discharges including the 6 weeks following discharge.
- Removal of hoarding materials and deep cleans.
- Palliative Care - to support hospital or hospice discharge at end of life to enable the applicant to return or stay at home with either permanent or temporary fixtures.
- Winter warm pack to be distributed to vulnerable residents.
- Telecare assistance – support those who are unable to afford the cost of for example a personal alarm, who are at high risk of falls.

Amount

The grant has a maximum value of £5,000.

Other Conditions

- This funding will be processed preferably following a referral by staff from Health, Social Care, or the Borough Council.
- It may not require the applicant to complete forms or have a financial assessment.
- The exception to this is the **Telecare Grant** where the resident must be in receipt of a means tested benefit. Repayment conditions will not be applied for these works.
- Repayment conditions will not be applied to this grant.

5.9 Dementia Support

To assist residents who are living with dementia and memory loss to fund modifications to allow them to remain safely in their home. These simple changes can help to keep someone living safely at home for longer delaying the need for more costly care services or a move into residential care.

Eligible Works

To fund modifications and equipment such as:

- Labels and signs on doors and cupboards
- Task focussed lighting on bathrooms and kitchens
- Assistive technology, e.g., to provide reminders and to monitor activity
- Safer flooring
- Decoration to improve contrast between walls and floors
- Coloured fixtures to create a contrast for items like toilet seats and grab rails

Client Eligibility

Residents who are living with dementia, memory loss, confusion due to medical conditions such as a stroke, conditions such as Parkinson's disease, and more.

A financial assessment will be applied.

Amount

The grant has a maximum value of £5,000

Other Conditions

Repayment conditions will not be applied to these works.

5.10 Safe and secure grants

To assist vulnerable households to carry out a wide range of minor adaptations, repairs, and security measures to reduce risks and accidents around the home and promote independent living.

Works can include building repairs to remedy health and safety risks associated with damp, faulty wiring, defective windows, and doors.

Where deemed appropriate, for example, where the works required are outside the scope of the grant, the applicant may be referred to the Parity Trust loan scheme.

Client Eligibility

An applicant must be:

- An owner-occupier or a private tenant with repairing obligations relating to the eligible works
- Aged 18 or over

A financial assessment will be applied.

Amounts

The grant has a maximum value of £10,000.

Other Conditions

- The applicant must have lived in the property for a minimum of 2 years.
- There can be no further grant application submissions within 2 years of completion of previous grant.
- The repayment condition will be declared as a land charge against the adapted dwelling for 10 years.
- If the property is subject to an owners application and is sold within a 10-year period starting on the date of completion of work, the Council will seek to reclaim the funding that exceeds £5,000 but will not seek to recover more than £10,000.
- Individual cases will be considered as an exception where the cost of redeeming the registered charge would place a household in financial hardship, or where moving to alternative accommodation would be in the best interest of the resident.

5.11 Warm at Home

Eligible Works

The aim of the energy efficiency grant is to fund works to reduce fuel poverty in low-income homes. To achieve this the Council is working in partnership with Surrey County Council to offer energy efficiency grants for works to improve energy efficiency and reduce fuel poverty to qualifying households.

Grants may be provided for the following items:

- Cavity wall insulation.

- Loft insulation.
- Condensing boilers or other measures that may be considered appropriate by the Strategic Housing Manager to provide adequate thermal insulation.
- Tackle excess cold or address fuel poverty.

These grants will be made available to complement national or local grant programmes which also aim to address home energy efficiency and applicants will be expected to apply for the national or local grants where they are eligible and seek top-up if necessary.

Energy efficiency works can also be incorporated into Safe & Secure and Home Improvement loans via the Parity Trust scheme.

Client Eligibility

An applicant must be:

- An owner-occupier or a private tenant with repairing obligations relating to the eligible works.
- Aged 18 or over.

A financial assessment will be applied.

Amounts

The grant has a maximum value of £10,000.

Other Conditions

- The applicant must have lived in the property for a minimum of 2 years.
- There can be no further grant application submissions within 2 years of completion of previous grant
- The repayment condition will be declared as a land charge against the adapted dwelling for 10 years.
- If the property is subject to an owners application and is sold within a 10-year period starting on the date of completion of work, the Council will seek to reclaim the funding that exceeds £5,000 but will not seek to recover more than £10,000.
- Individual cases will be considered as an exception where the cost of redeeming the registered charge would place a household in financial hardship, or where moving to alternative accommodation would be in the best interest of the resident.

5.12 Parity Trust Loan Scheme

Home improvement loans are offered by Parity Trust, a not-for-profit organisation working in partnership with the Council. The loan is low cost subsidised by the Council and is secured on an occupier's home.

Eligible Works

The Council may offer a subsidised loan to homeowners to improve, adapt and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant. Referrals must be made by the Council's Housing Grants Team.

Client Eligibility

The applicant must be an owner-occupier with sufficient equity and income. Applicants will be assessed on their ability to repay the loan.

Amounts

The minimum loan available is £2000,00.

5.13 Accessible Housing

Discretionary assistance will be made available for the installation of adaptations to increase the supply of accessible housing.

This would include works necessary to make affordable properties for rent owned by a registered provider for social housing or the Council, available for disabled persons who are homeless or need to move to a more suitable adapted property.

This includes temporary accommodation for homeless households and supported accommodation owned by a registered provider for social housing or the Council.

Amounts

The grant has a maximum value of £30,000.

Exceptional cases will be considered in consultation with the Strategic Housing Manager.

Conditions

- The Council retains 100% nomination rights where funding has been applied.
- The full amount of discretionary assistance will be repayable on the sale of the property in agreement with the Registered Provider.

6. Handyperson

The Council operates a Handyperson Service, which provides a trusted contractor to undertake small jobs in resident's homes, for which it is difficult to engage a contractor.

The aim of this service is to assist older and vulnerable people to stay in their homes using a reputable contractor for small jobs where it can sometimes prove difficult to find reliable help.

Eligible Works

The work undertaken by the handyperson is small scale. The service user pays for most materials themselves.

Where the works are required for health, safety or security measures, the Council may pay up to 3 hours of labour with a maximum of two jobs per year. Material will be paid for by the resident apart from handrails which will be installed free of charge.

Client Eligibility

To be eligible the resident must be over 65 or on a passporting benefit or disability benefit.

Amounts

The grant has a maximum value of £1,000.

7. Community Equipment Service

The Council provides an annual grant, under its discretionary powers to support Surrey County Council's Community Equipment Service (CES).

This funding supports residents by preventing accidents and avoidable hospital admissions and enables them to return home safely after a hospital stay.

This allows for the speedy installation of ceiling track hoists and temporary ramps, which are a major adaptation that can be funded via a mandatory DFG. This arrangement has been implemented to ensure the fastest access to this specialist equipment, to avoid the disabled person having to undertake the DFG application process.

8. Exceptions to the policy

If a potential applicant considers that there are exceptional circumstances which fall outside of the Council's grant policy, they may present details to the Strategic

Housing Manager for consideration. These will be considered on a case-by-case basis, regarding:

- the cost of repair.
- the nature of the works.
- availability of alternative finance.
- the client's needs.
- suitability of the accommodation.
- ability of the applicant to meet their needs through alternative accommodation.

9. Enquiries, Applications and Procedures

Enquiries can be made to the Housing Grants team/HIA via e-mail contactus@epsom-ewell.gov.uk.

Where required, formal applications for grants must be made on the forms prescribed by and available from the Council. Applicants will be required to provide satisfactory documentary evidence of qualifying status in respect of any claim for assistance.

All grant approvals will be issued in writing and the qualifying works must not be commenced prior to grant approval being issued. Failure to comply with this requirement could result in the application being refused.

Where required, two itemized and individually priced quotations from suitably qualified contractors must be obtained to ensure that the best value can be demonstrated. Where the value of works exceeds, or is likely to exceed £20,000, three quotations will normally be required.

Once grant approval has been issued and works have been satisfactorily completed payment of the grant will be made direct to the contractor(s) undertaking the works.

With the exception of mandatory DFG's the award of a grant will be subject to the provision and availability of necessary funding.

Grants may be repayable if the property is sold or otherwise disposed of within the grant period. Repayment may be waived or reduced if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship.

Complaints and Redress

Information is available by contacting the Customer Services Centre by e-mail contactus@epsom-ewell.gov.uk or online at www.epsom-ewell.gov.uk

10. Appendices

Appendix A - Definition of Vulnerable Households

Vulnerable groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves.

Households in receipt of the following benefits are classed as vulnerable.

- Pension Credit
- Households in receipt of working tax credit which includes a disability element, if they have relevant income of less than £15,050
- Households in receipt of child tax credit, if they have a relevant income of less than £15,050
- Income Support
- Housing Benefit
- Council Tax Support or Council Tax Income Discount
- Income-based Job Seekers Allowance
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries
- Disablement Benefit
- War Disablement Pension
- Universal Credit
- Personal Independent Payment (PIP)
- Employment and Support Allowance (ESA)

Appendix B - Means Test for Disabled Facilities Grant (DFG)

All DFG applications are subject to a statutory financial means assessment. This assessment looks at the resources of the disabled person and their spouse or partner and is used to determine how much, if anything, they must contribute towards the cost of the works. Any contribution is then deducted from the grant awarded.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings, and capital.

The income, savings and capital figures will be used in conjunction with a table of fixed allowances, set by the government, to calculate the amount of contribution required.

The maximum amount of grant that the Council is required to pay is £30,000 per application less any assessed contribution from the applicant. In exceptional circumstances, if the cost of the eligible works is more, the Council can use discretionary powers to increase the amount.

The grant is sometimes paid in instalments, and sometimes in full on completion of the work. The Council will normally pay the contractor directly when the Council is satisfied that the work (or phase of work) has been completed to their satisfaction and in accordance with the grant approval.

The grant is not means tested, if the adaptations are necessary for meeting the needs of a child with disabilities.