

Woking Borough Council Housing Assistance Policy

April 2019

1. Introduction

- 1.0 This Housing Assistance Policy sets out how Woking 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 support the provision of decent, healthy and safe housing within the borough. Housing is a key determinant of health and poor housing is directly linked to poor health. All work is organised by Homelink, the Councils Home Improvement Agency
- 1.1 The Council’s obligations, powers and duties in relation to the provision of financial assistance for adaptations and repair are contained within the Housing Grants, Construction and Regeneration Act 1996 and the flexibility of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
- 1.2 Central Government funding for Disabled Facilities Grants is allocated to the Council through the Better Care Fund on an annual basis. The funding for other forms of discretionary assistance is met locally by the Council through its capital programme.

2. Aims and priorities

- 2.1 The Council has identified five Health and Wellbeing Priorities:
 - Improving children’s health and wellbeing;
 - Improving older adult’s health and wellbeing;
 - Developing a preventative approach
 - Promoting emotional wellbeing and mental health; and
 - Safeguarding the population
- 2.2 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 and to developing a preventative approach we can reduce hospitalisation and improve older adults health and wellbeing. In turn this will relieve some of the pressure on Social Services and NHS partners.

3. Disabled Facilities Grants

- 3.1 The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable residents to live independently within their own homes.
- 3.2 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. These are detailed in Appendix 1.
- 3.3 The Council is required to administer DFG’s to all eligible applicants and aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to share the cost between the Council and the housing association that owns the property being adapted.

3.4 Under the Regulatory Reform (Housing Assistance) Order flexibility the Council will facilitate the provision of wet rooms, stair lifts, ramps and access works and hospital discharge work without the need to means test or apply a local land charge as well as provide a Community Equipment Grant, as detailed in Appendix 1.

4. Discretionary Independence at Home Grants

- 4.1 The DFG legislation sets out the eligibility for grant assistance. In some cases the DFG will not provide the full range of adaptations needed to enable disabled residents to live their lives to the full, for example to provide additional access works.
- 4.2 The Council's Independence at Home Assistance Policy provides discretionary assistance to residents to improve well-being through the provision of aids and adaptation that are not eligible for assistance through the DFG. The policy will also offer assistance to enable a disabled resident to move home to reduce the level of aids and adaptations required to support their continued independence, for example by moving from a house to a level access bungalow or flat.
- 4.3 In some cases the extent of the aids and adaptation required is extensive and the total cost may exceed the maximum DFG allowed. Where the additional funding cannot be found via other relevant sources such as Surrey County Council, the housing association or the disabled resident themselves, the Council can top up the statutory £30,000 DFG with up to £15,000 additional funding.
- 4.4 The Council recognises that some residents who require palliative care at the end of their lives may be unable to return home from hospital or remain in their home due to the lack of suitable aids and adaptations. An additional Palliative Care grant is available to fund this work, which enables the adaptations to be completed quickly outside the DFG regulations.

5. Safe and Warm Grant

- 5.1 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health and in many cases the occupiers do not perceive that the condition of their homes has a potential negative impact on their health. As well as physical hazards, a person can also be affected by insufficient or complete lack of heating, or a home that is not energy efficient.
- 5.2 Residents living in social housing and private rented accommodation are safeguarded through the statutory obligations on their landlords to undertake repairs and maintenance to ensure that their health, safety and well-being is not compromised by hazards in the home.
- 5.3 The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain their homes and as a result hazards can develop and cause a negative impact on health and well-being.
- 5.4 The Safe and Warm Grant is available to home owners who require financial assistance to carry out those essential repairs to their property to enable them to continue living at home safely and comfortably. It can also supplement financial assistance available through both national and local schemes.

6. Parity Trust Home Loans

- 6.1 Some home owners find themselves to be 'equity-rich' but are 'cash-poor' (i.e. their homes represent a significant capital asset, but they are on a low income), and as a result they lack the funds to carry out repairs and maintenance on their homes. In many cases personal financial circumstances also preclude home owners from accessing commercial loans due to the strict lending criteria that applies. For some of these home owners, commercially available equity release products may provide the only opportunity to finance repairs appropriately. The Council works with Parity Trust, a not for profit organisation, to enable residents to access funding and enable the necessary works to be carried out.
- 6.2 A loan may also be available to assist a client to pay their contribution towards a Disabled Facilities Grant.

Appendix 1 – Housing Assistance Grants

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
<p>Mandatory Disabled Facilities Grant</p>	<p><u>Maximum assistance per application:</u> Statutory maximum: currently £30,000</p>	<p><u>Assistance to:</u> Meet the Council's statutory obligation to assist disabled residents to live independently in their homes</p>	<p><u>Aids and adaptations to:</u></p> <ul style="list-style-type: none"> a) be recommended by an Occupational Therapist; b) meet the regulations governing eligibility for works, including: <ul style="list-style-type: none"> ▪ adaptations to aid access into and around the property; ▪ works to ensure the safety of the applicant; ▪ provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power; ▪ provision of suitable kitchen facilities or adaptation of existing kitchen, and; ▪ Work to enable a disabled resident to care for dependent residents. 	<p><u>Applications considered from:</u></p> <ul style="list-style-type: none"> a) disabled home owners; b) disabled tenants (both in the private and social housing sectors); c) disabled persons living at home with their family, and; d) parents or guardians of a disabled child; 	<p><u>Applications to include:</u></p> <ul style="list-style-type: none"> a) completed application form, and; b) two estimates for the works in the required format <p><u>Applications subject to:</u></p> <ul style="list-style-type: none"> a) means test through standard test of resources, except where; b) the grant is approved in respect of a disabled child under the age of 19 <p><u>Works to be:</u></p> <ul style="list-style-type: none"> a) completed within 12 months of grant approval; b) completed to the satisfaction of the Council <p><u>Grants in excess of £5,000 to be:</u></p> <ul style="list-style-type: none"> a) registered as a local land charge against the property, and;

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Mandatory Disabled Facilities Grant (continued)					b) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned (disregarding the first £5,000), except where; c) the property disposal takes place more than 10 years following the date of the local land charge, and; d) the Council considers that it is reasonable to require repayment having regards to the relevant regulations ¹ .
Non Means Tested Disabled Facilities Grant Funded from Mandatory DFG	Total value of adaptations to property not to exceed £15,000 (where they apply to the same relevant person(s)).	As per Mandatory DFG	Non Means Tested DFG only applicable for: <ul style="list-style-type: none"> • provision of stair lift • conversion of existing bathroom to wetroom • assist hospital discharge cases identified by health professional • provision of ramps 		All scheme conditions are the same as Mandatory DFG above except: <ul style="list-style-type: none"> • no means test is applied • no land charge applicable

¹ The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

Community Equipment Grant	As directed by Adult Social Care		To assist with provision of hoists and modular ramps as requested by Adult Social Service Occupational Therapists.		
Funded from Mandatory DFG					

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Independence at Home Assistance: i) Disabled Facilities Top Up Grant Funded from Mandatory DFG	<u>Maximum assistance per application:</u> £15,000	<u>Assistance to:</u> a) provide top-up funding to meet the reasonable cost of aids and adaptations to assist a private sector or housing association tenant or disabled family member to live independently in their home, where; b) a mandatory Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less any client contribution exceeds the statutory maximum (currently £30,000).	<u>Aids and adaptations to be:</u> As set out above for Mandatory Disabled Facilities Grants	<u>Applications considered from:</u> a) applicants for a Mandatory Disabled Facilities Grant, who are; b) disabled residents living in owner/occupier, private rented or housing association accommodation, or; c) disabled persons living in owner/occupier, private rented or housing association accommodation with their family, or; d) parents or guardians of a disabled child living in owner/occupier, private rented or housing association accommodation.	<u>Applications to include:</u> a) No separate application - assistance linked to Mandatory DFG application <u>Applications subject to:</u> a) means test through standard test of resources, except where; b) the grant is approved in respect of a disabled child under the age of 19 <u>Works to be:</u> a) completed within 12 months of application approval; b) completed to the satisfaction of the Council

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<p>Independence at Home Assistance:</p> <p>ii) Discretionary Disabled Facilities Grant</p>	<p><u>Maximum assistance per application:</u></p> <p>£15,000</p> <p>(less any contribution as determined through the financial test of resources)</p>	<p><u>Assistance to:</u></p> <p>Meet the reasonable costs of aids and adaptations to assist a disabled resident to live independently in their home, or to relocate to a more suitable home within the Borough requiring less costly aids and adaptations.</p>	<p><u>Aids and adaptations to:</u></p> <p>a) be ineligible for assistance under the mandatory Disabled Facilities Grant regime;</p> <p>b) be recommended by the Council's Housing Occupational Therapist;</p> <p>c) provide a significant health and/or well-being benefit to the disabled occupant, for example by:</p> <ul style="list-style-type: none"> ▪ providing additional access into and around the property; ▪ extending access into external areas of the home ▪ facilitating relocation to more suitable accommodation requiring significantly reduced aids and adaptations 	<p><u>Applications considered from:</u></p> <p>a) a disabled person living in owner/occupier, privately rented or housing association accommodation, or;</p> <p>b) a family member on behalf of a relative who is living in owner/occupier, privately rented or housing association accommodation, or;</p> <p>c) a parent/guardian of a disabled child or young person living in owner/occupier, privately rented or housing association accommodation.</p>	<p><u>Applications to include:</u></p> <p>a) a completed application form</p> <p><u>Applications subject to:</u></p> <p>a) deduction of financial contribution determined through the financial test of resources, except where;</p> <p>b) the grant is approved in respect of a disabled child under the age of 19.</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of application approval;</p> <p>b) completed to the satisfaction of the Council</p> <p><u>Grants to be:</u></p> <p>a) registered as a legal charge against the property as per mandatory DFG legislation</p>

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<p>Independence at Home Assistance:</p> <p>iii) Palliative Care Grant</p>	<p><u>Maximum assistance per application:</u> £10,000</p>	<p><u>Assistance to:</u> Support hospital or hospice discharge at end of life to enable the applicant to return or stay at home.</p>	<p><u>Aids and adaptations to:</u></p> <ul style="list-style-type: none"> a) be identified by a medical practitioner, end of life nurse, or Occupational Therapist as being required to enable the patient to return or remain home b) either benefit the individual or their end of life carer or nurse; c) be either permanent or temporary fixtures or fittings. 	<p><u>Applications considered from:</u></p> <ul style="list-style-type: none"> a) applicants who are referred from a medical practitioner, hospital or hospice. 	<p><u>Applications to include:</u></p> <ul style="list-style-type: none"> a) completed application form, and; b) an estimate for the works in the required format. <p><u>Applications subject to:</u></p> <ul style="list-style-type: none"> a) one application only will be considered. <p><u>Works to be:</u></p> <ul style="list-style-type: none"> a) either permanent or temporary fixtures, and; b) may include the removal of temporary fixtures and fittings.

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
Safe and Warm Grant	<u>Maximum assistance per application:</u> £10,000	<p><u>Assistance to:</u></p> <p>Meet the reasonable cost of small scale repairs or improvements to remedy significant health and safety hazards in the home.</p> <p>For example works to:</p> <ul style="list-style-type: none"> - keep the property wind and weather tight - repair or replace electrical wiring or heating systems - defective windows or doors - treatment of dampness, timber infestation or rot - other works as identified by the Homelink Team 	<p><u>Eligible works to:</u></p> <ul style="list-style-type: none"> a) be identified following an inspection by Homelink, and; b) remedy significant health and safety hazards <p>Grant funding will not be available where works are considered to be general maintenance and your responsibility as a home owner.</p>	<p><u>Applicants must:</u></p> <ul style="list-style-type: none"> a) own their home, and; b) have the state retirement pension as the only source of income with savings of less than £15,000, or; c) be in receipt of a means tested benefit 	<p><u>Applications to include:</u></p> <ul style="list-style-type: none"> a) completed application form, and; b) two estimates for the works in the required format (unless specialist work). <p><u>Applications subject to:</u></p> <ul style="list-style-type: none"> a) agreement with Homelink to provide an agency service to manage the necessary works. <p><u>Works to be:</u></p> <ul style="list-style-type: none"> a) completed within 6 months of application approval; b) completed to the satisfaction of the Council <p><u>Grants to be:</u></p> <ul style="list-style-type: none"> a) registered as a local land charge against the property as per mandatory DFG, and; b) to be repaid in full in the event that the property is sold, transferred or assigned

Scheme	Assistance available	Purpose	Scope of assistance	Eligibility	Scheme conditions
Parity Trust Loan	<p>Dependent on equity in property and income available.</p> <p>Minimum loan of £1000, maximum £25,000</p>	<p>A subsidised loan to be secured on an occupier's home may be available through Parity Trust, a third party agency working in partnership with the Council.</p> <p>For major or minor repair works, adaptations or energy efficiency works.</p>	<p><u>Eligible works to:</u></p> <p>a) be identified following an inspection by Homelink</p>	<p><u>Applicants must:</u></p> <p>a) own their home and; b) have sufficient equity and/or income; c) be 18 years of age or over d) be assessed by Parity Trust as being able to afford repayment of the loan under the agreed terms.</p>	<p><u>Applications to include:</u></p> <p>a) completed paperwork as required by Parity Trust</p> <p><u>Applications subject to:</u></p> <p>a) budgetary availability b) the loan is secured on the property and is repayable</p>

