



Financial assistance policy for housing grants and loans

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Introduction

Poor quality or unsuitable housing is directly linked to poor health and a lack of independence in the home. This policy explains how we aim to provide financial assistance to residents for adaptations and essential repairs to their homes, which will help to reduce inequalities related to sub-standard or unsuitable housing.

The Department of Health (DH) allocates the Better Care Fund to Rushmoor Borough Council through Hampshire County Council. The council are required to use this funding innovatively by providing mandatory and discretionary disabled facility grants (DFGs) to help residents to adapt their homes and continue to live independently.

The council are expected to adopt a policy that sets out how it intends to help residents to live independently and improve their general health and wellbeing. The needs of residents in the borough, the availability of funding and the council's corporate priorities have been considered when writing this policy.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local authorities wide-ranging powers to help residents improve their living conditions.

The Housing Grants, Construction and Regeneration Act 1996 details a local authority's statutory responsibility to administer mandatory and other discretionary financial help.

This policy forms part of the council's overall housing and homelessness strategy by enabling people to live in good quality accommodation suitable for their needs. A copy of the strategy is available online at www.rushmoor.gov.uk/housingstrategies



Objectives

The objective of this policy is to clarify what type of financial assistance is available to residents. A mandatory grant is financial assistance that the council is required to give by law, whereas, a discretionary grant or loan is something that we can give, in order to meet our priorities, objectives and the needs of our residents.

The policy gives details on how the council will assess the qualification for mandatory DFGs and discretionary financial assistance.

A consistent and transparent service is essential for those residents who need financial assistance to repair, improve or adapt their homes to meet their needs. In line with national trends, Rushmoor Borough Council has seen an increase in its older population, which has led to an increase in the level of under-occupancy in private and social housing along with an increase in those with mobility problems who wish to remain independent in their own homes.

There is likely to be a rise in the number of people suffering with dementia in future years and so there may be a need for more specialist adaptations to help these residents remain independent and safe at home.

Information from the council's most recent Strategic Housing Market Area Assessment (SHMA), commissioned jointly with Hart District Council and Surrey Heath Borough Council, shows that at least 20% of households have someone with a long-term health problem or disability, living in their home.

The types of financial assistance included in this policy are:

- Mandatory DFGs
- Discretionary DFGs
- Discretionary home improvement grants
- Home improvement loans

Types of financial assistance

Mandatory disabled facility grants

The council has a statutory duty under the Housing, Grants, Construction and Regeneration Act 1996 to provide mandatory DFGs for residents who need adaptations to their homes to continue to live safely and independently. The maximum grant available for each application is £30,000, which is subject to a statutory means test.

The Regulatory Reform Order 2002 gives further powers to local authorities to expand the scope of adaptations and assistance available under the DFG legislation. To establish what adaptations are needed, an Occupational Therapist (OT) from

Hampshire County Council, a private OT or a hospital OT must carry out an assessment. The OT will determine what works are needed to meet the disabled person's needs and whether they are necessary and appropriate. The council must then consider whether the recommended adaptations are reasonable and practicable. In some instances, it is not feasible for adaptations to be carried out and so financial assistance may be available to explore alternative options such as moving to a more suitable home.

Permission for any property adaptations must be agreed, in writing, by the owner if a tenant rents the property.

To qualify, an applicant will be means-tested as specified by legislation, unless they are on a means-tested benefit or the adaptation is for a child under the age of 16, or a young person under the age of 19 in full time education. If a young person is not in full time education, a financial means test will be necessary. The council will assist all applicants with the grant process.

The type of work that qualifies for assistance for disabled occupants

- Providing access to and from the home and the principal family room.
- Making the home safe for the disabled occupant and other people living with them.
- Enabling access to a bedroom or providing a bedroom. An extension to provide a new bedroom will only be considered if there is no other suitable room available.
- Providing access to, or the use of, a toilet or providing a room containing a toilet.
- Providing access to, or the use of a bath/shower, or to providing a room containing a bath/shower.
- Giving access to, or the use of a wash hand basin, or providing a room containing a wash hand basin.
- Enabling access to, or the use of a room used for the preparation and cooking of food.
- Improving or providing a heating system in the home, if recommended by an OT for health reasons.
- Providing access to, or control of, the source of power, light and heat.
- Improving access and movement around the home for the disabled person to care for someone who is normally resident there, for example a child.
- Enabling access to and from the garden of the home, or making access to the garden safe.
- Providing a suitable space for sleeping for an essential carer for the disabled occupant.
- Any reasonable expenses paid in helping applicants and disabled people to move to a more suitable home if their current home cannot be adapted to suit their needs. This may cover:
 - Any arrangement fee charged by a mortgage lender
 - Conveyancing fees
 - Land Registry fees
 - Local authority searches
 - Stamp duty
 - Valuation, homebuyers or full structural survey
 - Professional removal costs
 - Estate agents' fees

How mandatory DFGs are funded

From 1 April 2015, there was a change in the funding of DFGs from the Department of Communities and Local Government (DCLG) to the Department of Health (DH). This means that DFGs have become an integral part of the housing, health and social care agenda. The purpose of this integration is to provide better health outcomes and reduce health and social care costs.

DFGs are now part of a much larger social care fund known as the Better Care Fund (BCF). This is paid to Rushmoor Borough Council by Hampshire County Council (HCC), who are required to work jointly with OTs and local councils to provide an improved delivery of DFGs.

The amount allocated to local authorities for mandatory DFGs through the BCF almost doubled in 2016. This means that more money is available to local authorities to work on innovative ideas and schemes to ensure that everyone has the opportunity to remain independent in their homes for as long as possible. The aim of this is to reduce the cost of residential care and care packages for residents and to prevent them going into residential care in the first instance.

In Rushmoor, the grant allocation for DFGs from Hampshire County Council in 2016-17 was £816,000, which meant that less funding was required from the council to meet the demand for DFGs. The BCF allocation for 2017-18 is £899,653. The amount of funding is determined and ring-fenced for each area by the DH and it is anticipated that this funding will continue to rise annually until at least 2020.

Who can apply for a mandatory DFGs

Applications for a DFG will be considered from:

- Disabled home owners
- Disabled tenants living in social or private sector housing
- Disabled people living in their family home
- Parents or guardians of disabled children

Details of how to make an application are in appendix one.

Discretionary DFGs

While mandatory DFGs remain our first priority, by administering discretionary DFGs we can also support the council's commitment to improving resident's lives. The council can do this by using the increased BCF to carry out much-needed aids and adaptations that do not fall within the remit of the Housing Grants Construction and Regeneration Act 1996, as specified in mandatory DFGs.

Using the powers under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, we intend to use the increased funds to enable people to obtain discretionary grant aid to help them to adapt their homes and remain independent.

There are two types of discretionary disabled facility grants available:

- Top-up grants
- Adapdation grants.

Discretionary disabled facility top-up grants

To help residents to carry out essential DFG works that exceed the £30,000 limit, the council will consider awarding additional discretionary funding where there are exceptional circumstances, or where all other funding avenues have been exhausted.

The type of work that will qualify for this assistance is the same as for mandatory DFGs, for example, where an extension to provide sleeping and bathing facilities exceeds the £30,000 limit.

The maximum amount of discretionary DFG top-up grant is £30,000, which will be assessed on a case-by-case basis having considered:

- Whether the disabled person's needs can be met in some other way, for example, by re-housing.
- Whether there is any other form of funding available, for example a loan, charitable funding or a contribution from a social housing provider.
- Whether a discretionary top-up grant is the only solution available to ensure the safety and independence of the disabled person.

How disabled facility top-up grants are funded

Discretionary top-up grants will be funded from the BCF allocation in the same way as mandatory DFGs. Funding is dependent on available budget, consideration on a case-by-case basis and where appropriate, the agreement of the Head of Environmental Health and Housing.

Who can apply

Applications for top-ups grants will be considered from:

- Disabled home owners
- Disabled tenants living in social and private sector housing
- Disabled people living in their family home
- Parents or guardians of disabled children

Details of how to make an application for a top-up grant are in appendix two.

Discretionary adaptation grants

As part of the council's commitment to helping residents to remain independent for as long as possible, funding may be provided towards the cost of fast track or minor adaptations that don't fall within the remit of the Housing Grants, Construction and Regeneration Act 1996.

An adaptation grant may be used to:

- Enable a vulnerable resident to continue to live independently within their own home.
- Prevent a resident from becoming homeless.
- Prevent a resident from having to move into residential care.
- Enable a speedy hospital discharge.
- Prevent a resident from being admitted to hospital.

The maximum grant available is £5,000. Applicants must be on an income-related benefit, receive council tax support or be on a low income to qualify for assistance. The type of works that will be considered for an adaptation grant are:

- Simple fast track adaptations to aid hospital discharge.
- Simple fast track measures to adapt the home of a terminally ill resident.
- Modifications to keep a person who has been diagnosed with dementia safe at home.
- Adaptations to reduce hospital admissions.

- Adaptations to reduce admissions to residential care.
- Provision of minor specialist adaptations to help individuals remain independent at home.

How discretionary adaptation grants are funded

Discretionary adaptation grants will be funded from the BCF allocation for DFGs, in the same way as mandatory DFGs. Funding is dependent on identification of need, available budget and the disabled person meeting the financial criteria.

Who can apply

Applications for discretionary adaptation grants can be considered from:

- Disabled home owners
- Disabled tenants living in social and private sector housing
- Disabled persons living in their family home
- Parents or guardians of a disabled child or children

Details of how to make an application for an adaptation grant are in appendix three.

Discretionary home improvement grants

The council has a budget available to help residents to carry out essential repairs to their home.

To qualify for assistance, the necessary repairs must be assessed as a category 1 hazard under the Housing Health and Safety Rating System (HHSRS) – Housing Act 2004, or assessed as a category 2 hazard where a loan application through Parity Trust has been declined.

The maximum amount of grant is £5,000, but if the work costs more, the council may be able to help with a subsidised loan, details of which are in the next section. Applicants must be on an income-related benefit, receive council tax support, or be on a low income to qualify for assistance.

There are conditions attached to a discretionary home improvement grant, which are:

- That the applicant has owned and occupied the property for more than three years.
- If a grant recipient moves or the property is sold within five years of completion of the grant, it will need to be repaid, with interest. This will be identified through the land search process.
- An applicant can apply for any number of grants up to a maximum of £5,000 in a five-year period.
- That the work is not subject to an insurance claim

The type of work that qualifies for a home improvement grant is:

- Carrying out essential repairs where a category 1 hazard exists.
- Carrying out essential repairs if a home improvement loan is refused.

How discretionary home improvement grants are funded

Discretionary home improvement grants are funded from our Housing Renewal Budget.

Who can apply

- Homeowners
- Tenants with a repairing responsibility (we will need evidence of this)
- Shared ownership tenants who have a repairing responsibility (we will need evidence of this)

Details of how to make an application for a discretionary home improvement grant are in appendix four.

Discretionary home improvement loans

The council work in partnership with Parity Trust to administer low-cost, subsidised home improvement loans. A loan can be used to pay for the cost of essential repairs if the cost is more than the £5,000 grant limit, or if a resident does not qualify for grant assistance for works over £1,000.

Loans can also be used to pay towards the cost of DFG works above the maximum of £30,000. The council will expect applicants who own their own home to consider this option prior to making an application for a discretionary DFG. A home improvement loan can also be used to pay a resident's assessed contribution towards the cost of a DFG.

Parity Trust is a not-for-profit organisation regulated by the Financial Conduct Authority (FCA).

Work that qualifies for a home improvement loan

The type of work that qualifies for a home improvement loan is:

- To carry out essential repairs where a category 1 hazard exists
- To carry out essential repairs where a category 2 hazard exists
- To subsidise the cost of DFG works over £30,000
- To pay a resident's contribution towards a DFG

How discretionary home improvement loans are funded

The council will pay a subsidy towards the cost of the interest charged to a resident and pay 75% of the capital of the loan which is funded through the Housing Renewal Budget. Parity Trust provides 25% of the loan capital. All loans are subject to FCA regulations.

There are several different types of loan plans and Parity Trust will provide options as to the most appropriate product for the resident's needs and financial circumstances. To find out more information, please go to www.paritytrust.org.uk/product/homeowner-loans

Who can apply

- Owner/occupiers
- Tenants with a repairing responsibility (we will need evidence of this)
- Shared ownership tenants who have a repairing responsibility (we will need evidence of this)

Details of how to make an application for a discretionary home improvement loan are in appendix five.

Complaints

The council are committed to providing a good quality service and need to know that we are getting things right. If not, please let us know, as feedback, both positive and negative, is an opportunity to learn and improve services.

If you are not happy with the services received in relation to a grant or loan application for financial assistance, please contact the Private Sector Housing Manager, Hilary Smith on **hilary.smith@rushmoor.gov.uk**, or call **01252 398 637**.

If you are not happy with the services received from a contractor or surveyor dealing with their case, please contact the private sector housing team, who will liaise with the contractor on your behalf.

If you are not satisfied with the response or explanation given by the private sector housing manager or private sector housing officers you are advised to find out how to make a formal complaint by going to **www.rushmoor.gov.uk/complaint** or information can be sent by mail on request by calling **01252 398 399**.

Policy review

This policy will be updated and reviewed annually. The Head of Environmental Health and Housing can agree changes to the policy in consultation with the cabinet member holder for Health and Housing.

Appendix one

How to make an application for a mandatory disabled facilities grant (DFG)

- Please contact Hampshire County Council's Occupational Therapy (OT) team on **0300 555 1378** and make a self-referral.
- A telephone assessment will be carried out and you will be told what can be done to help you. They will advise whether a full OT assessment is needed.
- If one is needed an OT will contact you and arrange for you to attend an assessment clinic, or to visit you at home to decide what adaptations you might need.
- Following the visit, the OT will send a referral to the council specifying the adaptations that you need. If they are unsure of the best way to meet your needs, a visit may be made by the private sector housing officer (PSHO), or a surveyor, before the referral is sent through.
- During the visit the OT will give you a grant enquiry form, which you should complete and return to us. This will not be necessary if you are on a means-tested benefit such as Employment Support Allowance (ESA).
- On receipt of the completed grant enquiry form, our grant support officer (GSO) will carry out a financial means test to determine whether you are able to make a financial contribution towards the work. If you do have to make a contribution, a letter will be sent to you confirming the amount and asking for your agreement.
- Once we have received confirmation that you are able to meet the contribution, or that proof of your benefits has been obtained, your case will be allocated to a PSHO who will arrange to visit you at home to determine the works required. If the adaptations to your home are complex, a surveyor may also visit.
- The GSO will accompany the PSHO and will help you to complete the application forms.
- The PSHO or surveyor will write a schedule of required works along with any necessary drawings.
- Once the works have been agreed, either the PSHO or the surveyor will get quotations for the proposed works. They will obtain two comparable quotes for work up to £10,000 and three for over £10,000.
- Once the council have received a full application and the quotations, the works will be approved to a specific contractor. If you decide that you do not want the approved contractor to do the work you must let us know as soon as possible. If you do not the grant may not be valid.
- When you receive the grant approval, works can begin but you must not start the work before you receive the grant approval document.
- Once the work has been completed, you must let the council know and a visit will be made to check the work. If there is a problem we will arrange for the contractor to put things right and a further visit will be made to check that you are happy.
- On receipt of an invoice from the contractor and confirmation that you are satisfied with the work, the council will pay the contractor directly. If you have a contribution to make towards the work you will need to make this payment directly to the contractor at the same time.

Appendix two

How to make an application for a discretionary disabled facilities top-up grant

- A discretionary disabled facilities top-up grant will only be considered to fund works associated with a mandatory disabled facility grant (DFG) when it is above the £30,000 statutory maximum.
- A second application form will need to be completed for the top-up grant, using the original quotations for the work.
- The maximum amount of top-up grant available is £30,000.
- To qualify for a discretionary disabled facilities top-up grant all other options must have been explored, such as:
 - Whether the disabled person's needs can be met in some other way, for instance re-housing
 - Is there any other form of funding available, for example charities, a loan or a contribution from a social housing provider
 - Whether the top-up grant is the only solution to meet the needs of the disabled person
- The private sector housing manager can approve the top-up grant following discussion with the PSHO and OT and this will be given final approval by the Head of Environmental Health and Housing.
- The grant will be approved at the same time as the mandatory disabled facilities grant.
- Once both grants have been approved, the work can start, but it must not start before approval is given.
- Once the work has been completed, you must let us know and a visit will be made to check the work. If there is a problem with the work the council will arrange for the contractor to put things right and a further visit will be made to check that you are happy.
- On receipt of an invoice from the contractor and confirmation that you are satisfied with the work, the contractor will be paid directly by us. If you have a contribution to make towards the work you will need to make this payment at the same time.

Appendix three

How to make an application for a discretionary adaptation grant

- An OT, GP, consultant or other medical professional must provide details of the minor or urgent adaptations that you need.
- A PSHO will provide you with a financial assistance enquiry form that must be completed and returned to us.
- From this information the council will decide whether a discretionary adaptation grant can be awarded for the work you have requested.
- If you qualify for assistance, the PSHO will visit you at home and draw up a schedule of works.
- You will need to complete an adaptation grant application form and provide financial details and proof of ownership or tenancy of your home. The GSO can help you with this.
- The PSHO or the OT will obtain two quotations for the proposed work unless it can be sourced through our procurement framework - then only one is necessary.
- On receipt of the application form and quotations, the council can approve the grant and the works can be started.
- On completion of the work, an inspection will be carried out to check that the work has been completed satisfactory.
- Once the council have received the invoice for the work, payment will be made directly to the contractor.

Appendix four

How to make an application for a discretionary home improvement grant

- Contact the private sector housing team to discuss the essential repairs or improvements needed to your home.
- If the council thinks we may be able to help you with the cost of the repairs or improvements, you will need to complete a financial assistance enquiry form.
- Once this has been completed, and the council has confirmed that you qualify for assistance, a visit will be arranged to determine the works required and how much would be covered by the grant.
- The PSHO will draw up a schedule of works and send it to you along with the grant application forms.
- You will need to obtain two comparable quotes for the works on the schedules issued to you. The PSHO can provide you with a list of contractors to help with this.
- The completed application forms and quotations must be submitted to the council for approval.
- The PSHO will approve the grant to the lowest quote and will send an approval notice to you detailing the successful contractor and the amount of grant approved.
- Work can only be started once you have received the approval notice. It must not be started before or the grant may not be payable.
- Once the work is finished, the PSHO will carry out an inspection to confirm that it has been completed satisfactorily.
- On receipt of an invoice from the approved contractor, payment will be made direct to the contractor.

Appendix five

How to make an application for a discretionary home improvement loan

- Contact the private sector housing team to discuss the repairs or improvements needed to your home.
- If the council thinks that we may be able to help you will need to complete a financial assistance enquiry form.
- Once this has been completed and the council have confirmed that you qualify for help, a visit will be arranged to determine the works required.
- If you do not qualify for grant aid, you may be offered a low-cost subsidised loan through our partners, Parity Trust.
- The PSHO will draw up a schedule of work for you to obtain quotations.
- Your case will be referred to Parity Trust for a full financial assessment to decide if a loan is affordable for you.
- If you are refused a loan, Parity Trust will refer you back to us for consideration of any other form of assistance.
- If a loan is approved by Parity Trust, you will need to submit your quotations to us for approval.
- Once the council has approved the work, you can then arrange for them to be carried out.
- On completion of the work, you need to let us know and a final inspection will be carried out.
- You will need to obtain an invoice for the work and send it to us.
- The council will then contact Parity Trust to request that the funds be released.
- The money will be paid directly to the contractor.

