



East Riding of Yorkshire Council

Private Sector Housing Assistance Policy 2020-2023



*"Fairer Housing
Future Homes"*



EAST RIDING
OF YORKSHIRE COUNCIL

FOREWORD

Ensuring safe, secure and good quality homes is embedded within the Council's housing strategy which aims to improve property conditions and promote sustainable living in the East Riding of Yorkshire. This private sector Housing Assistance Policy seeks to provide information on what type of assistance is available to vulnerable and disabled residents within the East Riding of Yorkshire.

The Housing Assistance Policy aligns with the Council's corporate priorities of supporting vulnerable people, reducing inequalities and promoting health, wellbeing and independence.

Being able to deliver a wide range of housing assistance is vital to address issues such as the potential loss of independence, increased need for care and support and ultimately unnecessary admission to hospital with all costs associated with such cases. Delivery of this policy can only be achieved by working closely with internal and external partners and other key stakeholders.



Councillor Mike Stathers
Portfolio Holder – Enhancing Communities

CONTENTS

| | | |
|----|--|----|
| 1 | Introduction | 1 |
| 2 | Policy Statement And Aims..... | 2 |
| 3 | National Strategic Context..... | 4 |
| 4 | Legal Framework | 5 |
| 5 | Minor Adaptations | 6 |
| 6 | Disabled Facilities Grants (DFG) - General..... | 7 |
| 7 | Mandatory DFG | 12 |
| 8 | Discretionary Top Up Of Mandatory DFG..... | 14 |
| 9 | Discretionary – Equipment Loans | 15 |
| 10 | Discretionary – Works Less Than £5,000 | 17 |
| 11 | Discretionary – Emergency Heating | 19 |
| 12 | Discretionary – Safe Homes | 20 |
| 13 | Other Measures – Local Enhancement..... | 22 |
| 14 | Dementia Aids And Adaptations..... | 24 |
| 15 | Tackling Fuel Poverty..... | 26 |
| 16 | Healthy Homes Fund | 28 |
| 17 | Home Security And Target Hardening Support | 30 |
| 18 | Mortgage Rescue Scheme ('Breathing Space') | 32 |
| 19 | Director Discretion | 35 |
| 20 | Complaints Procedure | 36 |
| 21 | Monitoring | 37 |
| 22 | Equalities..... | 38 |

I INTRODUCTION

- I.1 Ensuring a home is suitable to enable independence or supports others to provide safe and effective care will contribute to the health and well-being of our residents. By the provision of advice, support and financial assistance we can adapt the homes of disabled or vulnerable people enabling them to live safely. This in turn will reduce the costs to health and social care through a reduction in GP visits and non-elective hospital admissions and re-admissions.
- I.2 Helping residents to make the right housing choices for their needs and providing support to make the home safe can help to:
- promote independence for vulnerable and disabled residents;
 - minimise the fear of crime through targeted home security improvements;
 - improve health and wellbeing by reducing the number of households in fuel poverty; and
 - reduce energy use and the associated effects from housing on climate change.
- I.3 This policy explains how the Council will use resources, subject to available funding and where available, to assist private sector residents in need of support by the provision of measures.

2 POLICY STATEMENT AND AIMS

- 2.1 This policy aligns with the council's corporate priorities of supporting vulnerable people, reducing inequalities and promoting health, wellbeing and independence. Ensuring safe, secure and good quality homes is also embedded within the council's housing strategy which aims to improve property conditions and promote sustainable living in the East Riding of Yorkshire.
- 2.2 The focus of this private sector housing assistance policy is one of prevention and also to enable independent living by supporting those whose independence may be at risk. It is the Council's view that it is primarily the responsibility of homeowners and private sector landlords to maintain their own homes and private rented accommodation. Therefore aid should be targeted at those suffering due to vulnerability, disability or financial hardship.
- 2.3 The East Riding of Yorkshire Council Housing Assistance Policy aims to:
- Provide advice, information and support on repair, maintenance and adaptation of properties across the East Riding;
 - Offer health based framework assistance to vulnerable groups and households including those with long term health conditions;
 - To contribute to the aims of the Better Care Fund to reduce delayed transfers of care, minimise hospital admissions and facilitate early discharge from hospital by addressing housing issues which may be preventing residents returning home;
 - Assist disabled people with adaptations to improve their quality of life, by providing a home that enables them to be as independent as possible with or without the support of carers;
 - Increase the number of vulnerable households who are able to heat their homes in a more affordable way and reduce the number of households in fuel poverty;
 - Reduce energy use and the associated carbon dioxide emissions from housing;
 - Target resources for vulnerable homeowners where poor housing is having a negative impact on their health, safety and wellbeing; and
 - Minimise the fear of crime through targeted home security improvements.
- 2.4 The provision of housing assistance is subject to the availability of funding. With the exception of Disabled Facilities Grant (DFG) funding, all other assistance which may be provided under this policy is at the discretion of the Council and will be subject to the availability of financial resources and how those resources may be directed by the Council's strategic priorities.
- 2.5 The policy sets out the basis on which the Council will provide the following forms of private sector housing assistance:
- Aids and adaptations;
 - Safe and Sound assistance;
 - Home security and target hardening measures; and
 - Tackling fuel poverty and energy efficiency.

- 2.6 The Care Act 2014 established a requirement that a needs assessment must be carried out where it appears to the social care authority that a person for whom they may provide or arrange community care services, may be in need of such services. The associated guidance states that the care and support system must actively promote wellbeing and independence and aim to prevent need, not just wait to respond when people reach a crisis point.
- 2.7 In April 2015 the Government made significant changes to the funding mechanism for disabled facilities grants by making the allocation part of the Better Care Fund (BCF); a pooled budget between the NHS and upper tier councils. The aim of the fund is to provide more joined-up and customer focused services to reduce hospital and care admissions and enable people to return from hospital more quickly.
- 2.8 Aligned to this, the NHS Next Steps on the 5 Year Forward View (March 2017)¹ noted that a key condition for transformation across local health economies is a strong primary and out-of-hospital care system, with well-developed planning about how to provide care in people's own homes, with a focus on prevention, promoting independence and support to stay well.
- 2.9 Home adaptations and essential repairs for disabled and vulnerable people support these requirements as they can:
- Enable independence at home;
 - Speed up hospital discharge/reduce readmission;
 - Prevent escalation of need e.g. accidents and falls;
 - Support maintenance of physical and mental well-being; and
 - Reduce the fear of crime and prevent them becoming a repeat victim of crime.
- 2.10 It is clear that home adaptations can contribute to meeting a range of Public Health, NHS, Community Safety and Social Care outcomes. While the housing law relating to the provision of grants for disabled adaptations has not changed, there is scope for local innovation in delivery and opportunity to consider how home adaptations can better support housing, health and social care to achieve improved health and wellbeing outcomes for those with care and support needs.

¹<https://www.england.nhs.uk/wp-content/uploads/2017/03/NEXT-STEPS-ON-THE-NHS-FIVE-YEAR-FORWARD-VIEW.pdf>

3 NATIONAL STRATEGIC CONTEXT

- 3.1 The Care Act 2014 established a requirement that a needs assessment must be carried out where it appears to the social care authority that a person for whom they may provide or arrange community care services, may be in need of such services. The associated guidance states that the care and support system must actively promote wellbeing and independence and aim to prevent need, not just wait to respond when people reach a crisis point.
- 3.2 In April 2015 the Government made significant changes to the funding mechanism for disabled facilities grants by making the allocation part of the Better Care Fund (BCF); a pooled budget between the NHS and upper tier councils. The aim of the fund is to provide more joined-up and customer focused services to reduce hospital and care admissions and enable people to return from hospital more quickly.
- 3.3 Aligned to this, the NHS Next Steps on the 5 Year Forward View (March 2017)² noted that a key condition for transformation across local health economies is a strong primary and out-of-hospital care system, with well-developed planning about how to provide care in people's own homes, with a focus on prevention, promoting independence and support to stay well.
- 3.4 Home adaptations and essential repairs for disabled and vulnerable people support these requirements as they can:
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 - Speed up hospital discharge/reduce readmission;
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- 3.5 It is clear that home adaptations can contribute to meeting a range of Public Health, NHS, Community Safety and Social Care outcomes. While the housing law relating to the provision of grants for disabled adaptations has not changed, there is scope for local innovation in delivery and opportunity to consider how home adaptations can better support housing, health and social care to achieve improved health and wellbeing outcomes for those with care and support needs.

²<https://www.england.nhs.uk/wp-content/uploads/2017/03/NEXT-STEPS-ON-THE-NHS-FIVE-YEAR-FORWARD-VIEW.pdf>

4 LEGAL FRAMEWORK

4.1 This policy sets out how the council will use its power to provide financial assistance for home repairs, improvements and adaptations to private sector housing. These powers are provided within the legislative framework noted below.

- The Housing Grants, Construction and Regeneration Act 1996 as amended by The Disabled Facilities Grant Order 2008 states that the local authority has a statutory duty to provide adaptations to homes for disabled people. Funding for these adaptations is provided by the Disabled Facilities Grant capital allocation via the Better Care Fund.
- Under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) the Council may use its discretionary powers to make better use of limited resources and offer Housing Assistance.
- Other assistance is facilitated in accordance with powers given under Section 2 of the Local Government Act 2000.

4.2 In accordance with the RRO this policy has been adopted by the Council and includes details of the:

- Types and amounts of assistance available;
- Eligibility for assistance and any conditions that may apply; and
- Circumstances when repayment may be required.

5 MINOR ADAPTATIONS

5.1 Purpose

In some cases minor adaptations can be the solution to support households whose independence may be at risk. They can also speed up hospital discharge and prevent escalation of need.

Minor adaptations will ordinarily be of a value of under £1,000 and will include such items as:

- Grab rails;
- Hand rails;
- Banister rails; and
- Bathing and toileting aids.

5.2 Eligibility

All requests for assistance for adaptations must commence with an assessment by the Council's Disability Resource Team. If the Occupational Therapist (OT) or Occupational Therapy Assistant (OTA) determines that a minor adaptation will meet the identified need, they will commission this work directly.

5.3 Financial Assessment

No financial assessment is required. Minor adaptations are provided free of charge, following an appropriate assessment by the Disability Resource Team.

5.4 Applications

Applications for an Occupational Therapist assessment are made through the Council's customer services network. Major adaptations (which generally cost over £1,000) would come under the Housing Grants, Construction and Regeneration Act 1996. This type of work is to enable people to;

- Move in and around their home;
- Access living and sleeping areas within their home; and
- Access cooking, bathing and toilet facilities.

6 DISABLED FACILITIES GRANTS (DFG) - GENERAL

6.1 Assistance

There are two types of assistance the Council can offer.

1. A Mandatory Disabled Facilities Grant.
2. A Discretionary Disabled Facilities Grant.

6.2 Mandatory DFG

The Council has a statutory duty to provide grant support to disabled people to undertake a range of adaptations to their homes in accordance with the provisions of Housing Grants, Construction and Regeneration Act 1996. The adaptations funded will be considered as being the most appropriate, reasonable and cost effective way of meeting the needs of the disabled person up to a maximum amount of grant of £30,000. Any associated fees, for example technical surveys or obtaining proof of title, will be included in the total assistance amount.

The purposes for which a grant must be given are detailed in section 23 of the Housing Grants Construction and Regeneration Act 1996. The Council has a separate guidance document entitled 'Home Adaptations for Disabled People' which provides full details of the categories that can be considered under the grant.

6.3 Discretionary DFG

By adopting Article 3 of the Regulatory Reform Order 2002 greater flexibility, quicker outcomes and the delivery of a wider range of works can be achieved without going through the full DFG process.

The schemes listed below will be available and an assessment of each case will be undertaken to ensure the right option for the household is considered. This may include referrals to a range of organisations to look at benefits, fire safety, energy efficiency, water saving measures and aid from charities.

- Top up of a mandatory Disabled Facilities Grant.
- Equipment loans.
- Works of less than £5,000.
- Emergency Heating.
- Emergency electrical or safety works if identified as required when undertaking aids or adaptations.
- Other measures – local enhancements.
- Dementia Aids & Adaptations.

Individual scheme details and criteria are provided below.

The availability of all discretionary DFG assistance is subject to annual levels of external funding. Budgets will be monitored through the Council's Housing General Fund Programme Board to align funding so that priority mandatory aid is targeted. An

application may be processed through the mandatory DFG route if an individual requests it.

6.4 Eligibility and conditions for both mandatory and discretionary DFGs

Specific criteria for each form of assistance are detailed under the scheme, however the following conditions will apply to all DFG work, whether mandatory or discretionary.

1. Any person making an application must be over 18 years on the date of making the application and live in the dwelling as their sole or main residence within the East Riding of Yorkshire. In cases of joint custody of a disabled child, the dwelling of the parent in receipt of Child Benefit will be the eligible residence for a mandatory DFG. Subject to sufficient budget, a discretionary DFG may be provided for a disabled child where equal joint custody arrangements are in place.
2. All eligible works are carried out fully in accordance with the Council's issued specification.
3. To ensure the most efficient use of the budget, the intended works will be the simplest and most cost-effective adaptation. Any other works will only be considered if it is practical to do so and all other options have been explored. This may result in existing rooms being used in a different way, such as a downstairs room for sleeping.
4. If the applicant wishes to carry out works to the property which are over and above those assessed by the Occupational Therapist as necessary and appropriate and reasonable and practical by the Healthy Homes Team, the Council may offer financial assistance up to the value of the assessed need. In these situations, the Council will determine the client contribution to be made and this shall be paid to the client after a final inspection to ensure completion of all the agreed works. This is called a 'preferred scheme' and will still require approval by the Occupational Therapy Team. For example a through floor lift has been recommended, but the applicant prefers to create a ground floor bedroom and bathroom extension. The grant award will be based on the most cost effective option and this amount will part fund the preferred scheme.
5. If an applicant wishes to enhance a scheme approved by the Council, then the client shall be responsible for providing the Council with the additional cost of the enhancement. These works will not affect the overall layout of the works, but are based on the preferences of the client. Examples of such works are additional tiling or upgraded taps. All contributions shall be paid prior to works commencing.
6. Grants may be refused in circumstances where it is not reasonable or practicable to adapt a property, for example after the property has been assessed and it is deemed the funding would be too high to provide value for money. In such circumstances the Council will continue to seek a positive outcome for the individual by looking at other housing options.

7. Routine and ongoing maintenance of the property should be undertaken by the owners or occupiers. This includes but not exclusively, painting of external woodwork, clearing of gullies, gutters and spouts, soil pipes and fall pipes, maintenance of adequate clearance of soil, paths, drives and vegetation below the damp proof course, pointing to external brick or stone work and repairs to rendering. Random inspections may be carried out giving 14 days notice, to ensure this requirement is fulfilled.
8. The approval of assistance does not give or imply the Council's approval of any other consent that may be required, such as planning permission or building regulation consent. It is the responsibility of the applicant to obtain any such consent as may be required at their own cost.
9. If recyclable equipment, for example stair lifts, hoists, modular ramps and steps, are no longer required by the disabled person, the owner of the property or tenant for whom the work was undertaken must notify the Council's Disability Resource Team, so that this equipment may be removed and recycled if appropriate and if the Council so requires. The appropriate cost of removal of the equipment will be paid by the Council only where these items are recovered to be re-cycled. If the equipment is not required by the Council then it will become the property of the owner, occupier or tenant for them to dispose of as they see fit.
10. The Council may, by written notice, require the responsible person to provide a statement within 21 days to satisfy the Council that any condition is being complied with.
11. In respect of owner occupiers, a property charge will be levied on the property for grant works that exceed £5,000 (excluding any agency or professional fees), up to a maximum charge of £10,000. These charges will last for ten years from the certified date of the grant. Where multiple works are carried out on one application and the works exceed £5,000 then a legal charge will be made. Once approved, the legal charge is registered with the Land Registry. The legal charge contains the conditions of the grant and the repayment provisions.
12. If an owner occupier makes a relevant disposal of the dwelling within a period of ten years from the certified completion of the works, the owner will be required to repay the amount of the charged works on demand. This condition remains in force for the whole of the ten year grant condition period and is binding not only on the person who gave the certificate but also on any person who is for the time being an owner of the dwelling. However, where the owner dies during the grant condition period, the Council will not seek repayment of the legal charge, if the works are deemed to have added no value of the property.
13. It is a condition of the grant where a property charge has been placed that no further or additional borrowing can be secured against the property during the ten year condition period without the Council's consent. The Council will automatically consent where there is a like-for-like re-mortgage of the property. All other requests will be considered on a case by case basis, but no consent will be given for debt consolidation, holidays, holiday homes or any lending not used for matters related directly to the property upkeep or improvement or improving

the life of the applicant (for example, additional equipment for the applicant). All consent requests must be accompanied by satisfactory documentary evidence requested by the Council. Any consents provided will be in the Council's standard form.

14. It is expected that Registered Providers (RPs) will have robust business plans in place which should cover funding to support minor adaptations for their tenants. Applications for DFGs from RPs will be considered and the Council aims to work collaboratively with them to assist with funding. If the required works amount to less than £1,000 the Council will expect the RP to provide the funding. Adaptations costing in excess of £1000, the RP will be required to contribute 20% toward the overall cost.

15. Persons will not be eligible for assistance in the following circumstances:

- Where ownership of the dwelling is disputed;
- Where the owner of the property has a statutory duty to undertake the necessary works to the dwelling and it is reasonable for them to do so;
- Where the proposed works would normally be covered by buildings insurance. If before a grant is approved it is found that the applicant has submitted an insurance claim, the insurance company will be asked to confirm in writing the extent of the claim and their liability, if any. The value of any housing assistance will be reduced by the amount equivalent to the insurance company's liability. Any monies paid out by the Council and later found to be an insured risk will be reclaimed by the Council from the owner;
- Where works have started before the formal approval of an application, except where in exceptional circumstances a defect may present a serious risk to health and safety;
- Where the proposed works are to repair any shed or outbuildings; or
- Where applications are incomplete or lack sufficient information.

6.5 Applications for both mandatory and discretionary DFGs

Applications must be made in writing on the appropriate form and include documentation as requested. An application will only be considered complete once all the relevant documentation is provided. An information sheet is given to grant applicants to guide them through the formal process. This can also be found on the Council's website.

There is often high demand for financial assistance which may lead to a waiting time between the referral being made and the application being progressed. To ensure that urgent cases can be prioritised and waiting times can be minimised, the Council adopts a simple waiting list mechanism.

6.6 Maintenance and Repair for both mandatory and discretionary DFG.

1. The work undertaken by contractors appointed by the Council is guaranteed for a period of 12 months. After this date it is the responsibility of the applicant to undertake or rectify any repairs and it is strongly advised that you should have adequate Building Insurance. Some specialist equipment may have an

extended warranty provided by the manufacturer or a specific set period of servicing included within the grant. It is the applicant's responsibility to ensure that they adhere to all conditions of a warranty and/or servicing, allowing access to contractors for routine servicing and maintenance. Copies of warranties/guarantees or servicing timescales will be provided to the applicant after completion of the works.

2. Where recyclable equipment has been provided that requires maintenance or Lifting Operations and Lifting Equipment Regulations (LOLER) testing, the individual should allow access to contractors subject to reasonable notice.

6.7 Fees for both mandatory and discretionary DFGs

To assist clients through every step of the process, the Council provides a full Home Improvement Agency service via the Healthy Homes Team. The DFG regulations allow for a charge to be made for this service and this amount is 16% of the total cost of the works exclusive of vat. The fee covers the work done by the Council in relation to:

- Guidance on completing an application;
- Determining eligibility;
- Property inspection;
- Preparing schedules and plans;
- Obtaining estimates;
- Assessing financial means;
- Calculating approved expenditure and issuing approvals;
- Monitoring work throughout;
- Authorising and making payment of grant to contractors upon completion of works; and
- Referrals to other agencies/charities for aid.

These fees are not payable by the applicant and will be paid via an internal recharge by the Council.

7 MANDATORY DFG

7.1 Purpose

To undertake a statutory duty to provide grant aid to disabled people to carry out a range of adaptations to their homes in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996. This can be up to a maximum of £30,000.

7.2 Eligibility

All owner occupiers, tenants and licensees who are able to satisfy the criteria in section 19-22 of the Housing Grants Construction & Regeneration Act 1996 are eligible to apply for a DFG. There are no age restrictions to the person receiving the grant. The proposed works must be necessary and appropriate to meet the needs of the disabled person and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property.

Where the applicant is renting under an assured shorthold tenancy, the Council will consider their application if the landlord confirms in writing that it is their intention to continue renting the property to the applicant for the grant condition period once the works are completed.

Where the applicant is renting from a family member, the Council will require documentary evidence of a proper tenancy and full market rental payments.

Applications must be supported by a recommendation from the East Riding Occupational Therapy Team, confirming that the person's disability meets the requirement of the Act and that the works are necessary and appropriate. The requirements are further assessed by the Healthy Homes Team to ensure the recommended works are reasonable and practicable in accordance with section 23 of the Act.

7.3 Financial Assessment

The grant is subject to a formal means test to determine the applicant's contribution towards the cost of the work. Eligible works for a child will not be subject to a means test.

7.4 Applications

Applications must be made on the relevant form and supported by a referral from the East Riding Occupational Therapy Team. Owner occupiers, private tenants and Registered Providers of Social Housing may make an application.

7.5 Payment

Payment will be paid direct to the contractor upon satisfactory completion of the eligible works and appropriate invoices. In some instances interim payments will be made subject to work being completed to appropriate stages. The applicant must agree and sign that they are satisfied with the quality of the work prior to payment. If the

applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

7.6 Conditions

1. Written consent from the owner(s) and any person(s) holding a relevant interest in the property must be obtained prior to works commencing.
2. No work should commence prior to formal approval of the grant or any additional work undertaken without consent and agreement.
3. All works must be completed within 12 months of grant approval.

8 DISCRETIONARY TOP UP OF MANDATORY DFG

8.1 Purpose

To provide discretionary financial assistance to a disabled person, who qualifies for a mandatory DFG where the cost of the eligible works exceeds the mandatory grant maximum of £30,000. This top up can be up to a maximum of £15,000.

8.2 Eligibility

Applicants must be eligible and qualify for a mandatory DFG under section 7 of this policy and the value of the eligible works (including the client contribution and any fees if applicable) exceed the mandatory grant maximum.

Works funded by the top-up must be necessary and appropriate to meet the needs of the disabled person and it must be reasonable and practicable having regard to the age and condition of the property.

8.3 Financial Assessment

The top up will be subject to a formal means test using the prescribed test of resources applicable to mandatory disabled facilities grants. Where the disabled person is a child, the parent or guardian will be means tested in respect of the top up funding.

8.4 Applications

Applications will be considered alongside an application for a mandatory DFG. The decision to allow a discretionary top-up up to a maximum of £15,000 will be made by the Head of Housing, Transportation and Public Protection.

8.5 Payment

The discretionary top up will be paid as an additional amount to the mandatory disabled facilities grant under the same payment conditions

8.6 Conditions

Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant. All other conditions are as per sections 6 and 7 of this policy.

8.7 Family Tenancies and Assured Shorthold Tenancies

Discretionary top-up payments will not be available to family tenancies or Assured Shorthold Tenancies.

9 DISCRETIONARY – EQUIPMENT LOANS

9.1 Purpose

To provide a rapid provision of recyclable equipment to meet the needs of a person either requiring hospital discharge or to prevent someone in crisis being admitted to hospital or residential care. The installation can be facilitated without delay and without the need for a formal mandatory application, thereby reducing grant administration time, social care and health costs.

Equipment will be determined as stair lifts, relocatable external modular ramps, ceiling tracks and relocatable steps, and will remain the ownership of the Council. The East Riding Occupational Therapy team would look to provide from its own stock of recyclable equipment first. If the equipment is not available, a referral to the Healthy Homes team for new equipment will be made.

9.2 Eligibility

There is no age restriction for this assistance. The disabled occupant must be eligible under the provision of the Housing Grants Construction and Regeneration Act 1996. Applications must be supported by a referral from East Riding of Yorkshire Council Occupational Therapy personnel. Where the applicant is renting under assured shorthold tenancy, the Council will consider their application if the landlord confirms in writing that it is their intention to continue renting the property to the applicant for the grant condition period once the works are completed. Where the applicant is renting from a family member the Council will require documentary evidence of a proper tenancy and full market rental payments.

Works funded must be necessary and appropriate to meet the needs of the disabled person and it must be reasonable and practicable having regard to the age and condition of the property.

9.3 Financial Assessment

There is no means test of the applicant, as these removable items will be provided on a temporary loan basis to residents in need.

9.4 Applications

Applications must be made by a referral from East Riding Occupational Therapy team confirming the works that are required to the home. Applicants must complete and sign consent on the required application to accept the equipment.

9.5 Payment

Installation will be arranged by the Healthy Homes Team using the approved contractor to install the specialist equipment. Once installed, payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

9.6 Conditions

Written consent must be obtained from owner(s) and any person(s) holding a relevant interest in the property prior to works commencing. Once the equipment is ready to install, the work must be undertaken within two months and if the applicant refuses access, after three attempts by the installer the grant will be cancelled. If after the production of a piece of equipment, a client declines install without a valid reason, they will be invoiced 15% of the total cost of the materials and installation.

The Council will remove items of recyclable equipment for re-use when they are no longer required by the disabled applicant. If the items are not considered appropriate for re-use it will be the responsibility of the householder/owner to remove any such items at their own cost.

If an applicant requests a piece of equipment which is above that of the standard stock provided by the Council then a full application for a mandatory DFG will be required.

10 DISCRETIONARY – WORKS LESS THAN £5,000

10.1 Purpose

To provide discretionary financial assistance for disabled occupants where the total cost of the mandatory works under The Housing Grants, Construction and Regeneration Act 1996 are less than or equal to £5,000 and the applicant is in receipt of a low income.

10.2 Eligibility

All owner- occupiers, tenants and licensees who are able to satisfy the criteria in section 19-22 of the Housing Grants Construction & Regeneration Act 1996 are eligible to apply for a DFG. There are no age restrictions to this grant. The proposed works must be necessary and appropriate to meet the needs of the disabled person and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property.

Where the applicant is renting under an assured shorthold tenancy the Council will consider the application if the landlord confirms in writing that it is their intention to continue renting the property to the applicant for the grant condition period once the work are completed.

Where the applicant is renting from a family member the council will require documentary evidence of a legal tenancy and full market rental payments.

Applications must be supported by a recommendation from the East Riding Occupational Therapy Team, confirming that the person's disability meets the requirement of the Act and that the works are necessary and appropriate. The requirements are further assessed by the Healthy Homes Team to ensure the recommended works are reasonable and practicable in accordance with section 23 of the Housing Grants, Construction and Regeneration Act 1996.

10.3 Financial assessment

This assistance is not subject to a formal means test, but the following criteria will be applied in addition to the passport benefits already providing exemption from a means test. Eligible works for a child will not be subject to any means test.

- Council Tax reduction except single person allowance;
- Saving Pension Credit;
- Contribution based jobseekers allowance; and
- Total annual income less than £16,000 per annum for a single person or £20,000 per annum for a couple with or without children or single with children.

10.4 Applications

Applications must be made on the relevant form and supported by a referral from the East Riding Occupational Therapy Team. Owner occupiers, private tenants and

Registered Providers of Social Housing (other than East Riding Council tenants) may make an application.

10.5 Payment

Payment will be paid directly to the contractor upon satisfactory completion of the eligible works and appropriate invoices. The applicant must agree and sign that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

10.6 Conditions

Written consent from the owner(s) and any person(s) holding a relevant interest in the property must be obtained prior to works commencing. No work should commence prior to formal approval of the grant or any additional work undertaken without consent and agreement. If the cost of the works exceeds £5,000 the client will be required to pay a contribution towards the work or if the applicant has an owner's interest then a land charge will be registered against the property. If the property is disposed of within ten years of the completion of the works, repayment will be required. All works must be completed within six months of grant approval. An extension to this timescale may be granted at the discretion of the Healthy Homes Manager.

II DISCRETIONARY – EMERGENCY HEATING

II.1 Purpose

This discretionary assistance is for owner occupiers or private tenants with repairing responsibilities and with chronic or severe health conditions to fund heating and energy efficiency measures up to £5,000. The aim is to prevent admission to, or reduce the time spent in hospital, respite or other care settings.

II.2 Eligibility

There is no age restriction to this grant and the funding can be offered to owner occupiers or private tenants with a full repairing responsibility or leases with more than five years remaining.

Applicants must have a chronic or severe health condition exacerbated by living in a cold and/or damp home.

II.3 Financial Assessment

There is no means test for this grant.

II.4 Applications

Applications must be made through a referral to the Healthy Homes Team by a health or social care professional confirming the works are urgent and confirmation of the health condition.

II.5 Payment

Installation will be arranged by the Healthy Homes Team using the procured contractor to install or undertake the heating work. Once installed, payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

II.6 Conditions

If the cost of the works exceeds £5,000 the client may be required to pay a contribution towards the work. Only one application will be considered in a five year period as it will be the responsibility of the occupier to maintain and service the new boiler/heating once installed.

12 DISCRETIONARY – SAFE HOMES

12.1 Purpose

This discretionary assistance is for owner occupiers or private tenants with a repairing responsibility whose property requires essential repairs, which are identified whilst undertaking mandatory or discretionary DFG works. The maximum amount of aid is £5,000.

12.2 Eligibility

There is no age restriction to this grant and the funding can be offered to owner occupiers or private tenants with a full repairing responsibility or leases with more than 5 years remaining. Essential works are determined as those which are significant to prevent the installation or safe use of the works to be installed under the DFG such as:

- Electrical repairs where a new stair lift, bathroom adaptations or heating is provided;
- Removal of lead piping or provision of utility mains or emergency shut off where bathroom or kitchen adaptations or heating is provided;
- Structural flooring work in the process of adapting a bathroom or kitchen; and/or
- Clearance and one off deep clean to enable works to be installed.

12.3 Financial Assessment

This assistance is not subject to a formal means test but the following criteria will be applied in addition to the passport benefits already providing exemption from a means test. Eligible works for a child will not be subject to any qualification.

- Council Tax reduction except single person allowance;
- Saving Pension Credit;
- Contribution based jobseekers allowance; and
- Total annual income less than £16,000 per annum for a single person or £20,000 per annum for a couple with or without children or single with children.

12.4 Applications

Applications are not required as this is an extension to an existing grant application. However in respect of applicants for equipment loans, additional information on income will be requested to determine eligibility.

12.5 Payment

Installation will be arranged by the Healthy Homes Team using the procured contractor to install or undertake the works. Payment will be paid direct to the contractor upon satisfactory completion of the eligible works and appropriate invoices. The applicant must agree and sign that they are satisfied with the quality of

the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

12.6 Conditions

Written consent from the owner(s) and any persons holding a relevant interest in the property must be obtained prior to works commencing. No work should commence prior to formal written approval of the work to be undertaken. No aid will be given to dwellings which have been built or converted less than ten years ago. If the cost of the works exceeds £5,000 the client will be required to pay a contribution towards the work or if the applicant has an owner's interest then a land charge will be registered against the property. If the property is disposed of within ten years of the completion of the works, repayment will be required.

13 OTHER MEASURES – LOCAL ENHANCEMENT

13.1 Purpose

The purpose of this assistance is to complement the core assistance provided by the DFG and enhancements to them. Local enhancements provide a flexible approach up to a value of £5,000, which:

- Focuses on supporting people to age well in their own homes;
- Enables collaborative working with health, social care and housing to facilitate discharge from hospital; or
- Prevents admission to hospital or other care setting, where the persons need would be better met by the provision of equipment that may otherwise require an adaptation.

13.2 Eligibility

There is no age restriction for this grant. The applicant must have been assessed as potentially needing an adaptation to meet their needs or require additional health or social care provision. The application should provide confirmation that the equipment will reduce the need for care, facilitate hospital discharge and that the equipment cannot ordinarily be provided via equipment services.

The type of assistance is not restricted to a prescriptive list of options as each case is determined by an individual's needs. The type of assistance will be determined by professionals working with the applicant to identify how best the grant can be used to assist them. It may include but is not restricted to:

- Specialist safety beds;
- Wheelchair seat riser (via personal wheelchair budget);
- Stair climber;
- Mobile portable gantry hoists; and
- Portable air-conditioning units.

13.3 Financial Assessment

There is no means test for this funding.

13.4 Applications

Applications must be made through a referral from a professional who is working with the applicant to either support the process of hospital discharge or to maintain independence at home. Applications are made through the Council's Disability Resource Team who will assess each application on a case by case basis. Equipment will be ordered through the Council's preferred suppliers.

13.5 Payment

In the case of works or services, payment will be made directly to the contractor upon satisfactory completion of works and appropriate invoices.

13.6 Conditions

Written consent should be obtained from the applicant prior to provision of the equipment whereby the applicant agrees that:

- The equipment remains the property of the Council;
- They allow access for maintenance and servicing as required;
- The equipment will be loaned for the time period required; and
- The equipment is returned to the Council in good working order when no longer required.

14 DEMENTIA AIDS AND ADAPTATIONS

14.1 Purpose

This assistance will provide aids and adaptations in the home designed to enable people with a diagnosis of dementia to manage their surroundings and retain their independence. The maximum funding is £1,000.

The Council will work with the relevant health professional or dementia support worker to determine appropriate works on a case by case basis. This may include but is not restricted to:

- Thermostatic taps;
- Lighting and door signage;
- Motion sensors.

Over the course of the next 2 years the Council's Adult Social care team are changing the way it delivers adult social care to residents of the East Riding. This is being delivered through the 'Your Life Your Way' program. One of the work streams, 'Early Intervention and Prevention' will be exploring opportunities to embed and maximise the use of Technology Enabled Care (TEC). It is envisaged that Digital technologies will enable people to get the right support at the right time, reducing the need for longer term care.

The introduction of dementia aids and adaptations will also include considering TEC as a solution to enable families to maximise independence for their relatives for longer.

14.2 Eligibility

Applicants must be owner occupiers or private tenants with either a clinical diagnosis of dementia or have been referred by a General Practitioner, other health professional or a dementia support worker. The application should confirm that the requested works are necessary and appropriate to support an applicant to retain their independence.

14.3 Financial assessment

This assistance is not subject to a means test.

14.4 Applications

Applications must be made on the relevant form and supported by a referral from a General Practitioner, dementia support worker or other relevant health professional.

14.5 Payment

The Council will appoint a contractor or work with a third party to undertake the eligible works. Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

14.6 Conditions

It must be reasonable and practicable to undertake the works. All works must relate to the applicants dementia needs and assist them to remain in their home independently for a longer period. Only one application will be considered within any two year period.

15 TACKLING FUEL POVERTY

This scheme is funded by the Council's own resources or external funding providers and is only offered subject to funding being available.

15.1 Purpose

The aim of this scheme is to encourage owner-occupiers and private landlords to improve the energy efficiency of their housing, increasing affordable warmth and reducing carbon dioxide emissions. Partnership working with utility companies or their agents will aim to ensure loft or cavity wall insulation is available subject to national initiatives.

The maximum funding is £500 per measure subject to a survey of the property.

15.2 Eligibility

Applicants must be either an owner occupier or landlord of privately rented accommodation which satisfies the conditions of the free property survey undertaken by the Council/Utility appointed contractor. The survey must confirm:

- The property is an existing domestic dwelling;
- There is nothing which will restrict the measures being installed; and
- The owner/landlord has applied for aid under the Energy Company Obligation (ECO) but there is insufficient or no funding available for the work to be completed.

Eligible works include:

- Loft insulation;
- Cavity wall insulation;
- Provision or extension of a loft hatch to enable loft insulation; and
- Loft clearance for vulnerable residents who are either disabled or elderly.

15.3 Financial Assessment

This assistance is not subject to a means test but on a first come, first served basis subject to funding from ECO and Council. A contribution of £99 per measure will be expected from a householder after any contribution from ECO.

15.4 Application

Applications must be made through the Council's Healthy Homes Team. A referral to the team can be made online, through the Council's network of Customer Service Centres.

15.5 Payment

Payment is made directly to the contractor/utility upon satisfactory completion of the eligible works and approval of invoices. The applicant must agree and sign that they are satisfied with the quality of the work prior to payment.

15.6 Conditions

The householder must pay £99 per measure and the Council will top up to a maximum of £500 per measure. Where the cost of a measure is in excess of £500 the householder is responsible for the additional payment. The Contractor will enter into a contract with the householder and will be notified of any contribution.

16 HEALTHY HOMES FUND

This scheme is funded by the Council's own resources or external funding providers and is only offered subject to funding being available.

16.1 Purpose

The aim of this scheme is to repair or replace heating measures to vulnerable households with a long term health condition exacerbated by a living in a cold and/or damp home that cannot fully fund the work themselves.

16.2 Eligibility

Applicants must be an owner occupier or a private tenant with repairing responsibility for the heating. They must have lived in the dwelling for a minimum of 6 months as their sole residence, have a long term health condition and a low household income, with little or no savings.

Eligible works include:

- Loft insulation;
- Cavity wall insulation;
- Storage heaters (repairs or replacements);
- Central heating;
- Replacement/repair of boilers if broken;
- Other heating repairs;
- Renewables, if applicable; and
- Energy Company Obligation (ECO) Top up.

16.3 Financial Assessment

Applicants will be assessed in respect of their income, savings and household composition. All clients will be asked to make a contribution towards the cost of the work and if appropriate charity funding may be applied for.

16.4 Application

Applications should be made via a trained referrer to the Council's Healthy Homes Team on the appropriate form. A self-referral can be made online, through the Council's network of Customer Service Centres.

16.5 Payment

Payment is made directly to the appointed contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant must agree and sign that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

16.6 Conditions

1. Applicants must self-declare income and savings levels which may be verified by additional supporting documentation. If any statutory or obligation grants are available these must be pursued before aid can be received from this fund. Working systems are not replaced, even if a new system would be more efficient. No temporary heating or decoration, boxing in of pipework can be aided.
2. Any contribution towards the cost of the works should be paid upfront to the Council before the work commences.
3. No work can commence without formal approval and retrospective payments cannot be made.

17 HOME SECURITY AND TARGET HARDENING SUPPORT

This scheme is funded by the Council's own resources or external funding providers and is only offered subject to funding being available.

17.1 Purpose

The Council provides support for vulnerable residents to help them stay safe and feel safe.

Residents who are eligible to receive support are contacted by a contractor appointed by the Council using a fixed tendering process, who conduct a professional home security assessment and then provide and install home security equipment such as:

- Five lever mortise locks;
- Door chains;
- Door viewers;
- Window alarms and/or locks;
- Protected letterboxes to mitigate fire risks;
- Other forms of letterbox protection in particular circumstances;
- Sensor lights; and
- Extra chains or bolts in another room in the house.

17.2 Eligibility

To qualify for assistance applicants must meet one of the following criteria:

1. The Council operates a 'Safe and Sound' assistance scheme. To access support residents must be a victim of domestic burglary, domestic violence or been assessed by Humberside Police or the Council to be a medium or high risk vulnerable victim of anti-social behaviour.
2. The Council seeks external funding for other home security target hardening schemes. Each scheme has its own criteria for example funding from a Community Wind Farm Trust has a specific 'area of benefit' meaning that only residents living in this area are entitled to support.

17.3 Financial Assessment

For residents to receive support from the 'Safe and Sound' scheme they must not have combined household capital or savings of more than £23,250. There are no financial restrictions to other schemes.

17.4 Payment

The Council pays the contractor for their work. No grant is provided to residents.

17.5 Conditions

1. Once installed, residents are responsible for maintenance of equipment.

2. Residents receiving support from the safe and sound scheme and are not able to make a further request for assistance for two years following the date of installation.

18 MORTGAGE 'BREATHING SPACE' SCHEME

This scheme is funded by the Council's own resources or external funding providers and is only offered subject to funding being available.

18.1 Purpose

Under Section 2 of the Local Government Act 2000 the Council has powers to facilitate the provision of an interest free secured loan to cover mortgage repayments for people who are in arrears or who, due to a change in their circumstances, are having difficulty with their mortgage repayments. The loan amount available is between £2,000 and £15,000. The Breathing Space loan (the loan) may also be used for secured loans or to clear charging orders where appropriate.

The Breathing Space scheme is administered by Wakefield Metropolitan District Council (WMDC) on behalf of local authorities in Yorkshire and the Humber.

The scheme aims to prevent homelessness and to support continued homeownership where it is considered that the property will be suitable on a long term basis. The scheme also provides support and access to financial, debt and housing advice to maximise the possibility that the applicant will be able to retain the property when the loan assistance ends.

18.2 Eligibility

Eligibility criteria are as follows.

1. Applicants must have an owner's interest in the property on which the mortgage is secured. They must reside at the property and it must be the only property they own.
2. There must be sufficient equity in the property.
3. Applicants are required to take advice on their current financial circumstances as the loan may not be the best option for everyone.
4. The loan can be provided for owner-occupiers who are having difficulty with making mortgage payments, secured loans or to clear charging orders where appropriate.
5. The cause of the difficulties must be due to a recent (within the last 12 months) and significant change in circumstances which has been outside the applicant's control.
6. The applicant does not have the financial resources to pay their mortgage or secured loan instalments and/or arrears.
7. A loan may also be considered where time is needed to allow for the sale of the property which includes a planned move to alternative accommodation.
8. The loan will be appropriate where there is a reasonable expectation that the applicant will be able to meet their mortgage payments after the period of assistance by the loan expires.

18.3 Financial Assessment

The applicant will be assisted with calculating their household budget. In addition the Breathing Space scheme will also:

- provide independent financial advice and talk to the applicant's mortgage company;
- undertake a valuation of the applicant's home; and
- carry out a credit search.

Applicants will be required to demonstrate how they intend to repay their Loan at the end of the three year period. The total secured borrowing (including the Loan) must not be more than 90% of the value of the applicant's home.

18.4 Applications

Applicants should be referred to the Council's Housing Resources Team through the Council's network of Customer Service Centres.

A member of the Housing Resource team will carry out an initial assessment. Applicants who meet the criteria are then referred to Wakefield Metropolitan District Council (WMDC) who progress the application further.

Further contact information can be found on WMDC's website³.

18.5 Payment

The Loan will be paid directly to the mortgage lender and no interest or fees will be charged.

18.6 Conditions

1. The loan is an interest free, three year fixed term loan which is secured against the property.
2. Successful applicants will be required to take part in regular reviews of their financial circumstances throughout the loan period.
3. There are no compulsory instalment repayments to make during the three year period. The client is however encouraged to make instalment or ad-hoc payments, where affordable and if their financial statement supports this.
4. At the end of the three year period the loan is due for repayment in full. The loan also becomes due for repayment in full if the property is sold or there is a breach of the agreement.
5. Breaches of the agreement include (but are not exhaustive):
 - Sub-letting the property without notifying WMDC;
 - No building insurance in place on the property;

³ <https://www.wakefield.gov.uk/Documents/community-housing/housing/breathing-space-scheme-booklet.pdf>

- A failure to engage;
 - A refusal to undertake regular reviews; or
 - Leaving the property empty for more than 30 days without good reason or notification to WMDC.
6. In cases where the loan is provided to allow time for the sale of a property, an application will only be considered where the applicant has placed their home on the market at or around the independent valuation provided.

19 DIRECTOR DISCRETION

- 19.1 The conditions for all assistance measures as detailed within this policy may be waived in exceptional circumstances at the discretion of the Director of Communities and Environment on receipt of satisfactory proof of exceptional circumstances by the applicant and after consultation with the Healthy Homes Manager and Head of Legal and Democratic Services.

20 COMPLAINTS PROCEDURE

- 20.1 The Council has a corporate complaints procedure that will apply in relation to any complaints about the implementation of any of the processes flowing from the policy.
- 20.2 Details of the complaints procedure will be provided on request or can be viewed on the Council's website.
- 20.3 Any such complaint will be treated seriously and will, if necessary, be reflected in subsequent reviews of this policy or in amendments to the way the services are delivered.

21 MONITORING

- 21.1 The effectiveness of this policy is monitored on an ongoing basis to ensure the desired outcomes are being delivered with the best use of available funding.
- 21.2 Spending against budget is monitored on a monthly basis through the Housing General Fund Programme Board.
- 21.3 The ongoing focus of the Board and the Policy is to continue to meet the needs of those who qualify for support.

22 EQUALITIES

- 22.1 The Council recognises the importance of fair treatment and the positive promotion of equality and to prevent discrimination on any grounds.
- 22.2 Anyone who applies for assistance through this policy will be treated in a fair and equitable manner with the recognition of the special needs of individuals considered throughout the application process.
- 22.3 The Housing Assistance Policy has been written in line with legislation and covers all the 'protected characteristics' as detailed in the Equalities Act 2010.

