
Housing Grants and Loans Policy

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1. Purpose

- 1.1 The purpose of this policy is to explain the Mandatory and Discretionary Housing Grants and Loans that are available to West Berkshire residents to assist them with the costs of adaptations, essential repairs and home improvements.
- 1.2 West Berkshire Council is committed to improving the standards of accommodation within the District. This policy supports the aims of the Council's Housing Strategy to enable every resident to have access to a home that meets their needs.

2. Applicability

- 2.1 This policy applies to all Housing staff who administer and process applications for and work with applicants who are either seeking or are the recipient of financial assistance.

3. Roles and Responsibilities

- 3.1 The Head of Development and Planning has overall responsibility for ensuring that Mandatory and Discretionary Financial assistance is administered and managed appropriately in accordance with these agreed standards.
- 3.2 The Housing Service Manager is responsible for:
 - Directing and reviewing this Policy.
 - Ensuring that there is effective consultation and communication with West Berkshire Council staff, applicants and voluntary agencies and any other relevant parties and organizations about the policy.
 - Publishing & Promoting the adoption of this policy.
 - Ensuring compliance with published standards, procedures, working practices and technological changes.
- 3.3 The Home Improvement Agency (HIA) Manager is responsible for the day-to-day management of Mandatory and Discretionary Financial Assistance including ensuring implementation of this policy.

4. Financial Assistance Available

- 4.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) came into force in July 2002. This Order repeals much of the previous prescriptive legislation governing the provision of the renewal Grants to homeowners and replaces it with a wide-ranging power to provide assistance for Housing Renewal. The Grants and loans within this policy are offered in accordance with the Regulatory Reform Order.
- 4.2 The 2011 Census generally demonstrates a good standard of housing within West Berkshire. There are no identified geographical areas or types of property that present a serious problem. The Council has therefore decided to adopt a Grants

and Loans policy that is client-based, rather than theme-based, and which focuses upon vulnerable people.

- 4.3 Financial assistance is available to owner occupiers and private tenants subject to eligibility (see Appendix 1).

Subject to funding, the Home Improvement Agency Team will offer the following financial assistance:

- Mandatory Disabled Facilities Grants (MDFG)
- Discretionary Disabled Facilities Grants (DDFG)
- Discretionary Home Repair Assistance Grants (DHRA)
- Discretionary Home from Hospital Grants (DHHG)
- Flexible Home Improvement Loans (FHIL)
- Flexible Empty Home Loans (FEHL)

- 4.4 The Home Improvement Agency (HIA) Team will work in partnership with statutory and voluntary organisations to deliver these forms of financial assistance. It will work across all council departments, in particular Development and Planning, Adult Social Care and the Disabled Children's Team to promote the financial assistance outlined in this policy and assistance offered by other organisations. These priorities contribute to the vision set out in the Housing Strategy to enable every resident to have access to a home that meets their needs. They also contribute to the Council's Strategy to support the health and wellbeing of West Berkshire residents. All discretionary assistance is subject to funding. All forms of assistance are dependent upon available budget provision and where the budgets have been exhausted, applicants will be refused on the grounds of no budget provision being available.

5. Mandatory Disabled Facilities Grants (MDFG)

- 5.1 This is the only mandatory Grant covered by this policy. Local Authorities are obliged, under the Housing Grants, Construction and Regeneration Act 1996, to provide Disabled Facilities Grants (DFGs) to eligible applicants in order to carry out appropriate adaptations to their homes to enable them to remain in their homes and to live as independently as possible.
- 5.2 Whilst the legislation provides eligible occupiers with the right to a mandatory DFG, landlords have the right to refuse tenants permission to alter or adapt their property. If a private landlord refuses consent the HIA Team may refer the prospective applicant to the Housing Operations Team for advice and support and to explore their housing options.
- 5.3 A Registered Provider may refuse permission for the adaptation in the event that they consider a move to alternative accommodation within their stock is a more appropriate option to address the needs of their tenant. The HIA Team may refer the prospective applicant to the Housing Operations Team for advice and support and to explore their housing options.

- 5.4 DFGs will only be provided for the main and principal home of the disabled person. In the case of owner occupiers, if they are temporarily occupying accommodation with family as their main residence, we would consider the property for which they have an owner's interest to be their principle home. If the move to alternative accommodation is a permanent move we would expect them to take steps to dispose of the owner occupied property.
- 5.5 DFGs are means tested (except for an application on behalf of a disabled child or qualifying young person) and have a mandatory limit of £30,000.
- 5.6 Where the cost of the works is in excess of the £30,000 maximum Grant, applicants will be expected to fund the difference from their own resources, charitable funding, a Flexible Home Improvement Loan (subject to eligibility criteria), financial support from their landlord or any other means.
- 5.7 Works must be deemed 'necessary and appropriate' by an Occupational Therapist (OT). When considering what works are to be deemed 'necessary and appropriate' the OT should take into account the following:
- Facilitating access to and from the dwelling or the property;
 - Facilitating access to a room used as the principal family room;
 - Facilitating access to a room used for sleeping, or alternatively providing such a room for the disabled occupant;
 - Facilitating access to a room in which there is a lavatory, a bath or shower (or both) and a wash basin or providing a room in which there is such a facility or facilities;
 - Facilities for the preparation and cooking of food;
 - Facilitating access to and from the garden and making access safe.
- 5.8 All works and equipment deemed as 'necessary and appropriate' must be completed in a single Grant application. Grant applications cannot be split to avoid the maximum Grant limit.
- 5.9 Works must be deemed as 'reasonable and practicable' by the Local Housing Authority. Whilst 'reasonable and practicable' is not defined in legislation the HIA will take into account the following matters:
- If a Grant application has previously been approved and works undertaken to meet the needs of the disabled person and the household subsequently move to alternative accommodation, without disposing of the legal interest in the adapted property. The HIA will consider if further public funding is reasonable.
 - Age and condition of the property in respect of meeting the longer term needs of the household, especially if the architectural and structural characteristics of the dwelling render the adaptation inappropriate.

- When an applicant who requires adaptations is identified as under-occupying social housing, it may not be 'reasonable and practical' for the local authority to provide a DFGs to adapt the home. This is either because the home is potentially unaffordable for the applicant in the longer-term or because the adaptation will move the household into a category that will result in a reduction in their benefit being applied (for example, if a ground-floor bedroom extension is provided). All applicants in this position will be considered on a case-by-case basis but in some circumstances an applicant may be required to move to more suitable accommodation to enable the adaptations to be provided. If a move is deemed necessary this will attract higher priority through the Council's Housing Allocations policy where an application has been made.
- 5.10 Applicants must intend to occupy the property which is subject to the proposed adaptations for a minimum of 5 years. Applicants living in the private rented sector would need to provide evidence of a minimum of 5 years remaining on their tenancy agreement. Applicants who have expressed a desire to move via the Council's Common Housing Register or by marketing their property for sale will not have their Grant approved unless in exceptional circumstances.
- 5.11 For owner occupiers, where the Grant exceeds £5,000 a local land charge will be placed on the property for 10 years from the point of the Grant being certified. This sum would be repayable to the Council in the event the property is disposed of within ten years of the Grant being certified. Refer to point 21 of the full Grant Conditions attached as Appendix 2.
- 5.12 Applicants who do not qualify financially for a DFGs can submit a Nil Grant application. This will take into consideration any previous financial contribution made towards adaptations. These can then be deducted from any assessed contribution for any successive DFGs within the Grant period. Refer to Appendix 4 for more information.
- 5.13 There are occasions where applicants may wish for alternative works which are not recommended by an OT and the Home Improvement Agency Team. Refer to Appendix 4 for more information.
- 5.14 Disabled Facilities Grants are subject to Grant Conditions. A copy of the full Grant conditions is attached at Appendix 2.
- 5.15 The Council will provide a written decision on all Grant applications within six months of the receipt of a completed valid application with all relevant supporting documentation.
- 5.16 Applicants who need to financially contribute towards the cost of their works are encouraged to ensure that they have sufficient private funding available prior to submitting their Grant application. The reason for this is that any works approved under a Grant application must be completed within 12 months of approval.
- 5.17 Given the high demand for DFGs, it is necessary to manage this budget appropriately. Consequently, the DFG resources for each year will be divided into twelve units and allocated for each month of the year. If allocation of the monthly

budget is exceeded and where there is no underspend of funding in previous months that can be utilised, the DFG panel will be implemented.

- 5.18 The DFG panel will prioritise applications based upon the Housing OT's assessment (whether this is deemed High, Medium or Low priority etc.) all applications will be determined within the statutory six month period.
- 5.19 Applicants who experience a change in circumstances after submission of their full application should ensure that their OT and the Home Improvement Agency Team is informed.
- 5.20 When determining DFG applications the Home Improvement Agency Team will have regard to "Home Adaptations for disabled people: a detailed guide to related legislation, guidance and good practice".

6. Discretionary Disabled Facilities Grants (DDFG)

- 6.1 The Regulatory Reform Order (RRO) gives the Council the power to offer discretionary DFGs.

The HIA Team may consider a Discretionary DFG on the following grounds:

- Where the applicant occupies social housing and a move to alternative housing within the Registered Provider's own stock may be a more suitable resolution. A Discretionary DFG is available for up to £1,500 to assist tenants with their moving and resettlement costs. These Grants are considered on a case by case basis and examples of the costs which may be including are as follows: Removal costs including packing and unpacking for households within alternative support, provision of a Television Ariel and connection of a Landline.
- That the alternative accommodation will allow the tenant to remain in or nearby to the area they currently live, if this is where their support needs are fulfilled and cannot be delivered elsewhere.
- All applications for this Discretionary DFG, will be means-tested. In the case of applications for children and qualifying young persons the means-test will be undertaken using the resident parent's income and capital.
- The new property must be suitable for the disabled person's needs. Only minor works, for example, small-scale ramping, door-widening etc. of up to £3,000 will be considered for the new property. Costs that are incurred before receipt and approval of a full Grant application will not be covered.
- When it is significantly more cost effective and appropriate to provide assistance to enable a person in owner-occupied accommodation to move to more suitable accommodation than to make the necessary adaptations to their current home. In this instance, discretionary assistance may be awarded, dependent upon available budget provision, to cover removal expenses (estate agent fees, solicitor fees, survey fees and removal costs) only, up to the value of £10,000.

- All applications for this Discretionary DFG, will be means tested. In the case of applications for children and qualifying young persons the means test will be undertaken using the resident parent's income and capital.
- The move may be inside or outside of the district. Where the move is inside the district, the Council would not expect to offer a DFG towards major adaptations once the move has been completed, although minor works of up to £3,000 will be considered (subject to demonstrating significant cost efficiency). If the move is outside of the district, the Home Improvement Agency Team will require written confirmation from Adult or Children's Social Care that any future funding liability has been resolved. They will also require written confirmation from the receiving local authority that they will address any future adaptation requirements via their own private sector renewal policy.
- Costs that are incurred before receipt and approval of a full Grant application will not be covered.
- Where a major adaptation is required that exceeds the mandatory Grant maximum of £30,000.
- All applications for this Discretionary DFG, will be means-tested. In the case of applications for children and qualifying young persons, the means-test will be undertaken using the resident parent's income and capital. The Grant will fund works exceeding the mandatory Grant maximum up to a value of £20,000.
- For owner-occupiers, all discretionary DFG's are subject to a land charge for a period of 10 years, this is in addition to the Mandatory Grant charge.
- Where the DFG panel has been implemented, mandatory DFGs will be given priority over discretionary applications.
- Individuals affected by the decision to limit discretionary DFG assistance will be offered advice and support regarding other options which may be available. These may include, requesting funding via Adult or Children's Social Services, reviewing the proposed works to establish whether a more cost effective alternative can be found, seeking charitable funding and or a financial contribution from their landlord considering a move to more suitable accommodation, signposting to seek independent financial advice on equity release or providing information on the FHIL.

6.2 The Council will not offer a discretionary DFG to cover an applicant's assessed contribution towards a DFG where the national means-test has been applied and indicates that they should be making payment towards the adaptation.

7. Discretionary Home Repair Assistance Grants (DHRA)

7.1 The Home Repair Assistance Grant (HRA) is available to owner occupiers and private tenants only. HRA Grants are offered subject to available funding.

- 7.2 The maximum Grant limit is £5,000 per application and a maximum of two Grant applicants will be accepted per property in a five year period. If multiple applications are made for the same property the council will consider whether further funding is reasonable and this will be considered on a case-by-case basis.
- 7.3 Owner occupiers who meet the eligibility criteria for a FHIL are only eligible for a reduced HRA Grant of up to £1,500.
- 7.4 The Grant is means-tested and to be eligible an applicant must be in receipt of at least one of the means-tested benefits or disabled related benefits identified in Appendix 1.
- 7.5 Owner occupiers are also subject to a maximum capital limit of £5,000.
- 7.6 The HRA Grant can be used to fund essential repairs including:
- Works of essential repair to a dwelling to enable a person to remain living at home or to return to their home from hospital, including, essential stair-lift repairs, servicing and warranty.
 - Works to secure the basic fabric of the property from the entry of wind or rain or to protect the occupants from immediate exposure to dangerous and or insecure buildings or foul drainage.
 - Boiler repair or replacement (only where it is non-repairable), electrical works, roof repairs, provision of heating in main living rooms and bathroom and associated energy efficiency works.
 - Security works and home safety including door and window locks, spy holes, door chains, five lever mortice locks on external doors and replacement of insecure doors or windows.
 - Works to prevent damp and mould within the property, including but not limited to provision of electrical extraction/ventilation system, mould wash treatment and fitting of trickle vents.
- 7.7 Where the Grant is being offered to a private tenant, the landlord must consent to the work and be willing for a local land charge to be applied for the Grant period of 5 years.
- 7.8 All HRA Grants are subject to a local land charge being placed on the property for 5 years
- If the HRA Grant applicant is an owner occupier and they dispose of the property within the 5 year Grant condition period. The Grant is repayable on a sliding scale of 20% per year.
 - If the HRA Grant is approved for a private rented property then the Grant is repayable if the property ceases to be available to rent during the 5 year Grant condition period. The Grant is repayable on a sliding scale of 20% per year.

Year	Repayment
Year 1	100%
Year 2	80%
Year 3	60%
Year 4	40%
Year 5	20%
Year 6	0%

8. Discretionary Home from Hospital Grants (DHHG)

- 8.1 The Home from Hospital Grant (HHG) is offered subject to available funding.
- 8.2 This Grant is discretionary (up to a maximum of £3,000) and awarded on the basis that the recipient is unable to return to their home without necessary modifications or repairs having been undertaken.
- 8.3 Whilst this Grant is not means-tested, a referral can only be made by an OT from within the Local Authority or made by a professional equivalent.
- 8.4 A discretionary HHG will only be considered where the referring professional has confirmed that the adaptation(s) or repair(s) being requested are essential to enable the recipient to be able to return home. The recipient must also have been deemed able to return home by an appropriate medical professional and it is considered that the requested adaptation(s) or repair(s) having not been undertaken are preventing the hospital discharge.
- 8.5 The referrer will be expected to demonstrate that investigations have been made into whether the adaptation(s) or repair(s) requested can be funded by an alternative means, for example, whether the applicant can fund the works privately, whether the applicant's landlord (if applicable) can offer financial assistance or whether the works can be funded by the OT panel. If all alternative funding streams have been considered and the applicant is eligible then an application for HHG can be considered.
- 8.6 HHGs are considered for minor works, adaptations or repairs up to a maximum of £3,000.
- 8.7 Where the cost of minor works, adaptations or repairs under a HHG exceed the Grant maximum of £3,000, the applicant will need to demonstrate that they have sufficient funding to cover an excess above the maximum amount.

9. Flexible Home Improvement Loans (FHIL)

- 9.1 West Berkshire Council is part of a consortium of 16 local authorities across the South East which has established the Flexible Home Improvement Loan Company, offering equity loans to older owner occupiers who wish to repair or improve their homes.
- 9.2 FHILs are available to home owners over 60 years old to carry out repairs and improvements to their homes over the value of £1,000. FHILs are available in special circumstances to home owners aged over 55.
- 9.3 Applicants need to have sufficient equity in their property to be eligible for a Loan.
- 9.4 Works which can be funded by a FHIL include:
- Roof and structural repairs
 - Replacement bathroom suites
 - Replacement kitchens
 - Plumbing and drainage repairs
 - Re-wiring
 - Burglar alarm and home security
 - Replacement guttering, soffits and cladding
 - Work associated with eradicating dampness, wet rot, dry rot and woodworm
 - Installation of stair lifts, level access showers or other adaptations
 - To fund disabled adaptations in excess of the DFG limit
- 9.5 The loans are secured by a charge on the applicant's property and are flexible because they can be re-paid in a range of ways: the applicant can choose to make regular repayments, occasional repayments or no repayments at all. The loan, plus interest, must be repaid in full when the property is sold or the owners cease to occupy it.
- 9.6 The tracker interest rate is linked to the Bank of England rate, with a minimum of 3.5% and a maximum of 7%.

10. Flexible Empty Home Loans (FEHL)

- 10.1 Loans can be offered to the owners of empty properties, through the FHIL Consortium, to undertake works that will enable them to bring the home back into use. Loans awarded for this reason must be repaid within five years and are secured by a charge on the property.
- 10.2 Interest is charged at 2% above the Bank of England rate, subject to minimum and maximum rates.

11. Implementing the Policy

- 11.1 The Housing Financial Assistance referred to in this policy are administered by the Home Improvement Agency Team.

- 11.2 Applicants requiring assistance in applying for Housing Financial Assistance can contact the Home Improvement Agency Team on 01635 519629 or via email on homeimprovementagency@westberks.gov.uk.

12. Applications Outside of the Policy

- 12.1 The Council acknowledges its general duty to consider the condition of the private sector housing stock and wishes to be flexible in exercising its discretionary powers.
- 12.2 All enquiries for assistance will be considered on a fair and equal basis. Enquiries which fall outside of the eligibility criteria for assistance, outlined in Appendix 1, can be considered in exceptional circumstances. Where the applicant is able to justify that there are exceptional circumstances which warrant special attention, these will be considered by the Head of Development and Planning as a special case which falls outside the normal policy.

13. Home Improvement Agency (HIA) fees

- 13.1 When applying for any of the Grants and loans set out in this policy, the applicant is able to manage their own application privately. However, where applications are overseen and managed by the HIA team, applications will be subject to an agency fee of 12%.
- 13.2 It is not possible for loan applications to be made privately and these must be managed and administered by the HIA team.
- 13.3 Agency fees can be waived at the Council's discretion, for example, where charging a fee may cause financial hardship to the applicant or where additional fees mean that the Grant maximum is exceeded and thereby preventing the applicant from continuing with the Grant. Where a request is received to waive agency fees, all cases will be considered on a case-by-case basis.

14 Private Cases

- 14.1 Where an individual is ineligible for Grants and loans under this policy, they can opt to have their adaptation work managed privately by the HIA team. This is subject to sufficient resources being available. Private cases will be subject to HIA agency fees. Please refer to the tariffs provided in Appendix 5

15 Future Policy Implementation and Review

- 15.1 This policy will be reviewed to respond to any significant operational changes and or changes in relevant legislation. Regardless of this a full review of this policy will be undertaken at least every 5 years.
- 15.2 The Housing Service Manager is responsible for reviewing and maintaining this policy.
- 15.3 Any significant changes made to the published policy for Housing Financial Assistance will be made via Individual Executive Member Decision.

15.4 Significant changes will include those related to eligibility and scope as well as any new forms of assistance which might be introduced, or changes to or removal of current assistance.

15.5 Unforeseen budget restrictions may necessitate the re-prioritisation of financial assistance and use of waiting lists.

16 Resources

16.1 The amount of capital resources that will be committed to implementing this policy, including resources provided by partner organisations is outlined on the Council's website within the Capital Strategy which is approved by full Council annually.

17 Complaints and Redress

17.1 If an applicant has a complaint about any aspect of the service, initial contact should be made with the Home Improvement Manager and the matter will be discussed informally.

17.2 If the complaint cannot be resolved informally in the first instance the applicant should follow the corporate West Berkshire Customer Complaints and Comments Procedure and contact should be made with the complaints officer. Further details can be found on West Berkshire Council's webpages.

Appendix 1

Appendix 1 Financial Assistance Eligibility Criteria

Type of Assistance	Eligibility Criteria	Eligible Works	Non-eligible Works	Conditions
<p>Mandatory Disabled Facilities Grant</p> <p>(Max £30,000 per application)</p>	<p>Subject to financial Test of Resources (Means-Testing) - with the exception of applications on behalf of a Child or Qualifying Young Person.</p> <p>Must be registered or eligible to be registered as disabled under the Chronically Sick & Disabled Persons Act 1970. Usually receiving an allowance or benefit for disability.</p> <p>Can be owner, tenant (with at least 5 years of tenancy left to run) or a landlord (applying on behalf of disabled tenant). A relative who fits these criteria may apply on behalf of someone who lives in their home as part of their household.</p>	<p>Works recommended by (OT) and agreed by Home Improvement Officer (HIA Officer).</p> <p>Works required, because of the disabled person's condition, for facilitating access, making building or dwelling safe, facilitating adequate bedroom, bathroom and or kitchen facilities. Providing suitable heating installations.</p> <p>Facilitating and enabling a disabled person to care for dependant residents.</p>	<p>Works not supported by an OT and HIA Officer.</p> <p>Works that do not relate to the disabled person's medical and or independence needs.</p> <p>Major adaptations (extensions) where the existing property can be adapted in an alternative way to meet identified needs.</p> <p>Works which are not assessed to be the most cost effective solution</p>	<p>Works must be agreed and signed off as 'necessary and appropriate' by an OT and as 'reasonable and practicable' by the HIA Officer.</p> <p>Works must be carried out and completed within 12 months of approval.</p> <p>Tenants must intend to continue to occupy the property for 5 years after the Grant is awarded.</p> <p>For Grants over £5,000 awarded to owner occupiers, a charge of up to £10,000 is secured on the property, to be re-paid if the property is disposed of within ten years.</p>

	Any type or age of property.	<p>Cases will be assessed on a case-by-case basis, but the following general rules apply:</p> <ul style="list-style-type: none"> • Extensions are to be recommended as an absolute last resort. • Scooter access and stores are only to be recommended where client meets wheelchair criteria. 	Works that have already been started or completed.	
<p>Discretionary Disabled Facilities Grants</p> <p>(Max £20,000 per application)</p>	<p>Must be registered or eligible to be registered as disabled as set out above for mandatory DFG. Usually receiving an allowance or benefit for disability.</p> <p>Subject to financial Test of Resources (Means-Testing)</p>	<p>Fees (estate agent, solicitors, removals and surveys) for moving to more suitable property and minor works to new home. £10,000 maximum. (Owner occupiers)</p> <p>Social Residents – Grant of up to £1,500 to support with removal and resettlement costs.</p> <p>Provide top-up funding to mandatory DFG works exceeding the mandatory Grant maximum. £20,000 maximum top-up Grant.</p>	<p>Move and works not supported by an OT and HIA Officer.</p> <p>Move where alternative adaptations to the existing home could be provided more cost-effectively to meet the identified needs.</p>	<p>Only available where there is sufficient budget.</p> <p>Move and works must be agreed and signed off as 'necessary and appropriate' by an OT and as 'reasonable and practicable' by the HIA Officer.</p> <p>Works must be carried out and completed within 12 months of approval.</p>

		<p>Move and works required, because of the disabled person's condition, for facilitating access, making building or dwelling safe, facilitating adequate bedroom, bathroom and or kitchen facilities. Providing suitable heating installations.</p> <p>Facilitating and enabling a disabled person to care for dependant residents.</p>	<p>Moving costs or expenses that have already been paid prior to submission of the Grant application.</p> <p>Stamp duty</p> <p>Works that have already been started or completed.</p> <p>Works that do not relate to the disabled person's medical and or independence needs.</p>	<p>Written confirmation required from Social Services that future funding liability is resolved.</p> <p>Written confirmation required from receiving local authority that they will address future adaptation requirements via their own private sector renewal policy.</p> <p>A Local Land charge is placed on the property for the full value of the discretionary Grant for a period of ten years, (In addition to the mandatory charge) to be re-paid if the property is disposed of within 10 years of certified completion.</p> <p>For owner occupiers or social tenants moving - Only minor further works up to the value of £3,000 including fees can be carried out to the new property under a DFG e.g. small scale ramping, door widening. Level access showers do not qualify as minor works.</p>
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<p>Discretionary Home Repair Assistance Grant</p> <p>(Max £5,000 per application, 2 applications per property address in any five year period).</p>	<p>Home owners or private tenants only.</p> <p>Available to residents in receipt of at least one of the principle means-tested or disability related benefits listed below who do not qualify for a FHIL.</p> <p>Applicants who qualify for a FHIL are eligible for a reduced HRA up to the value of £1,000.</p> <p>Subject to a capital limit of £5,000.</p> <ul style="list-style-type: none"> • Income Support • Employment and Support Allowance (ESA) • Housing Benefit • Income-based Job Seekers Allowance • Attendance Allowance • Disability Living Allowance • Industrial Injuries Benefit • War Disablement Benefit • Working Tax Credit • Guaranteed Pension Credit 	<p>Works of essential repair to a dwelling to enable a person to remain living at home or to return to their home from hospital, essential stair-lift repairs and essential equipment. The following criterion applies only when there is a healthy budget provision.</p> <p>Works to secure the basic fabric of the property from the entry of wind or rain or to protect the occupants from immediate exposure to dangerous and or insecure buildings or foul drainage.</p> <p>Boiler repair or replacement (only where it is non-repairable), electrical works, roof repairs, provision of heating in main living rooms and bathroom and associated energy efficiency works.</p> <p>Security works and home safety including door and window locks, spy holes, door chains, five lever mortice locks on external doors</p>	<p>Maintenance works.</p> <p>Extensive repairs.</p> <p>Replacing windows (unless in a very bad state of repair).</p> <p>Installing full heating systems.</p> <p>Stair-lifts</p> <p>Decorating.</p> <p>Minor adaptations covered by social services.</p> <p>Energy efficiency works in isolation.</p>	<p>Only available subject to funds.</p> <p>Not available to landlords.</p> <p>Not available to RP tenants or private tenants where the property is owned by a family member.</p> <p>Works must be carried out within 12 months of approval.</p> <p>Post-Grant occupancy conditions apply to owner occupied properties and post- Grant conditions apply to private rented properties. Grant repayable as follows: between 0-1 years, the full Grant is repayable; between 2 and 5 years the Grant is repayable on a sliding scale of 20% per year.</p> <p>Entry on the Local Land Charges Register will be made.</p>
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	<ul style="list-style-type: none"> • Universal Credit • Child Tax Credit 	<p>and replacement of insecure doors or windows.</p> <p>Works to prevent damp and mould within the property, including but not limited to;</p> <p>provision of electrical extraction/ventilation system, mould wash treatment, fitting of trickle vent</p>		
<p>Discretionary Home from Hospital</p> <p>(Max £3,000 per application)</p>	<p>Eligibility is prescribed by OT or professional equivalent.</p> <p>Any type or age of property</p>	<p>Any minor works, adaptations or repairs that are essential to enable the applicant to return home from hospital.</p>	<p>Works or repairs that do not enable hospital discharge</p> <p>Large scale adaptations</p>	<p>Only available where there is sufficient budget</p> <p>Referrals can only be made by a Local Authority OT or professional equivalent</p> <p>Checks undertaken to ensure all other financial means to fund the relevant works have been explored</p>

<p>Flexible Home Improvement Loans</p>	<p>Owner occupiers over 60 years of age. (over 55 years in special circumstances) Joint owners must both be over 60 years of age.</p> <p>Must have sufficient equity in the property to support the loan.</p>	<p>Works relating to the improvement of the warmth, comfort, safety and security of the property. Works include:</p> <ul style="list-style-type: none"> • Essential repairs and maintenance • Central heating or improvements to heating • Replacement doors and windows • Improvements to insulation • Roof and structural repairs • Replacement bathroom suites • Replacement kitchens • Plumbing and drainage repairs • Rewiring • Burglar alarm and home security • Replacement guttering, soffits and cladding • Work associated with eradicating dampness, wet rot, dry rot and woodworm • Installation of stair lifts, 	<p>Works relating to general maintenance.</p> <p>Decorating Servicing of boilers and other installations and equipment.</p>	<p>The cost of the loan is secured by a charge on the property.</p> <p>The loan must be repaid if the property is sold or the owners cease to occupy it.</p> <p>The loan must be repaid in either of the following ways:</p> <ul style="list-style-type: none"> • Regular repayments • Occasional repayments • No payments at all – loan is repaid in full when the property is sold
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		<ul style="list-style-type: none"> • level access showers or other adaptations • To fund disabled adaptations in excess of the DFG limit 		
Flexible Empty Home Loan	<p>5 year fixed term loan available to empty property owners to bring the property back into use. Must have sufficient equity in the property to support the loan.</p>	<p>Same as those for a Flexible Home Improvement Loan</p> <p>HMO works: including fire precautions, means of escape and the provision of adequate facilities and amenities for the number of people or households</p>	<p>Same as Flexible Home Improvement Loan</p> <p>HMO: any non structural works required under S372 of Housing Act 1985, Management Regulations for e.g. Cleaning communal areas, rubbish removal, decoration, servicing of gas and electrical installations.</p>	<p>The cost of the loan is secured by a charge on the property.</p> <p>The loan must not exceed the lesser of the cost of works or two-thirds of the value of the property. Further advances or stage payments may be possible if the value of the property increases as the work progresses.</p> <p>The loan must be repaid in full at the end of the 5 year term if not before, either by re-mortgaging or selling the property.</p>

				<p>The loan must be repaid if the property is sold. The loan must be repaid in either of the following ways:</p> <ul style="list-style-type: none">• Regular repayments• Occasional repayments• No payments at all – loan is repaid in full when the property is sold
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**Housing Grants, Construction and Regeneration Act 1996:
Summary of Mandatory Disabled Facilities Grant (DFG) Conditions**

Mandatory Disabled Facilities Grant

1. In approving an application for a Grant the Council is liable to pay the Grant only in so far as payment for the cost of the eligible works described in any specifications or agreed schedule of work and any agreed drawings and where these works have been carried out in a reasonable and workmanlike manner.
2. It is a condition of the Grant that the eligible works are carried out within twelve months from the date of approval of the application. This period may, however, be extended by the Council if they think fit, particularly when they are satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made.
3. In every case, it is the applicant who employs the builder to undertake agreed works and the Council have no contractual liabilities in that relationship as their role is only to administer, oversee and support (where applicable) the Grant/loan process.
4. The applicant is responsible for ensuring the quality of the completed works. However, wherever possible (and where applicable), a member of the Home Improvement Agency (HIA) team will undertake an inspection visit upon completion of the works to ensure that they have been completed to a satisfactory standard.
5. In making a DFG application, if an applicant chooses to submit an estimate/quote from a member of their family who subsequently carries out the agreed works, the Grant/loan will only be paid on the basis of the cost of materials and not labour.
6. In all cases, an application for assistance towards works that have already been completed will not be approved. Any part of works not commenced, which would otherwise have been considered for assistance will be processed for possible Grant/loan assistance as long as work is not commenced prior to formal approval.
7. If an application is being overseen by the HIA team, they will arrange for the invoices relating to the approved works to be paid to the contractor(s) directly. All payments shall be conditional upon receipt of an acceptable invoice and made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed. In a situation of dispute between the applicant and contractor, which is not resolved in a reasonable time period the Grant, or part thereof, may be paid to the applicant or contractor(s) at the discretion of the Council. Where works are incomplete as a result of a dispute the Council will withhold a proportion of the Grant awarded equivalent to the value of work outstanding.
8. The Council will include the cost of preliminary or ancillary services fees and charges within the calculation of assistance, each submission of fees will be individually considered for reasonableness. The payment of any such fees is

conditional on a Grant being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.

9. The Council will consider requests for interim payments such that no interim payment will be for more than 90% of the cost of completed work and in aggregate no more than 90% of the total approved amount before final completion.
10. The Grant works must be carried out by one of the contractors whose estimates/quotes were submitted as part of the application process, the Grant having been calculated using the lowest priced estimate/quote. The applicant can opt to use a contractor who submitted a higher priced estimate/quote as part of the application process, the applicant would however be expected to fund the difference in cost between the lowest priced estimate/quote and an alternative quotation. The other exception to not requesting that the works be carried out by the contractor who submitted the lowest priced estimate/quote is when the applicant's OT can legitimately justify that in selecting a contractor who submitted a higher priced estimate/quote, the applicant's needs can better be met.
11. Where an applicant's circumstances change or are confirmed as different from originally stated, after approval is issued, such that approval would no longer be given, then the Grant approval will be cancelled and no payments made, or no further payments made where interim payments have already been paid, except in exceptional circumstances when the HIA Manager may give authority to provide further funding so as to conclude work at a suitable and appropriate stage. Where payments have been made, the local authority may demand repayment together with compound interest from the date on which payment was made until repayment, at such reasonable rate as the Council may determine.
12. In any case where financial circumstances at the time of application are later confirmed as different to those submitted by the applicant/s after approval, and new information would lead to reduced assistance or denial of assistance, then the original approval will be amended or cancelled. Where this change occurs the local authority may demand repayment together with compound interest from the date on which payment was made until repayment concludes, at a reasonable rate as the Council may determine to recover any over payment. In such circumstances, the local authority may choose to cancel the whole approval or demand repayment of all monies paid, plus compound interest. This is regardless of an approved reduced level of assistance where it is felt that the applicant completing the original means test forms has done so with the intent to receive financial assistance fraudulently.
13. In certain circumstances where the Council believe that actions of applicants may have been taken to deliberately defraud the Council the application will be investigated by a senior officer and legal advice sought.
14. In the case of assistance for works to common parts an individual applicant may be assisted with the proportion of the cost for which they are responsible, for example, where there are four residents each resident will be considered responsible for one quarter of the common parts unless evidence to the contrary, e.g. deeds or tenancy agreements etc. prove otherwise.

15. The HIA team will hold final authority to determine what works are included on Grant schedules although it is acceptable for owners, tenants or their agents etc. to draw up initial schedules of work which may be reduced or added to by the Council in terms of work qualifying for possible assistance.
16. The payment of any Grant approved will only be considered after any applicant's contribution has been accounted for in the value of invoices submitted.
17. Where an application is being overseen by the HIA team, they will work to obtain any relevant approvals on your behalf. This may include (but is not limited to) obtaining Planning permission, Building Regulation approval and/or landlord consent (where applicable). However, it is ultimately the applicant's responsibility to gain all necessary approvals required for the Grant application.
18. Where a Grant approval includes the cost of installing specialised equipment for the benefit of a person with a disability it is a condition of the approval that the Grant recipient, or a representative, must notify the HIA team as soon as the equipment is no longer required. The HIA team will explore whether it may be required or re-used elsewhere. In this instance, the HIA team would arrange for its removal and making good any damage caused by its removal. However, there is no obligation on the Council to carry out removal of equipment.
19. Where the Grant was approved in addition to a contribution from the applicant for the cost of any specialist equipment, in accepting a Grant the applicant waives their right to recover their contribution on removal or re-use of any equipment.
20. The Council reserves the right to re-consider any individual application against any of these terms and conditions subject to the approval of the HIA Manager.
21. DFGs for owner occupied dwellings may be subject to repayment.

A local land charge will be applied in respect of Disabled Facilities Grants for a period of 10 years from the certified date.

In accordance, with the Disabled Facilities Grant General Consent 2008, a local land charge will be applied to such part of the Grant that exceeds £5,000 (up to a maximum charge of £10,000).

This will become subject to repayment if the applicant disposes of the property (whether by sale, assignment or transfer) within 10 years of the certified date. Repayment will be required subject to the Council being satisfied that it is reasonable to require the repayment, having considered:

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

The Council will also seek repayment of a DFG where it has investigated and has reasonable cause to believe that the applicant has abused the DFG system.

Appendix 3

DISABLED FACILITIES GRANTS – ALTERNATIVE WORKS PROCEDURE

It has been West Berkshire Council's (WBC) practice to approve Disabled Facilities Grants (DFG) on the basis that Grant aid is available to fund reasonable works to meet assessed need of the disabled person.

There are occasions where the applicant and/or their family would prefer an alternative scheme which may not be the most cost effective for the Council.

In these circumstances WBC will calculate the cost of the works based on the most effective solution, the client will be able to carry out alternative works providing these still meet the assessed needs. All additional costs will be paid for by the family and or applicant,

This fits with the removal of the DFG ring fence by Communities and Local Government from 2008-09. The guidance on the change includes reference to local authorities being able *“to use specific DFG funding for wider purposes, which may be more appropriate for individuals than current DFG arrangements allow”*

This procedure also compliments the Self-Directed Support/Choice agenda

Application of this procedure

The determination of any Grant level would proceed exactly as it does now. If the applicant wishes to carry out alternative works to those specified, they must submit their proposal together with quotes for the work to ensure that the works do not cost less than the calculated Grant.

This proposal must then be cleared by the OT to ensure that on completion of the works/adaptations the needs of the disabled person would be met.

Grant aid will not be approved until both Building Regulations approval and Planning Permission is received for the alternative scheme.

- The Grant is approved on the costing of the original scheme which will be based on what is necessary and appropriate to meet the disabled client's needs.
- Once approved the Grant will not be revised: i.e. no unforeseen works.
- The Grant aid will only be paid when the needs of the applicant are fully met by the alternative works, as approved by the OT.
- Interim payments will not normally be made, only a final payment.
- Evidence that client funding is in place must accompany the completed application; the Council will not approve a scheme for alternative works without this assurance.

Applicants are strongly advised to obtain priced quotations from their respective builder(s)/tradesmen. Where the client cannot provide evidence that the necessary funding is in place the Council will only approve and release funding based on the original scheme as approved by the OT to ensure the needs of the disabled person are met.

- Where an applicant is not familiar with commissioning building works it is recommended that a competent person be appointed to act as Project Manager. The costs of the competent person appointed will be met by the client.
- Work must not be started until a completed application has been approved by the Home Improvement Agency Officer. Work already commenced before approval is granted cannot be paid through Grant aid.
- A copy of the Alternative Works Procedure must accompany the signed Approval and sent to the applicant.

SIGNED DECLARATION

I/We are in agreement that the calculated cost of the proposed works to meet Applicants' needs, approved by XXXX (Occupational Therapist), being **£Grant amount**. We accept this amount being provided to us in the form of a Grant and understand that this figure cannot, under any circumstances, be changed.

I/We confirm that we have read the terms and conditions in relation to the Disabled Grants Application reference number: CA-***

Applicants Name:

Applicants Address:

Signature.....

Print Name:

Dated.....

Signature.....

Print Name:

Dated.....

Appendix 4

Nil Grant Applications

If a client pays an assessed financial contribution towards works being funded by a DFG, the amount that they contribute can be deducted from an assessed contribution for any future DFGs.

Therefore, where a client has an assessed contribution which is more than the likely cost of works, and so does not financially qualify for a DFG, they can apply for a Nil Grant in order to ensure that the cost of works is deducted from any future DFG applications.

This is only the case if the client decides to fund the works themselves. We would not consider a Nil Grant application if the client did not privately install the initial adaptation.

It is only worth a client applying for a Nil Grant if it is likely that they will need further adaptations in the future, i.e. if they have a progressive condition.

The client must decide to fund the works for the first application, and the cost of these works will be deducted from subsequent assessed financial contributions. The works must reflect the OT recommendations.

In order to apply for a Nil Grant, a full Grant application must be submitted, consisting of at least 2 quotations for the works, a completed application form and supporting financial documents. Where building works are involved, Planning and Building Regulations approval must be submitted.

The quotations must be based on only what is deemed 'necessary and appropriate', 'reasonable and practicable', and must not include any extra or higher specification items as chosen by the client.

If the client makes another application for a DFG on the same property within 10 years, then the amount of money that they spend on 'necessary and appropriate' OT recommended works on the same property would be included in any future means test.

A Nil Grant award expires 10 years after the Nil Grant is awarded for owner occupiers and 5 years after award for tenants.

Appendix 5

Home Improvement Agency (HIA) - Tariff

This tariff applies to works that

West Berkshire Council's HIA undertakes for you.

TOTAL FEES PAYABLE ON THE CONTRACTORS FINAL COST IS 12% BEFORE ANY APPLICABLE VAT

Stage	Tasks completed at instruction to stop	Termination Fee due
1	OT assessment	Nil fee due
2	Technical Officer survey / feasibility completed but no other tasks initiated	Nil fee due
3	Technical Officer drawings prepared <u>As an example:</u> The estimated fee for a standard ramp/bathroom would be in the region of £200 - £350 An extension costing £30,000 would attract a fee of £1,500	5% of the Technical Officer's estimated works costs
4	Works tendered, ready for engaging with the contractor (prior to works starting)	50% of fees due based on contractors cost – Before any applicable VAT
5	Contract with the contractor signed and the start date arranged	100% of fees due
6	Once works started	100% of fees due

Fees shall be calculated using the latest estimate or cost available

Example: If the project was valued at £6,000 and abandoned at stage 4:

'Works tendered ready for engaging with the contractor (prior to works starting)'

The termination fee would be:

$$\mathbf{\pounds 6,000 \times 12\% \times 50\% = \pounds 360}$$

If the works (at stage 4) are abandoned for reasons beyond your control, then the HIA may, at their discretion, decide to waive the fees due. However contractor's costs will still be applicable and will need to be paid.

Declaration:

I understand the tariff and I agree and accept the conditions and provisions of this schedule

Customer's signature:.....

Dated:.....

PRINT NAME:

Appendix 6

WEST BERKSHIRE COUNCIL
DISABLED FACILITIES GRANT (DFG)

WARRANTY INFORMATION

Where the provision of equipment is funded by a mandatory or discretionary DFG it is the responsibility of the applicant to take out the necessary insurances and maintenance agreements to ensure the equipment is properly maintained.

However, West Berkshire Council will include within the Grant the cost of a supplier's standard service and warranty to give cover for up to 5 years on specialist equipment/appliances such as stair lifts, through floor lifts, step lifts etc.

In all cases the warranty will commence from the date of installation and once the warranty has expired it is the applicant's responsibility to maintain.

DECLARATION

I understand the warranty period of the equipment and that it is my responsibility to maintain the equipment once the warranty has expired:

Name:	
Signature:	
Date:	

Document Control

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Change History

Version	Date	Description	Change ID
1.1	11/08/2016	Adopted by Individual Decision	
2.1	03/03/2021	Update to Roles and Responsibilities	AC
2.2	03/03/2021	Reformatted and updated the policy to include additional financial assistance and removed out of date funding stream	AC
2.3	03/03/2021	Updated Appendix	AC
2.4	07.05.2021	Typo's, grammar and amendments made to pages 4, 8,9, 12,13, 17, 23, 26, 27, 29 prior to re-submission for IMD and publishing	JW

