



# Private Sector Housing Assistance Policy

July 2020

# 1.0 Private Sector Housing Assistance Policy overview

This policy is managed and adhered to by the housing service. This policy will be reviewed regularly to ensure compliance with government legislation, guidance and good practice.

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#### 1.1 Introduction

There have been significant changes to the way housing assistance is funded. The introduction of the Better care priorities of both national government and Dacorum Borough Council, this new Housing Support Policy has been developed to provide greater flexibility in the use of grant funding to support those in the private sector to maintain independent lives.

#### 1.2 Aim(s) of the policy:

The aims of this policy are to;

- Comply with all relevant legislation and regulatory guidance
- Provide clear guidance for Officers to enable them to carry out their roles with the team
- Provide details for residents to explain the discretionary financial assistance available to residents to reside safely in their own or privately rented homes.

#### 1.3 Links to Council's corporate aims:

This policy supports the council's corporate priorities which are set out in ['Delivering for Dacorum – Corporate Plan 2020-2025'](#).

This Policy relates to the following Corporate aims

- A clean, safe and enjoyable environment
- Providing good quality affordable homes, in particular for those most in need
- Delivering an efficient modern council

#### 1.4 Equality and diversity

The council is committed to promoting equality of opportunity in all services and has procedures in place to ensure that all Applicants and Tenants are treated fairly and without unlawful discrimination. A Community Impact Assessment has been undertaken which outlines the approach.

#### 1.5 Policy Statements

We will assess all applications in line with the appropriate legislation and details as set out in this policy.

We will ensure a test of resources is undertaken for Disabled Facilities Grants

We will prioritise applications in line with clinical need and assess cases with a similar level of need in chronological order

We will work with other agencies to review discretionary funding through the Better Care Fund

We will undertake all necessary checks to validate the efficacy of any grant award

We can provide a management service to procure and oversee works for a fee

We will operate an appeals procedure for cases where a grant is not awarded

We will arrange for the management of repayment facilities, for cases where any grant conditions require a repayment of part or all of the grant

# 2.0 Private Sector Housing Assistance Policy detail

## 2.0 Private Sector Housing Assistance Policy

### 2.1 Mandatory Assistance – Disabled Facilities Grant (DFG)

Such grants are available to owners or tenants over 18 years to provide appropriate adaptations to enable access essential facilities within their home and allow better independent living.

This is a statutory grant and administrative process as set out in the Housing Grants, Construction and Regeneration Act 1996 and associated guidance. The maximum amount of grant is £30,000 (Disabled Facilities Grant Maximum Amounts and Additional Purposes) (England) Order 2008)

To be eligible for assistance an assessment must be undertaken by a suitably qualified Occupational Therapist. An assessment by the Council must also be satisfied that the works are “necessary and appropriate” and “reasonable and practicable” bearing in mind the layout and condition of the property

Renewal Grants (Amendment) (England) Regulations 2008.

2.1.2 For each application a test of resources will be undertaken in line with the requirements of the Housing Renewal grants Regulations 1996 and in the Housing

2.2.2 Calculations are based upon the regulations entitlement to housing benefit and council tax support. The income and capital of each relevant person (the disabled applicant and their spouse or partner) is taken into account in the assessment of financial resources.

2.1.3 In the case of families with a disabled child or young person under the age of 18 there is no means test and 100% grant is awarded up to the maximum limit.

Where all relevant persons are in receipt of pass ported benefit then 100% grant is awarded.

2.1.4 Repayment conditions are applicable to every DFG over £5000 under the Housing Grants, Construction and Regeneration Act 1996 and Disabled Facilities Grant (conditions relating to approval or payment of grant) General Consent 2008. Appendix A provides specific details.

### 2.2 Better Care Fund (BCF) Sourced Discretionary Funding (DFG allocation)

The Department of Health have stated that DFG funding will continue to be included within the BCF to “encourage areas to think strategically about the use of home/aids/adaptations, use of technologies to support people in their own homes and to take a joined up approach to improving outcomes across health, social care and housing”

This has allowed greater flexibility for the use of the grant funding but all expenditure must be based on the requirements of the BCF and will achieve at least one or more of the core principles:

- Reducing or eliminating hospital admissions
- Allowing speedier discharge from hospital
- Considering the long term needs of individuals and reductions in associated treatments and social care costs; and
- Undertaking works, adaptations or provision of equipment that is not provided by another service.

**2.2.1 Discretionary Disabled Facility Grant (DDFG) funding** will be available for three specific areas

- Funding adaptations over the £30,000 maximum
- Relocation funding

DDFG funding is available to applicants who meet the eligibility criteria for a mandatory DFG and who require additional funding in order to pay for the adaptations or to move to another property more suited to adaptation (or already adapted)

Assistance may be refused in cases where an applicant is found to have an outstanding debt with the Council of any kind.

Appendix B & D detail the repayment conditions associated with all DDFG's.

# 2.0 Private Sector Housing Assistance Policy detail

**2.2.2 Top up Funding** For adaptations over the maximum £30,000, top-up assistance is solely for the necessary and appropriate and reasonable and practicable adaptations. If any higher specification is sought by the applicants this will not be covered by this assistance. The maximum top up assistance will be £30,000.

DDFG discretionary funding will not be able to be used for the purposes of an offset grant. An offset grant is one where Dacorum Borough Council agree a scheme but the applicant wishes to undertake a different more expensive or extensive scheme.

Tenants may be eligible for top up assistance but cases will be assessed on a number of factors such as the impact on rent ability, length of tenancy and agreement of the landlord.

Registered social landlords are able to apply for DDFG but any discretionary funding awarded would be on the basis of match funding by their registered social landlord.

All applications for top up assistance will be means tested, using the same criteria and methodology used for mandatory DFG's.

Any top up funding provided by this route will be repayable on disposal or transfer of the property to which it relates. A charge will be placed with land registry and local land charges. No charge can be put on a property owned by a RLS. An applicant will not normally be eligible for top up assistance where a relocation grant has previously been provided by the Council as any new property would have to be deemed appropriate for the disabled person's needs.

**2.2.3 Relocation Funding** This is available when a proposed adaptation via the mandatory route has been assessed by the Occupational Therapist and the Council and is not considered reasonable and practicable because of either cost and or extent of works involved. Funding will provide financial assistance towards the costs of moving to a more suitable property for the needs of the disabled applicant.

The suitability of the property will need to be confirmed by an Occupational Therapist and can be outside of the District.

The maximum amount will be £10,000 and can be obtained for the following:

- Estate agents fees (limited to 1.5% of the property value)
- Solicitors fees
- Valuation fees
- Stamp Duty (limited to the amount for a property valued at 15% of the value of the property being sold)
- Mortgage arrangement fees
- Removal costs

There is no repayment requirement linked to this discretionary funding

## 2.2.4 Accelerated Funding Grant (AFG)

Maximum grant of £7500 with repayment being considered between £5,000 and £7,500. The AFG will be considered for adaptations recommended by an Occupational Therapist that cost under £7500. Applicants must be owner occupiers, private sector tenants or RSL tenants, be registered or registerable disabled. No means test will be applicable for this grant.

Such a grant is appropriate in situations where low cost or urgently needed adaptations are required, that if not carried out, could directly affect the occupant's health, safety and welfare, or the health safety and welfare of the disabled applicant's carer.

The grant will only require one estimate and be limited to a maximum of £7,500. Any grant liable to exceed this amount will be required to apply for a mandatory DFG. A charge will be applied to such grants between £5,000 and £7,500 and will be those stated in legislation.

See appendix B for conditions appropriate for an AFG

## 2.2.5 Hospital Discharge Grant (HDG)

This grant is solely to provide support for any individual being discharged from hospital and has a maximum value of £3,000.

Applicants for a HDG must be in hospital at the time of referral and awaiting discharge. Owner occupiers and private sector tenants are able to make an application for this grant and are not required to go through a means test.

The exact nature of works is not specified, however all works associated with the grant must be essential to enable the individual to be discharged from hospital back to their home. The works can include minor works, boiler repairs, deep cleaning or decluttering, purchasing of furniture, such as single beds can be considered for funding if this is preventing hospital discharge.

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An application form will need to be completed along with confirmation of ownership, or tenancy, confirmation from a member of the clinical team stating the work is required to enable hospital discharge.

### 2.2.6 Safe and Secure grant (SSG)

The maximum grant will be £1000 and is available to owners and private sector tenants with no repayment criteria being applied.

The Safe and Secure grant is designed to reduce admissions into hospital and promote independence. The grant can be used to undertake minor repairs or alterations to the security of the home and could include:

- Additional handrails to stairs
- Repairs or modifications to flooring
- Provision of additional security or modifications to a property for customers with a specific disability, diagnosed condition, including dementia or Alzheimer's, to improve the safety or security of their home.

Links with other agencies will enable referrals for the grant to be made by Community Care agencies, charities and family carers.

The grant is not subject to a means test and will require a written confirmation of the ill health diagnosis from a medical professional.

### 2.2.7 Enablement Grant for social inclusion

This grant is only available in instances where top up funding is received from government and can be accessed by organisations and institutions that deliver services in the community for vulnerable older people.

The maximum grant will be £1000

The grant is designed to provide financial support to enable organisations who support vulnerable and older people to improve their wellbeing by enhancing their social and community inclusion.

The exact nature of works is not specified, however all works associated with the grant must be essential to enable service users to access services provided by these organisations and can include minor works, purchasing of suitable furniture, such as higher or wider chairs or other options which increase the number of vulnerable or older people that can use the services provided.

These institutions and organisations may have links with will other agencies but will not be for-profit and the services they provide must be directly linked with the wellbeing agenda. Referrals can be made directly by the organisation or through links with other agencies such as Community Care agencies, charities and family carers.

## 3.0 Links to other corporate documents

This policy links to and should be read in conjunction with the following policies and strategies:

## 4.0 Legislation

The legislation listed below will be taken into consideration when implementing this policy:

- The Housing Act, 1985 and 1996
- The Housing Grants Construction and Regeneration Act 1996
- The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
- The Localism Act, 2011
- Housing Grants, Construction and Regeneration Act 1996 and associated guidance. (Disabled Facilities Grant Maximum Amounts and Additional Purposes) (England) Order 2008)
- The Care Act 2014

## 5.0 Appendices

The appendices listed below form part of this policy:

- Appendix A Repayment conditions – Disabled Facilities Grants