

# **Private Housing Health Assistance Policy**

Housing Grants, Construction & Regeneration Act 1996

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002

# Private Housing Health Assistance Policy 2019 – 2024

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## 1. POLICY STATEMENT AND AIMS

- 1.1 Havering Council has an overarching vision that is focused around the Borough's communities, places, opportunities, and connections. By embracing both statutory and discretionary powers that are available to us via the Regulatory Reform Order 2002 the Authority aims to improve the health and well-being of residents (both adults and children) by helping them maintain independence, whilst having a focus on preventative works which will contribute to improving the quality of life of our vulnerable residents.
- 1.2 The focus of the Private Housing Health Assistance Policy is one of prevention to enable independent living, by supporting those whose independence may be at risk, to access housing (including their current home) which meets their needs. The Policy is steered by objectives within the Barking, Havering and Redbridge Better Care Fund Plan 2017-19, the Care Act 2014 and the Housing Grants, Construction & Regeneration Act 1996.
- 1.3 This policy sets out how Havering Council ("the Council") will, for dwellings within the Borough of Havering exercise:
  - (i) the Council's statutory duty for the provision of mandatory Disabled Facilities Grants under the provisions of the Housing Grants, Construction & Regeneration Act 1996;
  - (ii) the Council's discretion to provide flexible assistance to help improve living conditions and enable people to continue to live independently, or to enable a family to continue to care for a loved one and avoid them having to move from their family home into 24hr care, as determined by the Council in adopting Article 3 of the Regulatory Reform Order (Housing Assistance) (England & Wales) Order 2002.
- 1.4 Under the provisions of the Care Act 2014 the Council has a duty to meet the unmet needs of people with eligible social care needs. This policy covers those who do not qualify for such support as well as aiming to deliver assistance to help prevent the need for long term care arrangements.
- 1.5 With the exception of mandatory Disabled Facilities Grants, 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. The delivery of mandatory grants will take priority over the delivery of discretionary grants, at times of high demand waiting times for discretionary grants will be increased before waiting times for mandatory grants. The budgets associated with this strategy will be reviewed annually, the Council reserves the right to amend or suspend the discretionary elements of this policy if demand for discretionary grants exceeds the available budget. In these circumstances the Council does not undertake to maintain a waiting list for discretionary grants. The Council also reserves the right to prioritise resources made available for discretionary assistance in order to achieve wider strategic aims.

- 1.6 The Housing Renewal Grants (Services and Charges) Order 1996 enables Authorities to charge for specific elements of work undertaken in relation to the provision of assistance under the Housing Grants Construction and Regeneration Act 1996. Any fee can be incorporated into the total amount of grant aid awarded to a client. This policy gives the Director of Adult Social Services and Health the authority to charge a fee for relevant professional services (e.g. technical surveys, obtaining proof of title etc.) in relation to the provision of mandatory and discretionary assistance.
- 1.7 This policy will be reviewed after one year and subsequently as necessary to take into account changes to legislation, policies, or strategies at local or national level.
- 1.8 The aims of the Private Housing Assistance Policy are:
- (i) to provide advice, information and support on repair, maintenance, and adaptations of properties across the Borough;
  - (ii) to offer a health based framework of assistance to vulnerable groups & households, including those with long term health conditions;
  - (iii) whilst it is recognised that it is the home owner's responsibility to maintain their own properties, the Council will target limited resources to adults and children who are most vulnerable or have a health condition which could impact on their independent living and are not able to maintain or adapt their own properties, and support to families to provide safe and effective care to enable someone to remain at home.
  - (iv) that private landlords will not be eligible for any grants under this policy. Landlords have a duty to maintain their properties free from hazards and the Council will exercise its enforcement powers as appropriate to ensure that safe and healthy standards are attained in the private rented sector
  - (v) that in certain circumstances the tenant maybe eligible to apply for a grant under this policy, this will be considered on a case by case basis;
  - (vi) to contribute to the Better Care Fund, principally to reduce delayed transfers of care, minimise avoidable hospital admission, and facilitate early or timely discharge from hospital by tackling housing related matters;
  - (vii) to facilitate an increase in the number of vulnerable households able to heat their homes at reasonable cost;
  - (vii) to assist disabled people with adaptations to facilitate their movement in and around their home thereby improving their quality of life;
  - (viii) in offering assistance the Council will promote relevant services offered by other organisations;
  - (ix) to treat individuals fairly as required by the Equality Act 2010 and ensure that an individual's rights under data protection and human rights legislation are protected.
- 1.9 Minor amendments to the policy may be approved by the delegated powers held by the relevant Director, who may also use discretion in the application of the policy within delegated powers supported by an appropriate business case where needed.

## **2. INTRODUCTION**

- 2.1 The suitability of the home is integral to meeting the needs of our residents. A home which enables them to live independently or supports others to provide safe and effective care contributes to the promotion of physical and emotional health and wellbeing and supports a full and active life.
- 2.2 Helping people to make the right housing choices for their needs and providing support to make the home safe can help reduce hospital admissions or re-admissions, reduce reliance on care and support, improve wellbeing and help maintain independence in the home. One of the ways of doing this is by providing financial assistance to support those choices or adapt the homes of disabled and vulnerable people enabling them to live safely.
- 2.3 This policy explains how the Council will use its resources, where available, to assist people in need of support to maintain independence in the home, reduce the need for support from social and health care services, and help prevent unnecessary and avoidable deterioration in their conditions.

## **3. LEGAL FRAMEWORK**

- 3.1 The provision of a Disabled Facilities Grant (DFG) is regulated by the Housing Grants, Construction and Regeneration Act 1996. This places a statutory duty on the Council to provide grant assistance to qualifying disabled people to undertake a range of adaptations to their homes which are deemed “necessary and appropriate” to meet their needs, and it is “reasonable and practicable” to undertake the adaptations having regard to the age and condition of the dwelling. The grant is subject to a means test (except in the case of children) and works must be eligible as defined by the Act and Regulations.
- 3.2 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (“the RRO”) gives the Council the power to provide assistance (either directly or indirectly) to any person for the purpose of improving living conditions in Havering provided this is given in accordance with a published policy.
- 3.3 In accordance with the RRO, this policy has been adopted by the Council and includes details of the:
- (i) types of assistance the Council may make available;
  - (ii) eligibility conditions for the assistance;
  - (iii) amount of assistance available;
  - (iv) conditions that will apply to the provision of the assistance;
  - (v) circumstances when repayment is required.

## **4. NATIONAL STRATEGIC CONTEXT**

- 4.1 In April 2015 the Government made significant changes to the funding mechanism for DFGs by making the allocation part of the Better Care Fund (BCF); a pooled budget between the NHS and upper tier council's. The aim of the fund is to provide more joined up and customer focussed services to reduce hospital and care admissions and enable people to return from hospital more quickly.
- 4.2 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 crisis point.
- 4.3 Aligned to this, the NHS 5 Year Forward View (2014) 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.
- 4.4 Home adaptations and essential repairs for disabled and vulnerable people support these requirements as they can:
- (i) enable independence at home;
  - (ii) speed up hospital discharge/reduce admissions;
  - (iii) prevent escalation of need e.g. accidents and falls;
  - (iv) support maintenance of physical and mental wellbeing;
  - (v) support carers to enable people with disabilities to remain at home.
- 4.5 It is clear that home adaptations can contribute to meeting a range of Public Health, NHS, 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 opportunities to consider how home adaptations can better support housing, health, and social care to achieve improved health and wellbeing outcomes for adults and children with care and support needs.

## **5. NATIONAL AND LOCAL EVIDENCE**

- 5.1 Disabled Facilities Grants and discretionary Housing Assistance Grants can make a significant contribution to meeting the needs of elderly and disabled people by providing assistance to facilitate adaptations in their homes to promote health, wellbeing, and maximise independence from expensive long term care arrangements.
- 5.2 The older population in the UK continues to grow. In 2016 there were 11.8 million UK residents aged 65 and over, by 2066 this figure will increase by 8.6 million when the total number of people in this age group will represent 26% of the total national population.

- 5.3 The population in Havering is significantly older in comparison with other London Boroughs with an estimated 47,000 people aged 64 and over. In the coming 25 years it is estimated that the number of people in this age group will increase by about 50% to nearly 70,000. The biggest increase will be in the number of people aged 81 and over with a percentage increase of 77%.
- 5.4 Many chronic health conditions experienced by people, particularly older people, have a causal link to, or are exacerbated by, poor housing. Health risks associated with cold homes include: increased respiratory illness, worsening of asthma, chronic obstructive pulmonary disease, worsening of arthritis, increased blood pressure, and risks of heart attack and stroke. A cold home also increases the risk of falls and accidents as strength and dexterity decreases at lower temperatures.
- 5.5 National research in 2016 indicated 20% of homes failed to meet the Decent Homes Standard, the private rented sector had the highest proportion of non-decent homes (27%) with high levels of damp problems. The social rented sector had the lowest proportion of non-decent homes (13%) and 20% of owner occupied homes failed the decent homes standard. National research conducted in 2011 indicated nearly one in three of the oldest households (where the oldest person is aged 75 and over) live in housing that has failed the Decent Homes Standard.
- 5.6 It is estimated that nationally falls alone are estimated to cost the NHS over £400 million each year. In addition, falls are one of the major reasons for people to move from their own home to residential care, again increasing social care costs and impacting on independence. The human cost of falling includes distress, pain, injury, loss of confidence, loss of independence and mortality. In Havering it is predicted that the number of falls for people over 65 will increase from an estimated 16,720 in 2018 to 25,550 in 2043. This means that the number of serious injuries caused by falls could increase from 4,180 in the current year to 6,388 per year in 25 years' time, an increase of nearly 53%.
- 5.7 In 2016 it was estimated that 906 adults in Havering have a moderate or severe learning disability, about 300 of whom were living in their family home with parents. Additionally nearly 1,700 people were estimated to have autistic spectrum disorders. The number of children with special educational needs and disabilities is growing year on year with average increases of between 40% - 50% between 2012 and 2015. Increases are particularly marked in respect of children with the most severe and complex needs.
- 5.8 Havering has one of the highest proportions of the population in the country with dementia and it is estimated that around half of people living with dementia are as yet undiagnosed.
- 5.9 In 2017/18 there were 2,149 cases of domestic violence recorded in Havering by the Met Police and 168 families/ individuals approached the Council as homeless due to being victims of violence.

## **6. FINANCING THE POLICY**

- 6.1 The Government has targeted increased resources over recent years through the Better Care Fund (BCF) to support the delivery of housing grants to improve the homes of vulnerable people in order to maximise their independence and minimise reliance on long term care.
- 6.2 The local BCF is managed by Havering Council, with reporting requirements to the Local Health and Wellbeing Board. The Council receives a grant annually to provide housing solutions so that people in Havering can manage their own health and wellbeing, and live independently in their communities for as long as possible.
- 6.3 Mandatory DFGs will have priority on the use of BCF monies. In addition to the BCF the Council will exploit all possible opportunities of internal and external funding schemes, and opportunities to work with other providers to improve housing conditions for the people who live in Havering.
- 6.4 Discretionary Housing Assistance Grants will be delivered within the boundaries of this policy and the financial resources available. The Council reserves the right to amend or suspend the discretionary elements of this policy if demand for discretionary grants exceeds the available budget.

## **7. TYPES OF ASSISTANCE**

### **7.1 Mandatory Assistance: Disabled Facilities Grants (DFGs)**

- 7.1.1 The Council will continue to provide assistance to those who qualify for a DFG as laid down in legislation. The adaptations funded will be considered as being the most appropriate, reasonable, and cost effective way of meeting the assessed needs of the disabled person up to a maximum grant of £30,000.
- 7.1.2 Where the applicant/disabled person wishes to carry out works to the property which are over and above those assessed by the Occupational Therapist (OT), and the alternative works are agreed by the OT as reasonable and practicable and will meet the assessed needs of the disabled person, the Council may offer financial assistance up to the value of the assessed need.
- 7.1.3 The details of the mandatory DFG scheme are contained in appendix 1.

### **7.2 Discretionary Assistance: Housing Assistance Grants (HAGs)**

- 7.2.1 Adopting Article 3 of the RRO provides greater flexibility to the Council to provide assistance schemes which help people meet their needs in a more flexible way than can be delivered through the use of DFGs alone.
- 7.2.2 Considering wider health determinants other than disability which can be made worse by housing conditions, the Council may consider the health impacts of housing conditions, for example the Council may consider the health impacts of housing on vulnerable owner occupiers and consider schemes to undertake minor repairs to make homes safe and healthy or other preventative schemes which stop or delay conditions becoming worse.

- 7.2.3 The provision of assistance other than mandatory DFGs is subject to the availability of funding. An assessment of each case will be carried out to ensure that the right option for the household is being considered. This may include information about entitlement to benefits, third party funding e.g. charities, energy efficiency and signposting to other services and agencies.
- 7.2.4 A list of the discretionary assistance schemes available from the Council is included in appendix 1 along with the detail of each scheme that is available.

## **8. ELIGIBILITY CRITERIA AND CONDITIONS**

- 8.1 In this policy the term “assistance” means any form of financial assistance approved for the purpose of housing renewal, maintenance, improvement or adaptation.” Condition” means any condition attached to such assistance. Any reference to “owner” or “person responsible” is taken to mean any owner or other person who is responsible for the relevant conditions either singly or jointly. This includes the original person who applied for or received the assistance, as well as any other person who has subsequently become responsible for any condition as a result of acquiring the property or an interest in it.
- 8.2 The specific criteria for each form of assistance are detailed in appendix 1. However, the following conditions will apply in all cases:
- (i) where it is possible and as stated in the schemes detailed in appendix 1, some financial assistance and related conditions will be secured as a legal charge against the property. A breach of conditions requires a repayment of all or part of the assistance. This charge will not be removed until either the conditions expire or until assistance is re-paid together with any interest or additional charges that may apply. The Council may demand that any grant which has been paid be repaid forthwith, together with any reasonable interest as the Council may determine from the date on which it was paid until repayment, at such reasonable rate as the Council may determine, but generally within twelve months;
  - (ii) a charge on the title register and/or a local land charge against the property is binding on any person who is at the time being an owner of the premises concerned. Where a condition is broken, the Council has the usual powers and remedies in law to enforce the charge and secure payment of any amount due;
  - (iii) where stated, it will be a condition of discretionary assistance for the grant, or part thereof, to be repaid to the Council if the person for whom the assistance was intended moves out of the adapted home within the timeframe stated in the individual scheme. If the person’s home is social housing (not a Council owned property) the adapted premises may be vacated to allow it to be used for another person and their family who would benefit from the adapted home, in this case the grant would not need to be repaid.

- (iv) where any condition is in force, the Council may require the person responsible to provide any information to satisfy the Council that the condition is being complied with. The Council can require this information in writing or in other reasonable form. It is a condition that this information is provided in the form required within a reasonable timescale as specified by the Council and as fully, accurately, and honestly as reasonable practicable. Failure to comply with this requirement is a breach of conditions in itself and the assistance, or part of the assistance where specified, must be re-paid to the Council;
- (v) it is for the person responsible for complying with any condition to demonstrate to the Council's satisfaction that the condition is being complied with. Failure to do so will be treated as failure to comply with the condition. The Council does not have the burden of having to prove that the condition is not being complied with;
- (vi) conditions will be enforced in all cases, unless there are exceptional circumstances which will be considered on a case by case basis. Money repaid or recovered will be recycled back into the private housing health assistance programme;
- (vii) 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.

8.3 Any person making an application for assistance must:

- (i) be over the age of 18 years on the date of application;
- (ii) live in the dwelling which is subject to the application as their sole main residence;
- (iii) live within the London Borough of Havering or have an owner's interest in a property within Havering.

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

- (i) where ownership of the dwelling is disputed;
- (ii) 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;
- (iii) 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 applicant will be required to ask the insurance company to confirm in writing the extent of the claim and their liability, if any, and share this information with the Council. The value of the housing assistance will be reduced by the amount equivalent to the insurance company's liability;
- (iv) 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;

- (v) where the proposed works are to repair any shed or outbuildings;
- (vi) an application can only be considered when all relevant documents have been completed and sent to the Council. The Council will always attempt to establish why a client has not completed their application form if it has not been completed within 6 months of it being sent to the applicant.

8.6 Enquiries about how the policy is operated should be referred to the Private Housing Improvements Team in the first instance. Appeals against the refusal of a grant must be made in writing and detail the specific grounds on which the appeal is based, the relevant delegated officer will make the final decision.

## **9. MAKING AN APPLICATION AND PAYMENT OF ASSISTANCE**

9.1 Applications must be made in writing on the appropriate form and include original documentation where requested. An application will only be considered complete once all of the relevant documentation has been provided.

9.2 The Council may charge an administration fee for any professional/technical services or charges incurred relating to the work for which the assistance is being sought e.g. obtaining proof of ownership, drawing of plans etc. This fee will be incorporated into the total assistance amount.

9.3 The client is responsible for the contract between themselves and the contractor, this includes instances where the Authority provides a list of builders. The Council will however take its duty of care seriously and ensure that all contractors on the list of builders sign up to a code of conduct and have the relevant insurances in place. Where a client chooses a contractor not on the list they will have responsibility for ensuring that all the work is carried out in accordance with the schedule of works provided by the Occupational Therapist. The Council will normally request two written quotations and will decide the reasonableness of the prices quoted taking into consideration standard prices and the cost of similar work, normally the value of the grant will be based on the cheapest reasonable quote. The Authority will normally wait until it receives confirmation from the applicant that the work has been completed to their satisfaction before making payment to the contractor. However, in exceptional circumstances the Authority reserves the right to make any payment directly to the contractor based on the satisfactory completion of the work as determined by the Authority and the receipt of a satisfactory invoice. In addition the Authority reserves the right to not pay interim payments for work valued at less than £10,000.

9.4 For larger and more complex grant applications such as extensions, the Council may appoint an agent to manage the grant works, this is at the discretion of the Council. Having exercised this discretion the applicant will have to engage directly with the agent in order to complete the grant works. The Council reserves the right to include the cost of the management agent in the grant assistance in accordance with paragraphs 1.5 and 9.2.

- 9.5 In the event of any disputes between the applicant and the contractor the Council will help to resolve these where this is possible, unless an agent has been appointed, in which case the agent will help to resolve these. However, should this not be possible it may be necessary for the applicant to seek legal advice to remedy any dispute they have with the contractor.
- 9.6 The Council will normally arrange for grant payments to be made directly to the contractor upon completion of the works unless the owner can provide evidence that they have paid the contractor themselves, in which case the Council will reimburse the owner.

## **10. MAINTENANCE AND REPAIR**

- 10.1 The Council is not responsible for ongoing maintenance or repair of any item other than ceiling track hoists provided under the Ceiling Track Hoist Scheme. However some of the individual items installed as part of grant aided work may have their own extended warranties that are provided by the manufacturer. It is the applicant's responsibility to ensure that they adhere to all conditions of a warranty and/or servicing. Any extended warranties are applied for in accordance with the manufacturer's guarantee. The cost of any extended warranty would normally be agreed at the time when the grant was approved however the authority can use its discretion to fund an extended warranty subject to a case being made and presented to the Social Services and Housing Adaptations panel. Copies of guarantees/warranties will be provided to the applicant after completion of the works.

## **11. REPAYMENT WHERE AN APPLICANT IS NOT ENTITLED TO A GRANT**

- 11.1 All clients will be required to complete and sign an application form confirming that the information they have given to the Authority is correct. Where an application for a grant is approved but it subsequently appears to the Council that the applicant was not, at the time the application was approved, entitled to a grant of that description, the Council may demand that any grant that has been paid to be repaid forthwith, together with any interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine, but generally within twelve months of the payment being made.

## **12. DATA PROTECTION**

- 12.1 All data will be held in accordance with the General Data Protection Regulations (EU) 2016/679 (GDPR).
- 12.2 The Council may investigate or formally verify any of the information provided in connection with any application for assistance.

- 12.3 In order to progress an application it may be necessary to share information provided internally with other services or other organisations that may assist with the grant process. These may include:
- (i) Havering Council – Adult Social Care or Children’s Services, Revenue and Benefits, Planning & Building Control;
  - (ii) other agencies , individuals, or family members as specified by the applicant;
  - (iii) relevant Government Departments.
- 12.4 The Council is under a duty to protect public funds and may use the information provided for the prevention and detection of fraud. It may also use this information with other bodies administering public funds solely for these purposes.
- 12.5 The above information will need to be communicated with applicants at the time their personal information is obtained in the form of a Privacy Notice. This is necessary to comply with individuals’ “Right to be informed” in accordance with GDPR.
- 12.6 Safeguards will ensure the security of the data and will comply with the requirements of the GDPR.

## INDIVIDUAL SCHEME DETAILS

Table 1: Summary of schemes.

Scheme Number	Type of Assistance	Means Test	Charge on Title Register/ Local Land Charge	Mandatory/ Discretionary	Key Outcome	Max. Funding
1	Disabled Facilities Grant (DFG)	Y	Y	Mandatory	Adaptations to enable independent living	£30,000
2	DFG top-up	Y (already done for DFG)	Y	Discretionary	Top up of mandatory DFG which exceeds grant limit	£15,000
3	Discretionary Disabled Adaptation Assistance	No formal means test. Financial criteria described in scheme 3	Y	Discretionary	Adaptations for those eligible for DFG without formal means testing	£10,000
4	Moving On Assistance	No formal means test. Financial criteria described in scheme 4	Y	Discretionary	Financial assistance to move to more suitable accommodation	£12,000
5	Hospital Discharge Assistance	N	N	Discretionary	Prevent delayed transfers of care associated with housing disrepair or access issues	£5,000
6	Safe, Warm and Well	No formal means test. Financial criteria described in scheme 6	Y	Discretionary	To provide a safe and warm home for older and disabled people to promote health, wellbeing, and independence	£12,000
7	Dementia Aids, Adaptations, and Assistive Technology	N	N	Discretionary	Enable people with a diagnosis of dementia manage their surroundings and retain their independence	£750
8	Sanctuary Scheme	N	N	Discretionary	Provide occupiers at risk of domestic abuse with improved security	£1,000

In the description of the schemes that follows, where reference is made to the Council this may include organisations or individuals working on behalf of the Council.

## 1. MANDATORY DISABLED FACILITIES GRANTS (DFGs)

Purpose	<p>Local Housing Authorities have a statutory duty to provide grant aid to disabled people to undertake a range of adaptations to their homes.</p> <p>Mandatory DFGs will be administered in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996. The following provides a summary of these provisions, but should be read in conjunction with the full Act.</p>
Maximum amount	The maximum amount is £30,000
Applicant eligibility	All applicants must be eligible under the Act and there are no age restrictions on the disabled person who would benefit from this grant. Applicants must be supported by a recommendation from an Occupational Therapist confirming the person that the person is disabled for the purposes of the Act and that the proposed works are necessary and appropriate to meet the needs of the disabled person.
Eligible works	The relevant works must be necessary and appropriate to meet the needs of the disabled occupant (adult or child) and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purpose for which a grant must be given are detailed in Section 23 of the Housing Grants Construction and Regeneration Act 1996. Any associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount.
Financial assessment	The grant is subject to a formal means test in accordance with the Housing Renewals Grant Regulations 2006 to determine the customer's contribution towards the cost of the works. Eligible works for a child will not be subject to a formal means test. The maximum grant including any contribution must not exceed £30,000.
Application	<p>Applications must be made on the relevant form and supported by a referral from an Occupational Therapist. The Council will consult the Social Services Authority on all applications.</p> <p>Applications may be made by owner occupiers, private tenants and Registered Providers of Social Housing (excluding Havering Council Tenants who may be eligible separately for aids and adaptations works via the Council as their landlord). In the case of tenants, the landlord may make an application on their behalf.</p>

## 1. MANDATORY DISABLED FACILITIES GRANTS (DFGs) (continued)

<p>Payment</p>	<p>Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. In some instances payments may be made in instalments and the balance (no less than 10% of the total eligible works) paid on satisfactory completion.</p> <p>The applicant should 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.</p>														
<p>Conditions</p>	<p>Written consent from owner(s) of the property must be obtained prior to works commencing.</p> <p>With the applicants permission the Council may remove items of equipment e.g. modular ramps and stair lifts from the property for re-use when they are no longer required by the disabled person. This will be considered on a case by case basis dependent on the age and condition of the item and the Council's capacity to recycle equipment. Where items are not considered appropriate for re-use, or where the Council decides not to remove items for any other reason, it will be the responsibility of the householder/property owner to remove any items at their own cost.</p> <p>Where the Council provides funding in excess of £5,000 this will be registered as a charge on the title register or a local land charge against the adapted property subject to a maximum of £10,000. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.</p> <p>The sliding scale relating to re-payments is as set out below:</p> <table border="1" data-bbox="552 1473 1236 1780"> <thead> <tr> <th>Grant (£)</th> <th>Repayment Requirement (£)</th> </tr> </thead> <tbody> <tr> <td>30,000</td> <td>10,000</td> </tr> <tr> <td>25,000</td> <td>10,000</td> </tr> <tr> <td>20,000</td> <td>10,000</td> </tr> <tr> <td>15,000</td> <td>10,000</td> </tr> <tr> <td>10,000</td> <td>5,000</td> </tr> <tr> <td>5,000</td> <td>0</td> </tr> </tbody> </table> <p>The Council will not pay for additional works carried out without prior approval.</p> <p>All works must be completed within 12 months of approval.</p>	Grant (£)	Repayment Requirement (£)	30,000	10,000	25,000	10,000	20,000	10,000	15,000	10,000	10,000	5,000	5,000	0
Grant (£)	Repayment Requirement (£)														
30,000	10,000														
25,000	10,000														
20,000	10,000														
15,000	10,000														
10,000	5,000														
5,000	0														

## 2. TOP-UP OF MANDATORY DISABLED FACILITIES GRANT

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.								
Maximum amount	The maximum top-up is £15,000.								
Applicant eligibility	This grant applies to top-ups for adaptations for disabled children as well as adults. The disabled person (if different from the applicant) must qualify for a mandatory DFG where the value of the eligible works (including the client contribution and any fees if applicable) exceeds the mandatory grant maximum.								
Eligible works	Works funded by the top-up must be eligible works which are necessary and appropriate to meet the disabled person's needs as defined by the Housing Grants Construction and Regeneration Act 1996.								
Financial assessment	The applicant will already have undertaken a means test for a mandatory DFG and will have contributed toward the cost of the adaptation accordingly. There will be no additional means test for the top-up.								
Application	Applications will be considered alongside an application for a mandatory DFG.								
Payment	The discretionary top-up will be paid as an additional amount to the mandatory DFG under the same payment conditions.								
Conditions	<p>Written consent from owner(s) of the property must be obtained prior to works commencing.</p> <p>Where the Council provides funding in excess of £5,000 this will be registered as a charge on the title register or a local land charge against the adapted property subject to a maximum of £10,000. The Council may also secure repayment for funding under £5,000 as set out below. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.</p> <p>The sliding scale relating to re-payments is as set out below:</p> <table border="1" data-bbox="552 1675 1236 1868"> <thead> <tr> <th>Grant (£)</th> <th>Repayment Requirement (£)</th> </tr> </thead> <tbody> <tr> <td>15,000</td> <td>10,000</td> </tr> <tr> <td>10,000</td> <td>5,000</td> </tr> <tr> <td>5,000</td> <td>2,500</td> </tr> </tbody> </table> <p>Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.</p>	Grant (£)	Repayment Requirement (£)	15,000	10,000	10,000	5,000	5,000	2,500
Grant (£)	Repayment Requirement (£)								
15,000	10,000								
10,000	5,000								
5,000	2,500								

### 3. DISCRETIONARY DISABLED ADAPTATIONS ASSISTANCE

Purpose	To provide discretionary financial assistance for disabled occupants who do not have financial resources to pay for necessary adaptations to help them to remain independent in their own home.
Maximum amount	The maximum assistance is £10,000.
Applicant eligibility	This grant applies to discretionary grants in relation to adaptations for disabled children as well as adults. The disabled occupant must be eligible for provision under the provision of the Housing Grants Construction and Regeneration Act 1996. Applicants must be supported by a referral from a Havering Council Occupational Therapist following assessment and must be eligible for a Disabled Facilities Grant. For grants over £5,000 applicants must have applied for a Disabled Facilities Grant where the means test indicated the applicant should make a financial contribution to their DFG, this is not required for grants that are for £5,000 or under.
Eligible works	The relevant works must be necessary and appropriate to meet the needs of the disabled occupant and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purposes for which a grant may be given are those detailed in section 23 of the Housing Grants Construction and Regeneration Act 1996. Any associated fees e.g. technical survey's obtaining proof of title etc. may be included in the total assistance amount.
Financial assessment	<p>There will be no statutory means testing. The following criteria will be applied:</p> <ul style="list-style-type: none"> <li>• less than £16,000 capital savings and investments;</li> <li>• for single person – income no more than £16,750 per annum;</li> <li>• for couple with or without children, and single with children – income for customer and partner combined of no more than £25,000 per annum;</li> </ul> <p>The income and savings levels established when the applicant applied for a DFG and the means test completed must be used for the application of this grant. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.</p>

### 3. DISCRETIONARY DISABLED ADAPTATIONS ASSISTANCE (continued)

<p>Payment</p>	<p>Payment would normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign 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 believed it is of satisfactory good standard the payment will be made.</p>						
<p>Conditions</p>	<p>Written consent from owner(s) of the property must be obtained prior to works commencing.</p> <p>Where the applicant has an owner's interest in the property, the amount of the discretionary funding above £5,000 will be secured by attaching a charge on the title register or a local land charge on the adopted property. The Council may also secure repayment for funding under £5,000 as set out below. If the property is disposed of within 10 years of the completion of the works (as determined by the Council) re-payment of the amount will be required.</p> <p>The sliding scale relating to re-payments is as set out below:</p> <table border="1" data-bbox="555 1146 1238 1299"> <thead> <tr> <th>Grant(£)</th> <th>Repayment Requirement (£)</th> </tr> </thead> <tbody> <tr> <td>10,000</td> <td>5,000</td> </tr> <tr> <td>5,000</td> <td>2,500</td> </tr> </tbody> </table> <p>The Council will not pay for any additional works carried out without prior approval.</p>	Grant(£)	Repayment Requirement (£)	10,000	5,000	5,000	2,500
Grant(£)	Repayment Requirement (£)						
10,000	5,000						
5,000	2,500						

#### 4. MOVING ON ASSISTANCE

Purpose	This discretionary assistance enabled disabled people who would be eligible for a mandatory disabled facilities grant to move to more suitable accommodation, where it is considered (by the Council) more appropriate than providing funding through a mandatory DFG to adapt their existing home.
Maximum amount	The maximum amount is £12,000 and may be used in conjunction with a mandatory DFG to undertake eligible works to the new property.
Applicant eligibility	There is no age restriction for this grant. Any disabled person who would be eligible for adaptation works under a mandatory DFG.
Qualifying criteria	<p>A referral for adaptation of the existing property must have been received from an Occupation Therapist.</p> <p>In the Council's opinion, the existing property must be unsuitable for adaptation, in that it is not reasonably and practicably capable of being adapted to meet the needs of the disabled person.</p> <p>The applicant must have or propose to have an owner's interest in the new property. The existing and new properties must be within the London Borough of Havering, and be the permanent, main residence of the disabled occupant.</p> <p>In the opinion of the Council and in conjunction with the Occupational Therapist, the new property must be considered suitable for the needs of the disabled person or must be reasonably and practicably capable of being adapted to meet the needs of the disabled person.</p> <p>The assistance can be used for the following eligible costs:</p> <ul style="list-style-type: none"> <li>• legal and ancillary fees;</li> <li>• estate agent fees;</li> <li>• removal costs.</li> </ul>

#### 4. MOVING ON ASSISTANCE (continued)

Financial assessment	<p>There will be no statutory means testing for this assistance. The following criteria will be applied:</p> <ul style="list-style-type: none"> <li>• less than £16,000 capital savings and investments;</li> <li>• for single person – income no more than £16,750 per annum;</li> <li>• for couple with or without children, and single with children – income for customer and partner combined of no more than £25,000 per annum;</li> </ul> <p>The applicant will self-declare income and savings levels. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.</p>						
Payment	<p>Payment will be made to the applicant’s solicitor on exchange of contract so that funding is available for completion. Evidence of the fees will be required prior to the payment.</p>						
Conditions	<p>This discretionary assistance may only be awarded once to any disabled person.</p> <p>Where an award has been made under this policy and prior to the exchange of contracts and the disabled person is no longer able to relocate to the new property e.g. they have moved into permanent care or deceased, the Council may decide to pay all, some, or none of the assistance.</p> <p>The amount of the discretionary funding will be secured by attaching a charge on the title register or a local land charge on the new property. If the property is disposed of within 10 years of the completion of the purchase (as determined by the Council) re-payment will be required in accordance with the sliding scale below.</p> <table border="1" data-bbox="555 1570 1238 1727"> <thead> <tr> <th>Grant(£)</th> <th>Repayment Requirement (£)</th> </tr> </thead> <tbody> <tr> <td>10,000</td> <td>5,000</td> </tr> <tr> <td>5,000</td> <td>2,500</td> </tr> </tbody> </table>	Grant(£)	Repayment Requirement (£)	10,000	5,000	5,000	2,500
Grant(£)	Repayment Requirement (£)						
10,000	5,000						
5,000	2,500						

## 5. HOSPITAL DISCHARGE ASSISTANCE

Purpose	<p>This assistance is for people in hospital whose discharge is delayed due to the condition of their home. The assistance may fund urgent adaptations that allow access in and around the person's home by providing stair lifts or ramps. Other minor works which are needed to facilitate their discharge from hospital will also be considered e.g. one off clearance of hoarded properties and works to the heating systems.</p>
Maximum amount	<p>The maximum grant is £5,000</p>
Applicant eligibility	<p>This grant applies to discretionary assistance in relation to adaptations for disabled children as well as adults. The applicant must be in hospital or a health funded placement and their discharge delayed.</p> <p>The application must be accompanied by a referral from a hospital Occupational Therapist or other suitably qualified professional confirming the urgent works that are required to the home to enable discharge.</p> <p>The property subject to the application must normally be the applicant's permanent accommodation.</p>
Eligible works	<p>Eligible works can include those listed below (this is not an exhaustive list). Works will be determined on a case by case basis which will facilitate discharge from hospital or health funded placement:</p> <ul style="list-style-type: none"> <li>• stair lifts;</li> <li>• ramps and door widening to the essential doorways;</li> <li>• heating repairs or improvements;</li> <li>• clearance and one off deep clean of hoarded goods.</li> </ul>
Financial assessment	<p>This assistance is not subject to a means test.</p>
Payment	<p>Payment would normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign 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 believed it is of satisfactory good standard the payment will be made.</p>

## 5. HOSPITAL DISCHARGE ASSISTANCE (continued)

Conditions	<p>Written consent from owner(s) of the property must normally be obtained prior to works commencing. However, if no structural works are being undertaken (e.g. cleaning a property) this will not be necessary.</p> <p>If the cost of the works exceeds the maximum financial assistance the Council will liaise with the Occupational Therapist and/or relevant professional(s) to determine the priority works.</p> <p>The Council will not pay for any additional works carried out without prior approval.</p>
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## 6. SAFE, WARM AND WELL

Purpose	<p>This discretionary assistance is for occupiers over the age of 65, or those with chronic or severe health conditions (including children and younger adults) affected by poor housing conditions and provides:</p> <ol style="list-style-type: none"> <li>a) Essential repairs to their home in order to remain safe and healthy.</li> <li>b) A gas central heating system of suitable design and installation for a homeowner with vulnerable occupiers, where previously there has been no such system, or where the existing system, in the opinion of the contractor/surveyor, cannot be effectively repaired at reasonable cost or where it has been condemned by a suitable competent person.</li> <li>c) Assistance to owner occupiers where works are needed to make the dwelling wind and weatherproof or reduce a hazard.</li> </ol>
Maximum amount	The maximum amount is £12,000.
Applicant eligibility	<p>For purpose (a) the applicant must be an owner occupier or private tenant with a full repairing responsibility, for purpose (b) an owner occupier, and purpose (c) have an owners interest.</p> <p>For all purposes the applicant or a member of the household must be 65 years of age or older on the date of application, or have a diagnosed health condition that is made worse by poor housing conditions. Applications must be supported by a recommendation from an Occupational Therapist based on evidence of the condition e.g. letter/report/referral from a General Practitioner or other relevant health professional. Examples of relevant conditions include:</p> <ul style="list-style-type: none"> <li>• arthritis (osteo and rheumatoid, requiring regular treatment and review);</li> <li>• cardiovascular disease (e.g. heart disease or stroke);</li> <li>• respiratory disease (e.g. chronic bronchitis, severe asthma, emphysema or chronic obstructive pulmonary disease).</li> </ul> <p>For purpose (b) assistance may be provided where there is a child under 14 living in the property.</p>
Eligible works	<p>For purpose (a) essential repairs are Category 1 hazards as defined by the Housing Health &amp; Safety rating System, and serious Category 2 hazards as determined by the Housing Act 2004, which affects the ability of the property to be safe, wind and weather proof. Examples of works may include:</p>

## 6. SAFE, WARM AND WELL (continued)

<p>Eligible works (continued)</p>	<ul style="list-style-type: none"> <li>• heating repairs or replacement;</li> <li>• works to prevent falls;</li> <li>• roof repairs.</li> <li>• security</li> </ul> <p>For purpose (b) the scheme will be a one stop shop that caters for but not limited to:</p> <ul style="list-style-type: none"> <li>• design and installation and first annual service of the whole house gas central heating system to meet the needs of the home owner/occupier;</li> <li>• associated electrical check and upgrade to comply with Building Regulations and manufacturer's instructions;</li> <li>• associated building work/access as required;</li> <li>• where necessary the moving/storage of furniture, removal and relaying of carpets;</li> <li>• where disturbed the making of good internal decoration in line with the works carried out.</li> </ul> <p>No alternative to a gas fuelled central heating system will be considered.</p> <p>For purpose (c) works eligible for assistance will be at the discretion of the Council. As a general condition the works should help remedy defects or deficiencies which have a direct impact on health. The purpose of the works will be to secure an immediate remedy and not necessarily for reducing long term maintenance costs.</p> <p>Any associated fees, e.g. technical surveys, obtaining proof of title, legitimate project management fees etc, will be included in the total assistance amount.</p> <p>All properties will be subject to inspection and assessment by the Council or its agent.</p>
<p>Financial assessment</p>	<p>There will be no statutory means testing for this assistance. The following criteria will be applied:</p> <ul style="list-style-type: none"> <li>• less than £16,000 capital savings and investments;</li> <li>• for single person – income no more than £16,750 per annum;</li> <li>• for couple with or without children, and single with children – income for customer and partner combined of no more than £25,000 per annum;</li> </ul> <p>The applicant will self-declare income and savings levels. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.</p>

## 6. SAFE, WARM AND WELL (continued)

Payment	<p>Payment would normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign 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 believed it is of satisfactory good standard the payment will be made.</p>
Conditions	<p>For purposes (a) and (b) the applicant must have lived in the property for a minimum of 12 months as their main residence and written consent from the owner(s) of the property must be obtained prior to the works commencing.</p> <p>For purpose (c) works must be completed within 3 months of the grant being given.</p> <p>For purpose (a):</p> <ul style="list-style-type: none"> <li>• the Council will not consider applications in respect of dwellings which have been built or converted less than 10 years from the date of application;</li> <li>• where works beyond the maximum assistance value are identified, the assistance will be prioritised based upon the hazard score and circumstances of the applicant. Works must be reasonable and practicable having regard to the age and condition of the property.</li> </ul> <p>For all purposes:</p> <ul style="list-style-type: none"> <li>• it must be reasonable and practicable to undertake the works;</li> <li>• The applicant will self-declare income, savings levels and investments;</li> <li>• the Council will not normally pay for works carried out without prior approval and the Council will not pay for any additional works carried out without prior approval;</li> <li>• no more than 2 applications will be accepted from the same applicant in respect of one address in any 5 year period;</li> <li>• the amount of discretionary funding above £5,000 will be secured by attaching a charge on the title register or a local land charge on the property. The Council may also secure repayments for funding under £5,000 as set out below. If the property is disposed of within 10 years of the completion of the works (as determined by the Council) re-payment of the amount will be required;</li> <li>• only one application for assistance will be considered within any 3 year period (further applications may be considered at the discretion of Housing and Social service panel in exceptional circumstances.</li> </ul>

**6. SAFE, WARM AND WELL (continued)**

Conditions (continued)	The sliding scale relating to re-payments is as set out below:	
	<b>Grant(£)</b>	<b>Repayment Requirement (£)</b>
	10,000	5,000
	5,000	2,500
The Council will not pay for any additional works carried out without prior approval.		

## 7. DEMENTIA AIDS, ADAPTATIONS, AND ASSISTIVE TECHNOLOGY

Purpose	This assistance will, subject to the usual charging policy, provide aids, adaptations, and assistive technology in the home designed to enable people with a diagnosis of dementia to manage their surroundings and retain their independence.
Maximum amount	The maximum funding is £750.
Applicant eligibility	Applicants must be owner occupiers or private tenants with a clinical diagnosis of dementia and referred by a General Practitioner, Dementia Support Worker, or other relevant professional, confirming the works which are necessary and appropriate to support them to retain their independence.
Eligible works	The Council will work with the relevant health professionals to determine appropriate works on a case by case basis. This may include: contracting coloured hand rails, thermostatic taps, lighting and door signage, assistive technology devices, etc.
Financial assessment	This assistance is not means tested.
Payment	The Council will appoint 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 works and approval of invoices.
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.

## 8. SANCTUARY SCHEME

Purpose	This discretionary grant will provide an occupier, who is at risk of domestic abuse, assistance to improve the security arrangements of their home.
Maximum amount	The maximum funding will be £1,000.
Applicant eligibility	Where an appropriate officer in the Council is satisfied that one or more person's has suffered from, or is threatened by, domestic abuse.
Eligible works	The assistance provided will be in the form of security measures, such as door and window locks, security lighting.
Financial assessment	This assistance is not means tested.
Payment	Payment would normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign 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 believed it is of satisfactory good standard the payment will be made.
Conditions	It must be reasonable and practicable to undertake the works. The Council will not pay for works carried out without prior approval.