

DETAILED DESCRIPTION OF DISCRETIONARY HOUSING ASSISTANCE GRANTS

[Read the Home Adaptation Policy](#)

1. DFG Top-Up Scheme

Purpose	To provide discretionary assistance to people with disabilities to adapt their homes when the maximum grant allowed through a Disabled Facilities Grant (DFG) is insufficient to adapt the person's home in line with the outcome of their Occupational Therapy Assessment.
Maximum amount	The maximum top-up grant is £30,000.
Applicant eligibility	People are eligible for a DFG in cases where the cost of the works needed to meet their assessed needs (including the client contribution and any fees if applicable) exceeds the maximum funding allowed for a DFG. Works funded by the Top-Up Grant 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; reasonable and practicable to carry out having regard to the age and condition of the property, and; in line with the disabled person's Occupational Therapy assessment. Any associated fees will be included in the total assistance amount.
Eligible works	
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.
Land Charge	Land charges will be the same as for DFGs. Written consent from owner(s) of the property must be obtained prior to works commencing.
Other conditions	Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant in writing. Top-Up Grants are dependent on the level of funds available to the Council.

2. Fast Track Grant Scheme (for small urgent grants in specified circumstances)

To provide simplified and speedy access to housing grants for small adaptations (under £5,000) to deliver small adaptations or items of equipment (that would normally provide a benefit for more than 1 year) for:

Purpose	<ul style="list-style-type: none">(a) People with needs that change rapidly and/or frequently, such as people with motor neurone disease or other progressive illnesses or people near the end of life.(b) People who are identified by an Occupational Therapist (or other relevant healthcare professional as determined by the Council) to be at significant risk of falling and require a speedy small grant to reduce the risk(c) People in hospital who require a small grant to enable them to be discharged promptly from hospital.(d) People with disabilities and/or dementia who need small items of assistive technology to enable them to manage their surroundings.(e) People at risk of domestic abuse who need improved security.(f) Other people in urgent need as determined by the Major Adaptations Panel.
Maximum	£5,000
Applicant eligibility	For purposes (a), (b), (c), (d), and (f), the applicant will normally be eligible for provision under the provision of the Housing Grants Construction and Regeneration Act 1996 and/or be supported by a referral from a Havering Council Occupational Therapist.
Eligible works	For purpose (e) the applicant must be supported by an appropriate officer in the Council. Works funded by Fast Track Grant must be eligible works which are necessary and appropriate to meet the person's needs and in line with the person's Occupational Therapy (or other appropriate needs assessment for increased security). Any associated fees will be included in the total assistance amount.
Financial assessment	There is no requirement for a financial assessment to apply for a Fast Track Grant.
Application	Applications for a Fast Track Grant can be made instead of an application for a DFG provided: the estimated cost of works (determined by the Council) is less than £5,000, and the eligibility criteria and purpose of the grant are met.
Payment	Payment will 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.
Land Charge	No land charge applies. Written consent from owner(s) of the property must be obtained prior to works commencing.
Other conditions	Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant. On-going maintenance and support costs relating to any equipment cannot be met by a housing grant (other than extended warranties agreed at the time the grant is awarded and included in the grant amount).
	Fast Track Grants are dependent on the level of funds available to the Council.

3. Discretionary Disabled Assistance Scheme

Purpose	To provide discretionary assistance to help disabled people who do not have the financial resources to pay a financial contribution to a DFG, to enable people to maintain their independence and wellbeing at home for as long as possible.
Maximum amount	£15,000
Applicant eligibility	The disabled person 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.
Eligible works	Works funded by the Discretionary Disabled Assistance Grant (DDA) 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, reasonable and practicable to carry out having regard to the age and condition of the property, and in line with the disabled person's Occupational Therapy assessment. Any associated fees will be included in the total assistance amount. The applicants financial circumstances must meet the following criteria:
Financial assessment	<ul style="list-style-type: none">• less than £20,800 capital savings and investments;• for single person – income no more than £21,800 per annum;• for couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum. <p>The applicant will self-declare income, savings levels, and any other investments. The Council requires evidence relating to income and savings.</p>
Application	Passporting benefits are the same as for DFGs. Applicants must have applied for a Disabled Facilities Grant where the means test indicated the applicant should make a financial contribution to their DFG.
Payment	Payment will 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.
Land Charge	Land charges will be the same as for DFGs. Written consent from owner(s) of the property must be obtained prior to works commencing. Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.
Other conditions	At the discretion of the Major Adaptations Panel, grant applications for people with Motor Neurone Disease (or other quickly progressing illnesses), people who are terminally ill, and other people in urgent need (e.g. people who are seeking assistance to replace a complex stair lift or through floor lift) may be fast-tracked. In these cases specific elements of the normal conditions of the Grant may, at the discretion of the Major Adaptations Panel, be waived dependent on individual circumstances, (e.g. the financial assessment and/or land charge). Discretionary Disabled Assistance Grants are dependent on the level of funds available to the Council.

4. Safe, Warm & Well Scheme

	<p>This discretionary assistance is for occupiers over the age of 65, or a disabled person of any age, or person of any age with chronic and/or severe health conditions (including children and younger adults) affected by poor housing conditions and provides:</p> <ul style="list-style-type: none">(a) Essential repairs/insulation to their home in order to remain warm, safe, and healthy.(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.(c) Assistance to owner occupiers where works are needed to make the dwelling wind and weatherproof or reduce a hazard.
Purpose	<p>Landlords have a legal duty to ensure their property is habitable and fit for purpose for their tenants. The Safe, Warm and Well Grant is not provided to landlords to meet their legal obligations for their tenants.</p>
Maximum amount	<p>The maximum amount is £15,000.</p>
	<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>
Applicant eligibility	<p>The applicant or a member of the household must be 65 years of age or older on the date of application, or have a disability, or have a diagnosed health condition that is made worse by poor and/or cold housing conditions. Applications will normally 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">• arthritis (osteo and rheumatoid, requiring regular treatment and review);• cardiovascular disease (e.g. heart disease or stroke);• respiratory disease (e.g. chronic bronchitis, severe asthma, emphysema or chronic obstructive pulmonary disease). <p>For purpose (b) assistance may be provided where there is a vulnerable child living in the property.</p>
Eligible applications	<p>For purpose (a) essential repairs are Category 1 hazards as defined by the Housing Health & 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.</p> <p>Examples of works may include:</p> <ul style="list-style-type: none">• heating repairs or replacement;• works to prevent falls;• roof repairs;• security.

For purpose (b) the scheme will be a one stop shop that caters for but not limited to:

- design and installation and first annual service of the whole house gas central heating system to meet the needs of the home owner/occupier;
- associated electrical check and upgrade to comply with Building Regulations and manufacturer's instructions;
- associated building work/access as required;
- where necessary the moving/storage of furniture, removal and relaying of carpets;
- where disturbed the making good of internal decoration/external surfaces in line with the works carried out.

Eligible applications (continued)

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.

For all purposes, any associated fees, e.g. technical surveys, obtaining proof of title, legitimate project management fees etc, will be included in the total assistance amount.

For all purposes, properties will be subject to inspection and assessment by the Council or its agent.

Safe, Warm, and Well Grants are dependent on the level of funds available to the Council.

There will be no statutory means testing for this assistance. The following financial eligibility criteria will be applied:

Financial assessment

- less than £20,800 capital savings and investments, and;
- for single person – income no more than £21,800 per annum, or;
- for a couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum.

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.

Passporting benefits are the same as for DFGs.

Applications

Applications will be considered on an independent case by case basis.

Payment

Payment will 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.

Land charges

Land charges will be the same as for DFGs.

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.

For purpose (c) works must be completed within 3 months of the grant being given.

For purpose (a):

- 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;
- 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.

For all purposes:

Other Conditions

- it must be reasonable and practicable to undertake any works involved;
- the applicant will self-declare income, savings levels and investments;
- approval and the Council will not pay for any additional works carried out without prior approval;
- no more than 2 applications will be accepted from the same applicant in respect of one address in any 5 year period;
- only one application for assistance will be considered within any 3 year period (further applications may be considered at the discretion of Major Adaptations Panel in exceptional circumstances).
- written consent from the owner(s) of the property must be obtained prior to the works commencing;
- the Council will not normally pay for works carried out without prior approval. Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant;
- where works beyond the maximum assistance value are identified, the assistance may need to be prioritised based upon the hazard score and circumstances of the applicant. Further assistance, or alternative assistance may be accessible via an application for an Exceptional Discretionary Housing Assistance Grant (see scheme 6).

Safe, Warm, and Well Grants are dependent on the level of funds available to the Council.

5. Moving On Assistance Grant Scheme

Purpose	To provide discretionary assistance to help disabled people to move to accommodation more suitable to their assessed needs, where it is considered (by the Council) more appropriate than providing a DFG or housing grant assistance in a different way to adapt their existing home.
Maximum amount	£12,000
Applicant eligibility	<p>Any disabled person who is eligible for adaptation works under a DFG or other housing grant herein, but lives in accommodation that cannot be suitably adapted, may be eligible for a Moving On Assistance Grant.</p> <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>
Qualifying criteria	<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">• legal and ancillary fees;• estate agent fees;• removal costs. <p>A statutory mean test is not required for a Moving On Assistance Grant, but the applicants financial circumstances must meet the following criteria:</p> <ul style="list-style-type: none">• less than £20,800 capital savings and investments, and;• for single person – income no more than £21,800 per annum, or;• for a couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum.
Financial assessment	<p>The applicant will self-declare income, savings levels, and any other investments. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.</p> <p>Passporting benefits are the same as for DFGs.</p>
Application	Applications will be considered on an independent case by case basis.
Payment	Payment will normally 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.
Land Charge	Land charges will be the same as for DFGs (applied to the new property).

Other conditions

This discretionary assistance will only normally be awarded once to any disabled person.

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.

Moving On Assistance Grants are dependent on the level of funds available to the Council.

6. Exceptional Discretionary Grant Scheme

Purpose

The exceptional discretionary grant is for individual people with disabilities in cases where the cost of the adaptation required by the disabled person is deemed (by the Council) appropriate and proportionate to their assessed needs, but falls outside the scope of DFGs and other Housing Assistance Grants within this policy. The adaptation must be required to enable the disabled person to maintain their, independence, safety, and wellbeing in their own home, and avoid/delay admission to long term residential or nursing care arrangements.

An exceptional discretionary grant may be considered to support the carer(s) of individual people with disabilities in cases where an adaptation is required in the disabled person's home to support their carer(s) to enable the person minimise dependency on statutory services and avoid/delay admission to long term residential or nursing care arrangements.

Where DFG funds are available after the need for DFGs and discretionary grants for individuals have been fully taken into account and planned for, a portion of the grant may be used for other social capital project in line with the aims and objectives of the Council, and the local Better Care Fund Policy Framework and Planning requirements.

Maximum amount

The level of funding available to deliver an Exceptional Discretionary Grant (EDG) is limited by the level of DFG funds available to the Council. The value of an EDG must not reduce the level of DFG provisions to less than is predicted to be normally required for six months spend on DFGs and other discretionary grants available to help individual disabled people maintain their independence at home.

Applicant eligibility

The disabled person 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.

The applicant must be, or intend to be, an owner occupier of the property to which the grant applies.

	<p>A business case will be required to determine the eligibility of the works, the applicant will be engaged in the development of this. The business case will outline the costs and benefits of delivering the EDG, and demonstrate the financial case for providing the grant by delivering at least a cost neutral case over an identified reasonable time period, as well as the benefits for the disabled person and their family.</p>
Eligible works	<p>Costs should include:</p> <ul style="list-style-type: none"> • the estimated cost of the works; • all professional fees that would be required; • project management costs; • any other costs that would be incurred to deliver the works. <p>Benefits should include:</p> <ul style="list-style-type: none"> • the benefits to the disabled person and their carers; • the probable cost saving made by minimising dependence on statutory services (health and social care) <p>The detail of the Business Case should (in the view of the Council) be proportionate to the value of the proposed EDG</p> <p>The Business Case will be assessed by an appropriate officer within the Council according to the functions delegated to staff within Part 3.3 of the Council's Constitution. This officer will determine the eligibility of the works.</p>
Financial assessment	<p>Dependent on the person's ability to contribute toward the cost of the EDG the financial assessment will either be:</p> <ul style="list-style-type: none"> • the same as for DFGs up to a value of £30,000; • the same as for a Discretionary Disabled Assistance Grant up to a value of £15,000.
Application	<p>A request for the Council to consider an EDG should be made to the Chair of the Major Adaptations Panel.</p>
Payment	<p>Payment will 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>
Land Charge	<p>Land charges will be the same as for DFGs.</p>
Other conditions	<p>Written consent from the owner, or future owner, of the property must be obtained prior to works commencing.</p> <p>Works must not commence until formal approval of the discretionary grant has been received by the applicant in writing.</p>

The Council may appoint a third party to oversee the works required, this will be included in the value of the grant awarded.

Other conditions (continued)

Other conditions may be considered on a case by case basis and will form part of the Business Case for the EDG before a formal offer of the Grant is made to the applicant.

All exceptional discretionary grants are dependent on the level of funds available to the Council.

7. Private Rented Sector Damp/Mould Assistance Scheme

Purpose

To provide discretionary assistance to private landlords delivering accommodation to tenants whose home is affected by minor damp/mould problems to make their home more comfortable to live in and improve the tenant's quality of life.

More serious damp/mould problems in private rented sector homes should be referred to the Private Homes Enforcement Team to ensure minimum Decent Homes Standards are being met and that the home is free from any serious hazard to health.

Maximum amount

£1,500

The applicant must be a landlord providing private rented accommodation for a tenant who:

Applicant eligibility

- is aged 65 or over, or;
- has a diagnosed disability or health condition that is aggravated by damp/mould in their home, or;
- has a child or cared for person living with them who has such a disability or health condition.

The tenant must be in agreement for the work to take place.

Eligible works will include remedies aimed at helping to increase the temperature of the property, and remedies to help reduce humidity by increasing appropriate ventilation (not drafts). These include:

Eligible works

- installing heavy curtains/drapes to help prevent draughts;
- draught proofing/excluders around windows/doors;
- extractor fans in kitchen/bathroom;
- humidity sensitive extractor fans in problem areas.

At the discretion of the Council, other remedies for minor works to alleviate minor damp/mould problems in the tenant's home may be considered on their merit within the maximum amount available.

The landlord will be required to provide evidence of the total cost of providing the accommodation to the tenant, and the total income from the tenant and any other sources. This will include (but not necessarily limited to)

Expenditure:

Financial assessment

- mortgage costs;
- ground rental costs;
- insurance costs;
- a reasonable allowance for maintenance costs (at the total discretion of the Council on receipt of evidence from the landlord);
- Other costs agreed with the Council (at the total discretion of the Council on receipt of evidence from the landlord).

Income:

- rental income;
- any other income for the property.

A grant may be awarded in cases where the landlord's expenditure on the property exceeds the income received for it.

For all purposes, an assessment by the Council or its agent will determine the need in order to be eligible for this scheme.

Application

Applications will be considered on an independent case by case basis.

Payment

Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The landlord and their tenant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant and/or tenant refuses, the Council will inspect the work and if it believed it is of satisfactory standard the payment will be made.

Land Charge No land charge applies.

Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.

On-going maintenance and support costs relating to any equipment cannot be met by a housing grant (other than extended warranties agreed at the time the grant is awarded and included in the grant amount).

**Other
conditions**

This scheme will operate as a Pilot from 1 November 2023 until 30 May 2024. Applications made after 30 May 2024 will not be considered. The Council may consider re-opening the scheme in the future after the Pilot has been evaluated.

The total amount of funds available for this pilot will not exceed £75,000. Grants will be allocated to landlords on a first come-first serve basis. Applications received after the £75,000 threshold has been reached will not be considered

The Council will respond as quickly as possible to applications for assistance to help resolve minor damp/mould issues. However, within the period of the Pilot there may be a waiting list for assistance to deal with minor damp/mould issues if the demand for assistance exceeds the Council's ability to respond immediately.