

DRAFT DOCUMENT

HOUSING FINANCIAL ASSISTANCE POLICY 2018 - 2023

ASSISTANCE UNDER THE REGULATORY REFORM (HOUSING ASSISTANCE) (ENGLAND AND WALES) ORDER 2002

1.0 BACKGROUND

1.1 Strategic Context – The Corporate Plan 2016-21

Tameside Council is committed to maximising the wellbeing of the people of Tameside. We are committed to supporting economic growth, increasing the self sufficiency of individuals and families, and protecting the most vulnerable.

- 1.2 Everything we do will aim to make this vision a reality by focusing our resource on what matters. Our core purpose and values put people at the forefront of services to ensure that every decision we make supports economic growth and self-sufficiency. We will work with residents to do this by asking them to take on greater responsibility in their families, communities and areas, supporting them when they need help.

We want Tameside residents to have the best opportunities to live healthy and fulfilling lives by focussing our resources on a number of priorities, including:

- Reduce levels of benefit dependency
- Support families to care for their children safely
- Work with businesses to create opportunities for residents
- Help people to live independent lifestyles supported by responsible communities
- Improve the health and wellbeing of residents
- Improve housing choice
- Protect the most vulnerable

- 1.3 We will use our resources to help people get the maximum benefit for the communities in Tameside. We are committed to doing only what matters by understanding what people need and designing our services to meet that need. We will have to change the way we work to achieve our vision and priorities. We are committed to only doing what matters, by understanding what people need and designing services to meet this need.

1.4 Care Together in Tameside

Care Together in Tameside & Glossop is a joint venture between health care providers and Tameside Council to provide and operate an integrated system of health and social care.

- 1.5 Preventing people from becoming ill is the key approach and to this and Care Together wish to see the residents of Tameside remaining fit and well for as long as possible. However it is accepted some people will have on-going health and care needs, so part of the programme is to provide better support to those people who need it when they need it.
- 1.6 The Care Together programme will enable people to make lifestyle choices, including the means to increase self-care at home and maintain independence, that means a trip to the hospital or doctor is something they will rarely have to make.

APPENDIX 1

- 1.7 Improving the way in which the Council delivers adaptations and financial assistance will assist in the delivery of its priorities in the Corporate Plan and will also assist with the aims of the Care Together programme in Tameside.

2.0 THIS FINANCIAL ASSISTANCE POLICY

- 2.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives local authorities the ability to design their own financial assistance policies to suit their specific requirements and priorities.
- 2.2 Tameside Council will continue to provide the means to allow vulnerable and disabled residents access to existing forms of financial assistance which will assist them in maintaining independence, preventing further deterioration in their condition and reducing the need to call upon social care and health services. The Council will also introduce new forms of assistance to enable the offer to be increased to include the elderly and the vulnerable home-owner. This will assist those individuals who may not yet qualify for an adaptation but who may need other assistance to prevent or defer the need for further assistance.
- 2.3 Research has shown that there is a direct link between poor quality housing and poor health. Dampness, lack of good heating, disrepair, poor ventilation and other health and safety issues can cause or contribute to poor health. The Care Act 2014 embeds the concept of suitable living accommodation within the guiding principles of the entire care and support system envisaged by the Act. In addition to housing being a part of the legal definition for wellbeing, independent living is confirmed as a core part of the wellbeing principle. The Council therefore need to be proactive in improving the ability of vulnerable and elderly people to maintain independent living whether they are disabled or not.
- 2.4 Government acknowledges the importance housing can make in delivering preventative measures and the long term cost savings that can result from it. The longer elderly and vulnerable people can remain outside the health and social care system the better it is for that individual and for other parts of the Social Care service.
- 2.5 The ability to link up with other preventative schemes provided through the Better Care Fund, such as a handy person service should not be ignored and, with the Disabled Facilities Grant (DFG) no longer being ring-fenced, funds and the ability to provide more widespread assistance with this revised and updated Policy gives the Council the opportunity to make a real difference to the lives of vulnerable and disabled people in Tameside.
- 2.6 There are also many non-disabled residents in Tameside who are home owners and of these many are vulnerable or elderly, or both, and who struggle to fund works to their properties due to reduced savings, high cost of repairs and fear of dealing with builders. Some find it very difficult to arrange repairs for various reasons (capacity, illness, anxiety etc.) and others are concerned about stories of disreputable companies even with various “trusted” schemes in operation. This can lead to them doing nothing, allowing their property to deteriorate further which then has a knock on effect on their health leading to intervention from health and/ or social care services. It can become a vicious circle that is difficult for to break.
- 2.7 The purpose of this updated Regulatory Reform Order (RRO) Policy is to continue with the mandatory and discretionary types of assistance available to disabled people and to extend and expand the forms of discretionary assistance to include the elderly and the vulnerable home owners in the borough.
- 2.8 The RRO Policy will achieve this in such a way to enable the Council deal with immediate health and safety issues, to prevent where possible admissions to hospital and to improve

APPENDIX 1

the overall housing stock thereby allowing those people to remain in their homes for longer and to lead more independent lives.

- 2.9 Any and all assistance provided under this Policy, with the exception of Mandatory DFG is at the discretion of the Council and is subject to available resources. This Policy shall remain in force subject to minor revisions until such time as it is felt necessary to review it. In any event a review shall be carried out no less than 5 years from this Policy coming into force.
- 2.10 During the lifetime of this RRO Policy the Council may introduce a new delivery agency or it may delegate delivery of these forms of assistance to a third party provider (e.g. Tameside & Glossop Care Together or a Home Improvement Agency). If this should occur the forms of assistance within this Policy will remain in force unless formally amended by a review. It should be noted that in circumstances where the Council does delegate delivery of grant assistance this Policy will remain as the Council's formally adopted Policy for financial assistance and any delivery will remain true to this Policy.

3.0 FORMS OF ASSISTANCE

- 3.1 With the exception of mandatory DFG, assistance provided through this Policy should be seen only as being available on a single occasion only. The Council will endeavour to advise people on how to maintain their homes and will expect them to do so following any help given without resorting to further financial assistance.
- 3.2 The Council fully recognises that it is the responsibility of home-owners to maintain their properties and the assistance set out below is to provide help for those home-owners who have difficulty in meeting this responsibility. This Policy is designed to reflect that such responsibilities but also to provide help and assistance and target it where appropriate and most needed.
- 3.3 The Council also recognises that poor quality housing has a direct and long term effect on the health of the occupants. This Policy makes use of the powers provided by the RRO to increase the offer of assistance and its application to residents of Tameside in order to allow vulnerable, elderly and disabled people to live and remain in their homes, and to help maintain their independence whilst at the same time improving housing stock and reducing the call on other health and social care services.
- 3.4 With the exception of mandatory DFG, which may require the applicant to make a financial contribution, financial assistance provided by this Policy should not be considered as being free. In the majority of cases there will be a requirement to repay the grant should conditions not be met or upon transfer of ownership of the property within a specified period of time.

3.5 Adaptations for Disabled People

Assistance for the provision of adaptations will continue, generally, to be available following an assessment of need. Minor adaptations costing less than £1,000 will continue to be free at the point of delivery and will be provided at no cost to the disabled person via existing arrangements within the Council or any organisation this provision may be delegated to. The vast majority of adaptations at a cost in excess of £1,000 will be met by the mandatory DFG and Discretionary Grant Assistance as determined by the Council within this Policy.

- 3.6 In 2008, the government made a number of changes to the way DFG was administered and the ways in which it could be used. This was as a result of a cross departmental review of the programme and an independent study carried out by the University of Bristol. These changes included removal of the ring-fence (in 2010), allowing DFG monies to be used more flexibly and as part of wider strategic projects to keep people safe and well at home, and to reduce bureaucracy in the grant's administration.

APPENDIX 1

- 3.7 As a result Tameside Council wishes to further embrace these changes and improve the way in which it provides assistance to disabled residents in the borough. Whilst the Council will continue to offer adaptations via the mandatory DFG it will now offer a wider provision of forms of assistance.
- 3.8 As part of this Policy the Council will introduce a new range of offers for people in need of assistance towards maintaining their independence and health, and to enable them to remain living in their own home.

4.0 MANDATORY DISABLED FACILITIES GRANT AND DISCRETIONARY FUNDING ASSISTANCE MEASURES

4.1 Mandatory Disabled Facilities Grant

The provisions governing DFG are contained within the Housing Grants, Construction and Regeneration Act 1996 as amended and as per the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

- 4.2 The Council will continue to provide assistance utilising the mandatory DFG up to the maximum grant assistance of £30,000 to those people who qualify to make applications under the legislation.
- 4.3 The Council may if it deems necessary, in circumstances where resources become limited and/ or demand increases significantly, place referrals for potential applicants for assistance on a waiting list in strict date order prior to being invited to make their application for grant assistance. In such circumstances the potential applicant will be issued a letter explaining the situation with regard to the list and will then receive further updates on a cyclical basis no later than every six months. The Council will however give priority to referrals that are deemed to be of an urgent nature as determined by Housing Services and Social Care.
- 4.4 The rules for circumstances where repayment of mandatory DFG may apply are applicable.
- 4.5 **Proportionate Mandatory Disabled Facilities Grant**
As part of this Policy the Council wishes to allow disabled people who are home owner applicants, or their representatives, to carry out works to their property to provide adaptations over and above those as assessed as being necessary and appropriate by an Occupational Therapist (OT). In such cases the disabled person or their representative will wish to provide adaptations in a way that is different to or exceeds the requirements of the assessed need. The Council may in these circumstances offer financial assistance in the form of a DFG up to the maximum of £30,000.
- 4.6 Under this Policy the Council will provide a Proportionate Grant (DFG), where applicable, to cover the costs of works which would have met the assessed needs of the disabled person rather than the works that have actually been carried out. This type of assistance would be the same, in operation, to a Personal Application where the client or their representative makes their own application for DFG funds and oversees the works themselves.
- 4.7 Such instances may include, for example, situations where the assessed need by the OT results in the recommendation for a stairlift and conversion of the upstairs bathroom into a wet floor shower room. However the disabled client or their representative may wish to extend their current property to create ground floor living facilities. The Council in most cases, where considered appropriate, will be able to assist in this process.
- 4.8 The OT will have made their recommendations as being the most appropriate, reasonable and cost effective way of meeting the assessed needs of the disabled person in consultation with an appropriate officer from the Council. In such circumstances the extension would be considered over and above that which is necessary or appropriate to meet those needs,

APPENDIX 1

although the OT may acknowledge and agree the alternative proposals will still meet their needs.

- 4.9 The disabled client could decide to continue with their decision to create the extension and the Council may agree to provide grant assistance to the same value of the adaptations that were originally assessed as being suitable in meeting the client's needs (the stairlift and the bathroom conversion). In this case the client is able to have their needs met in a way that is preferable to them and the Council is able to provide the financial assistance it was willing and able to make to meet those original assessed needs.
- 4.10 Each case will be assessed on individual merit and will still be required to meet the needs of the client as assessed by an OT. The financial assistance provided would be under the terms of the DFG and subject to the same conditions and a local land charge may be placed to protect the funds. This charge will be in addition to any charge already to be registered as part of the General Consent Order 2008.
- 4.11 The rules for circumstances where repayment of mandatory DFG may apply are applicable.
- 4.12 **Grant for Adaptations (Discretionary Grant Assistance)**
As part of this Policy the Council will exempt any application for financial assistance for adaptations the need to undergo the test of resources (means test) for DFG where the financial assistance is under £5,000.
- 4.13 As part of this Policy and as part of this Discretionary Assistance the Council will, where the applicant is living in supported accommodation operated by, or on behalf of, the Council where certain facilities may be shared, provide assistance for adaptations.
- 4.14 This will mean any successful applicant (owner, occupier or tenant) for many typical adaptations and some specialist items will no longer have to make any contribution. The applicant will still be required to complete an application form; however this will be less onerous than the full DFG process. Grant Assistance in such circumstances will be known as a Grant for Adaptation (GFA). There is no requirement to repay this assistance subject to compliance with the Tenant or Owner certificate.
- 4.15 **Provision of Equipment (Straight and Curved Stairlifts, Ceiling Track Hoists and WC's with a douche facility (Discretionary Grant Assistance)**
There are circumstances where the Authority will wish to provide financial assistance for adaptations that can provide immediate assistance to aid with certain lifting and hoisting operations and personal care operations.
- 4.16 As part of this Policy and as part of this Discretionary Assistance the Council will arrange for the installation of these adaptations where there is a need for them to be installed quickly and without the need for associated works. These works will be exempt from the need to undergo a test of resources (means test) and the need to submit a formal application.
- 4.17 The installed equipment will be installed in accordance with the arrangements of any active scheme for long term maintenance agreed by the Council.
- 4.18 **Payments towards Adaptations (Discretionary Grant Assistance)**
There are circumstances where the Authority will wish to provide assistance beyond that already covered by legislation noted in this Policy and as such will now form part of this Policy. This assistance will only be available to applicants who own or have an interest in a property. Typical examples are given below:
- 4.19 **Unforeseen Works Assistance:** In circumstances where the maximum grant has been awarded and unforeseen works occur, the Council may, at its discretion, consider additional grant assistance. These works must have been unforeseen at the time the grant application

APPENDIX 1

was approved and be of such importance that without funding the scheme will fail. This may include such items as, but not restricted to: drainage works, change in foundation requirements and Building Control issues.

- 4.20 In such cases the additional grant funding will be means tested and this will apply equally to cases involving children and adults. In the case of a child application the parents or legal guardians will be subject to a means test (the statutory test of resources associated with the DFG). Where a test of resources has already taken place no further test will be required.
- 4.21 Any additional grant shall be protected by a local land charge for a period of 5 (five) years and will be repayable should the property be disposed or transferred. This charge is in addition to any charge already to be registered as part of the General Consent Order 2008.
- 4.22 The maximum discretionary grant for unforeseen works will be £10,000 bringing the total amount of assistance available, with DFG, to £40,000.
- 4.23 **Shortfall Assistance:** In circumstances where the cost of providing the adaptations as recommended by the OT exceeds the maximum DFG grant permissible the Council may, at its discretion, approve additional funding to cover this shortfall.
- 4.24 In such cases the additional grant funding will be means tested and this will apply equally to cases involving children and adults. In the case of a child application for additional funds the parents or legal guardians will be subject to a means test (the statutory test of resources associated with the DFG).
- 4.25 This additional grant will be registered as a local land charge and will be repayable within 5 (five) years following completion of the works should the property be disposed or transferred. This charge is in addition to any charge already to be registered as part of the General Consent Order 2008.
- 4.26 The maximum discretionary grant for shortfall funds is £10,000 bringing the total amount of assistance available, with DFG, to £40,000.
- 4.27 **Contribution Assistance:** In circumstances where the disabled person or applicant cannot meet the contribution indicated towards the costs of the works, which has been determined by the statutory test of resources associated with the mandatory Disabled Facilities Grant the Council may, at its discretion, provide funding to meet the contribution.
- 4.28 This additional grant shall be protected by a local land charge for a period of 5 (five) years and will be repayable should the property be disposed or transferred. This is in addition to any charge already to be registered as part of the General Consent Order 2008.
- 4.29 The maximum discretionary grant to meet a contribution is £10,000 bringing the total amount of assistance available, with DFG, to £40,000. The general rules relating to contribution and grant will apply in such applications.
- 4.30 **Relocation Assistance – Home Owners:** Relocation assistance applies in circumstances where the disabled person needs to move from their existing residence as a result of being unable to adapt the property. In such circumstances financial assistance can be offered subject to certain qualifying criteria.
- 4.31 Where a house move is involved, the grant will be available to cover the typical costs of moving. Such costs may include specific support and advice relating to the disability, legal fees, estate agents fees, removal expenses and stamp duty and a contribution towards the cost of the house where it is more expensive than the existing property.

APPENDIX 1

- 4.32 In reaching a decision about a contribution in the case of a more expensive property, a general principle of not funding an enhancement to the overall accommodation will be followed. In reaching a decision about a contribution the Council will not permit this assistance if the acquisition places the applicant in negative equity.
- 4.33 In all cases of relocation assistance the proposed property must be inspected by an OT and a Technical Officer to determine that the proposed property is suitable for the needs of the disabled person and that it needs no further adaptations or that it needs fewer adaptations than the current property occupied by the disabled person.
- 4.34 A general rule of not funding adaptations to a proposed property, where the cost of the adaptations is estimated to be the same as or more than those proposed for the original property, will be applied. Also a general rule of not providing financial assistance to retrospective house purchases including where contracts have been exchanged and/ or that have not received any input from an OT or Technical Officer will be applied.
- 4.35 Where funding is available, the maximum discretionary grant to facilitate relocation will be £30,000. This means that where a mandatory Disabled Facilities Grant has also been approved, the maximum assistance available to any person will be £60,000.
- 4.36 This Relocation Assistance grant shall be protected by a local land charge for a period of 10 (ten) years and will be repayable should the property be disposed or transferred. This is in addition to any charge already to be registered as part of the General Consent Order 2008.
- 4.37 No other form of discretionary grant assistance will be available in cases where Relocation Assistance is approved.
- 4.38 **Relocation Assistance – Tenants of Social and Private Landlords:** Relocation assistance applies where the existing property is not suitable for adaptation to meet the needs of the tenant and/ or it is deemed more appropriate for the tenant in the long term to move to a more suitable property. In such circumstances financial assistance can be offered subject to certain qualifying criteria.
- 4.39 Where a house move is involved, the grant assistance will be available to cover the typical costs of moving. Such costs may include specific support and advice relating to the disability, removal costs, arranging for carpets to be lifted and re-laid (including new underlay), new vinyl flooring (not laminate flooring), refitting of tv aerials, connection of phone lines, etc.
- 4.40 This assistance is not intended to provide adaptations or repairs. Repairs to the property will be the responsibility of the landlord and any adaptations required will be subject to an assessment of need by an OT.
- 4.41 In all cases of tenant relocation assistance the proposed property must be inspected by an OT and a Technical Officer to determine that the proposed property is suitable for the needs of the disabled person.
- 4.42 In cases where a tenant moves to a property more suitable for their needs they may also be able to apply for other forms of funding to enable the property to be adapted to meet their specific needs. It is possible to be approved for both types of assistance.
- 4.43 The maximum amount that can be claimed is £2,000 and the applicant will need to provide receipts to prove expenditure. Where there is financial incentive from the landlord to assist with moving the tenant must first apply for the landlord assistance. In such circumstances the Council's relocation assistance will be used to cover the remainder of the relocation costs up to the maximum grant permitted £2,000. There is no requirement to repay this grant. This grant is only available once in any 3 year period.

APPENDIX 1

- 4.44 **General Conditions:** In all cases of discretionary grants noted above, financial assistance will only be available from the Council when it is satisfied that the disabled person or applicant, whichever is the appropriate person subject to the test of resources, is unable to raise those resources themselves or from any other third party.
- 4.45 In practice, this will mean that the disabled person or their parents, or legal guardians, in the case of a person under eighteen years of age, will have to demonstrate that when taking into account their income and existing housing costs, they are unable to access sufficient funds from savings, or from a recognised commercial lender, charitable source or via any loan scheme promoted by the Local Authority developed as a result of the RRO for the needs of the disabled person to be met.
- 4.46 If the disabled person's home is in the ownership of a registered social landlord and in the absence of other viable options (the landlord not providing appropriate funds) then additional assistance may be given to allow a scheme to be undertaken only under sections 4.16 and 4.24 of the Discretionary Grant Assistance section above. In such there will be no charge placed on the property.
- 4.47 The Authority when satisfied that sufficient monies are unavailable to carry out necessary works to meet the disabled person's needs, as agreed by Social Services in the circumstances outlined in section 4.20 of this section, a grant up to a maximum of £10,000 to meet any shortfall will be provided.
- 4.48 The Council will not provide assistance for a social tenant to purchase a property. The Council will expect the social landlord to provide alternative accommodation.
- 4.49 Any Discretionary Grant made under this section of this RRO Policy (not including social landlord properties) will be registered as a local land charge and will be wholly repayable upon disposal or transfer of the property for a period of five (5) years or ten (10) years, dependent upon the type of assistance approved, from completion of the works. This applies independent of any charges placed under the terms of the General Consent Order 2008. There will be no interest charged upon repayment of any Discretionary Grants in this section.
- 4.50 In certain circumstances the Council may not require repayment of discretionary grant subject to the following:
- The death of the disabled person.
 - The deterioration of the disabled person's condition so that the existing accommodation is no longer suitable to meet that person's needs.
- 4.51 The Council is permitted by an update to the 1996 Act: 'Disabled Facilities Grant (Conditions relating to Approval or Payment of Grant) General Consent 2008' (commonly known as the General Consent Order 2008) to demand repayment of Grant from the recipient where the amount of grant awarded exceeds £5,000 but may not demand an amount in excess of £10,000, upon breach of certain conditions. The conditions are contained within the Order and are secured by way of a local land charge. This General Consent Order charge applies to DFG only and therefore may result in two (2) charges being placed for differing amounts on the same property.
- 4.52 **Hospital Discharge Grants (Discretionary Assistance)**
The Council may, as funding permits, operate a grant that allows people who are home owners or tenants and who have been subject to a stay in hospital, to have certain works carried out on their property that will allow them to return home. This grant will enable the applicant to return knowing that it is more suitable for them to live in and will prevent, where reasonably possible, re-admission to hospital.

APPENDIX 1

- 4.53 This form of assistance may be given to any person being discharged from hospital where the works are deemed necessary to allow the applicant to return to their home (where without the works it would be impossible to return home) and where the work enables them to live safely, improves their wellbeing and maintain their independence. This grant is not aimed at providing home improvements or for providing adaptations where the GFA or mandatory DFG, depending upon the needs of the client, may be more appropriate.
- 4.54 Under this Policy, the Council may provide funds to support the provision of the “Hospital Discharge Grant” and may advance funds to qualifying persons to enable works to be carried out as detailed below:
- 4.55 Works eligible for assistance may include, but are not limited to:
- Deep cleaning
 - De-cluttering
 - Minor adaptations
 - Heating repairs
 - Minor building repairs
 - Repairs to roofing
 - Electrical repairs
- 4.56 The applicant, or his representative, for the advance of funds will, at the time of the application, have been admitted to hospital and be unable to return home unless the required works are carried out. The grant will be up to a maximum of £5,000 and cannot be used to provide major adaptations. The grant will not be subject to a test of resources and the applicant will not be required to repay the grant.
- 4.57 All works carried out must only be the minimum necessary to facilitate the discharge and must not be used to enhance the property. All works must be as per recommendations made by the Hospital or other medical professional in order to necessitate the discharge.
- 4.58 **Dementia Assistance Grant (Discretionary Assistance)**
The Council may, as funding permits, operate a non-means tested grant that allows people who are home owners or tenants of any age and who are affected by any form of dementia as determined by a health professional to apply for assistance. This grant will enable the beneficiary to make changes to their home that will support them to live safely and for longer.
- 4.59 Under this Policy, the Council may provide funds to support the provision of the “Dementia Assistance Grant” and may advance funds to qualifying persons to enable works to be carried out. Examples of works may include:
- Colour and contrast decorating
 - Carbon monoxide/ cold/ heat alarms
 - Specialist lighting
 - Safety flooring
 - Digital technology
- 4.60 The maximum amount of assistance that can be awarded is £1,000 and this will be paid direct to the applicant upon presentation of valid original receipts. Applicants will only be able to apply once within a 2 year period.
- 4.61 **Non Adaptation Financial Assistance (Discretionary Assistance)**
Grant assistance for works carried out as part of the following initiatives will be subject to the statutory test of resources. There is no entitlement to qualify for the following forms of assistance. This assistance is only available to home owners who meet the required criteria.
- 4.62 **“Stay Put” Scheme:** The Council may, as funding permits, operate a “Stay Put” style service for owner occupiers over 65 years of age. The service will provide professional help to owners wishing to carry out repairs and improvements to their homes. In many cases, owner-occupiers falling into this category have substantial equity in their properties, which

APPENDIX 1

with appropriate advice they can access to help maintain their home. Where possible, but not to the detriment of the applicant, the works will be completed to ensure the property meets the requirements of the individual and the Housing Health and Safety Rating System (HHSRS).

- 4.63 Under this Policy, the Council may provide funds to support the provision of a “Stay Put” service and may provide financial assistance (grant) to a qualifying owner/ occupier to enable works to be carried out as detailed below:
- An applicant for grant will be over sixty five years old and have an owner’s interest and be resident in the property, which is to be the subject of the works.
 - The property must have been the only and main residence of the applicant (including spouse) for the previous 3 years.
 - The grant will be for works over £500 up to a maximum of £6,000 over and above any contribution made by the applicant.
 - The grant will only be available on one occasion.
 - The applicant will be in receipt of a means tested benefit or will be subject to a test of resources, which will be the national test of resources used for mandatory DFG but including any existing borrowing for housing costs (mortgage) which exceed the national allowance already contained within the test. Where a contribution to the cost of the works is indicated by this test, a grant will only be available over and above this contribution, up to the cost of carrying out the necessary works or £6,000, whichever is the smaller amount. This grant will also include any chargeable fees for providing the service.
 - The grant will be registered against the property as a local land charge and will be repayable in full upon disposal, sale or transfer of the property for a period of up to 10 (ten) years from completion of the works. There will be no interest charged on this grant.
- 4.64 Necessary works for which an advance may be made include the following:
- All works related to keeping the property wind and weather tight.
 - Health and Safety Issues such as defective electrical wiring, replacement or repair of heating/hot water systems, structural defects including boundary walls and uneven pathways
 - Provision or replacement of defective basic amenities
 - Defective windows and doors
 - All works related to the treatment of dampness
 - All works related to timber infestation and rot
 - Repair works following damage which was uninsured or underinsured and which may create a health and safety issue
 - Security works including gates or fencing but not home alarm systems
 - Other works associated with satisfactory completion of any of the above or supported by the Housing Manager.
- 4.65 Works to provide adaptations will not be considered under this type of assistance. Works to outbuildings will not generally be included unless they provide fuel storage, WC facilities or where further deterioration to them could result in injury to the occupier or would result in physical deterioration to the main dwelling.
- 4.66 Works outside of those listed above (those works considered to be of a Home Improvement nature) cannot be considered for grant assistance under the terms of this Policy. The Council can provide a technical assistance service for such works and may be willing to act on behalf of the owner. Such works will be fully funded by the owner. Grant assisted and non-grant assisted works can be carried out at the same time. Payment would be required in advance of any works commencing.

APPENDIX 1

- 4.67 The grant will only be available on one occasion except, at the Council's discretion, works which were unforeseen at the time of the first grant become necessary because they present a danger to the occupiers or passers-by or substantial deterioration of the property would result if they were not carried out.
- 4.68 In the event of the death of the applicant within the ten-year period of the land charge and that person is survived by a spouse or partner who continues to occupy the property, which is then transferred as a result of probate, the repayment of the advance will not be required until or unless another sale or transfer takes place within the original ten-year period.
- 4.69 An application from the owner-occupier of a mobile home/houseboat may be considered where it is the applicants' only or main residence and has been for a period of at least three years immediately preceding the date of the application in the same locality. Due to the nature of the construction of this type of habitation, the works of repair and/or replacement for which an advance may be made, will be at the discretion of the Council.
- 4.70 Home Repair Assistance**
The Council may, as funding permits, offer assistance to any owner/occupier who does not fall within the criteria of the "Stay Put" scheme and is deemed to be on a low income and/ or vulnerable. This assistance will only be used where a property is considered by the Council to be in need of repairs in order to remove a health and safety issue, reduce risks and accidents around the home, and where it improves wellbeing and promotes independent living.
- 4.71 Under this Policy a grant may be made by the Council to carry out necessary works to remove one or more risks where they are satisfied that the owner cannot raise sufficient funds in the form of savings, loans available either commercially, through a charitable body or via any loans made available or developed by the Council as part of this Policy. The applicant will be required to provide such evidence as requested of their inability to raise such funds. Where possible, but not to the detriment of the applicant, the works will be completed to ensure the property meets the requirements of the Housing Health and Safety Rating System.
- 4.72 Under this policy, the Council may provide funds to support the provision of the "Home Repair Assistance" and may provide financial assistance (grant) to a qualifying owner occupier to enable works to be carried out as detailed below:
- 4.73 Necessary works for assistance may include:
- Keeping the property wind and weather tight,
 - Health and safety issues (heating/ hot water, electrics, structural problems, uneven pathways),
 - Provide/ replace defective basic amenities,
 - Defective doors and windows,
 - Timber infestation and rot,
 - Repairs following uninsured damage,
 - Security issues to the property, etc.
- 4.74 The applicant will be in receipt of a means tested benefit or will be subject to a test of resources, which will be the national test of resources used for mandatory Disabled Facilities Grant but including any existing borrowing for housing costs which exceed the national allowance already contained within the test. Where a contribution to the cost of the works is indicated by this test, a grant will only be available over and above this contribution, up to the cost of carrying out the necessary works or £6,000 whichever is the smaller. The grant will include any chargeable fees for providing the service. The minimum grant will be £500.

APPENDIX 1

- 4.75 The grant will be over and above any funds, which can be raised, and up to the amount required to remove the risk.
- 4.76 A Home Repair Assistance grant will be registered as a land charge and repayable in full upon sale or transfer of the property within ten (10) years from the date of completion of the works. The amount payable will be the whole of the original grant approved by the Council. There will be no interest charged on this grant. The minimum grant will be £500
- 4.77 This element of the Policy would only be applied to home owners who cannot receive assistance under any other sections of the Policy.
- 4.78 In the event of the death of the applicant within the ten-year period of the land charge and that person is survived by a spouse or partner who continues to occupy the property, which is then transferred as a result of probate, the repayment of the grant will not be required until or unless another sale or transfer takes place within the ten-year period.
- 4.79 The grant will only be available on one occasion except, at the Council's discretion, works which were unforeseen at the time of the first advance become necessary due to reasons of health and safety.
- 4.80 Where funding is provided for "Assistance for the Over 65's" and "Home Repair Assistance", priority will be given to the Over 65's Scheme should funding be restricted or reduced.
- 4.81 **Safety Net Assistance**
It is the responsibility of the home owner to maintain their property and to keep it maintained to an acceptable standard. It is recognised that there may be certain circumstances where an owner occupier is unable to carry out this responsibility due to their financial circumstances and in these cases the Council would wish to offer appropriate assistance.
- 4.82 In circumstances where the owner occupier does not qualify for either the Stay Put scheme or the Home Repair Scheme and where an extreme risk to the health and safety of the occupier or other members of the public exists due to the condition of the property the Council may provide financial assistance. The level of assistance will be determined by the Council based upon the evidence available and may include advice or reports from relevant professionals.
- 4.83 The Council may make financial assistance available as an interest free loan to carry out works necessary to remove the assessed risk where they are satisfied the owner is unable to raise sufficient funds in the form of savings, loans which may be commercial or via any loans made available under an arrangement developed by the Council.
- 4.84 In order to satisfy the Council that sufficient funds cannot be raised, it will be necessary for the applicant to show that any commercial loan will not be made where it is based upon the household income taking into account any existing commitments that are household related and relevant to the property.
- 4.85 Any financial assistance offered by the Council will be over and above any funds which can be raised by the applicant, and up to only the amount required to remove the assessed risk. In any event the maximum loan will be £6,000.
- 4.86 Any financial assistance will be registered as a local land charge on the property and will be repayable in full upon sale or transfer of ownership of the property within ten (10) years from the date certified as completion of the works.

APPENDIX 1

4.87 **Requests for Assistance Falling Outside this Policy**

In general it is anticipated that the majority of requests for financial assistance will fall within the scope of this Policy. It is however acknowledged that there may be occasions where the stated assistance cannot meet the needs of the applicant in full or in part.

4.88 An application which falls outside the scope of this policy may, if it is felt appropriate by the Head of Service or Service Manager due to the particular circumstances, be considered for financial assistance in consultation with the Director of Growth.

4.89 In some circumstance it may be more appropriate to consult with the Director of Children's Services or the Director of Adult Services.

4.90 Such a scheme, if approved and subject to availability of finance may be funded using Discretionary powers contained within this Policy.

5.0 **MAKING A REFERRAL FOR AN ADAPTATION**

5.1 The majority of requests for adaptations and in particular Disabled Facilities Grants are referrals from Children's Services and Adult Services' OTs.

5.2 Where an applicant is requesting funding via the DFG process the Council has a duty to consult with the Social Care Authority and as such will ask them for an opinion to ensure that the adaptations being requested are necessary and appropriate in line with the legislation. If such an opinion cannot be obtained within a reasonable timescale the Council reserves the right to obtain such an opinion from a private OT at no cost to the individual.

5.3 Where a referral does not come from a Children's or Adult Services OT the Council may, depending upon the type of adaptation being requested, require the potential applicant to obtain an assessment of need to confirm there is in fact a need.

5.4 It is possible for referrals to be made by other health professionals and non-health sources and each one will be considered upon its' merit.

5.5 **Individual Applications for DFG Funds**

It is possible to make applications directly to the Council by making a Personal Application. This only applies to works to be funded for DFG.

5.6 In circumstances where an individual wishes to make a Personal Application for DFG the Council will provide the necessary application forms along with guidance on how to complete and submit the application. The Council however is under no obligation to provide any assistance in the preparation of the application or obtaining quotes. The Council will charge a fee for checking the application and for inspection of the works which it will add to the grant at approval stage.

5.7 Details on how to make a Personal Application can be obtained from the Council by contacting the Council at the address below.

5.8 **General**

Any assistance, other than mandatory DFG, provided under this Policy is at the discretion of the Council and subject to available resources. Any part of this Policy is also subject to changes in legislation which may override any assistance contained within it.

5.9 Funding for financial assistance contained within this Policy, other than the mandatory grant schemes, is discretionary and is not an entitlement. Where funding is provided by other sources the Council has no control on distribution levels or scheme timescales.

APPENDIX 1

- 5.10 The costs of appropriate professional fees (including VAT at the relevant rate) associated with any works carried under this Policy will be included as part of any financial assistance made up to a level deemed reasonable by an appropriate officer of the Council.
- 5.11 The cash figures referred in the body of this Policy (other than the mandatory elements) may be varied from time to time to allow for inflation or other factors affecting costs including availability of funds.
- 5.12 Appendix A below provides a brief overview of the types of assistance available together with the maximum assistance available, whether a land charge is applicable and if so the period of time it will apply for.
- 5.12 Complaints relating to or arising from any issues associated with this Policy will be dealt with in accordance with the Councils Complaints' Procedure which can be found at: <https://www.tameside.gov.uk/complaints>. Such issues should, in the first instance, be addressed to the Service Unit Manager (Strategic Infrastructure).
- 5.13 Advice on how to request an assessment for an adaptation to a residential property to meet the needs of a disabled person and other advice on a variety of assistance that is available to children, young adults and adults is available at:

Adult Assessments – 0161 342 2400/ 4299

<https://adultportal.tameside.gov.uk:14500/web/portal/pages/help/support>

Children Assessments – 0161 371 2060

<http://www.tameside.gov.uk/disabilities/children>

Advice on how to make an application for assistance under this Policy is available from:

Tameside Home Improvement Agency
Council Offices, Clarence Arcade, Stamford Street,
Ashton under Lyne, OL6 7PT

Telephone 0161 342 2259

email hia@tameside.gov.uk

6.0 ENERGY EFFICIENCY MEASURES/ BOILER REPLACEMENT SCHEME

- 6.1 The Council may, as funding permits, offer assistance on energy efficiency measures to homeowners for their property and/ or allow them to participate in a boiler repair and/ or replacement scheme. Such assistance will be available to applicants who are deemed to be on a low income and/ or vulnerable and/ or with a disability or health condition and subject to qualifying criteria.
- 6.2 Assistance for the boiler replacement scheme will only be available where a heating system or boiler is considered by the Council or a Gas Safe engineer to be uneconomical to repair or condemned.
- 6.3 Assistance will also be available where a lack of basic heating is deemed to be a health and safety issue for the applicant or any other member of their family who is normally resident at that property. The applicant must not be part of an on-going service and maintenance scheme designed to carry out and fund repairs,

APPENDIX 1

- 6.4 This assistance will be available where the property has not previously been the subject of any Home Energy Efficiency Measures. Failed improvements as part of a previous Home Energy Efficiency Measures will be allowed.
- 6.5 Under this policy, the Council may provide funds to support the provision of the “Energy Efficiency Measures/ Boiler Replacement Scheme” and may provide financial assistance (grant) to a qualifying owner/occupier to enable works to be carried out as detailed below:
- Replacement of a boiler that provides heating and/ or hot water
 - Provision of a hot water/ heating boiler where no current provision exists
 - Provision of heating radiators to habitable rooms where non exist
 - Replacement of heating radiators that cannot operate due to decay or where they are not compatible with a replacement boiler due to operating pressure.
 - Provision of a means to heat water where no gas supply exists
 - Provision of a means to heat habitable rooms where no gas supply exists
 - Loft insulation to meet government guidelines
 - Wall insulation (solid and/ or cavity wall) – where construction permits
 - Draught excluders to doors and windows (not replacement doors or windows)
- 6.6 A grant may be made by the Council to carry out necessary works, or to contribute towards works, where they are satisfied that the homeowner is in receipt of the required means tested benefit and/ or a disability/ health condition that is exacerbated by living in a cold or damp home. The maximum level of grant will be determined by the scheme administrator but will be no less than £300.
- 6.7 In instances where the potential applicant has a disability and/ or health condition further evidence will be sought to determine Council Tax banding of their property which must fall within Bands A, B or C.
- 6.8 Where a boiler is deemed faulty and under 6 years old from the date of installation the Council will arrange for a qualified Gas Safe engineer to carry out an inspection to determine whether or not it can be repaired free of charge to the potential applicant.
- 6.9 If following inspection the boiler can be repaired the Council will grant assist repairs to a maximum value of £300 for the works on condition that the applicant is in receipt of the required means tested benefit and or disability/ health condition that is exacerbated by living in a cold or damp home.
- 6.10 In addition to the above where the potential applicant applies for assistance based upon a health condition a confirmation referral must be provided by their GP or hospital doctor.
- 6.11 In this scheme any replacement boiler must be of a minimum “A” rating.
- 6.12 Installers of any energy efficiency measures within the scheme shall be a member of an approved trade body.
- 6.13 As part of this scheme the contract for the required works will be between the homeowner (applicant) and the installer. The grant assistance will be paid by the Council directly to the installer on behalf of the resident. If the cost of the works does not meet the grant limit then the Council will pay just for those works; the homeowner is not entitled to receive the shortfall. If the cost of the works exceeds the grant assistance the homeowner will be required to fund the difference.

7.0 INFORMATION AND FACTSHEETS

- 7.1 The library of information and factsheets is under constant review and is regularly updated useful information relating to types of assistance can be found on the Council's website.

Contacts:

If you require any further information about this strategy or any of its related documents, please contact Tameside Housing Services – Home Improvement Agency using any of the following:

Home Improvement Agency
Tameside MBC
Council Offices
Clarence Arcade, Stamford Street
Ashton under Lyne
OL6 7PT

Email: hia@tameside.gov.uk

Telephone: 0161 342 2259

If you require any further information, or more specific information on Housing or Health and Social Care provision in Tameside you may wish to contact some of the agencies or organisations noted below.

- Tameside Council:
 - www.tameside.gov.uk/housing/services
- Ministry of Housing, Communities & Local Government:
 - www.communities.gov.uk/corporate/
- Department of Health and Social Care:
 - www.gov.uk/government/organisations/department-of-health-and-social-care
- Tameside and Glossop Care Together:
 - www.caretogether.org.uk/

APPENDIX 1

APPENDIX A: SUMMARY OF FINANCIAL ASSISTANCE MEASURES

Ref. Section	Assistance Type	Value	Test of Resources	Local Land Charge	Years	Interest Applied
4.1	Mandatory Disabled Facilities Grant	Up to £30,000	Yes	Yes ¹ GCO only ²	10 ²	No
4.5	Proportionate Grant (DFG) Assistance	Up to £30,000	Yes	Yes ¹ GCO only ²	10 ²	No
4.12	Grant for Adaptation	Up to £5,000	No	No ¹	N/A	No
4.15	Provision of Equipment	N/A ³	No	No	N/A	No
4.19	Unforeseen Works Assistance	Up to £10,000	Yes	Yes	5 ⁵	No
4.23	Shortfall Assistance	Up to £10,000	Yes	Yes	5 ⁵	No
4.27	Contributory Assistance	Up to £10,000	Yes	Yes	5 ⁵	No
4.30	Relocation Assistance (Home Owners) DFG	Up to £30,000	Yes	Yes GCO ⁴	10 ⁶	No
4.38	Relocation Assistance (Tenants) (Discretionary Assistance)	Up to £2,000	Yes	No	N/A	No
4.52	Hospital Discharge Grants (Discretionary Assistance)	Up to £5,000	No	No	N/A	No
4.58	Dementia Assistance Grant (Discretionary Assistance)	£1000	No	No	N/A	No
4.62	Stay Put Scheme (Discretionary Assistance)	£500 to £6,000	Yes	Yes	10 ⁶	No
4.70	Home Repair Assistance (Discretionary Assistance)	£500 to £6,000	Yes	Yes	10 ⁶	No
4.81	Safety Net Assistance (Discretionary Assistance)	£6,000	Yes	Yes	10 ⁶	No
6.0	Energy Efficiency Measures/ Boiler Replacement Scheme	>£300 ⁷ <£300 ⁸	Yes	No	No	No

1. There is a requirement for all applicants to state they intend to live in the property for up to five years from approval of grant assistance
2. The General Consent Order only applies to DFG assistance over £5k and the council can only request repayment up to £10k max
3. Equipment includes any straight/ curved stairlifts, ceiling track hoist and specialist toilet with a douche facility
4. The General Consent Order only applies to DFG assistance over £5k and the council can only request repayment up to £10k max
5. The discretionary assistance will be repaid when ownership is transferred or the property sold/ disposed within 5 years of completion of works
6. The discretionary assistance will be repaid when ownership is transferred or the property sold/ disposed within 10 years of completion of works
7. Energy Efficiency Measures/ Boiler Replacement Scheme
8. Repairs Only

GLOSSARY:

DFG	Disabled Facilities Grant
GFA	Grant for Adaptation
HHSRS	Housing Health and Safety Rating System
GCO	General Consent Order 2008
OT	Occupational Therapist
RRO	Regulatory Reform Order