

Policy Group – 18 October 2017

Dorset Accessible Homes Grant

1. Purpose of report

To consider revising the Council's Housing Assistance policy by amending the conditions of the Dorset Accessible Homes Grant and Safe and Secure Grant.

2. Key issues

- 2.1 In August 2016 the Council agreed to introduce a new Housing Assistance Policy for disabled people living in Purbeck which incorporated the Dorset Accessible Home Grant and the Safe and Secure Grant enhancing what was already available under the mandatory Disabled Facilities Grant. Following a review of this policy a number of minor changes are recommended. The key changes are set out in Table 1 of **Appendix 1**, the proposed new Housing Assistance Policy is shown in **Appendix 2**.

3. Recommendation

Policy Group recommends that a report be submitted to Council recommending that the reviewed Housing Assistance Policy as shown in Appendix 2 is approved.

4. Policy issues

4.1 How will this affect the environment, social issues and the local economy?

The existing policy seeks to improve the outcomes for disabled and older people to live independently, to reduce hospital admissions and to help facilitate efficient hospital discharges. The amendments are designed to provide clarity in some areas of the policy, provide more help for applicants living in rented accommodation and provide more help to those considering moving to a more suitable home.

4.2 Implications

4.2.1 Resources

Funding for adaptations is provided by a central government grant. The regional allocation is now paid to Dorset County Council as part of the "Better Care Fund" with a requirement that minimum amounts are allocated to the district or borough councils acting as local housing authorities delivering adaptations for disabled people.

Funding for this policy is entirely from the increased government allocations and therefore there will be no contribution to the budget by this Council. Since the enhanced policy came into operation in August 2016 a total of 104 major adaptations have been delivered by the Dorset Accessible Homes Service in Purbeck with a total value in excess of £500,000.

4.2.2 Equalities

The enhanced service is designed to deliver cost effective and timely interventions to enable disabled people to remain independent in their own homes for longer or move to more suitable accommodation. This reduces the need for intrusive packages of care and enhances quality of life. After considering each equality group no negative equality impacts have been identified should the recommendations of this report be agreed.

5. Further information

- 5.1 In 2015 the Government announced significant increases to Disabled Facility Grant (DFG) allocations to Housing Authorities up to 2019-20. DFG allocations are also now part of the Better Care Fund, paid initially to Dorset County Council, with each district and borough council receiving an allocation. In providing the additional funding the Government is encouraging local areas to implement a more integrated approach to improve the outcomes for people.
- 5.2 Adaptations for disabled people are delivered in Dorset by the Dorset Accessible Homes Service. This service was commissioned in April 2015 by Dorset County Council working in a partnership with the district and borough councils. The service is currently provided by Millbrook Health Care.
- 5.3 By providing an enhanced policy the service seeks to streamline the application process, reduce bureaucracy and increase the range of eligible works in a way that meets the aspirations of government to integrate services and provide better outcomes.

Appendices:

- 1 - Key changes to the policy**
- 2 - Revised Housing Assistance Policy**

Background papers:

- Council Report 8th July 2014
- Council Report 9th August 2016

For further information contact:-

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Table of Key Changes to the Housing Assistance Policy

Policy Ref	Existing Condition	Proposed Condition	Reason
2.10 Means Testing	For grant eligible works (including any fees and VAT) of £5,000 or more the financial resources (both income and capital) of the disabled occupant shall be assessed in accordance with the prescribed 'means testing' regulations under the Housing Grants Construction and Regeneration Act 1996 (as amended)	Addition of the phrase: "and the amount of grant payable over £5,000 only, shall be reduced by this assessed contribution."	Clarifies the meaning of the existing condition.
2.22 Relocation Expenses	The total cost incurred in the eligible relocation expenses and any estimated eligible adaptation costs at the 'new' property should not normally be greater than the cost of adapting the applicant's current home.	Addition of the word "normally" as shown highlighted in grey	Allows the Local Authority some discretion in cases when there is a clear benefit to the disabled person to relocate to a new home. For example when a more suitable home might allow for a much longer term solution than their current adapted home does.
2.24 Relocation costs	The eligible expenses under this paragraph may include the cost of:	Addition of a further bullet point: "Any other costs deemed reasonable by the local authority to assist a resident to move to a more appropriate home"	Allows the Local Authority more flexibility to facilitate a disabled person moving to a more suitable home providing a longer term solution.
2.26 Relocation expenses –	The maximum grant payable for eligible expenses under	The figure "£750" is replaced with "£3,000"	Allows greater help to disabled people living in rented accommodation.

Table of Key Changes to the Housing Assistance Policy

<p>Rented Property</p>	<p>paragraph 'n' for a tenant is £750</p>		
<p>2.28 Conditions attached to the grant Bullet point (e)</p>	<p>Should an applicant dispose of a property subject to Dorset Accessible Homes Grant assistance by sale, assignment, transfer or otherwise within 5 years, they shall be liable to repay that amount of grant assistance over £30,000.</p>	<p>Addition of the phrase: "by sale, assignment, transfer or otherwise"</p>	<p>Clarifies the term "dispose" in the condition.</p>
<p>3.4 Safe and Secure Grant – Who can Apply</p>	<p>The applicant must be: 50 years of age or over; or, be registered or able to be registered as disabled</p>	<p>Addition of the following bullet point: "the parent or legal guardian of a person who is registered or able to be registered as disabled"</p>	<p>The original wording unintentionally omitted applications from disabled people who may have a legal guardian or were a parent of a disabled child.</p>

Addendum to the Private Sector Housing Assistance Policy

1. Introduction

- 1.1 This policy makes use of the powers provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer an alternative to the national mandatory Disabled Facilities Grant (DFG) scheme for disabled and older people in Dorset and is an addendum to the Council's housing grants policy.
- 1.2 These powers enable local housing authorities to offer their own, locally tailored financial assistance; in this case the Dorset Accessible Homes Grant and Safe and Secure Grant. The assistance must provide at least the same level of assistance as that offered by the existing Mandatory DFG, but crucially the assistance available under this policy enables the provision of more flexible, wide ranging financial assistance, to better meet the needs of disabled and older people in Dorset.
- 1.3 Two grants will be available for this purpose, a Dorset Accessible Homes Grant for major adaptations and a smaller scale Safe and Secure Grant for urgent essential repairs and adaptations.
- 1.4 **The first version of this policy was adopted in August 2016 and amended in November 2017 (Subject to Council approval).**

2. Dorset Accessible Homes Grant

What help is available?

- 2.1 The Accessible Homes Grant is administered by the Dorset Accessible Homes Service (DAHS) to help Dorset residents to adapt their current home or provide financial help to move to a more appropriate home.
- 2.2 The Dorset Accessible Homes Grant is generally based around the eligibility criteria for the national Disabled Facilities Grant scheme with some exceptions, which are intended to make this assistance more flexible, easier and quicker to administer.

- 2.3 Dorset Accessible Homes Grant is a discretionary grant and therefore such assistance only remains available while funds permit. Funding maybe withdrawn with immediate effect for grants yet to be approved. In such instances Mandatory DFG will continue to be available.

For whose benefit can the work be carried out?

- 2.4 Those persons eligible for a Disabled Facilities Grant are eligible for a Dorset Accessible Homes Grant including any person who is:

- registered disabled, or
- able to be registered disabled

This could be a home owner or tenant or somebody that lives with the homeowner or tenant.

Who can apply for an Accessible Homes Grant?

- 2.5 A person over the age of 18 is eligible to apply for a Dorset Accessible Homes Grant under the same criteria as a Disabled Facilities Grant, this can be for themselves or somebody that lives with them if they:

- own their own home as a freeholder or leaseholder (with at least 5 years left to run),
- are a tenant or life tenant,
- or have a license to occupy a park home on a licensed site and;

live in the local authority area of Dorset County Council.

What other criteria is there?

- 2.6 The person applying for the grant will normally need to confirm that the disabled person (this could be themselves or somebody that lives with them) *intends* to live at the property subject to the Dorset Accessible Homes Grant for the next five years, as their main residence.
- 2.7 If the property is jointly owned, the applicant will need to get the written consent from any joint owners (who do not live at the property as their main residence), that they confirm the eligible works can be completed to the property.

- 2.8 If the applicant is a tenant, the applicant will need to obtain the written consent of the property owner agreeing that the eligible works can be completed to the property.

Test of Financial Resources

- 2.9 For grant eligible works (including any fees and VAT) of less than £5,000, then **no** 'means test' will be applied to the financial resources of the disabled occupant. Therefore in such cases they will be entitled to receive a full grant to cover the cost of the eligible works.
- 2.10 For grant eligible works (including any fees and VAT) of £5,000 or more the financial resources (both income and capital) of the disabled occupant shall be assessed in accordance with the prescribed 'means testing' regulations under the Housing Grants Construction and Regeneration Act 1996 (as amended) **and the amount of grant payable over £5,000 only, shall be reduced by this assessed contribution.**
- 2.11 Any disabled occupant or their partner/spouse who receives at least one of the following benefits on the date of their completed application will not be subject to the above financial assessment and will receive a full grant to cover the cost of the eligible works:
- Pension Credit (both Savings and Guarantee)
 - Income Support
 - Income based Job Seekers Allowance
 - Income based Employment and Support Allowance
 - Council Tax Support formerly known as Council Tax Benefit
 - Housing Benefit
 - Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
 - Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
 - Universal Credit
- 2.12 Where the works are for the benefit of a disabled child, then the applicant will not be subject to the above financial assessment and will receive a full grant to cover the cost of the eligible works.

- 2.13 Unless otherwise stated in this document all other aspects of the provision of Disabled Facilities Grant under the Housing Grants Construction and Regeneration Act 1996 and associated regulations and guidance shall apply.

What works are eligible?

- 2.14 In considering the eligible works the Dorset Accessible Homes Service will consult a suitable qualified professional which may include an Occupational Therapist, Occupational Therapy Assistant or suitably qualified assessor at DAHS.

Eligible Adaptations

- 2.15 The cost of the eligible works shall be determined so as to provide 'best value' and maybe decided by an appropriate schedule of rates agreed in writing with the local housing authorities, a 'mini tender' process or in exceptional circumstances, a single quotation for the eligible works.
- 2.16 The Dorset Accessible Homes Grant may provide financial assistance to help disabled persons in:
- a) facilitating access by the disabled occupant to and from the dwelling
 - b) making the dwelling safe for the disabled occupant and other persons residing at the property;
 - c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
 - d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
 - e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
 - f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower or facilitating the use by the disabled occupant of such a facility;
 - g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
 - h) facilitating the preparation and cooking of food by the disabled occupant;
 - i) improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs; where the eligible works include works under this section (i), then financial assistance of up to

£1000 per application is available to improve the thermal insulation of the residential premises.

- j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- k) facilitating access and movement by the disabled occupant around the dwelling in order to enable care for a person who is normally resident there and is in need of such care;
- l) facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.
- m) Where no other statutory funding is available, facilitating access to or providing for the disabled occupant, a suitable space used or usable for sleeping for a necessary carer for the disabled occupant.
- n) the reasonable expenses incurred in helping applicants and disabled persons who live with them to move to a more appropriate home.

2.17 The eligible works shall be 'necessary and appropriate' to meet the needs of the disabled occupant and it must be 'reasonable and practicable' to carry out the relevant works having regard to the age and condition of the dwelling. Regard shall be had to the associated guidance and good practice in determining these factors.

2.18 The maximum grant payable for eligible works under paragraphs 'a' to 'n' above is £45,000 inclusive, including the cost of any associated 'preliminary and ancillary charges' associated with the eligible works.

2.19 Eligible works includes a DAHS agency fee which is no more than 10% of the net cost of the eligible works.

Eligible Relocation Costs

2.20 As detailed in paragraph 'n' above, the Dorset Accessible Homes Grant provides financial assistance to help disabled persons move to a more appropriate home.

2.21 An applicant may also apply for assistance under this paragraph for expenses incurred in moving to a more appropriate home outside of the local housing authority area where they live, which may be within or outside of Dorset.

2.22 In determining eligibility to assistance under paragraph 'n' above, Dorset Accessible Homes Service shall have regard to the following criteria:

- The cost of the eligible works at the applicants existing property are not deemed reasonable, or;

- The eligible works at the applicants existing home are not technically feasible, or;
- The adaptation of the applicants existing property does not provide a sustainable, long term solution for their housing needs, *and*;
- The total cost incurred in the eligible relocation expenses and any estimated eligible adaptation costs at the 'new' property should not **normally** be greater than the cost of adapting the applicant's current home.

2.23 The 'new' property shall in the opinion of the Dorset Accessible Homes Service provide a long term, sustainable home for the person for whose benefit the works are required.

2.24 The eligible expenses under this paragraph may include the cost of:

- Any arrangement fee charged by a lender to cover the formation of a mortgage.
- Conveyancing fees.
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional removal costs
- Estate Agent Commission
- Any capital difference in cost between the applicants existing and 'new' property
- **Any other costs deemed reasonable by the local authority to assist a resident to move to a more appropriate home**

2.25 The maximum grant payable for eligible expenses under paragraph 2.16 (n) for an owner occupier is £45,000 inclusive of any grant eligible costs involved in making the 'new' property suitable.

2.26 The maximum grant payable for eligible expenses under paragraph 2.16 (n) or a tenant is ~~£750~~ **£3,000**.

2.27 Grant assistance under paragraph 'n' to an 'owner occupier' is only payable upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.

2.28 **What conditions are attached to the grant?**

- a) Any works or expenses incurred shall be carried out in accordance with the approved specification of eligible works/expenses provided by the Dorset Accessible Homes Service.
- b) Eligible works shall be carried out within 12 months of the date of grant approval
- c) The grant shall only be paid if in the opinion of the Dorset Accessible Homes Service the eligible works or expenses have been completed/incurred to their satisfaction
- d) If the completed eligible works include specialised equipment which may be removed and reused, if that equipment is no longer needed within 5 years of the date of completion of the eligible works the applicant will notify the Dorset Accessible Homes Service, who may decide to remove the equipment.
- e) Should an applicant dispose of a property subject to Dorset Accessible Homes Grant assistance **by sale, assignment, transfer or otherwise** within 5 years, they shall be liable to repay that amount of grant assistance over £30,000.

How do I make a completed application?

2.29 The following paperwork will be required in order to make a completed application:

- Application form
- Consent of the landlord (if applicable)
- At least 2 quotations for the cost of the eligible works based on a specification devised by the DAHS or costs determined by an approved Schedule of Rates or in exceptional circumstances one quote.
- Specification of eligible works

2.30 Once all the above paperwork is received or obtained by the Dorset Accessible Homes Service to their satisfaction, then the application will be considered complete.

2.31 Once an application is considered complete, the Dorset Accessible Homes Service will in eligible cases seek approval from the relevant district/ borough council in accordance with any agreed response time.

2.32 The grant will only be paid upon the successful completion of the eligible works to the satisfaction of the Dorset Accessible Homes Service and upon receipt of suitable invoice(s).

- 2.33 Grant monies will only normally be paid directly to the contractor who performed the eligible works, except in the case of expenses under paragraph 'n' above which can be reimbursed directly to the applicant on receipt of suitable invoices and receipts of payment.

3. Safe and Secure Grant

(NB. This policy supersedes and replaces any and all conditions previously adopted by Council for the Safe and Secure Grant.)

What help is available?

- 3.1 The Safe and Secure Grant is designed to enable low income home owners and tenants* to quickly access financial assistance to carry out a wide range of minor adaptations and small repairs to reduce risks and accidents around the home, promote independent living and assist with hospital discharge or prevent hospital admission.
- 3.2 This is a discretionary grant and therefore such assistance only remains available while funds permit. Funding maybe withdrawn with immediate effect for grants yet to be approved.

Who can apply for a Safe and Secure Grant?

- 3.3 A person is eligible to apply for a Safe and Secure Grant if they:
- own their own home as a freeholder or leaseholder (with at least 5 years left to run),
 - are a tenant* or life tenant,
 - or have a license to occupy a park home on a licensed site and;
- live in the local authority area of Dorset.
- 3.4 The applicant must be:
- 50 years of age or over; or,
 - be registered or able to be registered as disabled or
 - the parent or legal guardian of a person who is registered or able to be registered as disabled; and,

in receipt of one of the following benefits:

- Pension Credit (both Savings and Guarantee)
- Income Support
- Income based Job Seekers Allowance
- Income based Employment and Support Allowance
- Council Tax Support formerly known as Council Tax Benefit
- Housing Benefit
- Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Universal Credit

What works are eligible?

3.5 At the Dorset Accessible Home Service discretion, a grant will be considered for the reasonable cost of the work necessary to:

- carry out minor works to enable independent living
- works to prevent falls in and around the home
- reduce hazards or risks that are likely to cause serious harm or injury
- carry out a range of works to enable hospital discharge or prevent hospital admission
- examples of eligible works may include:
 - water supply, drainage and heating issues
 - electrical and gas safety
 - repairs or modifications to stairs, floors and steps
 - safety and security repairs
 - adaptations not eligible for statutory funding from other agencies
 - The installation of Assistive Technology to overcome a safety issue within the home.

3.6 Rented Property: this grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.

Amount of Assistance

3.7 The minimum grant is £50.00, the maximum grant is £2000. The grant may include the cost of the eligible works plus any DAHS agency fee which is normally 10% of the net cost of the works.

3.8 The grant is limited to a total £6,000 in any 'rolling' 3 year period.

What conditions are attached to the grant?

- 3.9 The application must be made on the approved referral form or other format agreed by the Council
- 3.10 Prior to works being carried out, one quotation from a bona fide contractor or other appropriate service provider shall be submitted for the cost of the eligible approved works.
- 3.11 No works shall be carried out without formal grant approval.

How do I make a completed application?

- 3.12 The following paperwork will be required in order to make a completed application:
 - Application form/referral form
 - Consent of the landlord (if applicable)
 - One quotation for the cost of the eligible works demonstrating 'best value'
 - Where necessary and in complex cases a specification of eligible works
- 3.13 Once all the above paperwork is received or obtained by the Dorset Accessible Homes Service to their satisfaction, then the application will be considered complete.
- 3.14 Once an application is considered complete, the Dorset Accessible Homes Service will in eligible cases approve a grant in accordance with any agreed response time
- 3.15 The grant will only be paid upon the successful completion of the works to the satisfaction of the Dorset Accessible Homes Service and upon receipt of suitable invoice(s).
- 3.16 Grant monies will only normally be paid directly to the contractor who performed the eligible works.

General

- 3.17 These grants may also be administered by North Dorset District Council, East Dorset District Council, Christchurch Borough Council, Weymouth and Portland Borough Council, Purbeck District Council and West Dorset District Council.

- 3.18 This policy or any part of it can be withdrawn with immediate effect for individual applications yet to be approved. In such cases applicants will remain eligible for the existing national mandatory Disabled Facilities Grant.
- 3.19 Dorset Accessible Homes Service may accept applications for grant outside of the scope of this policy, which shall be considered in consultation with the relevant local housing authority and its decision making bodies.

4. Handy Van Services

4.1 A handyperson service provides a range of practical support services for older and disabled people with the aim of helping them maintain independent living. DAHS currently provides a chargeable Handy Van Service for a wide range of jobs which can include:

- Small building repairs
- Minor adaptations
- Odd jobs such as putting up curtains, shelves, replacing light bulbs.
- General home safety checks and remedial actions
- Falls and accident prevention checks and remedial actions such as repairing floor coverings
- Security checks – installing locks, chains and spyholes

4.2 This list is not exhaustive but generally work should be considered as ‘small repairs’ that can be completed quickly.

Who is eligible for Handy Van Services?

4.3 Home owners and tenants over the age of 50 or disabled.

How much does the service cost?

4.4 All eligible applicants need to pay for the cost of any materials used.

4.5 Those applicants in receipt of at least one of the following benefits will pay no labour costs for eligible works received.

- Pension Credit (both Savings and Guarantee)
- Income Support
- Income based Job Seekers Allowance
- Income based Employment and Support Allowance
- Council Tax Support formerly known as Council Tax Benefit
- Housing Benefit

- Working Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Child Tax Credit with a maximum income of £15,050 per annum as assessed by HMRC for that award
- Universal Credit

4.6 Those applicants not in receipt of a means tested benefit will pay £20 per hour or part thereof. Most jobs are completed within 2 hours.

Notes - The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gave local housing authorities a general power to give financial assistance for home repair, improvement and adaptation. This power is not restricted aside from the fact that authorities must have regard to the associated guidance.

Authorities are required to give assistance under these powers in accordance with a published policy.

Assistance can take the form of grants, loans, loan guarantees or indemnities, provision of materials or labour or by incurring expenditure in other ways, e.g. by paying the contractor to carry out the work. It could be provided directly by an authority or through another agency.

To ensure that the assistance given is targeted effectively, authorities have the power to carry out means testing and to charge for any labour or materials they provide, should they wish to do so. They have the power to set the conditions under which any financial assistance should be repaid and the period over which those conditions should apply. Where they chose to give a loan or to attach conditions to a grant or loan, authorities have the power to waive any requirement to repay it or to reduce the amount they require to be repaid.

These powers also enable authorities to help people to buy another property where the authority and owner agree that moving house makes more sense than improving or adapting someone's existing home, or where they wish to offer the applicant a choice.

Mandatory disabled facilities grants remain unaffected but via these powers authorities have a power to offer alternatives to disabled people. Local Housing Authorities across Dorset wish to take advantage of the opportunities provided by the Order, which enable a more flexible approach to be taken when delivering adaptation grants for disabled persons. This has culminated in the development of this Dorset Accessible Homes Grant in lieu of the mandatory Disabled Facilities Grant system.

It is recognised that eligible persons are still entitled to apply for a mandatory Disabled Facilities Grant and therefore the Dorset Accessible Homes Grant proposed under the order will not be more restrictive in its eligibility and conditions than that which already exists for the national mandatory Disabled Facilities Grants.