



# **Financial Assistance Policy**

**For the Better Care Fund**

**June 2023**

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# 1 Introduction

## 1.1 Purpose

- 1.1.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002<sup>i</sup>. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues.
- 1.1.2 This policy sets out the areas on which East Devon District Council will focus Better Care Fund resources, in order to improve housing conditions across the district. With limited resources available it is essential that funding is targeted to those areas that contribute to the delivery of the Better Care Fund, and local district council priorities.
- 1.1.3 This policy provides East Devon District Council with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below. This policy has been developed in association with Devon County Council and all the district councils in the county.
- 1.1.4 The policy is for grants that are available to eligible residents in East Devon; people of all ages and in the following housing tenure; owner occupiers; renting privately or social landlords.
- 1.1.5 Tenants of a Local Housing Authorities with a Housing Revenue Account (HRA) (such as East Devon) and tenants living in dwellings managed by an Arms-Length Management Organisation (ALMO) are not able to access this funding. Adaptations of properties owned by the local authority are funded through the HRA.

## 1.2 Review

- 1.2.1 This policy will be reviewed as required by regulatory changes and/or financial allocations.

## 1.3 Funding

- 1.3.1 The assistance contained within this policy is only available subject to the availability of funding. Where funding is limited priority for spend will be given to the Mandatory Disabled Facilities Grant.

# 2 Context

## 2.1 Housing and Health

- 2.1.1 Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents in East Devon.
- 2.1.2 In 2002, flexibilities were introduced<sup>ii</sup> enabling councils to use government grant that has been allocated for disabled facilities grants to be used more intelligently to deliver adaptations for disabled people outside of the mandatory grant regime.
- 2.1.3 Research has shown that there is a direct impact on the health and well-being of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.
- 2.1.4 Each year, hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health. In many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health. The poorest housing stock can be found in the private sector. In some cases residents who own their own home are not able to maintain them and as a result hazards can develop.
- 2.1.5 An estimated 50,100 excess winter deaths were recorded in England and Wales in 2017/18 as reported by the Office of National Statistics (ONS)<sup>iii</sup>. Many of these people die unnecessarily as a result of living in cold homes.

## 2.2 Better Care Fund

- 2.2.1 In 2015 the government introduced the Better Care Fund in an attempt to integrate health. The fund is a combination of government funding from the Department of Health and the Department for Levelling Up and Communities. The Better Care Fund includes the grant allocation for mandatory Disabled Facilities Grants (DFG). The 2017-19 Integration and Better Care Fund policy framework document lists the conditions that the Better Care Fund must be used to address the following:
- 2.2.2 These are:
- **Condition 1:** Plans to be jointly agreed – The plan to use the Better Care Fund allocation must be jointly agreed and signed off by the Health and Wellbeing Board, and constituent councils and clinical commissioning groups. The local housing authority must also be involved due to the inclusion of the Disabled Facilities Grants allocation, which forms part of the fund.
  - **Condition 2:** NHS contribution to social care is maintained in line with inflation. The funding must be used to contribute to the maintenance of adult social care services in each local authority, which also has a health benefit. However, beyond this broad condition, the Department of Health and Social Care (DHSC) wants to provide flexibility for local areas to determine how this investment in adult social care services is best used.
  - **Condition 3:** Agreement to invest in NHS commissioned out of hospital services, which may include 7 day services and adult social care. This should be achieved by

funding NHS commissioned out-of-hospital services, which may also include 7-day services and adult social care, as part of the agreed Better Care Fund plan.

- **Condition 4:** Managing Transfers of Care - Plans should set out how local partners will work together to fund and implement transfers of care effectively.

2.2.3 More detail can be found in the Integration and Better Care Fund Policy Framework. [Better Care Fund framework 2022-23 published - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/better-care-fund-framework-2022-23)

2.2.4 Based on these broad conditions, Devon County Council and the District Councils have identified an opportunity to provide additional grant and loan products to meet these conditions and deliver against the Devon Health and Wellbeing Board priorities.

## 2.3 Delayed transfers of care.

2.3.1 Delayed transfers of care, occur when a patient is medically ready to leave in patient care and is still occupying a hospital bed. According to NHS England, a patient is ready to depart when:

- a. A clinical decision has been made that the patient is ready for transfer AND
- b. A multi-disciplinary team decision has been made that the patient is ready for transfer, AND
- c. The patient is safe to discharge/transfer.

2.3.2 In 2016/17 there were 2.3 million delayed days in England with 1.3 million of these attributable to the NHS, averaging around 6,200 delayed transfers of care per day with around 3,600 of these attributable to the NHS.

2.3.3 The longer a person stays in hospital the more detrimental this can be in terms of morale, mobility, and an increase in the risk of hospital-acquired infections.

2.3.4 Older people are particularly susceptible to negative effects around mobility with studies suggesting that a wait of more than two days negates the benefit of intermediate care, and a wait of seven days or more is associated with a 10% decline in muscle strength.

2.3.5 Delayed transfers of care are also costly for hospital trusts as insufficient beds can mean elective procedures need to be cancelled, resulting in the hospital trust losing these as a source of income.

2.3.6 A survey in 2015 by the Guardian found that at least 10% of beds were occupied by patients who were ready to be discharged and the NHS providers' audited accounts for 2016/17 estimated that delayed transfers of care cost £173 million.

2.3.7 Much of the recent debate around delayed transfers of care attributes rising numbers to pressures in social care.

The number of delayed days attributable to waits for care packages or equipment and adaptation is over 500,000; up around 50% from the previous year (based on 2016/17 figures)

## 3 Priorities

### 3.1 General

3.1.1 In Devon, the Better Care Fund priorities aim to achieve the following outcomes:

- Reduced admissions to residential and nursing care homes
- Reduce delayed transfers of care
- Reduce avoidable emergency admissions
- Increase dementia diagnosis rates

3.1.2 To meet these priorities this policy aims to focus on the following areas:

- **Objective 1** – Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary and appropriate and reasonably practicable) to prevent admissions to care and to assist with delayed transfers where possible.
- **Objective 2** – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions
- **Objective 3** – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.
- **Objective 4** – Assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.

## **4 Mandatory Disabled Facilities Grants**

### **4.1 Background**

4.1.1 The delivery of the disabled facilities grant programme is mandatory and a statutory function of the local housing authority. The delivery of this function is governed by the Housing Grants, Construction and Regeneration Act 1996.

### **4.2 Eligibility**

4.2.1 Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, or approved by Devon County Council and the district council must have a Statement of Need to process the application.

4.2.2 For the purposes of the Disabled Facilities Grant a person is considered disabled if they meet any of the following criteria:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise.

4.2.3 A person under the age of eighteen shall be considered disabled if:

- they are on a register of disabled children maintained under paragraph 2 of Schedule 2 to the Children Act 1989, or
- they are in the opinion of the social services authority a disabled child as defined for the purposes of Part III of the Children Act 1989 (local authority support for children and their families).

4.2.4 All owner-occupiers, tenants, licensees or occupiers who meet the above criteria are eligible to apply for a Disabled Facilities Grant.

### **4.3 Conditions**

4.3.1 All grants, other than those for children, are subject to a test of financial resources, which is prescribed by The Housing Renewal Grants Regulations 1996.

4.3.2 The grant maximum is £30,000. This is set by Government and may be subject to review.

4.3.3 The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).



4.3.4 In order to make an application the applicant must supply the following:

- A completed and signed application form
- Evidence of financial situation
- Evidence of ownership of the property or the right to reside at the property
- Permission for the works to be carried out (if applicable)
- For more complex works; a detailed schedule of works and plans that must be agreed by the council
- Any planning or building regulation approvals
- Tenders for the works unless using an agreed procurement framework.

4.3.5 Only the works agreed by the council will be covered by the grant.

4.3.6 If the grant is approved there are 12 months to complete the works.

4.3.7 The works must be completed by the contractor stated on the approval document

4.3.8 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.

4.3.9 If the applicant has a financial contribution towards the cost of adaptations they must ensure they have funds in place to cover their share of the costs before the work begins on site.

4.3.10 Subject to conditions, a loan from Lendology Community Interest Company may be available to cover an assessed financial contribution to a grant. See section 8 for further details.

4.3.11 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.

4.3.12 Any increase in the grant may have an impact on the charge placed against the property (see 4.3.16)

4.3.13 Applicants who are successful in their application for assistance will be required to maintain the adaptation.

4.3.14 The contract for the works is the responsibility of the applicant.

4.3.15 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.

4.3.16 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.

4.3.17 Only works falling within the mandatory elements, as specified in Appendix A, will be covered by the grant<sup>iv</sup>.

- 4.3.18 Lifts (stair lifts, step lifts and through floor lifts) and other equipment funded through the DFG process will belong to the applicant. Servicing and upkeep is the responsibility of the applicant. The Council only usually remove lifts or other equipment if they are able to be economically refurbished and reused, or in the case of a moving grant, equipment may be removed to be re-used in the 'new' property if considered an effective use of resources.
- 4.3.19 Where the grant is in excess of £5,000 and owner occupied, a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years.
- 4.3.20 Where the cost of the work exceeds the mandatory grant limit of £30,000 the applicant may be eligible to an Accessible Homes Grant (see section 5), subject to available discretionary funds.

# 5 Discretionary Accessible Home Grants

## 5.1 Background

5.1.1 The Accessible Homes Grant is a discretionary grant available as a top-up to the mandatory Disabled Facilities Grant. The Accessible Homes Grant is subject to available funding.

5.1.2 This grant is available in the following circumstances:

- Where a mandatory disabled facilities grant has been approved and the cost of the work exceeds £30,000.
- Where there are works that may not be covered by the Disabled Facility Grant in relation to adapting the home and making it safe.
- For fees associated with feasibility works to determine if the adaptation can proceed.
- Where the means test identifies that a contribution is required (see 5.2.4).
- Where moving house is more appropriate than adapting the existing property (see 7 for Moving Applications).

## 5.2 Eligibility

5.2.1 To be eligible for this grant the applicant must meet the following: The applicant must be eligible to apply for a mandatory Disabled Facilities Grant

5.2.2 All adult applicants are already subject to the mandatory DFG means test. However for the parents and/or guardians of a disabled child, where a means test is not required for the mandatory DFG, the means test **will** be applied to the parents or guardians of the disabled child before an application for a discretionary grant can be made.

5.2.3 As an alternative to the adaptation of an applicant's home, consideration will be given to the option of re-housing to more appropriate or adapted accommodation.

5.2.4 An applicant will only be eligible to apply for additional grant to cover any identified contribution where the amount of assessed contribution the applicant has to pay represents at least a third or more of the applicant's savings. For example:

*An applicant has a means tested contribution of £1500.00. If the applicant has savings of £4500 or less, they will be able to access additional grant to cover the full contribution; subject to grant limits and finance availability. If the applicant had £5000 in savings the assessed contribution would be £500.*

## 5.3 Conditions

- 5.3.1 The discretionary grant maximum is £30,000. Any adaptations over £60,000 will not attract any further public grant.
- 5.3.2 Where additional funding is required to cover eligible costs over £60,000 (£30,000 from the Disabled Facilities Grant and up to £30,000 from the Accessible Homes Grant) an application for a Disabled Facilities Loan can be made.
- 5.3.3 Evidence supplied by the Disabled Facility Grant applicant will be used to support the application for the Accessible Home Grant. Additional information will be required for children as per 5.2.2.
- 5.3.4 In addition to any land charge placed on the property under other sections of this policy, a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed.
- 5.3.5 Only the works agreed by the council will be covered by the grant
- 5.3.6 Eligible works must be completed within 12 months of the grant being approved.
- 5.3.7 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 5.3.8 No grant works should proceed until the grant application has been processed and all relevant planning (including Listed Building Consent), Building Regulations or landlord approval has been obtained.
- 5.3.9 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation according to the applicants Statement of Need and must be agreed by the council before variation works are undertaken.
- 5.3.10 Any increase in the grant may have an impact on the local land charge placed against the property.
- 5.3.11 Applicants who are successful in their application for assistance will be responsible for maintaining and repairing the adaptation.
- 5.3.12 The contract for the works is the responsibility of the applicant.
- 5.3.13 The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 5.3.14 The council will only offer grant funding for those works that are considered appropriate, reasonable and practicable to meet the needs of the disabled person.
- 5.3.15 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 5.3.16 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the council.

## **6 Accessible Homes Grant – Discretionary Stair lift Grant**

This grant provides internal and external straight track or curved track stair lifts and through-floor lifts without a means test for the applicant.

Where additional works are required to install the stair lift these work may be covered as part of this grant.

This grant includes provision of rented stair lifts for end of life care, or other reason, as specified by the Occupational Therapist.

### **6.1 Eligibility**

6.1.1 To be eligible for this grant the following must be in place:

- Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, or approved by Devon County Council.
- Where an applicant requires multiple adaptations, the stair lift (or other eligible lift) will be provided through this discretionary grant and the other adaptations through the mandatory DFG or discretionary Accessible Homes Grant where the applicant is eligible.

### **6.2 Conditions**

6.2.1 This is a discretionary grant and subject to available funding.

6.2.2 The applicant must have permission from the owner of the property for the work to be carried out. The council will require an owner's certificate if the property is rented.

6.2.3 The applicant must intend to live in the property as their only or main residence for the period of 5 years or for a shorter period as health or other relevant circumstances permit.

6.2.4 The final approved sum will be based on competitive contracting through the council's procurement system, or other process.

6.2.5 Only the works agreed by the council will be covered by the grant.

6.2.6 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.

- 6.2.7 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 6.2.8 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 6.2.9 Applicants who are successful in their application for assistance will be required to maintain the equipment and any associated works and have it regularly serviced at their own cost.
- 6.2.10 The contract for the works is the responsibility of the applicant.
- 6.2.11 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 6.2.12 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the applicant and Council.
- 6.2.13 If the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This local land charge will remain on the property for a period of 10 years.

## **7 Accessible Homes Grant – Discretionary Bathroom Adaptation Grant**

7.1.1 This grant provides level access showers; accessible toileting and washing facilities and other bathroom adaptations without a means test for the applicant.

### **7.2 Eligibility**

7.2.1 To be eligible for this discretionary grant the following must be in place:

- Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, or approved by Devon County Council.
- Where additional works are required to provide accessible washing facilities these will be covered as part of this grant.
- Where an applicant requires multiple adaptations, the bathroom adaptations will be provided through this discretionary grant and the other adaptations through the mandatory DFG or the discretionary Accessible Homes Grant where the applicant is eligible.

### **7.3 Conditions**

7.3.1 This is a discretionary grant and subject to available funding.

7.3.2 The applicant must have permission from the owner of the property for the work to be carried out. The council will require an owner's certificate if the property is rented.

7.3.3 The applicant intends to live in the property as their only or main residence for the period of 5 years or for a shorter period as health or other relevant circumstances permit.

7.3.4 The final approved sum will be based on competitive contracting through the council's procurement system, or other process.

7.3.5 Only the works agreed by the council will be covered by the grant.

7.3.6 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.

7.3.7 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.

7.3.8 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation according to the applicants Statement of Need and must be agreed by the council before they are undertaken.

- 7.3.9 Applicants who are successful in their application for assistance will be required to maintain the equipment and any associated works and have it appropriately serviced at their cost.
- 7.3.10 The contract for the works is the responsibility of the applicant.
- 7.3.11 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 7.3.12 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the applicant and Council.
- 7.3.13 In addition to any land charge placed on the property under other sections of this policy, where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years.



## **8 Accessible Home Grants: Discretionary Moving Application**

### **8.1 Background**

8.1.1 This discretionary grant may be available to assist a disabled person to move to more suitable accommodation subject to available funding.

### **8.2 Eligibility**

8.2.1 An applicant will be eligible for this grant:

- Where the Occupational Therapist and the Council agree with the applicant that adaptations are required to the applicant's existing accommodation but that moving is appropriate rather than adapting the existing accommodation based on the criteria in 8.2.2.
- Where the landlord has refused permission for any adaptation works to be carried out and it is no longer feasible for the occupier to remain in the property.
- Where it is possible to carry out works at the existing property the total cost incurred in the eligible 'moving on' expenses and any estimated eligible adaptation costs at the 'new' property should not be greater than the cost of adapting the applicant's current home.
- Where the 'new' property, in the opinion of the Occupational Therapist and the Council, provides a long term, sustainable home for the person for whose benefit the works are required.
- Adaptations at the 'new' property will be subject to the OT's Statement of Needs and a new DFG application. Adaptations may exceed the mandatory DFG grant and any additional discretionary assistance available, so this must be considered by the applicant prior to moving.
- If the property is within a neighbouring authority covered by this policy then the new authority will need to ensure the new property is suitable. This should also be agreed with the Occupational Therapist. The applicant must ensure that the relevant Council's officers and Occupational Therapist have been consulted and agreed.

8.2.2 In determining the 'reasonable expenses' regard shall be given to the following criteria:

- The cost of the eligible works at the applicant's existing property are not deemed reasonable, or;
- The eligible works at the applicant's existing home are not technically feasible, or;

- The adaptation of the applicant's existing property does not provide a sustainable, long term solution for their housing needs, or;
- The landlord of the property refuses to give permission for the necessary works to be carried out.

### **8.3 Eligible Expenses – owner/occupier**

8.3.1 Expenses that can attract the discretionary grant under this section 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 or other removal costs
- Estate Agent Commission.

8.3.2 The maximum discretionary grant payable for eligible expenses under this heading for an owner occupier is £10,000.

### **8.4 Eligible expenses – tenant**

8.4.1 For a tenant the expenses that can attract grant under this section may include the cost of:

- Letting agent fees
- Rent deposit
- Professional or other removal fees

8.4.2 The maximum grant payable for eligible expenses under this heading for a tenant is £5,000.

### **8.5 Conditions**

8.5.1 Grant assistance is only payable to an owner occupier 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.

8.5.2 When moving to rented accommodation the applicant must obtain permission from the landlord for any adaptations to be carried out before the grant will be paid.

- 8.5.3 To qualify for this grant the applicant must have been resident in the existing property for at least 2 years prior to making an application to move.
- 8.5.4 The applicant must intend to live in the new property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit).
- 8.5.5 For owner/occupiers a local land charge will be placed against the property for a period of 5 years for the total amount of grant awarded.

# 9 Healthy Homes Grants

## 9.1 Background

- 9.1.1 The Healthy Homes grant is a flexible discretionary grant to provide urgent and /or essential repairs to the home to ensure the health, safety and welfare of the occupier(s).
- 9.1.2 This includes assisting an occupier with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission.

## 9.2 Eligibility

- 9.2.1 To qualify for this grant the applicant must either:
- a. have been declined by Lendology CIC for a Home Improvement Loan or
  - b. be in receipt of one of the following benefits:
    - Housing Benefit
    - Disability Living Allowance
    - Personal Independent Payment with the daily living component
    - Attendance Allowance
    - Pension Credit
    - Income Support
    - Council tax benefit (not the single person discount)
    - Universal Credit

*(Universal Credit replaces the following means tested benefits: Housing Benefit, Income Related Employment Support Allowance, Income Based Job Seekers Allowance, Child Tax Credit, Working Tax Credit and Income Support) or*
  - c. otherwise be in financial hardship following as assessment by:
    - Lendology CIC
    - The council's Housing Options or other relevant team
    - Citizens Advice Bureau, or
    - Other third party commissioned by the council to work in a community support role.
- 9.2.2 A grant can be awarded in addition to a loan from Lendology CIC if the amount of loan available is not enough to cover the cost of addressing the eligible works.

- 9.2.3 Healthy Homes Grant may be used to fund repairs to disabled adaptations where the equipment or other works are out of warranty or guarantee.
- 9.2.4 This grant can be used to fund temporary measures or items that can be removed to allow the occupier to return home as part of end of life care. Works will be funded by DFG or Accessible Homes in the first instance, if eligible.
- 9.2.5 Subject to available funds, non-means tested grants will be available, on the recommendation of the MARAC (Multi-Agency Risk Assessment Conference) to provide a secure sanctuary room within an applicant's property where there is a demonstrable risk that the householder is at risk of violence from a partner/former partner and that providing a sanctuary room is the most satisfactory course of action. In such cases, each grant will be assessed on its own merit and will fund the structural work to a property as recommended by the police up to a maximum of £20,000.

### **9.3 Conditions**

- 9.3.1 Households are able to apply for a 'Healthy Homes grant' on multiple occasions; except where stated otherwise, the maximum grant available is £10,000 in any two year period (with the exception of sanctuary rooms where the maximum will be £20,000).
- 9.3.2 Unless stated otherwise, for owner occupiers a local land charge will be placed against the property for a period of 10 years for the total amount of the grant.
- 9.3.3 A local land charge will not be placed against the property if the purpose of the grant is to repair disabled adaptations already subject to a charge. This will apply to the cost of those repairs only, if the grant is being used for multiple reasons.
- 9.3.4 A local land charge will not be placed on the property if the purpose of the grant is to provide equipment or works to help with end of life care.
- 9.3.5 For tenants the grant will only be available where the landlord is not responsible for the works required. As such, the grant will be limited to providing assistance with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission, where the landlord is not responsible for the works.
- 9.3.6 An applicant can apply for a loan for any substantial work beyond removing the immediate health and safety risk.

# 10 Home Improvement Loans

## 10.1 Background

10.1.1 Lendology CIC (formerly known as Wessex Resolutions Community Interest Company (WRCIC) is a not-for-profit company contracted by the council to deliver loans to residents in the district.

10.1.2 Lendology CIC administer loans on behalf of East Devon District Council within the requirements of this policy. Home Improvement Loans are flexible and can be used for the following purposes:

- Home repairs and improvements to bring the dwelling up to the Decent Homes Standard.
- Adaptation works where grant is not available
- To cover an applicant contribution to a grant
- To cover the cost of the work over the Disabled Facilities Grant and/or Accessible Homes Grant maximum.
- To bring empty homes back into use
- For renewable energy enhancements and energy efficiency improvements
- For landlords to carry out repairs or improvements to rented accommodation to address either:
  - a. Assessed failures of the Decent Homes Standard, or;
  - b. Works to meet requirements of the Management Regulations, or;
  - c. Works to meet requirements of other regulations placing duties on managers of rented accommodation

## 10.2 Eligibility

10.2.1 This will vary and is based on the individual circumstances of each applicant. It is the responsibility of Lendology CIC to assess them. Council officers will have no influence over individual loan applications. Loan advisors from Lendology CIC will carry out an assessment and provide independent advice on ethical and responsible lending and the most appropriate product to suit the needs of the applicant. <https://www.lendology.org.uk/>

## 10.3 Conditions

10.3.1 Conditions may vary depending on the loan product selected and the individual circumstances of each applicant set out by Lendology CIC

10.3.2 Typical 4.2% APR, loans are subject to status. Lendology CIC may insist on loans being protected at the Land Registry by a Title Restriction. Missing payments could affect your credit rating and ability to obtain credit in the future.

# 11 Grant Repayments

## 11.1 Background

- 11.1.1 The Disabled Facilities Grant (Condition relating to approval or payment of grant) General Consent 2008 gives the Council the discretion to impose a local land charge on a dwelling. If it is sold or otherwise disposed of within ten years of the completion date. The charge can only be placed on owner's application where the amount of grant exceeds £5000. The maximum charge is £10 000.
- 11.1.2 Applicants will be told if there is local land charge during the application and will be confirmed on the completion certificate.
- 11.1.3 If a dwelling is sold or disposed of within ten years the Council will consider whether or not it is reasonable to demand repayment or part repayment of the charge taking into account:
- The financial hardship it would cause.
  - Whether the sale is due to employment related to relocation.
  - Whether the sale is connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises;
  - And whether the sale will enable the recipient of the grant to provide care to a disabled person.
- 11.1.4 This policy sets out when it will place local land charges.
- 11.1.5 Grant repayments may be used by the Council to fund Lendology home improvement loans under section 10.

## 11.2 Appeals against repayment

- 11.1.6 Appeals against repayment of grants made under this policy should be discussed with the home improvement and adaptation team. They will be able to advise on the information needed to consider the appeal.
- 11.1.7 The appeal will be considered by the East Devon District Council's Senior officers on submission of documents and information sufficient to make a decision.



## 12 Miscellaneous

### 12.1 Exceptions to this policy

- 12.1.1 The council accept that applications may be received for adaptations or works not covered by the circumstances listed above or outside the eligibility criteria listed. In all cases, these will need to be formally determined.
- 12.1.2 Any such application will be referred for assessment by the Environmental Health Assistant Director and in consultation with the relevant Director.
- 12.1.3 Such applications will be determined with reference to relevant priorities as laid out in relevant the council Policies.
- 12.1.4 Disabled Facilities Grants that meet the following criteria will not be subject to a test of financial resources:
- Grants for community equipment (aids and minor adaptations) if the cost of the adaptation is £1,000 or less<sup>v</sup>.

### 12.2 Complaints

12.2.1 Where the applicant has a complaint about the manner in which the council is applying this policy, they should contact the Principal Environmental Health Officer or the Assistant Director of Environmental Health.

12.2.2 Applicant may follow the Council's formal complaints process.

Customers can make a complaint in a way that best suits them. We encourage any customer who has a concern about a particular service to make contact with us straight away. Early complaints give us the best opportunity to resolve an issue quickly.

The best way for us to get all the information we need about your complaint is for a complainant to complete our online [complaint form](#)

Complaints can also be made:

by email to [complaints@eastdevon.gov.uk](mailto:complaints@eastdevon.gov.uk)

or in writing to,

Information and Complaints Officer  
East Devon District Council  
Blackdown House, Border Road  
Heathpark Industrial Estate  
Honiton  
EX14 1EJ

Please visit our [contact us](#) page for any other enquiries

- 12.2.3 Where the complaint is in respect of works, the complaint should be made to the contractor in the first instance. If this does not resolve the problem then the Council should be contacted for advice.

## **12.3 Information**

- 12.3.1 Members of the public who would like to find out more information about the grants and application process and how to apply at can call The Private Sector Housing team on 01395 571572 or email [pshousing@eastdevon.gov.uk](mailto:pshousing@eastdevon.gov.uk) or visit the East Devon District Council's website and
- 12.3.2 More information can be seen at <http://gov.uk/disabled-facilities-grants> and <https://adaptmyhome.org.uk>

# 13 Appendix A: Eligible works

## 13.1 Disabled Facilities Grant and Accessible Homes Grant

- 13.1.1 An assessment by an agreed Occupational Therapist must be carried out. The Occupational Therapist will then recommend the type of adaptation required.
- 13.1.2 Minor works are assessed by the Occupational Therapist and may be dealt with outside of the grant process.
- 13.1.3 In order to decide on an eligible scheme there is a two stage process:
- a. The Occupational Therapist assesses what is 'necessary and appropriate' to meet the needs of the disabled occupant.
  - b. The Environmental Health Private Sector Housing service assess what measures are reasonable and practicable to meet the identified needs in practice.
- 13.1.4 During both of the stages of this process the Occupational Therapist and Environmental Health Private Sector Housing service will work closely with the applicant to ensure, as far as possible, that their input is taken into account.

## 13.2 Purposes for which a grant must or may be given

- 13.2.1 The following are the purposes for which a mandatory Disabled Facilities Grant are available, as contained in legislation.
- 13.2.2 Each adaptation criteria is provided with an example. The examples are intended to give a brief idea of the type of work available. In each case, the eligible works will be decided through the policy.
- 13.2.3 Facilitating access by the disabled occupant to and from the dwelling, or the building in which the dwelling or, as the case may be, flat is situated;
- *For example, ramping and/or handrails to the main external door.*
- 13.2.4 Making the dwelling safe for the disabled occupant and other persons residing with them;
- *For example, upgrading of the electrical installation, where the current installation is considered unsafe for the disabled occupant.*
- 13.2.5 Facilitating access by the disabled occupant to a room used or usable as the principal family room;
- *For example, alterations to facilitate wheelchair access to a living room.*
- 13.2.6 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- *For example, alterations to facilitate wheelchair access to a bedroom.*

- 13.2.7 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;
- *For example, installation of a stairlift to facilitate access to a first floor WC.*
- 13.2.8 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- For example, installation of a level-access shower.
- 13.2.9 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;
- *For example, provision of an accessible wash hand basin, including any alterations necessary to facilitate access.*
- 13.2.10 Facilitating the preparation and cooking of food by the disabled occupant;
- *For example, installing low-level food preparation areas.*
- 13.2.11 Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system there or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
- *For example, upgrading/replacing of boilers/radiators where the property has been extended as part of a wider adaptation.*
- 13.2.12 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;
- *For example, alterations to the height and/or position of light switches and power points to make them accessible to the disabled person.*
- 13.2.13 Facilitating access and movement by the disabled occupant around the dwelling in order to enable them to care for a person who is normally resident there and is in need of such care;
- *For example, widening of doorways.*
- 13.2.14 Facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant;
- *For example, providing access to an area of the garden suitable for the disabled occupant.*

## 14. Means Test for Disabled Facilities Grant

For Disabled Facilities Grant (DFG) applications made on behalf of a child, or for adult applicants who are in receipt of a 'pass-porting benefit' \*, the mandatory DFG grant will pay for the reasonable cost of works and fees up to a maximum of £30,000.

In all other cases, DFG applications are subject to a statutory financial means test. The assessment looks at the resources of the disabled person (the relevant person) and their spouse/ partner and their dependants. The test is used to determine how much, if anything, the relevant person is required to contribute towards the cost of the works. The applicant must pay their contribution (calculated by the means test) towards the cost of grant-eligible expenses.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person (together with their spouse/ dependants etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

The income, savings and capital figures will be used in conjunction with a table of fixed allowances, set by Government, to calculate the amount of contribution required. Certain pensions, benefits and capital are disregarded in the calculation.

If the calculated income is less than the assessed needs of the relevant person, the Council will grant-aid the total eligible costs of the works and fees. If the relevant person's income is more than their assessed needs, a proportion of the income will be used to calculate how much they could contribute towards the cost of the works. If this assessed amount is less than the cost of the works, the difference between the two is paid as DFG.

### \* Pass-porting Benefit

Adult DFG applicants who are in receipt of one of the following benefits will be 'Pass-ported' to receive the reasonable cost of the eligible works and fees, without undergoing a financial means test.

1. Income Support
2. Income based job seekers allowance
3. Income related employment and support allowance (non-contribution based)
4. Guarantee pension credit
5. Working/Child tax credit – income (for tax credits) below £15,050
6. Housing Benefit
7. Universal Credit

## Notes:

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<sup>i</sup> Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. Available from:  
<http://www.legislation.gov.uk/uksi/2002/1860/article/4/made>

<sup>ii</sup> The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. Available from:  
<http://www.legislation.gov.uk/uksi/2002/1860/contents/made>

<sup>iii</sup> Office for National Statistics, 2020. Available from:  
<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/excesswintermortalityinenglandandwales/2017to2018provisionaland2016to2017final>

<sup>iv</sup> Section 23 of the Housing Grants, Construction and Regeneration Act 1996. Available from:  
<http://www.legislation.gov.uk/ukpga/1996/53/section/23> **AND** regulation 3 of The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008. Available from:  
<http://www.legislation.gov.uk/uksi/2008/1189/article/3/made>

<sup>v</sup> Regulation 4 of the Care and Support (Preventing Needs for Care and Support) Regulations 2014. Available from:  
<http://www.legislation.gov.uk/uksi/2014/2673/made>