



Financial Assistance Policy for the Better Care Fund

2023-2026

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Contents

1	Introduction	4
1.1	Purpose.....	4
1.2	Review	5
1.3	Funding.....	5
2	Context	5
2.1	Housing and Health.....	5
2.2	Better Care Fund (BCF) and Metrics	6
3	Priorities	7
3.1	Devon BCF Priorities.....	7
3.2	Health and Wellbeing Board Priorities	7

3.3	Local District Priorities	8
3.4	Objectives of this Policy.....	9
4	Mandatory Disabled Facilities Grants.....	10
4.1	Background	10
4.2	Eligibility.....	10
4.3	Conditions	10
5	Stair Lift Grant.....	13
5.1	Background.....	13
5.2	Eligibility.....	13
5.3	Conditions.....	13
6	Bathroom Adaptation Grant.....	15
6.1	Background.....	15
6.2	Eligibility.....	15
6.3	Conditions.....	15
7	Accessible Homes Grant – General.....	17
7.1	Background.....	17
7.2	Eligibility.....	17
7.3	Conditions.....	17
8	Accessible Homes Grant – Contribution.....	19
8.1	Background.....	19
8.2	Eligibility.....	19
8.3	Conditions.....	19
9	Accessible Home Grants: Moving Application.....	20
9.1	Background.....	20
9.2	Eligibility.....	20
9.3	Eligible Expenses – owner-occupier.....	21
9.4	Eligible expenses – tenant.....	21
9.5	Conditions.....	21
10	Healthy Homes Grants.....	22
10.1	Background.....	22
10.2	Eligibility.....	22
10.3	Conditions.....	23
11	Home Improvement Loans	24

11.1	Background	24
11.2	Eligibility.....	25
11.3	Conditions.....	25
12	Warm Up Grants.....	25
12.1	Background.....	25
12.2	Eligibility	26
12.3	Conditions.....	26
13	Miscellaneous.....	28
13.1	Exceptions to this policy.....	28
13.2	Appeals and complaints.....	28
14	Appendix A: Eligible works.....	29
14.1	Disabled Facilities Grant and Accessible Homes Grant.....	29
14.2	Purposes for which a grant must or may be given.....	29

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. 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 The policy identifies the areas on which the Devon Councils will focus Better Care Funding (BCF) in order to improve housing conditions across the districts. The funding will be targeted to those areas that contribute to the delivery of the Better Care Fund and Health and Wellbeing Board (HWB) priorities.
- 1.1.3 The policy covers a period of three-financial year period: 23/24, 24/25, 25/26, unless reviewed within that timeframe.
- 1.1.5 This policy provides the Devon Councils with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below.
- 1.1.6 While each Devon district will adopt a similar policy, based on core principles, it is recognised that there will be differences between districts, reflecting local priorities.

1.1.7 This policy is owned by the following Councils:

- Devon County Council
- East Devon District Council
- Exeter City Council
- Mid Devon District Council
- North Devon District Council
- South Hams District Council
- Teignbridge District Council
- Torridge District Council
- West Devon District Council

1.2 Review

1.2.1 The Devon Wide policy has been reviewed twice, the latest being in 2019. Having worked with the policy for the last four years a more detailed review has been undertaken in consultation with stakeholders to identify any gaps or enhancements required to the policy. This policy incorporates the agreed changes suggested by stakeholders and will be reviewed on a regular basis to ensure it continues to meet local needs.

1.3 Funding

1.3.1 The assistance contained within this policy subject to the availability of funding. Where funding is limited, priority for spend will be given to the provision of the Mandatory Disabled Facilities Grant programme across the County (see Section 4).

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 of Devon.

- 2.1.2 In 2008, flexibilities were introduced enabling councils to use government funding that has been allocated for disabled facilities grants 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 illhealth, 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, and 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 This policy aims to address the link between housing conditions and health through the provision of adaptations that allow disabled people to remain safely and independently in their home; along with works to reduce serious hazards in the home that have the potential to cause accidents and ill health.

2.2 Better Care Fund (BCF) and Metrics

- 2.3.1 In 2015 the government introduced the Better Care Fund (BCF) in an attempt to bring health and social care together in an integrated way. The fund is a combination of government funding from the Department of Health and the Department for Levelling Up, Housing and Communities and includes the grant allocation for disabled facilities grants (DFG).
- 2.3.2 Each year, in June, the government publishes the Better Care Fund Policy Framework, which lists the conditions that the better care fund must be used to address and these have remained largely unchanged.

The conditions are:
- 2.3.3 **Condition 1:** *a jointly agreed plan between local health and social care commissioners, signed off by the HWB* – The local authority and Clinical Commissioning Groups (CCGs) must agree a plan for their local authority area that includes agreement on use of mandatory BCF funding streams. The plan must be signed off by the Health & Wellbeing Board (HWB).
- 2.3.4 BCF plans should set out a joined-up approach to integrated, person-centred services across local health, care, housing and wider public services. They should include arrangements for joint commissioning, and an agreed approach for embedding the current discharge policy in relation to how BCF funding will support this.

- 2.3.5 **Condition 2:** *NHS contribution to adult social care to be maintained in line with the uplift to CCG minimum contribution* - The funding must be used to contribute to the maintenance of adult social care services in each local authority.
- 2.3.6 The minimum expectation of spending for each HWB area is derived by applying the percentage increase in the CCG contribution to the BCF for the area to the 2020 to 2021 minimum social care maintenance figure for the HWB.
- 2.3.7 **Condition 3:** *invest in NHS commissioned out of hospital services* - BCF narrative plans should set out the approach to delivering this aim locally, and how health and local authority partners will work together to deliver it.
- 2.3.8 **Condition 4:** *a plan for improving outcomes for people being discharged from hospital* - This national condition requires areas to agree a joint plan to deliver health and social care services that support improvement in outcomes for people being discharged from hospital, including the implementation of the hospital discharge policy.
- 2.3.9 Having regard to the national conditions, areas have flexibility in how the fund is spent across health, care and housing schemes or services. Ambitions need to be agreed on how this spending will improve performance against the BCF metrics detailed below.
- 2.3.10 The metrics are as follows:
- [Discharge Indicator Set](#) - reducing length of stay in hospital, measured through the percentage of hospital inpatients who have been in hospital for longer than 14 and 21 days; and improving the proportion of people discharged home using data on discharge to their usual place of residence
 - Avoidable admissions to hospital
 - Admissions to residential and care homes
 - Effectiveness of re-ablement
- 2.3.11 Plans under national condition 4 (discharge) should describe how HWB partners will work with providers to improve outcomes for a range of discharge measures, covering both reductions in the time someone remains in hospital, effective decision making and integrated community services to maximise a person's independence once they leave hospital.
- 2.3.12 This policy forms part of the suite of options to achieve these 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 Health and Wellbeing Board priorities.

3 Priorities

3.1 Devon BCF Priorities

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

3.2 Health and Wellbeing Board Priorities

3.2.1 In addition to the above, the ‘Healthy and Happy Communities’ Devon Joint Health and Wellbeing Strategy 2020–25 also contains a series of priorities that this policy can contribute to.

3.2.2 The priorities are detailed below and those that this policy has a direct impact on are highlighted in bold.

<p>1. Create opportunities for all-inclusive economic growth, education and social mobility</p> <ul style="list-style-type: none">a. Narrow gaps in educational attainment and adult skillsb. Reduce levels of child povertyc. Support economic growth in more disadvantaged areasd. Increase social mobility	<p>2. Healthy, safe, strong and sustainable communities creating conditions for good health and wellbeing where we live, work and learn</p> <ul style="list-style-type: none">a. Improve housing conditions, reduce homelessness, and increase supply of appropriate, high-quality housingb. Create conditions for good health, physical activity and social interactionc. Support healthy workplaces and schoolsd. Help keep communities and individuals safe
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<p>3. Focus on mental health building good emotional health and wellbeing, happiness and resilience</p> <ol style="list-style-type: none"> a. Reduce loneliness in all age groups b. Identify people at risk and intervene to improve poor mental health as soon as possible c. Proactively address the mental health consequences of trauma and adverse childhood experiences d. Promote a positive approach to mental health and wellbeing 	<p>4. Maintain good health for all, supporting people to stay as healthy as possible for as long as possible</p> <ol style="list-style-type: none"> a. Prevent ill health by enabling people to live healthier lives b. Detect disease in the early stages to reduce impact on health c. Support those with long-term conditions to maintain a good quality of life d. Support carers to improve and maintain their own health & wellbeing
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3.3 Local District Priorities

3.3.1 Each Devon District Council has its own agreed priorities detailed within its Corporate/Strategic Plans that are specific to their geographical areas. There are however some goals that are common across the county. These include:

- Providing quality housing
- Housing that is safe and meets the communities needs
- Promoting health and wellbeing

3.4 Objectives of this Policy

3.4.1 This policy aims to utilise the BCF funding to provide financial assistance to residents that helps realise the combined priorities detailed above.

3.4.2 In order to achieve this, the policy will focus on the following objectives:

- **Objective 1** - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary, appropriate and reasonably practicable). To prevent admissions to care, to assist with delayed transfers where possible and to ensure a safe home that supports health and wellbeing.
- **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.
- **Objective 5** – Assist vulnerable people impacted by hoarding and the cleanliness of their home environment.
- **Objective 6** – Assist people to move to more appropriate accommodation that meets their needs.

Better Care Fund Assistance

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, in consultation with, or otherwise approved by Devon County Council.

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 owners, 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. However, applicants who are in receipt of qualifying passporting benefits will not have to undertake the test of financial resources and will receive 100% grant (up to the grant maximum).

- 4.3.2 At the time of writing, the grant maximum in England is £30,000. This is set by Government and is subject to occasional review. If the grant maximum is reviewed, this policy will adopt the new grant maximum for England, as stated here: <https://www.gov.uk/disabled-facilities-grants/what-youll-get>, or other official UK Government source.
- 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 and OT as appropriate.
 - Any planning or building regulation approvals
 - Quotations for the works unless using an agreed procurement framework.
- 4.3.5 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.
- 4.3.6 Only the works agreed by the council will be covered by the grant.
- 4.3.7 If the grant is approved there are 12 months to complete the works from the date of approval.
- 4.3.8 The works must be completed by the contractor stated on the approval document.
- 4.3.9 No grant works should proceed until the grant application has been approved and all relevant Planning, Building Regulation or landlord approvals have been obtained.
- 4.3.10 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. The Council will assess if the applicant is eligible for a discretionary Accessible Home Grant – Contribution (refer to Section 8) to cover the contribution cost.
- 4.3.11 Subject to conditions, a loan from Lendology Community Interest Company may be available to cover an assessed financial contribution to a grant.
- 4.3.12 Unforeseen and additional costs will only be paid for where they are necessary in order to complete the adaptation and must be agreed by the council before they are undertaken.

- 4.3.13 In some cases a local charge may be applied (refer to 4.3.20) when the grant is complete. Any increase in the grant amount awarded may have an impact on the level of charge placed against the property.
- 4.3.14 Applicants who are successful in their application for assistance will be required to maintain the adaptation. The Council is not responsible for any maintenance or repair once the grant is complete.
- 4.3.15 The contract for the works is the responsibility of the applicant.
- 4.3.16 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.
- 4.3.17 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.
- 4.3.18 Only works falling within the mandatory elements, as specified in Appendix A, will be covered by the grant.
- 4.3.19 North Devon Council will determine the most Reasonable and Practicable (R&P) works following the Occupational Therapist assessment of what is 'necessary and appropriate' to meet the needs of the disabled occupant as detailed on the statement of need.
- 4.3.20 For owner occupiers, 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 from the date the grant is certified as complete.
- 4.3.21 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10 year condition period.
- 4.3.22 If the property is to be transferred, assigned or sold within that period then the council must have regard to the following before repayment is requested:
- the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant;
 - whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
 - whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
 - whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

- 4.3.23 Where the cost of the work exceeds the mandatory grant limit the applicant may be eligible to apply for an Accessible Homes Grant – General (refer to Section 7) subject to available funds.

5 Stair Lift Grant

5.1 Background

- 5.1.1 This grant provides internal and external straight track or curved track stair lifts, step lifts and through-floor lifts without a means test for the applicant.
- 5.1.2 This grant also covers relevant preparatory and other works necessary for installation of the lift.
- 5.1.3 This grant includes provision of rented stair lifts for end of life care, or any other reason, as specified by the Occupational Therapist.
- 5.1.4 The maximum grant funding for a Stair lift grant is £30,000.

5.2 Eligibility

- 5.2.1 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, in consultation with, or otherwise approved by Devon County Council.
 - Where additional works are required to install the stair lift or other relevant lift, these will be covered as part of this grant.
 - Where an applicant/disabled person requires multiple adaptations, the stair lift (or other eligible lift) will be provided through this grant and other adaptations will be provided through the DFG or Accessible Homes Grant where the applicant is eligible.
 - All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for this grant to provide adaptations for a disabled person residing at the property.

5.3 Conditions

- 5.3.1 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.
- 5.3.32 The applicant intends to live in the property as their only or main residence for the period of five years after the works are completed (or such shorter period as the person's health or other relevant circumstances permit).

- 5.3.3 The final approved sum will be based on competitive contracting through the council's procurement system, or other process.
- 5.3.4 Only the works agreed by the council will be covered by the grant.
- 5.3.5 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 5.3.6 No grant works should proceed until the grant application has been approved and all relevant Planning, Building Regulation or landlord approvals have been obtained.
- 5.3.7 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.
- 5.3.8 Lifts (stair lifts, step lifts and through floor lifts) and other equipment funded through the grant process will belong to the applicant. The removal and making good will be the responsibility of the applicant.
- 5.3.9 Applicants will be required to maintain the equipment and any associated works. This includes adhering to the terms of any guarantee or warranty and ensuring the equipment is regularly serviced. Some Social Landlords will take on the responsibility of the equipment after the initial 12 months guarantee and may charge for this service.
- 5.3.10 The contract for the works is the responsibility of the applicant.
- 5.3.11 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.
- 5.3.12 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.
- 5.3.13 For owner occupiers, 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 from the date the grant is certified as complete.
- 5.3.14 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10 year condition period. The Council will have regard to circumstances stated in 4.3.22 when deciding whether to demand the payment.
- 5.3.15 Where the cost of the work exceeds the grant limit the applicant may be eligible to apply for an Accessible Homes Grant – General (refer to Section 7), subject to available funds.

6 Bathroom Adaptation Grant

6.1 Background

6.1.1 This grant provides level access showers, automatic wash-dry WCs and other bathroom adaptations and/or equipment, within the existing footprint, without a means test for the applicant.

6.1.2 This grant also covers relevant preparatory and other works necessary for safe installation but does not cover substantial works such as the provision of bathroom adaptation outside of the existing footprint or extensions.

6.1.3 The maximum grant funding for a Bathroom adaptation grant is £15,000.

6.2 Eligibility

6.2.1 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, in consultation with, or otherwise approved by Devon County Council.
- Where additional works are required to provide accessible washing/hygiene facilities these will be covered as part of this grant.
- Where an applicant/disabled person requires multiple adaptations, the bathroom adaptations, within the existing footprint (or other eligible works) will be provided through this grant and other adaptations will be provided through the DFG or accessible homes grant where the applicant is eligible.
- All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for this grant to provide adaptations for a disabled person residing at the property.

6.2.2 This grant is not available to fund the building of an extension, or other major building alteration to provide a bathroom. Substantive building work would be funded by DFG, or other means, depending on eligibility. In such cases, this grant can be used to fit out the bathroom.

6.3 Conditions

- 6.3.1 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.
- 6.3.2 The applicant intends to live in the property as their only or main residence for the period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).
- 6.3.3 The final approved sum will be based on competitive contracting through the council's procurement system, or other process.
- 6.3.4 Only the works agreed by the council will be covered by the grant.
- 6.3.5 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 6.3.6 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 6.3.7 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.
- 6.3.8 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 cost.
- 6.3.9 The contract for the works is the responsibility of the applicant.
- 6.3.10 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.
- 6.3.11 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.
- 6.3.12 For owner occupiers, 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 from the date the grant is certified as complete
- 6.3.13 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10 year condition period. The Council will have regard to circumstances stated in 4.3.22 when deciding whether to demand the payment.
- 6.3.14 Where the cost of the work exceeds the grant limit the applicant may be eligible to apply for an Accessible Homes Grant – General (refer to Section 7), subject to available funds.
- 6.3.15 Tenants of North Devon Homes (NDH) will be given the option to either have NDH undertake the bathroom adaptation or via quotations from private contractors.

7 Accessible Homes Grant - General

7.1 Background

7.1.1 The Accessible Homes Grant is subject to available funding.

7.1.2 Grant funding may be available in the following circumstances:

- Where a mandatory grant has been approved but the cost of the work exceeds the mandatory grant maximum.
- Where there are works that may not be covered by the Disabled Facility Grant in relation to adapting the home and making it safe.
- To pay fees associated with feasibility surveys etc. to determine if an eligible adaptation can proceed.

7.2 Eligibility

7.2.1 To be eligible for this grant the applicant must either:

- be eligible to apply for a mandatory Disabled Facilities Grant, or
- require other works or equipment deemed as reasonable and practicable by the council to adapt the home or make it safe for the disabled occupant, or their carer(s).
- All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for this grant to provide adaptations for a disabled person residing at the property.

7.2.2 Applications for a disabled adult are subject to the DFG means test, it is likely that this will have been completed as part of the formal Disabled Facility Grant application and therefore will not need to be repeated.

7.2.3 There will be no means test of parents and/or guardians of a disabled child in line with the requirements of the mandatory DFG.

7.3 Conditions

- 7.3.1 The grant maximum for combined Accessible Homes Grants (this grant and Accessible Homes Grant: Contribution to deliver the agreed adaptations is £40,000. Any costs required that are over a combined total of £40,000 will not attract any further Accessible Homes Grant funding and alternative sources such as a loan will need to be considered. This does not preclude further applications for an AHG if additional adaptations are required in the future.
- 7.3.2 Evidence supplied by the Disabled Facility Grant application will be used to support the application for the Accessible Home Grant.
- 7.3.3 For owner applications a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The full charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 7.3.4 As this is a discretionary grant, the Accessible Homes Grant will be recovered in all circumstances of the property being sold, assigned or transferred unless there are exceptional circumstances. These circumstances will be considered on a case by case basis.
- 7.3.5 Only the works agreed by the council will be covered by the grant
- 7.3.6 Eligible works must be completed within 12 months of the grant being approved.
- 7.3.7 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 7.3.8 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 7.3.9 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.
- 7.3.10 Any increase in the grant may have an impact on the charge placed against the property.
- 7.3.11 Applicants who are successful in their application for assistance will be responsible for maintaining the adaptation.
- 7.3.12 The contract for the works is the responsibility of the applicant.
- 7.3.13 The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 7.3.14 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.
- 7.3.15 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.

- 7.3.16 In addition to the above, this grant is subject to the conditions of the primary DFG grant to which it is contributing.

8 Accessible Homes Grant – Contribution

8.1 Background

- 8.1.1 The Accessible Homes Contribution Grant is available where the DFG means test identifies that a contribution is required. This includes cases where the means tested contribution is larger than the total cost of works (a ‘nil-approval’)
- 8.1.2 The Accessible Homes Contribution Grant is subject to available funding.

8.2 Eligibility

- 8.2.1 To be eligible for this grant the applicant must meet the following:

- eligible to apply for a mandatory Disabled Facilities Grant, or
- eligible for the ‘Accessible Homes Grant – General’

- 8.2.2 An applicant will only be eligible for grant funding to cover an identified contribution where the amount of assess contribution the applicant has to pay represents at least a third or more of the applicant’s saving. 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 contribution; subject to grant limits and finance availability.

This is a taper, so in the above example, if the applicant has savings of £6000, they would be expected to pay £500 and would receive a £1000 AHG grant..

8.3 Conditions

- 8.3.1 The grant maximum for combined Accessible Homes Grants (this grant and the Accessible Homes Grant) is £40,000. Anything over £40,000 will not attract any further Accessible Homes Grant funding.
- 8.3.2 Evidence supplied by the Disabled Facility Grant application will be used to support the application for the Accessible Home Contribution Grant.
- 8.3.3 For owner applications a local land charge will be placed on the property for the full value of the awarded Accessible Homes Contribution Grant. The full

charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.

8.3.4 As this is a discretionary grant, the Accessible Homes Contribution Grant will be recovered in all circumstances of the property being sold, assigned or transferred unless there are exceptional circumstances. These circumstances will be considered on a case by case basis.

8.3.5 In addition to the above, this grant is subject to the conditions of the primary DFG grant to which it is contributing.

9 Accessible Home Grants: Moving Application

9.1 Background

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

9.2 Eligibility

9.2.2 An applicant will be eligible for this grant:

- Where the Occupational Therapist and/or the Council consider re-housing to be more appropriate than adapting the existing accommodation.
- Where the landlord has refused permission for any adaptation works to be carried out and therefore it is no longer feasible for the occupier to remain in the property safely.
- Where it is possible to carry out works at the existing property but a move is preferred, the total cost incurred in the eligible 'moving' expenses plus 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 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 Statement of Need and a new DFG application. Adaptations may exceed the mandatory DFG grant and any top-up assistance available, so any likely contribution by the applicant/disabled person should be considered prior to moving.
- If the 'new' property is within a neighbouring authority covered by this policy then the receiving 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 any subsequent DFG application is made to the receiving authority.

- 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.

9.2.2 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.

9.3 Eligible Expenses – owner occupier

9.3.1 Expenses that can attract 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.

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

9.4 Eligible expenses – tenant

9.4.1 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

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

9.5 Conditions

- 9.5.1 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.
- 9.5.2 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.
- 9.5.3 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).

10 Healthy Homes Grants

10.1 Background

- 10.1.1 The Healthy Homes grant is a flexible grant to provide repairs and other works to the home to ensure the health, safety and welfare of the occupier(s); subject to available funding.
- 10.1.2 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.
- 10.1.3 It also includes repairs to existing disabled adaptations and some heating and energy efficiency works as determined necessary by the council.
- 10.1.4 The maximum grant available is £10,000 in any two year rolling period.

10.2 Eligibility

- 10.2.1 To qualify for this grant the applicant must meet at least one of the following:
- a) have been declined by Lendology CIC for a Home Improvement Loan
 - 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)

c) otherwise be in financial hardship following an assessment by:

- Lendology CIC
- The council's Housing Options, Benefits or other relevant team
- Citizens Advice Bureau, or
- Other third party commissioned by the council to work in a community support role.

10.2.2 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.

10.2.3 Healthy Homes Grant can be used to fund repairs to disabled adaptations where the equipment or other works are out of warranty or guarantee.

10.2.4 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, or otherwise to expedite hospital discharge. Eligible works may be funded by DFG or Accessible Homes in the first instance, depending on the most expedient route.

10.2.5 This grant can also be used for home repairs that are likely to have a significant impact on the health and safety of the person residing in the property (category 1 hazard under the Housing Act 2004). In addition, high category 2 hazards may be considered upon recommendation of an officer of the council and where there is a health condition identified such as chronic respiratory disease. The interventions should reduce condensation i.e. ventilation. Where the person residing is a tenant then only those works that are not the responsibility of the landlord may be covered.

10.2.6 It can also be used to prevent unnecessary hospital admissions, or to expedite hospital discharge, as a result of a hoarding disorder. In practice this can include the following:

- a) Help with cleansing a property to expedite hospital discharge, to enable someone to receive care, or to enable other eligible works under this policy to take place.
- b) Practical support with hoarding behaviour to alleviate impacts on the health of the occupier, as assessed by an officer of the council, or other social care professional.
- c) Clearance of the dwelling to ensure the safety of the occupier following an assessment by an officer of the council

10.3 Conditions

- 10.3.1 Households are able to apply for a 'Healthy Homes Grant' on multiple occasions. The maximum grant available is £10,000 in any two year rolling period.
- 10.3.2 For owner occupiers a local land charge will be placed on the property for the full value of each Healthy Homes Grant that is awarded unless the grant is for one of the reasons stated in 10.3.4 below. The full charge(s) will be repayable if the property is sold, assigned or transferred within 5 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 10.3.3 As this is a discretionary grant, the Healthy Homes Grant will be recovered in all circumstances of the property being sold, assigned or transferred unless there are exceptional circumstances. These circumstances will be considered on a case by case basis.
- 10.3.4 A local land charge will not be placed against the property if the purpose of the grant is to:
- a. 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;
 - b. Provide equipment or works to help with end of life care;
 - c. Help with hoarding or the cleansing of a property.
- 10.3.5 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, or where the landlord is not responsible for the works.
- 10.3.6 An applicant should apply for a loan for any substantial work beyond removing the immediate health and safety risk.

11 Home Improvement Loans

11.1 Background

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

11.1.2 Lendology CIC administer loans within the requirements of the council's Loan Policy [Other home improvement loans \(northdevon.gov.uk\)](http://northdevon.gov.uk)

11.1.3 The objective of the policy is to increase the supply of housing (either for sale or rent) and improve housing standards and this can be achieved through:

- Commercial Conversion Loan;
- Empty Home Loan;
- Home Owner Loan.

The Home Owner loan can be used for the following purposes:

- Essential repairs to make the property safe, warm and secure
- Improvement works such as new windows, doors, kitchens and bathrooms
- Improvements of energy efficiency, including renewal energy installations
- Disabled adaptation to enable the homeowner to live independently and safely (including a client contribution to a Disabled Facilities Grant, cover the cost of the work over the Disabled Facilities Grant or Accessible Homes Grant maximum)
- Radon remediation works
- Homelessness prevention (assistance for this loan is via the councils Housing Options Service).
- 'Lite Loan' of £500 to £1,000.
- Bulk buy fuel (oil, wood, LPG, coal or calor gas).

11.2 Eligibility

11.2.1 This will vary and is based on the individual circumstances of each applicant. Case managers 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.

11.3 Conditions

11.3.1 Conditions may vary depending on the loan product selected and the individual circumstances of each applicant.

11.3.2 Typical 4% APR (excluding Bulk buy fuel), loans are subject to status. Lendology 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.

12 Warm Up Grants

12.1 Background

- 12.1.1 The Warm Up grant is a flexible grant to provide top-up funding for energy efficiency measures considered by an officer of the council as essential to ensure the health, safety and welfare of the occupier(s) of a property; subject to available funding.
- 12.1.2 These grants, up to a maximum £3,000 per property, provide top up funding where energy providers and installers are part funding energy efficiency measures under their Energy Company Obligation (ECO) or other energy efficiency funding.
- 12.1.3 Warm Up funding can also be used in conjunction with Healthy Homes Grants (based on eligibility for Healthy Homes), where the hazard(s) being rectified requires upgrading of the heating/hot water provision or improved insulation.
- 12.1.4 Eligible works include:
- Insulation measures (e.g. loft, cavity wall, solid wall, flat roof & room in roof)
 - Energy efficiency works
 - Heating and hot water repairs or upgrade

12.2 Eligibility

- 12.2.1 Applicants must have been identified through an assessment by an officer of the council under the Healthy Homes Grant criteria or through the council's Energy Company Obligation Flexible Eligibility Statement of Intent (SOI). The SOI can be found on the council's website.
- 12.2.2 Applicants can only apply for this grant if they meet the health criteria of the SOI in their respective council areas or the Healthy Homes Grant criteria.
- 12.2.3 To qualify for the top-up a survey must be carried out by the energy provider, an officer of the council, a local installer, or their agent and qualifying works identified.
- 12.2.4 All owners, tenants, licensees or occupiers who meet the criteria are eligible to apply for this grant.
- 12.2.5 If more than £3,000 is needed then the applicant should apply for a Lendology CIC loan, subject to availability and eligibility

12.3 Conditions

- 12.3.1 The grant can be applied for by the owner of the property where the person occupying the property meets the healthy homes grant criteria or SOI health criteria.

- 12.3.3 Once a 'Warm up grant' has been awarded for works to a property, no further 'Warm up grant' will be available for the same property for a period of 5 years from the date the grant is certified as complete.
- 12.3.4 The contract for the works is the responsibility of the applicant.
- 12.3.5 A local land charge will be placed on the property for the full value of the Warm Up grant and will be repayable if the property is sold, assigned or transferred within 5 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 12.3.6 As this is a discretionary grant, the Warm Up Grant will be recovered in all circumstances of the property being sold, assigned or transferred unless there are exceptional circumstances. These circumstances will be considered on a case by case basis.
- 12.3.7 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.
- 12.3.8 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.

13 **Miscellaneous**

13.1 **Exceptions to this policy**

- 13.1.1 The council accept that applications may be received for adaptations, works or circumstances not covered in the detail of this policy or may fall outside the eligibility criteria listed. In all cases, these will need to be formally determined.
- 13.1.2 Any such application will be referred for assessment by either Head of Planning, Housing & Health, Lead Member of Housing and/or Head of Resources.
- 13.1.3 Such applications will be determined with reference to relevant priorities as laid out in the relevant council policies.
- 13.1.4 Exceptions decisions will be reviewed periodically to determine if a policy change is required and will be presented at the next policy review.

13.2 **Appeals and complaints**

- 13.2.1 Where the applicant has a complaint about the manner in which the council is applying this policy, then they should follow the Council's formal complaints process.
- 13.2.2 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.

14 **Appendix A: Eligible works**

14.1 **Disabled Facilities Grant and Accessible Homes Grant**

- 14.1.1 An assessment by an agreed Occupational Therapist must be carried out. The Occupational Therapist will then recommend the type of adaptation required.
- 14.1.2 Minor works are assessed by the Occupational Therapist and may be dealt with outside of the grant process.
- 14.1.3 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 council (Planning, Housing & Health service) assesses what measures are reasonable and practicable to meet the identified needs in practice.

14.1.4 During both of the stages of this process the Occupational Therapist and the council (Planning, Housing & Health service) will work closely with the applicant to ensure, as far as possible, that their input is taken into account.

14.2 Purposes for which a grant must or may be given

14.2.1 The following are the purposes for which a mandatory Disabled Facilities Grant is available, as contained in legislation.

14.2.2 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 process laid out in 19.1, above.

14.2.3 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.*

14.2.4 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.*

14.2.5 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.*

14.2.6 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.*

14.2.7 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.*

14.2.8 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.*

14.2.9 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.*

14.2.10 Facilitating the preparation and cooking of food by the disabled occupant;

- *For example, installing low-level food preparation areas.*

- 14.2.11 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.*
- 14.2.12 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.*
- 14.2.13 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.*
- 14.2.14 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.*