



# Private Sector Housing Renewal Policy

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## **1. Background**

- 1.1 Prior to 2015 Disabled Facilities Grants were funded via a direct allocation to the Council by the then Department of Communities and Local Government (DCLG), with a top up from the Council's capital budget, if required.
- 1.2 In 2015, responsibility for funding DFGs was transferred to the Department of Health & Social Care (DHSC), who introduced the Better Care Fund (BCF). This changed the way funding is allocated and all BCF monies are paid to the first-tier authority, Hampshire County Council, who then allocate specific amounts to the districts. DFGs have become part of the housing, health and social care agenda, the purpose of which is to provide better health outcomes and reduce health and social care costs.
- 1.3 Over the past three years, government funding for DFGs has almost doubled. In Hart the Better Care Fund is sufficient to fund the current demand for DFGs, therefore no additional contribution is required from the Council. It is expected that the BCF will continue to fund DFGs until at least 2020.

## **2. Strategic Links**

- 2.1 Hart's Corporate Plan has a strategic priority of developing an area with "healthy communities and people". Within this, the plan identifies the priority of enabling people to live independently through the provision of adaptations and accessible housing. This priority is delivered through the Private Sector Renewal Policy.

## **3. Consultation**

- 3.1 The policy has been out to consultation in draft form with key partners, including housing associations, occupational therapists, GP's and neighbouring authorities.

## **4. Policy Tools**

The framework for future Council financial assistance in the private sector is built on the following principles:

- Assistance will only be provided to those where a financial need can be demonstrated, thus private finance is the first option to be considered
- A loan scheme / equity release scheme will be at minimum cost to the council, and wherever practical its costs will be recovered, with the intention that the loan scheme itself will become self-funding within the medium term.
- Applicants who demonstrate that they are unable to obtain funding from other sources will be eligible for a Minor Works Grant.
- To improve health and well-being by encouraging a more flexible approach and instant availability of monies.

## **4.1 Disabled Facilities Grants**

Disabled Facilities Grants will be available in accordance with the mandatory grant and financial testing scheme.

### **Eligibility for a grant**

These grants will be available to owner-occupiers and tenants, and the statutory financial assessment will apply, with the exception to applications for adaptations for a disabled child where no means test now exists.

### **Qualifying works**

These grants will be available for works of adaptation as recommended by an Occupational Therapist and include the following works to:-

- Facilitate access and provision
- Make a dwelling or building safe
- Provide a room usable for sleeping
- Provide a bathroom
- Facilitate the preparation and cooking of food
- Provide heating, lighting and power
- Provide access and movement to allow a disabled person to care for a dependent resident

### **Amount of grant payable**

Grants will be available to the current statutory maximum grant of £30k. Where costs are in excess of £30k the low cost loan / equity release or minor works grant schemes may be used to top the grant up. The limit of £5k will apply to minor works grants.

## **4.2 Discretionary Low cost loans**

### **Eligibility for a loan**

Low cost loans will be made available to owner occupiers and tenants with repairing responsibility who are 18 or over and can demonstrate that they are unable to secure affordable funding from commercial lenders. Applicants will be assessed on their ability to repay the loan.

### **Qualifying works**

Loans will be available for works of improvement, repair and adaptation and may include:

- Repair and improvement works
- Adaptation works
- Energy efficiency works
- Crime prevention works
- Payment of the minimum insurance excess where works required can be claimed on an insurance policy
- Payment for specialist surveys e.g. electrical, dampness or structural failure

### **Amount of loan payable**

Loans are available for between £1K to a maximum of £25K.

## **4.3 Minor Works Grants**

### **Applicants who are unable to afford the low cost loan**

Where an applicant (owner occupier or tenant with repairing responsibilities) is determined as not being able to afford the low cost loan and is in receipt of a means tested benefit, they will be eligible for a minor works grant

### **Eligibility for a grant**

These grants will be available to owner-occupiers and tenants with a repairing responsibility who are 18 or over and in receipt of a means tested benefit. They will also be available to occupants of mobile homes.

### **Qualifying works**

Grants will be available for works of improvement, repair and adaptation and may include:

- Repair and improvement works
- Adaptation works
- Energy efficiency works
- Crime prevention works
- Payment of the minimum insurance excess where works required can be claimed on an insurance policy
- Payment for specialist surveys e.g. electrical, dampness or structural failure

### **Amount of grant payable**

Grants will be available up to a limit of £5k. These grants are repayable, should the property be sold within 5 years of the works being completed, these are limited to £5k in any 3 year period.

## **4.4 Discretionary Prevention Grant**

The purpose of these grants is to enable vulnerable individuals to stay living independently in their homes, preventing them from being homeless or having to move into less independent institutional settings. The objective of them is:

- Facilitating timely hospital discharge
- Reducing admissions to hospital and residential care homes
- Enabling vulnerable residents to remain safe and independent in their own homes
- Reducing the cost of providing domiciliary care

Eligibility for a grant

These grants may be available to:

- Disabled, elderly or vulnerable owner-occupiers
- Disabled, elderly or vulnerable tenants living in social or privately rented housing
- Disabled, elderly or vulnerable people living in their family home
- Parents or guardians of disabled children

For works up to £2000, there will be no means test for any applicant.

For works over £2000, applicants could be eligible for a further £3000 of assistance, up to a maximum of £5000. To qualify for this additional funding applicants would need to be either:

- in receipt of a means tested benefit or
- when the standard DFG means test is applied, they would have had a contribution of £5000 or less. This level of contribution indicates that they are on a lower income and in need of assistance.

### **Qualifying works**

These grants are mainly for non-mandatory DFG works, except for hoists, ramps and stairlifts. They provide a fast-track grant for minor adaptations and improvements, they do not require a full OT assessment. However, a basic assessment and recommendations will be required from some form of health professional e.g. a GP, Occupational Therapist, health visitor or other agency involved in an individual's care. These may include hoists, ramps (including modular ramps), stairlifts (including re-conditioned stairlifts), low threshold steps, internal and external rails, and urgent repairs to existing equipment e.g. stairlifts or door openers, urgent boiler repairs & replacement central heating, replacement of worn or dangerous flooring and other such items.

### **Amount of grant payable**

The maximum amount of grant is £5,000 in any 3-year period.

## **4.5 Discretionary Disabled Facilities Top Up Grant**

In cases where the DFG works exceed the £30K maximum, the Council will consider giving additional discretionary funding.

Eligibility for a grant

These grants may be available to:

- Disabled owner-occupiers
- Disabled tenants living in social or privately rented housing
- Disabled people living in their family home

- Parents or guardians of disabled children

### **Qualifying works**

The type of work which will qualify for a discretionary top up DFG is as for mandatory DFGs. An example of where one may be necessary is where an extension to provide a bedroom or bathing facilities exceeds the £30K limit.

### **Amount of grant payable**

The maximum amount for a discretionary DFG top-up is £30K, this will be assessed on case by case basis and the following will be considered;

- Can the disabled persons needs be met in another way e.g. re-housing?
- Is there any other funding available, e.g. a loan, charity funding or a contribution from a social housing provider?

## **5. Administration of assistance**

- 5.1 In 2015, responsibility for funding DFGs was transferred to the Department of Health & Social Care (DHSC), who introduced the Better Care Fund (BCF). This changed the way funding is allocated and all BCF monies are paid to the first-tier authority, Hampshire County Council, who then allocate specific amounts to the districts. DFGs have become part of the housing, health and social care agenda, the purpose of which is to provide better health outcomes and reduce health and social care costs.

The operational provision of services for the private sector housing renewal policy will be undertaken through the Private Sector Housing team.

### **5.2 Terms and Conditions**

#### **Exceptions to Priorities**

Although the Council has been quite specific about the circumstances in which an application for assistance will be given priority, it will consider each application on its individual merits, even if it appears to fall outside the Council's system of priority.

It is envisaged, however, that such applications will normally be approved only where an applicant is able to demonstrate exceptional hardship or provide very strong justification on the basis of need.

Anyone who feels that their application for financial assistance has been refused unfairly is entitled to request a review of the decision. Where appropriate, the matter will be referred to the Head of Community Services.

### **5.3 Monitoring & revising the policy**

Any minor changes made to the policy will be made after consultation with the relevant Cabinet member and will not require approval by Cabinet.