

# HOUSING ASSISTANCE POLICY

NORTH EAST LINCOLNSHIRE COUNCIL

## INTRODUCTION

North East Lincolnshire Council's Housing Assistance Policy sets out the financial assistance available for residents of North East Lincolnshire to enable people to remain living as independently as possible in safe and healthy homes by way of improvements, aids and adaptations to the home environment.

There are 2 main elements to this policy: Mandatory Disabled Facilities Grants funding through the Better Care Fund and how the Council intends to implement their powers under the Regulatory Reform Order.

This policy aims to assist disabled people to live safely and independently in their own home and sets out how this will be done in line with legislation, good practice guidance, the Better Care fund plan and through offering excellent value for money.

North East Lincolnshire Council will work with the following key partners to deliver this policy:

- Integrated Care Partnership
- Children's Services
- Public Health
- Neighbouring Authorities
- Local Registered Providers
- Property Owners and Tenants

## LEGISLATIVE CONTEXT

Housing Assistance is offered in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 with the underlying legislation governing the provision of mandatory Disabled Facilities Grants (DFG) covered by the 1996 Housing Grants, Construction and Regeneration Act and the Chronically Sick and Disabled Persons Act 1970 (with reference to minor adaptations). This enables the council to use its discretionary powers to make better use of its limited resources.

The Housing Grants, Construction and Regeneration Act 1996: Part 1 as amended by the Disabled Facilities Grant Order 2008 states that the local authority has a statutory duty to provide adaptations to homes for disabled people. Funding for these adaptations is provided through DFG.

The Care Act 2014 states that local authorities must provide or arrange services, resources or facilities that maximise independence.

DFG Guidance 2022 states that where the social care authority determines that a need has been established it is their duty to assist, even where the housing authority is unable to approve or to fully fund an application. So, for example, where an applicant who is eligible for assistance) is

assessed as needing an adaptation which is outside the scope of the statutory DFG duty, then the social care authority can provide it.

## **STRATEGIC ALIGNMENT WITH AIMS, OBJECTIVES & PRIORITIES**

This policy supports the integration of health, care and housing systems and processes; the development of preventative services to avoid more costly implications elsewhere; and the development of community services closer to or in people's own homes. It also seeks to address inequalities of health through the provision of appropriate adaptations.

This policy articulates the practical intentions committed to supporting delivery of the priorities in the:

- Corporate Plan
  - Stronger Economy
  - Stronger Communities

This policy supports the following priorities from our Outcomes Framework.

- Enjoy good health and wellbeing
- Live in a safe environment, can have their say about things that are important to them and participate fully in their communities.
- Strategic Housing Strategy

The Housing Strategy identifies four main aims;

- Build Enough Homes
- Build the right homes in the right places
- Improve and make best use of existing housing stock and assets
- Build Safe Communities

This strategy supports the ambition to improve and make best use of existing housing stock and assets. It also supports building safe communities.

- Health and Wellbeing Strategy
  - Sustainable Communities
    - North East Lincolnshire will be a place where people are supported to live independently and have access to the means to connect to other people and places.
  - Health and Wellbeing
    - People will be informed, capable of living independent lives, self-supporting and resilient in maintaining/improving their own health
  - Safe and Secure
    - Every child will be brought up by supportive and nurturing families live in good quality housing which is designed to meet a range of different needs, supporting people to be as independent as possible.

- Integrated Care plan

Aligns with the broader place objectives for North East Lincolnshire

- Enjoy and benefit from a strong economy
- Feel safe and are safe
- Enjoy good health and wellbeing
- Benefit from sustainable communities
- Fulfil their potential through skills and learning
- Better Care Fund Plan
  - Overarching approach to supporting people to remain independent at home, including strengths-based approaches and person-centred care.

## **EVIDENCE OF NEED**

In North East Lincolnshire, there are identified needs which this policy addresses.

These may be found locally in the form of:

- Joint Strategic Needs assessment data 2021
- Housing Stock Modelling Survey 2020
- Housing Market Needs Assessment 2012 (soon to be updated)

Nationally in the form of:

- ONS Data
- Census Data
- National House Condition survey

## **THE POLICY PRIORITIES**

This policy aims to support the following priorities;

- Best use of DFG Funds in a fair and transparent manner
- Improved housing conditions
- Enable Independence, Safety and Comfort

## **FUNDING**

Until 2025, the budget for the assistance under this policy will be £3.2m which is the allocation from central government.

All discretionary elements under this policy will be subject to funding being available.

In order not to fetter discretion by creating an inflexible policy, all applications will be considered on their merits, and there is provision for flexibility in exceptional circumstances.

## **SUMMARY OF ASSISTANCE**

- Aids and Adaptations (Mandatory and Discretionary)
- Home Improvement Grants and Loans (Discretionary)
- Landlord Assistance (Discretionary)
- Sanctuary Scheme for households at risk of domestic violence (Discretionary)

## **DETAILS OF HOW TO APPLY FOR AIDS AND ADAPTATIONS**

### **GETTING AN ASSESSMENT**

Applicants must call the Single Point of Access (SPA) on 01472 256256. The Service will forward your request to a triage service, who will direct you to the following;

- Minor Works – For simple adaptations including grab rails, stair banister rails and ramps (see Appendix A for eligible works).
- Fast Track Adaptations – For adaptations where the applicant requires simple adaptations for example, a stair lift, ramps and access to bathing facilities. The assessment will be carried out by a trusted assessor who is trained to understand when to refer a more complex case to an Occupational Therapist. Eligible works will include works to ensure the property is safe warm and dry.
- Major Adaptation – For adaptations that are more complex, or where the client's condition is likely to change due to their condition and any assessment will need to include future planning. Eligible works will include works to ensure the property is safe warm and dry.

## **DETAILS OF HOW TO APPLY FOR HOME IMPROVEMENT/LANDLORD ASSISTANCE**

Eligible applicants must call the Home Improvement Service on 01472 324775, where they will be referred to the relevant department.

## **FULL DETAILS OF ALL TYPES OF FINANCIAL ASSISTANCE**

### **Aids and adaptations**

#### **Eligible Works**

All works must meet the following eligibility criteria;

- Necessary and Appropriate – To meet the disabled persons and is a recommendation of a trusted assessor or an Occupational Therapist.
- Reasonable and Practicable – Depending on the suitability of the property, its age and condition.

## Timescales For Delivery

The applicant has up to 12 months for the works to be completed (from receipt of a completed application form) and can choose to delay the works if they require.

### Key Stages

There are five key stages of delivering a home adaptation:

- **Stage 0:** Applicant contacts the Council through the 01472 256 256 single point of access.
- **Stage 1:** The applicant will be directed to the minor adaptations service, trusted assessor, or occupational therapist, dependent on the level of complexity and need. The assessment will identify the relevant works required.
- **Stage 2:** Identification of the relevant works and how the works will happen to submission of the formal grant application.
- **Stage 3:** Grant application to grant approval
- **Stage 4:** Approval of grant to completion of works.

The timescales through these stages will depend upon the urgency and complexity of the adaptations required. More urgent cases should be prioritised for action, but larger and more complex schemes will take longer to complete. More urgent cases should be priorities for action, but larger and more complex schemes will take longer to complete. The following table sets out the best practice targets (Government Guide published March 2022), which should be met in 95% of the cases.

### Target timescales (working days)

Type	Stage 1	Stage 2	Stage 3	Stage 4	Total
Urgent & Simple	5	25	5	20	55
Non-urgent & Simple	20	50	20	40	130

Type	Stage 1	Stage 2	Stage 3	Stage 4	Total
Urgent & Complex	20	45	5	60	130
Non-urgent & Complex	35	55	20	80	180

The above targets are for guidance only. Where demand for the service is greater than the amount of resource available, waiting times for an adaptation may be affected.

Situations exist that are outside the control / influence of the service. For example:

- Sudden increase in demand and activity in the service
- Delays in documentation being returned
- Delays in the planning application process

In such circumstance, waiting times for the service will be unavoidably affected.

### **MANDATORY DISABLED FACILITIES GRANT**

The applicant must be disabled and meet the definition of a disabled person (includes disabilities due to older age) and must be a resident in North East Lincolnshire.

The grant will fund works to an applicant's home to enable independent living and accessing cooking, bathing and sleeping facilities.

The amount of grant is a maximum of £30,000 per individual applicant. Costs include services and charges, means test (if undertaken) and exemptions.

Currently, the Council do not "means" test grants; however, this is funding dependent and the Council reserves the right to re-introduce means testing, should funding be restricted.

### **Approval of an application**

In approving a grant, the Council will need the following:

- Completed application form
- Certificate of occupation (including certificate of ownership)
- Where appropriate, a copy of the landlord's permission to carry out works
- Referral from a Trusted Assessor or Occupational Therapist detailing the recommended works
- Schedule of works with estimated costs
- Where appropriate, a copy of a completed means test.

Once an application is approved, works to carry out the adaptation can start. On receipt of a valid grant application, works must be completed within twelve months.

The grant will be land charged on owner occupier applications for a 10-year period for costs over £5,000. For example, an adaptation costing £7,000 will mean £2,000 is held as a land charge.

## **DISCRETIONARY ASSISTANCE**

### **Minor Adaptations**

Minor adaptations will provide minor works up to the value of £2,500. Typical works are as follows; stair bannisters, ramps, half steps, replacement ergonomic taps, door widening, level threshold access. See Appendix A for further details. Works must be compliant with the Chronically Sick and Disabled Persons Act.

These can be referred by the Single Point of Access, to a Council Approved provider, without the need to complete an Occupational Therapist or Trusted Assessor Assessment.

Registered Providers who self-fund minor adaptations up to £1,000 for tenants can recover costs over and above £1,000 up to £2,500 with prior approval, and upon receipt of evidence of costs.

Costs can include transport to the Assisted Living Centre to try out equipment, where a visit to try out equipment is required. This must be arranged through the Council's Dial a Ride service, where no other suitable transport arrangements are available.

This grant will not be means tested.

### **Fast Track Adaptation Grants**

Where the applicants need is not progressive and can be met through a simple adaptation, the Council will carry out an assessment through an appointed Trusted Assessor.

The maximum grant is £15,000..

Applicants must be eligible for a mandatory DFG. Eligible works will include works to ensure the property is safe warm and dry, free from Category One hazards for homeowners and, in some cases, private sector landlords where works exceed those identified within the Housing Act 2004.

Fast track Grants include existing adaptation replacement for example:

- Stairlifts
- Through floor lifts
- Step lifts
- Ceiling Track hoists
- Level access showers
- Ramps

Costs can include transport to the Assisted Living Centre to try out equipment, where a visit to try out equipment is required. This must be arranged through the Council's Dial a Ride service, where no other suitable transport arrangements are available.

This grant will not be means tested.

The grant will be land charged on owner occupier applications for a 10-year period for costs over £5,000. For example, an adaptation costing £7,000 will mean £2,000 is held as a land charge.

### **Relocation Grant**

A relocation grant is available up to a maximum of £5,000 to anyone who has an OT/Trusted Assessor referral recommending they relocate to a more suitable property that can be adapted to meet their need.

Applicants must be resident within North East Lincolnshire and move to a property within the borough.

Eligible costs include deposits, removal charges, solicitor fees, redecoration, and floor coverings.

The Grant is not means tested and will not be placed as a charge on the property.

### **Discretionary Top-Up Grant**

Discretionary top-up grants are available to homeowner applicants who are eligible for a mandatory DFG and the suitable scheme cannot be achieved within the £30,000 grant maximum.

The grant maximum of £45,000 will be fully land charged on owner occupier applications for a 10-year period.

In exceptional circumstances, the grant can be made available applicants living in rented accommodation. Examples include where the applicant has exhausted all avenues to move home. The landlord will be required to provide a long term tenancy, to maintain security of tenure for the tenants.

### **Hospital Discharge Grant**



This is a non means tested grant to assist anyone who is unable to be discharged from hospital due to their home conditions, up to the value of £7,500. These grants are not intended to replace a mandatory DFG and will only provide support to release hospital beds for patients who have a condition that is likely to improve.

Referrals can be received through the Hospital Discharge Team and an assessment made by the Trusted Assessor where appropriate.

An example of when this grant could be applied for is as follows: A resident who cannot be discharged until the property is free from clutter and cleansed amongst other works that enable independent living.

The grant is not means tested and will not require a land charge.

### **Assistive Technology Grant**

According to the Medicines and Healthcare products Regulatory Agency (MHRA), the term 'assistive technology' refers to 'products or systems that support and assist individuals with disabilities, restricted mobility, or other impairments to perform functions that might otherwise be difficult or impossible.

Assistive technology can be included as part of a DFG to maximise the benefits of home adaptations. In some circumstances, assisted technology will be required as a stand-alone adaptation. This grant will support the appropriate smart technology up to the value of £5,000.

The grant can enhance the health, wellbeing and independence of groups including people who are autistic, or have a condition that means they require monitoring to ensure they are maintaining a daily routine.

Assistive technology can include remote heating controls, remote lighting, and video doorbell technology.

The grant will not be means tested and will not require a land charge.

### **Children in Foster Care/Joint Residency**

Where a child has parents who are separated and the child lives for part of the time with each parent, a statutory DFG is only available at the address which is the main residence. However, where it is in the best interests of the child to provide adaptations at both locations, the Council will use their discretionary powers to consider applications to adapt the homes of both parents.

Children and young people who are placed in foster care and have a wide range of needs, will be able to access a DFG, where the foster carers are eligible for a DFG.

Where appropriate, the grant can be used to support a child living in local authority care. Each case will be referred on merit and longevity of residence.

Grants for Children are not means tested and the grant will not require a land charge.

### **Palliative Care Grant**

The grant will provide assistance up to the value of £7,500 for applicants who are reaching end of life, providing temporary adaptations to support independence and provide dignity during end of life.

Eligible costs can include renting a stairlift, renting a shower cubicle, or modular ramping to allow the patient to have easy access in and out of their home.

The scheme provides a fast-track service, is not means tested and will not require a land charge.

### **Dementia Friendly Homes Grant**

The grant is not means tested and will provide assistance up to the value of £7,500.

Not all dementia sufferers have limited mobility. This grant supports people with dementia to manage their surroundings, retain independence and reduce feelings of confusion and anxiety. Works can include coloured flooring, signage and safety features within the kitchen and bathroom. It can also include adaptive technology, for example sensors and video doorbells that can be monitored by carers.

Eligible applicants must have a clinical diagnosis of dementia. An assessment will be completed by the Trusted Assessor and fellow clinicians who are caring for the applicant.

There will be no land charge.

### **Stay Warm Scheme**

Available to owner occupiers, to fund works to eligible applicants who have received a referral from a medical clinician, and who have a medical condition made worse by living in a cold home.

The grant maximum of £10,000 will be fully land charged on owner occupier applications for a 10-year period.

The grant is not means tested.

Eligible works can include heating repair/installation, condensation control, damp proofing, replacement windows, draft proofing, and repairs to prevent damp ingress.

## **GRANTS AND LOANS FOR HOMEOWNERS**

Assistance is provided to eligible households who improve living conditions and ensure they live safely in their own home.

### **Safe, Warm and Dry Emergency Repair Grant**

A grant of up to £10,000 for eligible homeowners, to carry out emergency repairs to their home that could be prejudicial to the health of the occupants.

Repairs can include heating repairs/replacement, replacement windows and doors, damp proofing, roofing repairs, bathroom and kitchen repairs/replacement where there are significant hazards.

Eligible applicants must be in receipt of:

- Income Support
- Housing Benefit
- Universal Credit
- Guaranteed Pension Credit
- Income-Based Job-Seekers Allowance
- Working Tax Credit with an annual income of less than £15,050
- Child Tax Credit with an annual income of less than £15,050; and
- Income Related Employment and Support Allowance.

The grant maximum of £10,000 will be fully land charged on owner occupier applications for a 10-year period, and they must have owned their home for a minimum of 2 years.

There is a limit of no more than 2 applications within 5 years.

### **Home Appreciation Loan**

The equity release loan is available to eligible homeowners to carry out essential repairs, removing Category 1 and 2 hazards.

A loan of up to £30,000 is available to fund works identified.

The loan can also be used to fund adaptations approved by an Occupational Therapist/Trusted Assessor, where the applicant is not eligible for a mandatory DFG.

The applicant must have owned the property for a minimum of 2 years, and.

- Intend to continue to live in the property
- Aged 60+ or disabled or in receipt of a means tested benefit, or otherwise vulnerable
- Ineligible for a DFG
- Unable to access mainstream lenders
- Have sufficient equity. The total amount of borrowing (secured loan/mortgage + home appreciation loan) must not exceed 70% of the value of the property

### **Energy Repayment Loan**

Loan funding can be used to finance energy efficiency improvements or top up other assistance for example Local Authority Delivery Schemes (LAD) or similar.

Available to owner occupiers who have owned their home for over 2 years, providing funding from £300 - £7,000.

Loans are subject to a satisfactory credit check and financial plan to demonstrate they can repay the loan through monthly instalments, within a reasonable timeframe to be agreed (no more than 10 years).

A legal charge will be placed on the property until the loan is repaid in full.

### **FINANCIAL ASSISTANCE FOR LANDLORDS**

#### **Private Sector Leasing**

Funding is available to owners of empty homes, who are unable to finance repairs to bring the property back to a lettable standard.

Property owners will be required to lease the property to the Council for a between 5 and 7 years. Rental income (minus costs/service charges) will be used to repay the loan.

The Council will provide housing for homeless households during the lease term.

#### **Landlord Energy Repayment Loan**

Loan funding can be used to finance energy efficiency improvements or top up other assistance for example Local Authority Delivery Schemes (LAD) or similar.

Available to owner's rental properties where the EPC is lower than a C. The amount of the loan will be between £300 - £7,000.

Loans are subject to a satisfactory credit check and financial plan to demonstrate the loan can be repaid through monthly instalments, within a reasonable timeframe to be agreed (no more than 10 years).

A legal charge will be placed on the property until the loan is repaid in full.

## **SANCTUARY SCHEME**

The sanctuary scheme is a range of practical support options to support households at risk of domestic violence to remain in their own home. Measures include –

- A panic alarm – the panic alarm can used to contact support services
- A mobile phone or new sim card – to replace an old phone or sim card
- Home safety measures – for example fitted window locks, increased security for doors, spy holes in doors or an intercom system
- A personal alarm – for when families need to leave the home and for use in the community

Works can extend up to a safe room to protect families at risk, to prevent the perpetrator from entering the home, and allowing emergency services time to arrive.

Referrals can only be provided by the relevant Council department.

## **APPLICATIONS OUTSIDE THE POLICY**

Whilst it is legitimate for the council to refuse assistance outside of this policy, all applications will be considered on their merit. This means that in exceptional circumstances the council may use its discretion to provide assistance that meets the aims and objectives of this policy. Applications must prove beyond reasonable doubt that all other options have been considered prior to application.

North East Lincolnshire Council is committed to finding innovative ways of using its powers under the Regulatory Reform Order (2002) to ensure that the most vulnerable in North East Lincolnshire are supported to live independently, safely and in the best possible health. The council may explore options through this policy (where appropriate) to meet the needs of the client by investing in the client's home or through removal of barriers preventing a move to more appropriate housing. For more information/advice, please email [homeimprovementteam@nelincs.gov.uk](mailto:homeimprovementteam@nelincs.gov.uk), or call NEL council/Clinical Commissioning Group (CCG) on **01472 326296 (option 4)**.

The Council will explore opportunities to acquire houses to use for homeless accommodation.

The Council will provide grants for Charities who have a proven track record of providing sustainable tenancies, in areas of low housing demand. Grants will be assessed individually and on the strength of the business case presented by the charity. Grants can be used to fund gaps

between a viable and non-viable business cases. A charge will be placed on the property as a land charge for a period of ten years and will be repayable if the property is sold during this term.

### **GENERAL TERMS AND CONDITIONS**

All grants and loans are subject to terms and conditions. They can be provided upon request. All properties must be insured and evidence provided upon request.

### **HOW & WHEN WORKS WILL BE SUPERVISED**

The Council will arrange for works to be supervised and carry out certain obligations under legislation, for example Construction Design and Management Regulations 2015. They will also ensure that works are completed to a satisfactory standard.

### **HOW THE ASSISTANCE WILL BE PAID**

Assistance will be paid on satisfactory completion of works direct to the supplier. In the case of the Relocation Grant, this will be arranged direct with the applicant, to pay legal fees/deposits direct to the providers.

### **CIRCUMSTANCE WHERE ASSISTANCE WILL BE RESTRICTED**

Funding for Discretionary Grants is limited, and the Council may need to take a decision to prioritise cases where the need is greater. For example; a home without central heating may take priority over a home that requires new windows, as the risk of harm to the former is greater.

### **WHAT HAPPENS ON THE DEATH OF AN APPLICANT**

Where an applicant dies after works have been approved but before the works are complete and the Grant paid, and liability has been incurred for some or all of those works, then the Council may, if they think fit, pay the grant in respect of some or all of the works.

### **WHAT HAPPENS IF THE PROPERTY IS SOLD WITHIN 10 YEARS**

Most grants will have a land charge on the property for ten years. The recipient of the Grant must inform the Council of their intention to dispose (whether by sale, assignment, transfer or otherwise) of the property within 10 years of the certified date of completion of the works, and to provide such information as the Council requests.

### **HOW TO REPAY A MANDATORY OR DISCRETIONARY GRANT**

The Council must be satisfied that it is reasonable in all the circumstances to require repayment, and will take into consideration:

1. The financial hardship which would be suffered by having to make the repayment;
2. Whether the sale/disposal is to allow the recipient of the grant to take up employment, or to change the location of his employment;
3. Whether the sale/disposal is connected with the physical or mental health or well being of the recipient or disabled occupant;
4. Whether the sale/disposal is to enable the recipient of the grant to live with or near any person who is disabled, infirm and in need of care which the recipient of the grant

will provide, or who is intending to provide care of which the recipient of the Grant is in need by reason of disability or infirmity.

This condition is a local land charge and will be binding on any person who is the owner of the property, at the time of the Grant or in the future (for example if property ownership is transferred). Funding can be transferred on sale or disposal of the property to the Council. Upon repayment, the Council will remove the local land charge.

### **FEES AND CHARGES**

North East Lincolnshire Council will provide a service to facilitate grants and loans. The Council will make a charge of 15% + VAT to cover works for example; inspections, drawings, managing contractors and dealing with any contractor disputes. Fees charged will be reviewed on an annual basis.

### **REQUEST A REVIEW OF THE COUNCILS DECISION**

In some circumstances, the Council may refuse an application for grant assistance. The applicant will have the opportunity to appeal the decision, at which point the case will be reviewed by the Assistant Director for Housing, Highways and Planning.

### **DESCRIBE THE IMPLEMENTATION PLAN**

The Policy will be reviewed by the Portfolio Holder for Health, Wellbeing and Adult Social Care and approved in January 2023. Once approved, the Council will engage with relevant partners in preparation for the policy to be launched in stages no later than April 2023 and will be in place until 2026. There will be a lead in time to allow the Council to train up new Trusted Assessors, and to put in place new frameworks and procedures to support the policy.

The Policy will be reviewed quarterly by the DFG Strategic Board, who will monitor performance and funding streams, to assess if the policy needs to be updated. The Board may take a decision to update the policy in certain circumstances, for example low take up of grants, or changes to the amount of funding received from central government.

### **COMPLIMENTS/COMPLAINTS ABOUT THE POLICY AND ITS IMPLEMENTATION**

Residents who have a compliment/complaint relating to the policy or about the level of service they have received will be able to use the council's corporate feedback system, to have their compliment/complaint dealt with. Details of how to make a compliment/complaint are available from either a through the councils Customer Access Points (01472) 313131 or through the council's website [www.nelincs.gov.uk](http://www.nelincs.gov.uk).