



**Epsom & Ewell
Borough Council**

**Private sector housing
grants assistance policy**

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Effective from 1 April 2018

1. Introduction

Housing is a key determinant of health and poor housing is directly linked to poor health. This policy sets out how Epsom & Ewell Borough Council (“the council”) will provide financial assistance to support the provision of decent, healthy and safe housing within the borough.

These plans set out the council’s vision, priorities and values, which include commitments to:

- supporting our community
- customer focus
- forward thinking

The policy will support working with partners to provide the right services to our residents to reflect an integrated approach to health, social care and housing,

The council’s obligations, powers and duties in relation to the financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

Capital funding for the Disabled Facilities Grant is now included in Surrey Better Care Fund (BCF) allocation. Home adaptations provision can contribute to meeting BCF conditions and targets. There is good evidence on the cost effectiveness of aid and adaptations to improve quality of life.

The policy’s starting point is that, in relation to discretionary assistance, responsibility for maintaining private properties rests firmly with the owner in the first instance. It is important that the council’s resources are targeted effectively at vulnerable occupiers where it can be demonstrated that other financial options are not available. At the same time, the council will seek to provide information and advice to households and owners as to other ways in which to fund improvements where appropriate, such as tapping into equity tied into the property, leveraging in other investment or taking up nationally-run schemes.

Discretionary financial assistance will be targeted at vulnerable households. A full definition of vulnerable households is set out in Appendix A; essentially assistance will be targeted at those who may be particularly at risk of suffering health and

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safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves and who meet the eligibility criteria.

All applications will be considered on their merits and there will be discretion in exceptional circumstances, to provide assistance to those who fall outside the prescribed criteria, for example their savings have been earmarked for imminent care needs.

This policy will be available via the council website and at the council offices and will be reviewed periodically.

2. Conditions

To deliver the aims and priorities detailed within this policy, the council will implement the housing assistance schemes as set out in point three during the life of this policy.

The availability of any discretionary scheme is dependent on the council's funding being available and schemes may be withdrawn at any time and without notice.

Where assistance is provided the council will, where possible, seek to recycle funding so that it may be re-used for the benefit of residents in the future. For discretionary grants, where applicants are home-owners, the applicable grant amount will be registered as a legal charge against the property and will be repayable on the sale of the property. This will again ensure that the council's funding is recycled for the benefit of future residents.

Where the Home Improvement Agency services are engaged, an agreed fee will be applied and payable within the grant sum.

Where time bound limits have been referred to in the policy, in exceptional circumstances, these may be waived.

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3. Summary of grant assistance available

Hardship fund – this scheme approved by the Community and Wellbeing Committee on 7 April 2017 will run alongside the grant assistance in this policy.

The following outlines the forms of assistance available and appendix D provides the details of each scheme.

Priority 1 - To assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations.

Mandatory disabled facilities grant:

To assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations

The health and well-being of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

The council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed and the council is unable to deviate from these requirements.

The council is required to administer DFG's to all eligible applicants irrespective of their tenure, and the council aims to work collaboratively with housing associations to fund aids and adaptations within social housing.

In some cases the use of DFG's is able to assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements

Disabled facilities support grant – discretionary financial assistance

In some cases, the extent of the aids and adaptation required is extensive; the total cost may exceed the statutory maximum amount available under the DFG regime. Where the additional funding cannot be found via other relevant sources such as

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SCC, housing associations or the disabled resident, this grant will be available to ensure that the DFG is completed wherever possible. This grant will also apply where some means tested contributions cannot be found.

Assistance will also be available to offer the ability for a disabled resident to move home to reduce the level of aids and adaptations required to support their continued independence, for example by moving from a house to a level access bungalow.

Disabled facilities support grant – discretionary works

To provide discretionary assistance to residents who are in receipt of a DFG to improve well-being through the provision of aids and adaptations that are not eligible for assistance through the DFG.

The mandatory DFG regime sets out the specific works that are eligible for grant assistance. In some cases the mandatory scheme does not provide the full range of adaptations that enable disabled residents to live their lives to the full. For example where a disabled person works from home and need wheelchair accessible office space or to facilitate full access to gardens to improve well-being.

Priority 2 – to assist vulnerable residents to feel safe and secure in their homes.

Safe and secure grants

To assist vulnerable households to carry out a wide range of minor adaptations, small repairs and security measures to reduce risks and accidents around the home and promote independent living and assist with hospital discharge or prevent hospital admission. Works can include small building repairs, minor adaptations, general home safety checks and remedial actions, falls and accident prevention checks and remedial actions such as repairing floor coverings, security checks, installing locks, chains and spyholes.

Priority 3 - To improve the health and well-being of residents by removing unnecessary health and safety hazards in their home

Major works grant

To provide discretionary assistance to remedy unacceptable health and safety hazards, ie a category 1 or significant category 2 health and safety hazard, within

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the homes of eligible residents to improve their health and well-being and reduce the negative impact on health services that result from poor housing conditions. Examples of work would be to remedy dampness and mould, defective/faulty wiring or heating.

Priority 4 – To improve the health and well-being of residents by promoting affordable warmth.

Warm at home

To improve the health and well-being of residents by promoting affordable warmth through home energy efficiency. Examples of work would include cavity wall insulation, loft insulation, condensing boilers and heating systems.

Each year in excess of 20,000 people die unnecessarily as a result of living in cold homes. In extreme cases the inability to afford to heat the home results in cold temperatures that creates hypothermic conditions, however for many individuals (particularly older persons) cold homes result in trips, slips and falls and other injuries resulting from cardiovascular, circulatory diseases and respiratory disease. Aside from the personal impact that this causes, there is a significant cost to the public purse, for example a hip fracture costs the health service on average £26,000.

The energy efficiency of private sector homes is therefore a key determinant of health inequalities, and this policy promotes the improvement of home energy efficiency and affordable warmth.

4. Enquiries, applications and processes

Enquiries about financial assistance can be made to the Housing Grants team/HIA via e-mail contactus@epsom-ewell.gov.uk.

Formal applications for grants must be made on the forms prescribed by and available from the council. Applicants will be required to provide satisfactory documentary evidence of qualifying status in respect of any claim for assistance.

All grant approvals will be issued in writing and the qualifying works must not be commenced prior to grant approval being issued. Failure to comply with this requirement could result in the application being refused.

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Where required, two itemised and individually priced quotations from suitably qualified contractors must be submitted to ensure that best value can be demonstrated. Where the value of works exceeds, or is likely to exceed £20,000, three quotations will normally be required.

Once grant approval has been issued and works have been satisfactorily completed payment of the grant will be made direct to the contractor(s) undertaking the works.

With the exception of mandatory DFG's the award of a grant will be subject to the provision and availability of necessary funding.

Grants may be repayable if the property is sold or otherwise disposed of within the grant period

Repayment may be waived or reduced if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship.

5. Complaints and redress

Information is available by contacting the Customer Services Centre by e-mail contactus@epsom-ewell.gov.uk or online at www.epsom-ewell.gov.uk.

References

Sue Adams (2015) Cost benefits of adapting homes to reduce falls by older people: Applying the findings of international studies to the UK, Nottingham: Care & Repair England.

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Appendices section

Appendix A - Definition of vulnerable households

Vulnerable groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves. Married couples and partners are treated as a single person when living at the same property and both sets of finances are taken into account.

Applicants must be:

- In receipt of a means tested benefit (as set out below) which will mean no contribution to make towards the cost of works, subject to the grant maximums. In addition to the income related benefits that are 'passporting benefits' for a DFG, the council will not expect a contribution from applicants in receipt of local council tax relief, **or**;
- Have the state retirement pension as their main source of income with savings of less than £15,000, **or**;
- Be subject to a means test which closely follows the statutory test for DFG's. The test looks at an applicant's income and capital and their ability to meet the cost of the works from their own resources.

Eligible benefits

- Income support
- Income-based employment & support allowance (not contribution based ESA)
- Income based jobseeker's allowance (not contribution based JSA)
- Working tax credit and/or child tax credit (where your annual income is below the income threshold to attract the maximum tax credit amount)
- Housing benefit
- Guaranteed pension credit (not savings pension credit alone)
- Universal credit

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Appendix B - Test of resources guidance

Means test for disabled facilities grant

All DFG applications are subject to a statutory financial means assessment. This assessment looks at the resources of the disabled person and their spouse or partner and is used to determine how much, if anything, they must contribute towards the cost of the works. Any contribution is then deducted from the grant awarded.

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

The income, savings and capital figures will be used in conjunction with a table of fixed allowances, set by the government, to calculate the amount of contribution required.

The maximum amount of grant that the council is required to pay is £30,000 per application less any assessed contribution from the applicant. In exceptional circumstances, if the cost of the eligible works is more, the council can use discretionary powers to increase the amount.

The grant is sometimes paid in instalments, and sometimes in full on completion of the work. The council will normally pay the contractor directly, when the council is satisfied that the work (or phase of work) has been completed to their satisfaction and in accordance with the grant approval.

The grant is not means tested if the adaptations are necessary for meeting the needs of a child with disabilities.

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Appendix C - Category 1&2 hazards under the health & safety rating system

The Housing Health and Safety Rating System (HHSRS). The HHSRS) is a risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties in England and Wales.

Under this system, any housing defects have to be considered in relation to 29 separate hazards and a process undertaken to determine how likely the hazards result in harm. A score is allocated and action may be taken depending upon which category the hazard falls into.

The assessment method therefore focuses on the hazards that are most likely to be present in housing. Tackling these hazards will make more homes healthier and safer.

The assessment will show the presence of any serious (Category 1) hazards and other less serious (Category 2) hazards. The full list of potential hazards are as follows:

Physiological requirements

- Damp and mould growth etc.
- Excessive cold
- Excessive heat
- Asbestos etc.
- Biocides
- CO and fuel combustion productions
- Lead
- Radiation
- Un-combusted fuel gas
- Volatile organic compounds

Psychological requirements

- Crowding and space
- Entry by intruders
- Lighting
- Noise

Protection against infection

- Domestic hygiene, pests and refuse
- Food safety
- Personal hygiene, sanitation and drainage

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Water supply

Protection against accidents

Falls associated with baths etc.

Falling on level surfaces

Falling on stairs etc.

Falling between levels

Electrical hazards

Fire

Flames, hot surfaces etc.

Collision and entrapment

Explosions

Position and operability of amenities etc.

Structural collapse and falling element

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Appendix D - Table of grant assistance

Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
Mandatory disabled facilities grant	<p>All works that are necessary for one or more of the following purposes: -</p> <ul style="list-style-type: none"> • to make it easier to get into and out of the dwelling by, for example, widening doors and installing ramps; • ensuring the safety of the disabled person and other occupants by, for example, providing a specially adapted room in which it would be safe to leave a disabled person unattended or improved lighting to ensure better visibility; • to make access easier to the living room; • by providing or improving access to the bedroom ,and kitchen, toilet, washbasin and bath (and/or shower) facilities; for example, 	<p>a) The applicant must be either an owner-occupier or a tenant and the applicant or a member of their household must be a disabled person within the household.</p> <p>b) The disabled person must be registered or registerable with Social Services.</p>	<p>a) There is a limit of £30,000 for these grants per application. The disabled person and any partner are means tested to determine the amount of any contribution towards the cost of the works. (See Appendix B)</p> <p>b) If the disabled person is a child, the parents or legal guardian are not means</p>	<p>a) For owner applications, the DFG repayment condition will be declared as a land charge against the adapted dwelling for 10 Years. If the property is sold within 10 year period, starting on the date of completion of work, the council will, at its discretion, seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>The council will give consideration to the reasons for the disposal of the dwelling. Disposals for reasons of changes in employment, financial circumstances, physical or mental health, or to provide care for another person will be dealt</p>

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
	<p>by installing a stair lift or providing a downstairs bathroom;</p> <ul style="list-style-type: none"> • to improve or provide a heating system in your home which is suitable to the needs of the disabled person; • to adapt heating or lighting controls to make them easier to use; • to improve access and movement around the home to enable the disabled person to care for another person who lives in the property, such as a spouse, child or another person for whom the disabled person cares; and • to improve access to and from the garden of your home where feasible. An application is only approved if it is considered reasonable and 		tested)	with sympathetically. Monies are not expected to be recovered where significant reasons are present in this respect or where financial hardship will be caused.

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
	<p>practicable to carry out the relevant works having regard to the age and condition of the dwelling or building.</p> <p>A recommendation is required from a registered Occupational Therapist that works are necessary appropriate</p>			
Disabled facilities support grant-discretionary financial assistance	To support the mandatory DFG, to allow for the continued welfare and quality of life of the disabled person.	As for mandatory DFG	a) Provide top-up funding to meet the reasonable costs of aids and adaptations where the DFG applicant has a means tested contribution of under £2000 and has insufficient funds to meet	<ul style="list-style-type: none"> a) Subject to budgetary availability b) Assistance linked to mandatory DFG application c) For owner applications, for grants providing top up over £30k, the full amount will be registered as a legal charge against the adapted property and repayable, if the property is sold within 10 years of the completed work date. The council will give

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
			<p>the contribution.</p> <p>b) Provide top up funding to a maximum of 15k to meet the costs above the £30k mandatory DFG where all other funding options have been explored.</p>	<p>consideration to the reasons for the disposal of the dwelling. Disposals for reasons of changes in employment, financial circumstances, physical or mental health, or to provide care for another person will be dealt with sympathetically. Monies are not expected to be recovered where significant reasons are present in this respect or where financial hardship will be caused.</p> <p>Note: It is proposed that a maximum sum of £60,000 is ring fenced from this whole budget for this grant assistance package.</p>
Disabled facilities support grant –	To support the mandatory DFG to meet the reasonable costs of aids and adaptations that fall outside the mandatory DFG	Applicants who are applying for a mandatory disabled facilities grant and	Grant limit of £10,000 on any one application.	As for mandatory DFG plus a) Subject to Budgetary availability b) Assistance linked to

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
discretionary works	programme, to assist a disabled resident to live independently in their home.	<p>works are:</p> <p>a) ineligible for assistance under the mandatory Disabled Facilities Grant regime;</p> <p>b) be recommended by the council's Housing Occupational Therapist;</p> <p>c) provide a significant health and/or well-being benefit to the disabled occupant, for example by:</p> <ul style="list-style-type: none"> ➤ providing additional access into and around the property; ➤ extending access into external areas 	,	<p>mandatory DFG application</p> <p>c) For owner applications, the DFG repayment condition will be declared as a legal charge against the adapted dwelling for 10 Years. If the property is sold within 10 year period, starting on the date of completion of work, the council will, at its discretion, seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>The council will give consideration to the reasons for the disposal of the dwelling. Disposals for reasons of changes in employment, financial circumstances, physical or mental health,</p>

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
		<p>of the home</p> <ul style="list-style-type: none"> ➤ Facilitating relocation to more suitable accommodation requiring significantly reduced aids and adaptations 		<p>or to provide care for another person will be dealt with sympathetically. Monies are not expected to be recovered where significant reasons are present in this respect or where financial hardship will be caused.</p> <p>d) There can be no further grant within 3 years of</p>

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
Safe and Secure Grant	To assist vulnerable households to carry out a wide range of minor adaptations, small repairs and security measures to reduce risks and accidents around the home and promote independent living.	As per appendix A – definition of vulnerable households.	Grant Limit of £5000 on any one application.	<ul style="list-style-type: none"> a) Subject to budgetary availability. b) There can be no further grant within 2 years of completion of previous grant.

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
Major works grant	<p>Works to a property which are necessary to remedy a category:</p> <p>1 Hazard or significant category 2 Health and Safety hazard.</p> <p>As set out in the Housing Health and Safety rating system. (See appendix C)</p> <p>Examples of the type of items that can be grant aided include: Works to keep the property wind and weather tight, defective electrical wiring and heating systems, structural defects, defective windows and doors, treatment of dampness, timber infestation and rot. Other works supported by the Environmental Health Team.</p>	<p>An applicant must be</p> <p>(a) an owner-occupier or a private tenant with repairing obligations relating to the eligible works, and</p> <p>(b) be aged 18 or over; and meet the definition of a vulnerable household as set out in appendix A.</p> <p>(c) intend to occupy the property for a minimum of 5 years following completion of works</p> <p>(d) been main residence for a minimum of 3 years.</p>	<p>Grant limit of £15000 on any one application.</p>	<p>a) Subject to budgetary availability</p> <p>b) For owner applications, the repayment condition will be declared as a legal charge against the adapted dwelling for 10 Years. If the property is sold within 10 year period, starting on the date of completion of work, the council will, at its discretion, seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>c) There can be no further grant within 3 years of completion of the previous grant.</p>

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Form of assistance	Description – eligible works	Client eligibility	Amounts	Other conditions
Warm at home grant	<p>To improve the energy efficiency of the home to provide affordable warmth and as a result improve the health and well-being of the occupiers. Measures will aim to provide adequate thermal insulation, tackle excess cold and address fuel poverty. Examples of work may include:</p> <ul style="list-style-type: none"> • Cavity wall insulation • Loft insulation • Condensing boilers <p>Grants will compliment national or local programmes. The council works in partnership with Action Surrey who provide advice and information about home energy efficiency and will act as a referral route for qualifying householders to access grant aid through all schemes available.</p>	<p>An applicant must be</p> <p>a) an owner- occupier or a private tenant with repairing obligations relating to the eligible works.</p> <p>b) be aged 18 or over;</p> <p>c) meet the definition of a vulnerable household as set out in appendix A</p> <p>d) Intend to occupy the property for a minimum of 5 years following completion of works.</p> <p>e) been main residence for a minimum of 3 years.</p>	Grant limit of £10,000 on any one application	<p>a) Subject to budgetary availability. For owner applications, the repayment condition will be declared as a legal charge against the adapted dwelling for 10 Years. If the property is sold within 10 year period, starting on the date of completion of work, the council will, at its discretion, seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>b) There can be no further grant within 3 years of completion of previous grant.</p>

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