

Appendix 'A'

Home Improvement Agency Assistance Policy
November 2019

1. Introduction

This policy sets out the financial assistance that will be provided to private homeowners and tenants in Runnymede and procedures introduced in response to the adoption of the Runnymede Private Sector Renewal Strategy 2019 to 2024.

The Council's obligations, powers and duties in relation to the provision of 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.

Central Government provision for Disabled Facilities Grants (DFGs) and the Handyperson Service

(HPS) is allocated to the Council through the Better Care Fund (BCF) via Surrey County Council (SCC) and North West Surrey Clinical Commissioning Group (NWSCCG). This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources.

The overall aims and objectives of this financial assistance policy are:

- To assist low income elderly or disabled persons whose homes are in need of urgent repair to make their homes safe to live in
- To support the adaptation of disabled people's homes to enable them to live independently and ensure their homes are suitable for their needs or support disabled people to move to an alternative home that will better meet their needs
- To assist low income elderly, disabled, families with children who are homeowners and private tenants to tackle energy efficiency and fuel poverty
- To assist residents who have been discharged from hospital back to their homes to minimise bed blocking and support recovery from illness
- To provide a subsidised home repair service through a HPS to enable residents to maintain a safe and secure home environment

The underlying principles of the financial assistance policy are:

1. Homeowners should, in the first instance, be responsible for improving and maintaining their homes. Financial assistance from the Council is only appropriate where homeowners do not have the means to do so.
2. The Council's financial assistance scheme must provide best value. In other words, the Council must use its public funds prudently and effectively. Loans will be provided in preference to grant aid where this is considered appropriate and affordable for the homeowner. Because loans are ultimately repayable, the Council will be able to assist more people and improve more homes by this method. Grant aid will only be provided where loans are not appropriate.
3. Any financial assistance scheme cannot assist all homeowners in need, or even address all cases of unsatisfactory housing. The financial resources available to the Council are limited and grant assistance is only available in certain circumstances that have been designed to address the priorities set out below.

4. Repair or adaptation of a property for the existing occupier may not always be the most reasonable and practical solution. In handling applications for assistance the Council will have to assess the appropriateness of the case and give consideration to alternatives such as re-housing or re-location. It also has to be borne in mind that a homeowner's property equity can be a source of finance for home repairs and improvements even where the homeowner is on a low income.

2. Types of Financial Assistance

The types of assistance that can be offered are as follows and detailed in Table 1:

MANDATORY ASSISTANCE Mandatory Disabled Facilities Grant

The Council has a statutory obligation under the Housing Grants, Construction and Regeneration Act 1996 to administer mandatory DFGs to provide aids and adaptations to enable disabled residents to live independently in their own homes.

The eligibility criteria, scope of the works and general requirements governing DFGs are prescribed by the Government and the Council is unable to deviate from these requirements.

In order to be eligible for a grant:

- (a) The applicant must either be a home owner or tenant (excluding tenants of Local Authority owned housing) and
- (b) The applicant or beneficiary of the adaptation must be registered disabled or eligible to be registered and
- (c) a written recommendation from an Occupational Therapist that adaptation works are necessary and appropriate to meet the needs of the client for one or more of the following purposes:
 - Facilitating access to and from the dwelling or building by the disabled occupant;
 - Making the dwelling or building safe for the disabled occupant;
 - Access to the principal family room by the disabled occupant;
 - Access to or providing a bedroom for the disabled occupant;
 - Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - Facilitating the preparation and cooking of food by the disabled person;
 - Improving or providing a heating system for the disabled person;
 - Facilitating the use of or power, light or heat by the disabled person by altering same or by providing additional means of control;
 - Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone;

- Making the dwelling or building suitable for the accommodation, welfare or employment of the disabled person
- Facilitating access to and from the garden by a disabled occupant, or making access to the garden safe for a disabled occupant

If an Occupational Therapist assessment is undertaken and recommendations made, the Council's Grant Officer may review the recommendation before a formal application is received.

Consideration will be given to whether the proposals are "reasonable and practical". If a private Occupational Therapist has provided the recommendation, the Grant Officer will consult with the Social Services Authority as required under the Housing Grants, Construction and Regeneration Act 1996.

Means Testing (also see appendix A)

The applicant and their spouse/civil partner/common law partner shall be means tested to determine what contribution (if any) they will be obliged to make towards the costs of works. Means testing shall not be applied where the beneficiary of the adaptation is under 19 years of age.

Grant financial limits

The maximum amount of grant is set by central government and is £30,000. Where a financial contribution is required, the level of grant will be reduced by the amount of any assessed contribution towards the cost of the works.

Grant conditions

It is a condition of the grant that the applicant or a member of the applicant's family will occupy the dwelling as an only or main residence throughout the grant condition period. The grant condition period lasts for five years from the date certified by the Council that works are satisfactorily completed.

A condition regarding repayment will be attached where the grant exceeds £5,000. The repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership within 10 years of the completion of the works. Repayment will be limited to £10,000. If subsequent loans grants are made, the total of both will be taken into account.

Where a grant is subject to repayment conditions then the Council will take the following into account when asking for repayment:

- The extent to which you would suffer financial hardship;
- Whether the sale is to enable you to take up employment, or to change location of your employment;
- Whether the sale is being made for reasons connected with your physical or mental health or well-being;
- Whether the sale is being made to enable you to live with or near a person who is disabled or infirm and in need of care which you will provide;
- Whether the sale is made to enable someone to provide care for you.

Having considered all these factors the Council must be satisfied that repayment is reasonable in the circumstances.

Appeals against this decision will be referred to the Corporate Head of Community Services.

DISCRETIONARY ASSISTANCE

In addition to providing mandatory DFG's, the Council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. Using these powers, the Authority has agreed to offer discretionary grants for private sector residential adaptations in certain specific circumstances and where funding permits.

The policy has been revised in response to increased funding, through the Better Care Fund, and in line with recommendations made to Surrey councils through Foundations (national Home Improvement Agency charity) Adaptation and Equipment Report 2017.

Any discretionary assistance will only be considered having regard to the financial resources available at the time.

Feasibility grant

A feasibility grant can be used:

- if an Occupational Therapist assessment is undertaken and recommendations made for a DFG, and
- you qualify financially for a mandatory DFG, and
- if you need to get a structural survey done for more complex disabled adaptations , or
- to investigate other options in line with the OT's recommendation so you get the most suitable adaptation

There is a limit of £5,000 for this grant and where proposed works are feasible it will be applied to the DFG. For example if a person has a £5,000 feasibility grant then the maximum mandatory DFG would be £25,000.

A DFG means test will be undertaken of the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.

Relocation Grant

Where it is assessed that adaptation works required to a property relating to a disabled person are uneconomical or considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council has discretion to provide grant aid to assist in the reasonable costs associated in moving to a pre-adapted or more easily adaptable property.

These costs may include:

- Removal expenses
- Legal costs
- Valuation costs

These costs will not include those related to the purchase of a home, such as stamp duty or a deposit.

The applicant must be either an owner-occupier or tenant.

The relevant person must be a disabled person within the household, registered or eligible to be registered with Adult Social Care.

There is a limit of £10,000 for this grant per application. It will also be possible to apply for DFG for the new property, however to a maximum combined value of £30,000 if within Runnymede borough. For example if a person has a £10,000 relocation grant then the maximum DFG at that new property would be £20,000.

The Council reserves the right to place a legal charge on the property, for repayment of this grant, if the property is sold or ownership transferred within ten years of the award in line with the .

A DFG means test will be undertaken of the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.

Discretionary Adaptation Assistance (DAA)

In some cases the extent of the aids and adaptation required for a disabled applicant is extensive and the total cost of the work may exceed the amount available under the DFG regime. Where the additional funding cannot be met by SCC, the housing association (where applicable) or the disabled occupant and all other sources have been exhausted, consideration will be given to providing the necessary top-up funds.

The Discretionary Adaptation Assistance (DAA) grant can be used for the following:

- where the Disabled Facilities Grant (DFG) isn't enough to pay for the works needed (?)
- where the works aren't covered under a Disabled Facilities Grant (DFG), such as adapting or making a home safe to allow a hospital discharge
- for getting adaptation works done quickly for a terminally ill patient
- for repairing adaptations that are already in the property

The maximum grant available is £15,000. Details of grant packages available under the DAA are in table 1.

To qualify for DAA the client must have:

- an occupational therapy assessment;
- or a referral from a health professional
- and savings of less than £23,250

Conditions of the grant

A repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership

within 10 years of the completion of the works. Repayment may be waived if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship.

Disabled Facilities Loan (for discussion – could be incorporated into Home Trust Loan)

You may be able get a Disabled Facilities Loan if you:

- own your home
- already have a Disabled Facilities grant (DFG) or a Discretionary Adaptation Assistance (DAA) grant but need extra money to do the works

Grant financial limits

The maximum loan available is £20,000. The interest rates are 0%.

Conditions of the loan

If you sell your property, you will have to pay back any outstanding balance on the loan. The term of the loan can be between 1 and 15 years, depending on how much you can afford to pay back each month.

Minor Works Assistance

Small grants are available on a discretionary basis, within an annual budget limit, to assist low income, vulnerable homeowners and tenants to carry out small scale works of repair or improvement which address their health, safety and security needs or otherwise essential minor repairs to improve the condition of the home.

These are small grants for urgent minor repairs and energy efficiency top up grants. These grants are only available for works administered by our HIA and only in circumstances where there is no other funding available to carry out the works.

- Maximum grant is £2,5plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period.
- Applicants must be over 60, disabled or otherwise vulnerable.
- Applicants must have lived in the property for a minimum of 2 years prior to the application.
- Applicants with savings of more than £23,250 will not be eligible.

Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

Minor Works – Clearance Grant

Small grants are available on a discretionary basis, within an annual budget limit, for complex social support for “extreme” cleans where there may be hoarding issues, but not filthy and verminous. The grant is aimed to support vulnerable clients in private dwellings with significant hoarding that impact on the client’s well-being and neighbouring properties.

- Maximum grant is £1,500 inclusive of any VAT chargeable
- Applicants must be disabled or otherwise vulnerable.
- Applicants must have lived in the property for a minimum of 2 years prior to the application.
- Referral from adult social care or Environmental Protection officers

Home Trust Loan Scheme/Major Works Loan

The Council offers a subsidised loan to homeowners to improve and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant.

Runnymede Borough Council is working in partnership with Parity Trust. Parity Trust is a socially responsible, not-for-profit lending organisation. By working with Parity Trust, a low cost lending scheme, subsidised by the Council is available for home repair or maintenance. These loans for up to £25,000 are available for elderly and disabled homeowners who would otherwise be unable to carry out the works.

- The homeowner must be in receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the total cost of the essential works privately (this will be established by application of the means testing calculation currently used for Disabled Facilities Grants)
- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The work needs to remedy repair or serious defects and will be inspected before approval is given.

The interest on the loan is fixed for the life of the loan at a low rate (typical APR of 5.63%). Parity Trust will do a full financial assessment and repayments will be set at an amount you can afford. If you do not qualify for a Home Trust Loan, Parity Trust may be able to offer advice on other options available to you including other low cost, non-subsidised, loans. The loan will be secured against your property and applicants must be understanding that their home may be repossessed if they do not keep up repayments on a mortgage or other debts secured against it.

Runnymede Renewal Loan Scheme

Runnymede Borough Council will provide secured loans on a discretionary basis in accordance with legislative processes to elderly and disabled owner occupiers who do not qualify for a Home Trust Loan. The property must be classified as having a Category 1 or 2 hazard (as defined by the Housing Act 2004) and be subject to an improvement notice. The Council may undertake “works by agreement” after service of a statutory notice requiring those works to be carried out.

- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The loan can only be for the cost of works together with ancillary costs that are needed to remedy the identified hazard(s), plus any VAT chargeable and fees.
- No interest will be applied to the first £6,000 of the loan. For amounts in excess of £6,000, interest on the amount over £6,000 at 5% per annum will be added to the repayable amount each 1st April following the first anniversary of the loan being made.

- Repayment of the loan may be deferred until such time as the person named on the loan and partner (if applicable cease living at the property).
- Any partial voluntary repayments that the client may wish to make will be deducted from the loan, reducing in the interest bearing element first. No charge or penalty will be applied to voluntary repayments.
- Clients will be sent an annual statement detailing the amount of the loan or loans, together with any interest accrued.
The Notice will be recorded as a charge in the local land charges register.
Repayment will be recovered when the property is disposed of.

3. Application process

General Conditions Attached to Grants or Loans

- A minimum of two estimates are required, or where appropriate the Council's schedule of rates with specialist contractors e.g. stair lifts.
- A formal decision will be provided within 3 months for applications to Minor Works Assistance and Discretionary Adaptation Assistance funding schemes .
- A formal decision on Mandatory DFG applications will be provided within no more than 6 months.
- Any grant approval will include fees and client contribution.
- The client contribution must be paid before work commences.
- The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- The assisted works must be completed within twelve months from the date of approval, or such further period as the Council may allow.
- The assisted works must be carried out in accordance with such specifications as the Council determine.
- The assisted works must be carried out by the contractors that submitted the estimates upon which the assistance was approved.
- The assisted works must be executed to the satisfaction of the Council.
- The Council must be provided with an acceptable invoice, demand or receipt for the works and any professional fees or charges.
- Advance payments will only be made with the prior approval of the Council before works commence e.g. if contractors request stage payments.
- Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval, but are necessary and can only be approved with the agreement of the Council.
- Works eligible for funding through an insurance claim will not receive assistance.
- The dwelling or home must be occupied as the applicant's main residence. The applicant must also certify that they intend to remain in the property for 5 years.
- Repayment of the grant is required should the home be sold or transferred within 10 years of the date that the works are certified as being complete.
- To assist with recovery in the event of a breach a grant condition, a charge will be registered on the local land charges on houses where the grant exceeds £2,000.

4. Home Improvement Agency

The Council provides a Home Improvement Agency (HIA) –to provide a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes.

The HIA will assist residents through the whole grant application process and provide advice on other assistance available. The HIA officers and surveyors visit the client in their own home to:

- assist with completing application forms
- undertake the financial check to establish the client's eligibility for grant
- meet with the Occupational Therapist (OT) to agree how the adaptation will be done in accordance with the OT assessment
- prepare schedules of work, detailed drawings and contract documents
- help in finding suitable and reliable builders/ contractors and in obtaining competitive quotes • supervise the works and obtain the required Local Authority Planning and Building Regulations approvals where necessary for major schemes

The HIA service is non-profit-making. It is jointly funded by SCC, NWSCCG and the Council. It is also partly funded through the fees it charges for its services.

5. Handy Person Service

Runnymede Borough Council work in partnership with Spelthorne, Surrey Heath and Woking Borough Councils to provide a Handyperson service to residents of the borough. The service operates under the service title Homelink, with Woking Borough Council the lead partner borough, responsible for the coordination and delivery of the service.

The core objective of the service is to provide a low-cost Handyperson service. The service is for elderly, disabled and vulnerable residents to undertake minor works of home repair and home safety such as:

- minor aids and adaptations
- fitting of half steps and galvanised rails to access doors
- home security work, including key safes, door chains and spy holes
- installing smoke or carbon monoxide alarms
- electrical jobs such as changing light pendants, installing or replacing an extractor fan
- plumbing work such as replacing taps or washers
- small DIY jobs including changing light bulbs, hanging curtains or blinds, putting up shelves, changing toilet seats, assembling small items of furniture and draught proofing.

This service is open to homeowners or private tenants in Runnymede who meet any of the following criteria:

- are aged 60+
- have a disability
- are vulnerable in some other way, or

For tenants, we can only help if the work would normally be your responsibility, rather than your landlord's.

5. Appeals

Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance may appeal in writing to the Corporate Head of Community Services

Any person wishing to complain about the level or standard of service provided should follow the Runnymede Borough Council complaints scheme.

Appendix A - Test of resources guidance Means test for disabled facilities grant

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

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

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

Passporting Benefits

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

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Guarantee pension credit
- Working/Child tax credit – income (for tax credits) below £15,050
- Housing Benefit
- Universal Credit

Appendix B Definition of vulnerable households

Vulnerable household 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 **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