

South Kesteven District Council Private Sector Housing Assistance Policy – Independent Living

Providing assistance under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

1.0 Background

The suitability of the home is integral to meeting the needs of our residents. A home which enables them to live independently or supports others to provide safe and effective care contributes to the promotion of physical and emotional health and wellbeing and supports a full and active life.

Helping residents to make the right housing choices for their needs and providing support to make the home safe can help reduce hospital admissions or re-admissions, reduce reliance on care and support, improve wellbeing and help maintain independence in the home. One of the ways of doing this is by providing financial assistance to support those choices or adapt the homes of disabled and vulnerable people enabling them to live safely.

The population of South Kesteven is increasing, with the number of older people expected to increase dramatically over the next 15 years. The prevalence of disability increases with age and as the District has an ageing population demand for adaptations is likely to increase. The majority of housing is not designed with elderly and disabled people in mind, and whilst some people have disabilities from a young age, most do not become aware of problems with their home until their circumstances change through illness, accident or growing frailty in older life.

This policy explains how South Kesteven District Council will use its resources to assist residents in need of support to maintain independence in the home, reduce the need for support from social care and health services and/or prevent further deterioration in their conditions. The assistance may be in the form of Mandatory Disabled Facilities Grants or discretionary assistance, which enables the Council to deal with immediate health and safety concerns swiftly and appropriately. With the exception of Mandatory Disabled Facilities Grants, all of the assistance provided under this policy is at the discretion of the Council and subject to available resources. If demand for discretionary assistance exceeds the available budget the assistance will be suspended. In these instances the Council does not undertake to maintain a waiting list.

This policy will be reviewed as necessary to take into account changes to legislation and policies at local and national level, but in any case, will be reviewed every 4 years in line with the time period of the Council's Housing Strategy.

2.0 Legal Framework

The main legislation governing the provision of Disabled Facilities Grants (DFGs) is the Housing Grants, Construction and Regeneration Act 1996. This places a statutory duty on local housing authorities to provide grant assistance to qualifying disabled people to undertake a range of adaptations to their homes which are deemed "necessary and appropriate" to meet their needs and it is "reasonable and practicable" to undertake the adaptations having regard to the age and condition of the dwelling. The grant is subject to a means test (except in the case of children) and works must be eligible as defined by the Act and Regulations. The maximum grant available is £30,000.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 ("the RRO") gives local authorities the power to provide assistance (either directly or indirectly) to any person for the purpose of improving living conditions in the local authority area provided this is given in accordance with a published policy.

In accordance with the RRO, this policy has been adopted by South Kesteven District Council and includes details of:

- a. The types of assistance the Council may make available
- b. The eligibility conditions for the assistance
- c. The amount of assistance available
- d. The conditions that will apply to the provision of the assistance
- e. The circumstances when repayment may be required

3.0 Strategic Context

In April 2015 the Government made significant changes to the funding mechanism for disabled facilities grants by making the allocation part of the Better Care Fund (BCF); a pooled budget between the NHS and upper tier councils. The aim of the fund is to provide more joined-up and customer focused services to reduce hospital and care admissions and enable people to return from hospital more quickly.

The Care Act 2014 established a requirement that a needs assessment must be carried out where it appears to the social care authority that a person for whom they may provide or arrange community care services, may be in need of such services. The associated guidance states that the care and support system must actively promote wellbeing and independence and aim to prevent need, not just wait to respond when people reach a crisis point.

Aligned to this, the NHS 5 Year Forward View (2014) noted that a key condition for transformation across local health economies is a strong primary and out-of-hospital care system, with well-developed planning about how to provide care in people's own homes, with a focus on prevention, promoting independence and support to stay well.

Home adaptations and essential repairs for disabled and vulnerable people support these requirements as they can:

- Enable independence at home
- Speed up hospital discharge/reduce readmission
- Prevent escalation of need e.g. accidents and falls
- Support maintenance of physical and mental well-being

It is clear that home adaptations can contribute to meeting a range of Public Health, NHS and Social Care outcomes. While the housing law relating to the provision of grants for disabled adaptations has not changed, there is scope for local innovation in delivery and opportunities to consider how home adaptations can better support housing, health and social care to achieve improved health and wellbeing outcomes for those with care and support needs.

4.0 Priority Areas and Evidence

This policy aligns with the South Kesteven District Council Housing Strategy outcome to enable independent living, by supporting those whose independence may be at risk to access housing (including their current home) which meets their needs.

The focus on prevention, with the suitability of the home being a core component of health and wellbeing is central to supporting an integrated approach.

Nationally, almost $\frac{1}{3}$ of people aged 65 and over, and $\frac{1}{2}$ of people aged 80 and over fall each year, with the home being the most common place for a fall. Falls account for between 10 and 25% of ambulance call outs for the over 65s, costing around £115 per call out. Older people who fall are likely to

suffer a repeat fall and in most cases require recurrent use of health and social care services. Recurrent fallers are also more prone to have a fall-related fracture; the health cost associated with hip fractures alone is estimated at £6 million per day or £2.3 billion per year.

In addition, falls are one of the major reasons for people to move from their own home to residential care, again increasing social care costs and impacting on independence. The overall effect of increasing personal wellbeing, preventing accidents and reducing strain on carers means that the cost savings to health and social care of preventing falls are potentially extremely high. A package of relatively low cost adaptations could reduce falls and may delay hospital admissions.

Many chronic health conditions experienced by people, particularly older people, have a causal link to, or are exacerbated by poor housing. Frail and older people experience poorer physical and mental health and higher risk of mortality, while babies and young children have an increased risk of respiratory problems. The annual cost to the NHS of treating disease due to cold private housing has been estimated at over £850 million (at 2009 costs). This does not include additional spending by social services, or economic losses through absences from work. Health risks associated with cold homes include; increased respiratory illness, worsening of asthma, chronic obstructive pulmonary disease, worsening of arthritis, increased blood pressure and risk of heart attacks and stroke. A cold home also increases the risk of falls and accidents as strength and dexterity decreases at lower temperatures. Making homes weather safe, wind and weather proof, alongside ensuring suitable indoor temperatures can be maintained could reduce symptoms or instances of illness.

5.0 Types of Assistance

The provision of assistance other than Mandatory Disabled Facilities Grants is subject to the availability of funding. Housing options advice will be provided in all cases to ensure that the right option for the household is being considered. This may include information about entitlement to benefits, third party funding options e.g. charities, energy efficiency and signposting to other services and agencies.

A summary of the available assistance is provided below. Full details of each type of assistance and associated conditions are in Appendix A.

Type of assistance	Means Test	Local Land Charge	Mandatory/ Discretionary	Key Outcome	Max. Funding
Disabled Facilities Grant (DFG)	Y	Y	Mandatory	Adaptations to enable independent living	£30,000
DFG top-up	Y	Y	Discretionary	Top up of mandatory DFG which exceeds grant limit	£10,000
Disabled Adaptation Assistance	N	Y	Discretionary	Minor adaptations for those eligible for a DFG without means testing	£7,000
Moving on Assistance	Y	Y	Discretionary	Financial assistance to move to more suitable accommodation	£10,000
Hospital Discharge Assistance	N	Y	Discretionary	Prevent Delayed Transfers of Care associated with housing disrepair or access issues	£10,000
Safe, Warm and Well	Y	Y	Discretionary	Minor essential repairs to make homes safe for vulnerable owner occupiers	£8,000
Dementia Aids and Adaptations	N	N	Discretionary	Enable people with a diagnosis of dementia to manage their surroundings and retain their independence.	£750

5.1 Mandatory Disabled Facilities Grants (DFG)

The Council will continue to provide assistance to those who qualify for a DFG as laid down in legislation. The adaptations funded will be considered as being the most appropriate, reasonable and cost effective way of meeting the assessed needs of the disabled person up to the maximum grant of £30,000.

Where the applicant/ disabled person wishes to carry out works to the property which are over and above those assessed by the Occupational Therapist (OT), the Council may, in circumstances where the alternative is considered appropriate and will meet the assessed needs of the disabled person, offer financial assistance up to the value of the assessed need.

5.2 Top Up of Mandatory Disabled Facilities Grant

This assistance of up to £10,000 may be available in conjunction with a Mandatory Disabled Facilities Grant where the cost of the eligible works exceeds the current mandatory limit of £30,000.

The applicant's ability to afford the excess over the mandatory grant amount will be assessed by carrying out a means test of their resources. This will include a means test of the resources of parents/guardians of disabled children applying for discretionary DFG top-up funding.

5.3 Discretionary Disabled Adaptations Assistance

This provides non means tested financial assistance for disabled people for minor works with a value up to £7,000 that would be eligible for a mandatory disabled facilities grant.

5.4 Moving on Assistance

This assistance enables disabled people who would be eligible for a Mandatory Disabled Facilities Grant to move to more suitable accommodation where it is considered more appropriate than providing funding through a Mandatory Disabled Facilities Grant to adapt their existing home. This funding of up to £10,000 may be used in conjunction with a Mandatory Disabled Facilities Grant to undertake eligible works to the new property.

This may include circumstances where the existing accommodation is not reasonably and practicably capable of being adapted to meet the needs of the disabled person.

5.5 Hospital Discharge Assistance

This assistance is for people in hospital awaiting discharge back to their home, and provides up to £10,000 to fund urgent adaptations that allow access in and around the person's home. Other minor works which are

needed to facilitate their discharge from hospital will also be considered e.g. one off clearance of hoarded properties and works to heating systems.

5.6 Safe, Warm and Well

This assistance is for owner occupiers over the age of 65, or those with chronic or severe health conditions affected by poor housing conditions (verified by a GP or medical professional), who need to undertake essential repairs to their home in order to remain safe and healthy. Essential repairs are determined as a Category 1 (serious) or significant Category 2 (other) hazards as determined by the Housing Act 2004. The maximum available funding is £8,000.

Applicants must be in receipt of a qualifying benefit or have an annual household income after tax of below £23,250

5.7 Dementia Aids and Adaptations

This assistance provides aids and minor adaptations to the home which are designed to enable people diagnosed with dementia to manage their surroundings and maintain their independence. The assistance is limited to £750 and not subject to a means test.

6.0 Eligibility Criteria and Conditions

6.1 In this policy the term “assistance” means any form of financial assistance approved for the purpose of housing renewal, maintenance, improvement or adaptation. “Condition” means any condition attached to any such assistance. Any reference to “owner” or “person responsible” is taken to mean any owner or other person who is responsible for the relevant conditions either singly or jointly. This includes the original person who applied for or received the assistance, as well as any other person who has subsequently become responsible for any condition as a result of acquiring the property or an interest in it.

6.2 The specific criteria for each form of assistance are detailed in appendix A. However, the following conditions will apply in all cases:

- Where stated, any financial assistance and related conditions will be secured as a legal charge against the property. A breach of conditions requires the repayment of all or part of the assistance. This charge will not be removed until either the conditions expire or until the assistance is re-paid together with any interest or additional charges that may apply.

- b. A charge against the property is binding on any person who is for the time being an owner of the premises concerned. Where a condition is broken, the Council has the usual powers and remedies in law to enforce the charge and secure payment of any amount due.
- c. Where any condition is in force, the Council may require the responsible person to provide any information to satisfy the Council that the condition is being complied with. The Council can require this information in writing or in other reasonable form. It is a condition that this information is provided in the form required within a reasonable timescale as specified by the Council and as fully, accurately and honestly as reasonably practicable. Failure to comply with this requirement is a breach of conditions in itself and the assistance, or part of the assistance where specified, must be re-paid to the Council.
- d. It is for the person responsible for complying with any condition to demonstrate to the Council's satisfaction that the condition is being complied with. Failure to do so will be treated as failure to comply with the condition. The Council does not have the burden of having to prove that the condition is not being complied with.
- e. Conditions will generally be enforced in all cases. Money repaid or recovered will be recycled back into the housing renewal capital programme.
- f. The approval of assistance does not give or imply the Council's approval of any other consent that may be required, such as planning permission or building regulation consent. It is the responsibility of the applicant to obtain any such consent as may be required.

- 6.3 Any person making an application for assistance must:
 - a. Be over the age of 18 years on the date of application
 - b. Live in the dwelling which is subject to the application as their sole main residence
 - c. Live within the district of South Kesteven.
- 6.4 Persons will not be eligible for assistance in the following circumstances:
 - a. Where ownership of the dwelling is disputed
 - b. Where the owner of the property has a statutory duty to undertake the necessary works to the dwelling and it is reasonable for them to do so.
 - c. Where the proposed works would normally be covered by buildings insurance. If before a grant is approved it is found that the applicant has submitted an insurance claim, the insurance company will be asked to confirm in writing the extent of the claim and their liability, if

any. The value of any housing assistance will be reduced by the amount equivalent to the insurance company's liability.

- d. Where works have started before the formal approval of an application, except where in exceptional circumstances a defect may present a serious risk to health and safety.
- e. Where the proposed works are to repair any shed, outbuildings or appurtenances.
- f. Incomplete applications or applications lacking sufficient information will be refused.

6.5 All cases will be considered on a case by case basis. Incomplete applications or applications lacking sufficient information will be refused.

6.6 Enquiries about how the policy is operated should be referred to the Environmental Health Service Manager in the first instance. Appeals must be made in writing and detail the specific grounds on which the appeal is based.

7.0 Making an Application and Payment of Assistance

Applications must be made in writing on the appropriate form and must include original documentation where requested. An application will only be considered complete once all of the relevant documentation has been provided.

The Council may charge a fee for any professional services or charges incurred relating to the work for which the assistance is being sought e.g. obtaining proof of ownership, drawing of plans etc. This fee will be incorporated into the total assistance amount.

The Council will make arrangements for contractors to undertake works, however, the contract agreement is between the applicant and contractor; the Council will not be liable for disputes arising between the parties. If the applicant elects to use their own contractor they must submit at least 2 written quotations from different contractors.

In the event of any disputes between the applicant and the contractor the Council will help to resolve these, however should this not be possible it may be necessary for the applicant to seek legal advice to remedy any dispute.

The Council will normally arrange for grant payments to be made directly to contractors upon completion of works.

8.0 Maintenance and Repair

The quality of work undertaken by contractors appointed by the Council is guaranteed for a period of 12 months. Some of the individual items may have their own extended warranties that are provided by the manufacturer. It is the applicant's responsibility to ensure that any extended warranties are applied for in accordance with the manufacturer's guarantee. Copies of guarantees/warranties will be provided to the applicant after completion of the works.

The Council is not responsible for the ongoing maintenance or repair of any items.

9.0 Data Protection

All data will be held in accordance with the Data Protection Act 1998.

The Council may investigate or formally verify any of the information provided in connection with any application for assistance.

In order to progress an application it may be necessary to share information provided with other organisations that may assist with the grant process. These may include:

Lincolnshire County Council – Adult Social Care or Children's Services
Lincolnshire Home Independence Agency or other Agencies appointed by applicants
Relevant Government Departments

The Council is under a duty to protect public funds and may use the information provided for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

APPENDIX 1 – Details and Conditions of Assistance

1. Mandatory Disabled Facilities Grants
2. Top Up of Mandatory Disabled Facilities Grant
3. Discretionary Disabled Adaptations Assistance
4. Moving on Assistance
5. Hospital Discharge Assistance
6. Safe, Warm and Well
7. Dementia Aids and Adaptations

DRAFT

1. Mandatory Disabled Facilities Grants

Purpose: Local housing authorities have a statutory duty to provide grant aid to disabled people to undertake a range of adaptations to their homes.

Mandatory disabled facilities grants will be administered in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996. The following provides a summary of these provisions, but should be read in conjunction with the full Act.

Maximum amount: The maximum amount is £30,000.

Applicant eligibility: All applicants must be eligible under the Act. Applications must be supported by a referral from an Occupational Therapist confirming that the person is disabled for the purposes of the Act and that the proposed works are necessary and appropriate to meet the needs of the disabled person.

Eligible works: The relevant works must be necessary and appropriate to meet the needs of the disabled occupant and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purposes for which a grant must be given are detailed in section 23 of the Housing Grants Construction and Regeneration Act 1996.

Financial assessment: The grant is subject to a means test in accordance with the Housing Renewal Grants Regulations 1996, to determine the customer's contribution towards the cost of the works. The maximum grant including any contribution must not exceed £30,000.

Application: Applications must be made on the relevant form and supported by a referral from an Occupational Therapist. The Council will consult the Social Services Authority on all applications.

Applications may be made by owner occupiers, private tenants and Registered Social Landlord Tenants. In the case of tenants, the landlord may make an application on their behalf.

The Council will normally appoint a contractor, however, where the applicant chooses to use their own contractor, a minimum of two estimates must be submitted with the application.

Works must not commence until formal approval of the grant has been received by the applicant.

Payment: Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. In some instances payments may be made in instalments and the balance (no less than 10% of the total cost of the eligible works) paid on satisfactory completion.

The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Conditions: The Council may remove items of equipment e.g. modular ramps and stair lifts from the property for re-use when they are no longer required by the disabled person. This will be considered on a case by case basis dependent on the age and condition of the item. Where the items are not considered appropriate for re-use it will be the responsibility of the householder/property owner to remove any items at their own cost.

Where the Council provides funding in excess of £5,000 that creates additional living space e.g. an extension or conversion of a garage or outbuilding, and where the applicant has an owner's interest in the property, this will be registered as a local land charge against the adapted property, subject to a maximum of £10,000. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), repayment of the amount will be required.

The Council will not pay for any additional works carried out without prior approval.

All works must be completed within 12 months of approval.

2. Top Up of Mandatory Disabled Facilities Grant

Purpose:	To provide discretionary financial assistance to a disabled person who qualifies for a mandatory disabled facilities grant where the cost of the eligible works exceeds the mandatory grant maximum of £30,000.
Maximum amount:	The maximum top up is £10,000.
Applicant eligibility:	Applicants must have an owner's interest in the property and the disabled person (if different) must qualify for a mandatory disabled facilities grant where the value of the eligible works (including the client contribution and any fees if applicable) exceeds the mandatory grant maximum.
Eligible works:	Works funded by the top up must be eligible works which are necessary and appropriate to meet the disabled person's needs as defined by the Housing Grants Construction and Regeneration Act 1996.
Financial assessment:	The top up will be means tested using the prescribed test of resources applicable to mandatory disabled facilities grants. Where the disabled person is a child, the parents/guardians will be means tested.
Applications:	Applications will be considered alongside an application for a mandatory disabled facilities grant.
Payment:	The discretionary top up will be paid as an additional amount to the mandatory disabled facilities grant under the same payment conditions.
Conditions:	The amount of the discretionary top up will be secured by attaching a local land charge on the adapted property. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.
	Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.

3. Discretionary Disabled Adaptations Assistance

Purpose: To provide discretionary financial assistance for disabled occupants who do not have the financial resources to pay for necessary adaptations to help support them to remain independent in their home. The discretionary assistance will fund minor works for those eligible for a mandatory disabled facilities grant.

Maximum amount: The maximum amount of assistance is £7,000.

Applicant eligibility: The disabled occupant must be eligible under the provisions of the Housing Grants Construction and Regeneration Act 1996. Applications must be supported by a referral from a Lincolnshire County Council Occupational Therapist.

Eligible works: The relevant works must be necessary and appropriate to meet the needs of the disabled occupant and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purposes for which a grant may be given are those detailed in section 23 of the Housing Grants Construction and Regeneration Act 1996. Any associated fees e.g. technical surveys, obtaining proof of title etc will be included in the total assistance amount.

Financial assessment: This assistance is not subject to a means test.

Payment: Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Conditions: The Council may remove items of equipment e.g. modular ramps and stair lifts from the property when they are no longer required by the disabled person for re-use. This will be considered on a case by case basis dependent on the age and condition of the item. Where the items are not considered appropriate for re-use it will be the responsibility of the

householder/property owner to remove any such items at their own cost.

Only one application for discretionary assistance will be considered in any 12 month period (taken from date of approval).

Where the applicant has an owner's interest in the property, the amount of the discretionary funding will be secured by attaching a local land charge on the adapted property. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required. This will be reduced by 10% for each complete year.

The Council will not pay for any additional works carried out without prior approval.

Where the discretionary funding is no longer available, applications will be considered under the provisions of a mandatory disabled facilities grant.

4. Moving on Assistance

Purpose: This discretionary assistance enables disabled people who would be eligible for a mandatory disabled facilities grant to move to more suitable accommodation, where it is considered more appropriate than providing funding through a mandatory disabled facilities grant to adapt their existing home.

Maximum amount: The maximum amount is £10,000 and may be used in conjunction with a mandatory disabled facilities grant to undertake eligible works to the new property.

Applicant eligibility: Any disabled person who would be eligible for adaptation works under a mandatory disabled facilities grant

Qualifying criteria: A referral for adaptation of the existing property must have been received from an Occupational Therapist.

In the Council's opinion, the existing property must be unsuitable for adaptation, in that it is not reasonably and practicably capable of being adapted to meet the needs of the disabled person.

The applicant must have or propose to have an owner's interest in new property. The existing and new properties must be within South Kesteven District Council's area, and be the permanent, main residence of the disabled occupant.

In the opinion of the Council and in conjunction with the Occupational Therapist, the new property must be considered suitable for the needs of the disabled person or must be reasonably and practicably capable of being adapted to meet the needs of the disabled person.

The assistance can be used for the following eligible costs:

- Legal and ancillary fees
- Estate agent fees
- Removal costs

Financial assessment: The assistance is subject to the prescribed test of resources applicable to mandatory disabled facilities grants. Where the disabled person is a child, the parents/legal guardians will be means tested.

Payment: Payment will be made to the applicant's solicitor on exchange of contract so that funding is available for completion. Evidence of the fees will be required prior to payment.

Conditions: This discretionary assistance may only be awarded once.

Where an award has been made under this policy and prior to the exchange of contacts and the disabled person is no longer able to relocate to the new property e.g. they have moved into permanent care or deceased, the Council may decide to pay all, some or none of the assistance.

The amount of the discretionary funding will be secured by attaching a local land charge on the new property. If the property is disposed of within 10 years of the completion of the purchase (as determined by the Council), re-payment of the amount will be required.

5. Hospital Discharge Assistance

Purpose: This assistance is for people in hospital whose discharge is delayed due to the condition of their home. The assistance may fund urgent adaptations that allow access in and around the person's home by providing stair lifts or ramps. Other minor works which are needed to facilitate their discharge from hospital will also be considered e.g. one off clearance of hoarded properties and works to heating systems.

Maximum amount: The maximum grant is £10,000

Applicant eligibility: The applicant must be in hospital and their discharge delayed.

The application must be accompanied by a referral from a hospital Occupational Therapist or other suitably qualified professional confirming the urgent works that are required to the home to enable discharge.

The property subject to the application must normally be occupied by the applicant on a permanent basis.

Eligible works:

Eligible works include:

- Stair lifts
- Ramps and door widening to the essential doorways
- Heating repairs or improvements
- Clearance and one off deep clean of hoarded goods

Other works will be considered which will facilitate the hospital discharge on a case by case basis.

Financial

assessment:

This assistance is not subject to a means test

Payment:

The Council will appoint contractors to undertake the work and will pay them directly on production of satisfactory invoices. The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Conditions: If the cost of the works exceeds the maximum financial assistance the Council will liaise with the Occupational Therapist and/or relevant professionals to determine the priority works.

The Council will not pay for any additional works carried out without prior approval.

Where the applicant has an owner's interest in the property, the amount of the discretionary funding will be secured by attaching a local land charge on the adapted property. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required. This will be reduced by 10% for each complete year.

6. Safe, Warm and Well

Purpose: This assistance is for owner occupiers over the age of 65, or those with chronic or severe health conditions affected by poor housing conditions who need to undertake essential repairs to their home in order to remain safe and healthy.

Maximum amount: The maximum amount is £8,000.

Applicant eligibility: The applicant must be an owner occupier or private tenant with a full repairing responsibility.

The applicant must be over the age of 65 or have a chronic or severe condition exacerbated by the cold or poor housing conditions. Evidence of the condition will be required e.g. letter/referral from a General Practitioner or other relevant health professional. Examples of relevant conditions include:

- Arthritis (osteo and rheumatoid, requiring regular treatment and review)
- Cardiovascular disease (for example heart disease or stroke)
- Respiratory disease (for example chronic bronchitis, severe asthma, emphysema or chronic obstructive pulmonary disease)

Eligible works: Essential repairs are determined as a Category 1 (serious) or significant Category 2 (other) hazards as determined by the Housing Act 2004, which affects the ability of the property to be safe, wind and weather proof. Examples of works may include:

- Heating repairs or replacement
- Works to prevent falls
- Roof repairs

Any associated fees e.g. technical surveys, obtaining proof of title etc will be included in the total assistance amount.

All properties will be subject to inspection and assessment by the Council or its agent.

Financial assessment:	<p>Applicants must or have an annual household income after tax of below £23,250 or be in receipt of one of the following Benefits:</p> <ul style="list-style-type: none"> • Income Support • Income-based Employment and Support Allowance (not contribution-based ESA) • Income-based Jobseeker's Allowance (not contribution-based JSA) • Guarantee Pension Credit (not Savings Pension Credit alone) • Housing Benefit • Working Tax Credit and/or Child Tax Credit provided that the annual income for the purposes of assessing entitlement to the tax credit is less than £16,010 (or any other subsequent threshold set as part of Working/Child Tax Credit) • Universal Credit • Attendance Allowance (with an income of the applicant and their partner [if applicable] after tax, below £23,250) • Disability Living Allowance (with an income of the applicant and their partner [if applicable] after tax, below £23,250) • Carers Allowance (with an income of the applicant and their partner [if applicable] after tax, below £23,250) • Personal Independence Payment (with an income of the applicant and their partner [if applicable] after tax, below £23,250) • War Disablement Pension (which must include a mobility supplement or constant attendance allowance)
Payment:	<p>The Council will appoint a contractor to undertake the eligible works. Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if we believe it is of sufficiently good standard the payment will be made.</p>
Conditions:	<p>The applicant must have lived in the property for a minimum of 12 months as their main residence.</p>

Only one application for assistance will be considered within any 3 year period (further applications may be considered at the discretion of the Service Manager, Environmental Health in exceptional circumstances).

The Council will not consider applications in respect of dwellings which have been built or converted less than 10 years from the date of application.

Where works beyond the maximum assistance value are identified, the assistance will be prioritised based upon the hazard score and circumstances of the applicant. Works must be reasonable and practicable having regard to the age and condition of the property.

The amount of the discretionary funding will be secured by attaching a local land charge on the new property. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required.

The Council will not pay for any additional works carried out without prior approval.

7. Dementia Aids and Adaptations

Purpose: This assistance will provide aids and adaptations in the home designed to enable people with a diagnosis of dementia to manage their surroundings and retain their independence.

Maximum amount: The maximum funding is £750

Applicant eligibility: Applicants must be owner occupiers or private tenants with a clinical diagnosis of dementia and referred by a General Practitioner, Dementia Support worker or other relevant health professional, confirming the works which are necessary and appropriate to support them to retain their independence.

Eligible works: The Council will work with the relevant health professional to determine appropriate works on a case by case basis. This may include: contrasting coloured hand rails, thermostatic taps, lighting and door signage etc.

Financial assessment: This assistance is not subject to a means test

Payment: The Council will appoint a contractor or work with a third party to undertake the eligible works. Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices.

Conditions: It must be reasonable and practicable to undertake the works.

All works must relate to the applicants dementia needs and assist them to remain in their home independently for a longer period.

Only one application will be considered within any 3 year period.