South Oxfordshire District Council
and
Vale of White Horse District Council

Housing Assistance
Grants and Loans Policy

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1. Overview of the policy

1.1 INTRODUCTION

The Housing Assistance, Disabled Adaptions and Grants policy sets out how South Oxfordshire and Vale of White Horse District Councils (the councils) provides disabled residents with grants, loans and other assistance to improve their housing circumstances.

The policy sets out the different eligibility criteria, conditions, and procedures that apply to each scheme. It is sufficiently flexible to consider future legislative and government policy developments.

The councils will also continue to provide guidance and advice to older; disabled and vulnerable clients regardless of whether they are eligible for housing assistance under this policy.

1.2 DISABLED FACILITIES GRANTS

Over the last 25 years, Disabled Facilities Grants (DFGs) have assisted over 40,000 people a year nationally. The grants have enabled people to live in more accessible, purpose adapted housing which enhances their quality of life and reduces the burden on the National Health Service (NHS). The Disabled Facilities Grant is a means-tested grant which provides funding for adaptions such as the installation of accessible showers, stairlifts, ramps or to make other changes to the home to enable disabled adults and children to lead more independent lives.[1]

The adaptations facilitated by DFGs are becoming increasingly important as the population ages. It restores dignity, improves safety and makes life easier both for disabled people themselves and for their carers. It can be crucial in avoiding a move into care or in enabling someone to leave hospital and return to their home.

1.3 LEGISLATIVE BACKGROUND

The Housing Grants, Construction and Regeneration Act 1996 placed a statutory duty upon local housing authorities to provide Disabled Facilities Grants (DFGs) for residential adaptations where the appropriate legislative conditions are met.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), gave local authorities wider powers to introduce policies to assist individuals with renewals, repairs, and adaptations in their homes through discretionary grants or loans. The power includes awarding discretionary grants or loans in addition to statutory DFGs.

[1] https://www.foundations.uk.com/dfg-adaptations/

In recent years the Government extended RROs to include the use of DFG money. This has enabled councils to use DFG funding more flexibly to keep people safe and well within their home.

In 2015/16, DFG funding became part of the Department of Health's Better Care Fund (BCF). The Better Care Fund is a single pooled budget for health and social care services designed to promote integrated working between the NHS and local authorities.

BCF enables councils to utilise DFG funding more flexibly to support wider strategic health aims that include reducing waiting lists, accelerating hospital discharges and reducing hospital admissions by keeping people safe and well in their home.

The Housing Assistance Grants and Loans policy sets out how the councils will exercise its duties and powers under the Housing Grants, Construction and Regeneration Act 1996 and Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

1.4 FLEXIBLE DELIVER OF HOUSING ASSISTANCE GRANTS

In accordance with the principles of the RRO, this policy uses legislative flexibility to promote better health and housing outcomes through the following initiatives:

- Funding administrative and support staff, including the secondment of Occupational Therapists from Oxfordshire County Council to accelerate and increase the delivery of DFGs and to reduce waiting times for South and Vale residents.

- Removing the means test for DFG adaptions under £10,000 to accelerate delivery and reduce waiting time for residents.

- Introducing new countywide case-working software to improve the efficient delivery of DFGs.

1.5 STRATEGIC AIMS OF THE POLICY

This policy seeks to keep people safe and well and to promote better health and housing outcomes by providing grants and loans to achieve the following objectives:

- Supporting disabled residents to live independently, enabling and improving access and movement around their home.

- Reducing hospital admissions and enabling early hospital discharges.

- Reducing the need for domiciliary and residential care by allowing people with disabilities to live independently in their own homes.

- Reducing fuel poverty and the effects of living in cold homes, including excess winter deaths and illness.

- Providing advice, information and support to deliver adaptions that meet the requirements of disabled residents.

- Providing a transparent, accountable and flexible policy which improves openness and governance for the delivery of housing related grants and loans.

The success of this policy will be measured against key performance indicators designed to achieve the effective and efficient delivery of housing grants and loans.

1.6 TYPES OF HOUSING ASSISTANCE AVAILABLE

The councils offer a range of housing related grants and loans to improve the housing conditions of residents. These grants and loans are either statutory or discretionary.

The councils have a legal duty to provide statutory grants in accordance with the Housing Grants, Construction and Regeneration Act 1996 as amended by the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. The statutory grant under the legislation is the Disabled Facilities Grant.

Discretionary grants and loans may be offered by councils in line with their policies. The availability of these grants and loans may be dependent upon available funding.

The types of grants, loans and assistance available from the councils are listed below:

- **Statutory grants**

    - Disabled Facilities Grant

- **Discretionary grants and loans**

    - Adapted Homes Grant (AHG)
    - Discretionary Disabled Facilities Grant
    - Disabled Facilities Relocation Grant
    - Flexible Home Improvement Loan
    - Essential Housing Repair Grant
    - Empty Home Improvement Grant
    - Dementia Assistance Grant

- **Energy Efficiency and Repairs Grants**

    - Warm Home Grant
    - Fuel Poverty Grant

- Government/Energy Company Obligation (ECO) Grant Funding

- **Other assistance and services**

  - Handyperson services
  - Scooter Storage
  - Dry Hoarding
  - Recycling stairlifts

The councils provide advice and information on the different types and availability of grants, loans and housing assistance, including how to apply and the eligibility criteria; that is set out in this policy.

The council also provides information and signposting to other organisations, charities or agencies that may need to be contacted to progress an application or to apply for other types of assistance available. Enquiries can be made by contacting:

Private Sector Housing Team	Private Sector Housing Team
DFG Administration	DFG Administration
Vale of White Horse District Council	South Oxfordshire District Council
Abbey House, Abbey Close,	Abbey House, Abbey Close,
Abingdon, OX14 3JE	Abingdon, OX14 3JE
01235 422436	01235 422436
dfgvale@southandvale.gov.uk	dfgsouth@southandvale.gov.uk

In exceptional circumstances and on a case by case basis, the councils will consider an application for assistance that falls outside this policy, see section 7 for further information.

1.7 EQUALITY AND DIVERSITY

The councils are committed to equality of opportunity and anti-discriminatory practice in service provision and seek to promote social inclusion.

Applicants will not be discriminated against on the grounds of race, colour, nationality, ethnic or national origin, disability, age, sex, gender reassignment, sexual orientation, religion or belief, marriage and civil partnership, pregnancy and maternity.

The Housing Assistance, Disabled Adaptions and Grants policy conforms with relevant legislation and case law, best practice and guidance issued by the Ministry of Housing, Communities and Local Government (MHCLG) and other relevant bodies.

2. Disabled Facilities Grants (DFGs)

2.1 DISABLED FACILITIES GRANT

The Disabled Facilities Grant (DFG) is a statutory grant. Its purpose is to modify disabling environments to restore or enable independent living, privacy, confidence and dignity for individuals and their families.

Eligibility

DFGs are only available to pay for adaptations to a disabled person's main residence. It is open to homeowners, private tenants and people living in Registered Providers/Housing Association properties, subject to proof of ownership or the landlord's permission. A landlord may also apply on behalf of a tenant.

The disabled person must have lived, or be intending to live, in the property for at least five years, or for such a shorter period as their health and other relevant circumstances permit.

The councils are required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Councils aim to work collaboratively with Registered Providers to fund aids and adaptations.

The eligibility requirements, scope of works, and regulations relating to DFGs are prescribed by legislation. The council may not deviate from these requirements.

For more information visit: https://www.gov.uk/disabled-facilities-grants

Applicants' financial contribution

DFGs are means-tested which means an applicant's income and savings are assessed according to Government regulations. Depending upon their level of income, savings and capital, the applicant may have to pay a contribution towards the cost of the work. In these circumstances, the council may also provide information on alternative grants/loans that are not means tested.

The mandatory means test considers the income, capital and savings of the disabled person and their spouse or partner - collectively called the relevant person.

Where the application is for a disabled child, or a young person under the age of 19 at the date of application, the means test is not applied.

If the relevant person's resources are below the contribution threshold, or an applicant is in receipt of certain benefits for certain people on a low income or a

passported benefit[2], they will not normally need to contribute towards the cost of the works.

If an applicant is required to make a financial contribution to the cost of the works, this will be discussed with their caseworker.

For further information, please see: Housing Grants, Construction and Regeneration Act 1996.

Council Tax Reduction scheme

Council Tax Benefit was abolished on 31 March 2013 and replaced by a local scheme called the Council Tax Reduction Scheme (CTRS). The Council Tax Reduction Scheme however is not a benefit, it is a discount on a person's Council Tax.

For the purpose of this policy, DFG applicants qualifying for a CTRS discount will be considered as in receipt of a passported benefit and therefore not subject to the means test.

Maximum DFG entitlement

In accordance with the Housing Grants, Construction and Regeneration Act 1996, the mandatory maximum DFG that an applicant can be awarded (per application) is £30,000.

The councils recognise however that complex adaptations, for example building extensions, often cost in excess of £30,000.

As permitted by the RRO, the councils will therefore approve DFGs up to a maximum grant amount of £50,000.

The maximum DFG entitlement will be applicable to grants approved after the adoption of the policy and subject to available funding. The statutory element of DFG funding up to £30,000 will not be affected.

Grant Conditions

There are conditions which apply to a Disabled Facility Grant and these are set in accordance with the Housing Grants, Construction and Regeneration Act 1996. More information is available here: *Housing Grants, Construction and Regeneration Act 1996.*

A copy of the grant conditions can be requested upon approval of the DFG.

[2] Passported benefits are: income-based Job Seekers Allowance, income-based Employment Support Allowance, Income Support, Pension Credit, Housing Benefit, Universal Credit and Working/Child Tax Credits for households with an annual income below £15,050. For the purposes of this policy, Council Tax Reduction is considered to be a passported benefit.

3. DFG Administration and Management

3.1 INITIAL ENQUIRIES

A person wanting to apply for a DFG is advised to contact Oxfordshire County Council to discuss their requirements with an Occupational Therapist (OT). The OT will confirm their eligibility for a grant and arrange an assessment of their needs.

For more information on the equipment, aids and adaption services provided by Oxfordshire County Council, visit: oxfordshire.gov.uk- adaptations to homes

3.2 ASSESSMENT OF NEEDS

An OT will visit the applicant at their home and complete an assessment of their adaptation requirements that will consider their disabilities, the impact upon their daily activities and their housing environment.

Following the assessment, the OT will discuss the options for meeting the identified needs with the applicant. This may include advice about equipment that may provide a solution without the need for alterations to the property. If the OT decides that an adaptation is 'necessary and appropriate' to meet the applicant's needs, they will refer their recommendations to the council. Only works deemed to be necessary and appropriate can be funded by a DFG.

For further information on requesting an OT assessment:
https://www.oxfordshire.gov.uk/residents/social-and-health-care/adult-social-care/adult-social-care-assessments/home-assessment

If an applicant's needs change in the future and additional disabled adaptations may be required as a result they can request another assessment of their needs by an OT.

3.3 PROCESSING OF DFG APPLICATIONS

On receipt of a recommendation from an Occupational Therapist,
South and Vale Home Improvement Agency, (HIA see section 3.6), on behalf of the council, or Soha will contact the applicant. Soha are responsible for facilitating adaptations for their tenants.

They will complete a grant application form with the applicant including an assessment of any financial contribution. The applicant will be asked to provide proof that they are the owner or tenant of the property.

If the council or HIA considers that the recommended adaptations are not 'reasonable and practicable' the council may refuse the grant. In these circumstances the applicant has the option to self-fund the works.

A complete and valid application must be received and approved by the council before works can commence.

The councils, in partnership with Oxfordshire County Council, Cherwell District Council and West Oxfordshire District Council, have published the “Oxfordshire Grant aided Home Adaptation” booklet. The booklet provides further information on applying for grants.

To view the booklet online, visit: Home Adaptations leaflet

3.4 ADAPTATIONS THAT ARE ELIGIBLE FOR DFGs

In accordance with the Housing Grants, Construction and Regeneration Act 1996, an application may be approved for the following purposes:

a) facilitating access by the disabled occupant. These include works to remove or help overcome any difficulties which prevent the disabled person from moving freely into and around the dwelling and enjoying the use of the dwelling and the facilities within it.

b) facilitating access to and from the dwelling or the building in which the dwelling is situated;

c) facilitating access to a room used or usable as the principal family room;

d) facilitating access to a room used or usable for sleeping, or alternatively providing such a room for the disabled occupant;

e) facilitating access to a room in which there is a lavatory, a bath or shower, a wash hand basin or providing a room in which there is such facilities;

f) facilities for the preparation and cooking of food;

g) facilitating access to and from the garden and making access safe; and

h) making a dwelling* or building safe for the disabled occupant:

**Dwelling means an existing building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden and outhouses associated with it.*

An application may also be approved for adaptations to make a building safe for the disabled person. This may be the provision of lighting where safety is an issue or for adaptations designed to minimise the risk of danger where a person has behavioural problems that causes them to act in a boisterous or violent manner damaging the house, themselves or potentially other people. This may be resolved through the installation of guards or cladding of exposed surfaces designed to prevent injury to themselves.

3.5 PRIORITISATION OF DFG APPLICATIONS

At times of heavy demand, the councils may need to prioritise workloads and if necessary, operate a waiting list.

The OT awards a priority level to each application.

The priority bands are:
- Urgent
- High
- Medium
- Low

Applications will be assessed according to their priority followed by the date the referral was received.

3.6 FACILITATION OF DFG WORKS

South and Vale Home Improvement Agency (HIA)

The councils have a contract with Oxford City Council to provide the council's home improvement agency service (South and Vale Home Improvement Agency). South and Vale HIA arrange repairs and facilitate adaptations to properties to help older and disabled people remain active, safe and independent in their homes.

The HIA services include:

- Assist with the funding processes
- Facilitate with repairs, improvements or adaptations to properties
- Provision of technical expertise for building work
- Engagement of preferred contractors and work site inspections.
- Providing confidential advice, support and assistance to customers
- Assist applicants to maximise their income through application for benefits
- Providing information on housing and other support services
- Provide information on ways of paying for repair or improvement work
- Handyperson services

A fee is charged for the processing and facilitating of DFGs. This fee is currently set at 15% for works costing up to £30,000, 7.5% for works between £30,000 and £50,000 and 3% for works above £50,000 and is included within the grant funding total.

SOHA (Registered Provider)
SOHA (Registered Provider) process and facilitate DFGs on behalf of their tenants. They also provide repairs and other forms of housing assistance to enable their tenants to remain active, safe and independent.

3.7 TENDERING FOR DFGs

When procuring DFG works on behalf of the client, the relevant organisation[3] will request quotes from contractors to undertake the work. A minimum of two quotes are normally required unless a specialist contractor arrangement is in place, or a schedule of rates or framework agreement exists. One quote will be required for urgent DFG adaptions, adaptions for applicants with life-limiting conditions, specialist works, or emergency heating repairs.

Following submission of quotes from the contractors, the councils will award the work to the most economically advantageous contractor provided they meet all of the criteria set out in the information.

The councils will normally choose the lowest quotation that meets the specification of the works, however, at the council's discretion, the applicant may be permitted to choose a higher value quote provided they are willing to pay the difference. For example, a client may decide they would like a higher specification bathroom suite or appliances. In this example, the council will fund the cost of the lowest quote and the client will pay the balance.

To ensure value for money, the councils Home Improvements Agency will estimate the cost of a job using a schedule of works as a benchmark for comparing the value of tenders.

The assisted works must be completed within 12 months of approval, unless the delay was caused by the Council or an extension due to exceptional circumstances is agreed upon. Requests for extensions will be reviewed on a case-by-case basis.

3.8 RESPONSIBILITY FOR QUALITY OF WORKS, SERVICING AND MAINTENANCE

All DFG works facilitated, designed, built or installed by the Home Improvement Agency (HIA), or their appointed contractor(s) sub-contractor(s) are subject to the terms, conditions and guarantees issued by the HIA and the contractor to the applicant and are not the responsibility of the council.

The HIA will ask the applicant to sign a works contract with the contractor prior to the commencement of the works*.

The works contract is an agreement between the applicant (client) and the contractor that states the relevant terms and conditions, defects liability period and procedures to address any issues relating to the works undertaken. The HIA acts as the contract administrator.

A 5-year warranty is included in the purchase cost of all lifts and wash/dry toilets.

It is the responsibility of the applicant (or their social landlord) to maintain and service adaptations. The councils do not have a duty to fund ongoing repairs or

[3] *Home Improvement Agency, Housing Association or applicant's surveyor*

maintenance of adaptions once they are complete, but in some circumstances the councils may be able to help (see section 4.5).

**Unless the applicant has opted to self-manage the works.*

3.9 SELF- MANAGED DISABLED FACILITIES GRANTS

The councils are aware that some clients would like to self-manage DFG works and not utilise the services of the councils' Home Improvement Agency.

In these circumstances, the HIA will initially visit the applicant to complete the application form and complete a financial assessment. A set fee will be charged by the HIA for this process that will be included in the grant.

The client will be provided information on the 'next steps' including arranging surveyor/architect drawings, Building Control approval, planning permission and quotes from contractors.

This information must be submitted to the council and the grant approved before the works can commence at the property.

An administration fee for self-managed DFG cases will apply to all approved grant on adoption of this policy.

3.10 DFG REPAYMENT CONDITIONS

If an applicant is the owner of a property and receives a DFG greater than £10,000, a condition of the grant is that the applicant may be required to repay a proportion of the grant if the property is sold within ten years.

In these cases, the council will register a Local Land Charge against the property. The charge will remain against the property for ten years on completion of the grant works. The applicant will be required to sign an acknowledgement of the proposed charge on approval of the grant.

The applicable charge is set out in the table below:

Grant	Charge
Up to £9,999	No Charge
£10,000 to £14,999	£5,000
£15,000 to £60,000	£10,000

The decision whether to recover a proportion of DFG from an owner occupier will be determined on case-by-case basis and will consider the following:

- The extent to which the grant recipient, spouse or family would suffer financial hardship.

- Whether disposal of the premises is to enable the grant recipient to take up employment, or to change location of his employment.

- Whether disposal of the premises is made for reasons connected with the physical, mental health or well-being of the grant recipient or of a disabled occupant of the premises.

- Whether the disposal is made to enable the grant recipient to live with, or near, any person who is disabled or infirm or in need of care, which the grant recipient is intending to provide, or who is intending to provide care of which the grant recipient needs, by reason of disability or infirmity

The Housing Needs Manager will have discretion not to recover any monies owed if they are less than the administration costs associated with recovery. The councils will also seek recovery of a grant where it has reason to believe the recipient has abused the DFG system.

3.11 PRIVATE OCCUPATIONAL THERAPISTS

The councils allow applicants the option of employing a private Occupational Therapist (OT) to undertake the assessment of needs and develop recommendations for a DFG. The client will be responsible for the cost of employing a private OT.[4]

The assessment of needs and recommendations made by the privately funded OT will be required to be sent to the Oxfordshire County Councils Adult Social Care or Children's OT service to be approved by a County Councils Occupational Therapist or a Trusted Assessor.

If the private OT requires advice from the Adult Social Care Team or Children's OT service, they should liaise with the relevant teams directly.

[4] *No funding for a private OT is available from the District councils or the NHS*

4. Discretionary Grants and Loans

4.1 DISCRETIONARY GRANTS AND LOANS

In addition to the council's statutory obligation to administer DFGs, the councils offer discretionary housing-related grants and loans for the benefit of residents.

All discretionary grants, loans and assistance provided by the councils will be subject to availability of funding. The funding may be withdrawn with immediate effect for grants that have not been formally approved.

In the event discretionary funding is withdrawn, advice will be given to applicants with regards to other types of grants that may be available.

Discretionary grants may be offered in the following circumstances:

- where there is no alternative funding stream available,

- to persons who are unable to fund the necessary work themselves when means tested criteria are applicable

- where the work is essential and mitigates category one or two hazards under the Housing Health and Safety Rating System, including mobile homes

- where funding allows such discretionary grants to be approved.

4.2 DISCRETIONARY DISABLED FACILITIES GRANT

The councils will consider applications for a discretionary DFG (DDFG) in exceptional circumstances and on a case-by-case basis. These grants will be subject to the client having a "nil contribution" from the statutory DFG test of resources and will be subject of a maximum of £10,000 per application. Children's applications will not be subject to a test of resources.

A DDFG provides additional grant above the DFG maximum threshold of £50,000 in exceptional cases where adaptation works exceed the £50,000 DFG threshold.

Eligibility

Discretionary Disabled Facility Grants are available to homeowners and people living in rented properties. Applicants must also be eligible for a DFG and have proposed adaption schemes or works above the maximum DFG threshold. The DDFG application must be supported by an Occupational Therapist.

Conditions of the grant

Applications for a DDFG will need the approval by the Head of Housing and Environment in accordance with their Delegated Authority.

When determining applications for a DDFG, the councils will consider any funding agreed with Oxfordshire County Council, plus the ability of the applicant to self-fund the additional costs. DDFGs are subject to the availability of grant funds. DDFGs can only be used to fund works deemed to be necessary and appropriate and reasonable and practicable and cannot be used to put towards the cost of additional private works or upgrades to specifications.

DDFGs are subject to the availability of funds. Where funding is withdrawn statutory DFG funding will continue to be available.

4.3 DISABLED FACILITY RELOCATION GRANT

This discretionary grant provides help with relocation costs where a DFG applicant has an option to move to more suitable accommodation rather than adapt their current home, or when their current accommodation cannot be adapted.

The grant may also be used to fund the cost of adaptations at the new property when necessary.

Eligibility

Disabled Facility Relocation Grants (DFRGs) are available to both homeowners and households in rented properties. Applicants must also be eligible for a DFG.

Conditions of the grant

Applicants must complete a mandatory means test which will assess the income and capital of the disabled person and their spouse or partner -collectively called the relevant person. Where the application is for a disabled child or young person under the age of nineteen the means test is not applied.

The maximum grant available is 40 per cent of the approved Disabled Facilities Grant required at the existing property.

The awarding of a DFRG will reduce or remove the building cost that would have been incurred at the existing property.

4.24 ADAPTED HOMES GRANT

The Adapted Homes Grant (AHG) applies the same eligibility criteria as Disabled Facilities Grants with some exceptions detailed below.

AHGs speed up the delivery of adaptations by removing the requirement for a financial assessment for grants below £10,000.

AHGs do not apply a financial assessment in the following circumstances:

- Adaptations where the total cost of the approved grant does not exceed £10,000[5]

- Adaptations above £10,000 at the discretion of the council and in consultation with health and/or social care professionals, for example in cases where urgent hospital discharge is necessary.

Eligibility

Applicants who are eligible for a DFG will be eligible for an Adapted Homes Grant subject to the £10,000 threshold.

An applicant will also be eligible for an AHG if they are registered disabled or are registerable as disabled, - or they are applying on behalf of someone who is either registered or registerable as disabled.[6]

Conditions of the Grant

- Only one application per person, received per year will be considered.

- If additional works are required after approval of the grant that would increase the amended approval cost above £10,000, the council will apply a retrospective means test.

- The fast-tracking of DFG's is subject to the prioritisation of other applicants and budget availability.

4.5 ESSENTIAL HOUSING REPAIR GRANT

Essential Housing Repair Grant (ERG) are small grants available to improve the warmth, comfort, condition, safety or security of homes.

Grants can be used for:

- Minor repairs and improvements to assist someone to stay in their own home
- Significant works to repair the property to a safe and weatherproof condition
- Energy measures, except where an alternative grant is available

[5] Including Home Improvement Agency fees
[6] Registerable: the person is eligible under the definition of disabled as defined under section 6(1) of the Equality Act.

The ERG may also be used to provide financial assistance to qualifying owners of mobile homes or canal boats to cover essential repairs or necessary energy efficiency measures.

Eligibility

Applicants must be owner occupiers with three-years residency and are in receipt of either a passporting benefit (including Council Tax Reduction), or have no financial contribution following a DFG means test. The proposed works are not covered under any insurance claim.

Conditions of the grant

The maximum ERG that can be awarded is £10,000.

If applicants are eligible for a Flexible Home Improvement Loan (see section 4.6 below) this option must be used to complete the works. In exceptional circumstances however, an ERG can be awarded instead of a FHIL subject to approval by the Private Sector Housing Team Leader.

No more than two grants can be awarded in any three-year period up to a maximum of £10,000, and not normally less than 12 months apart.

Grants are not available where the owner is able to claim for the works under their insurance policy, or where an insurance claim has been refused due to the actions of the claimant. Grants for energy measures will only be awarded if the applicant is not eligible for any other energy scheme offered or available at the time of application.

Grants are subject to the availability of funding.

4.6 FLEXIBLE HOME IMPROVEMENT LOAN

The Flexible Home Improvement Loan (FHIL) is a loan available to homeowners aged 60 or above, to improve the warmth, comfort, condition, safety or security of their homes.

For more information please visit: Flexible Homes Improvement Loans Limited.

Eligibility

Owner occupiers who are aged 60 or above. In the case of joint owners, each must be at least 60 years of age.

Loans are considered for works that will make the home safer, warmer, healthier or more comfortable for the occupants. Examples of work that may be acceptable include:

- Essential repairs and maintenance

- Renewable energy generation technology such as solar panels and heat pumps etc.
- Central heating or improvements to heating and hot water systems
- Insulation and energy saving measures
- Replacement doors and windows
- Roof and structural repairs
- Replacement bathroom suites
- Installation of level-access showers
- Plumbing and drainage repairs
- Rewiring
- Replacement kitchens
- Burglar alarms and home security
- Replacement guttering, soffits and cladding
- Works associated with eradicating dampness, wet rot, dry rot and woodworm
- Installation of stairlifts or other adaptations

Conditions of the loan

Loan applications are administered by the councils who are legally responsible for verifying the applicant's identity and age.

The loan is secured by the councils through a charge against the property
The loans are disbursed, managed and recovered by a third party.
The loans are flexible and during the term of the loan the applicant can choose to make regular monthly payments, occasional payments or no payments at all. Applicants may also vary the arrangement at any time.

The loan, plus any outstanding interest, must be repaid if the home is sold, or if the owners cease to occupy it. The loan can also be paid off at any time without penalty.

Interest will be charged at a low rate linked to the Bank of England rate. The applicant's account will also be debited with a small annual charge to cover the cost of loan administration and statements.

There is fee for loan documentation and registration of the legal charge. The fee will be added to the loan. In certain circumstances the councils may need to obtain a valuation of the property to confirm the equity is sufficient to cover the loan. This is unlikely to be needed in the majority of cases.

Applicants can decide to engage a solicitor to act for them, and any fees incurred may be added to the loan. When the loan is repaid there is a flat fee for cancellation of our registered charge on the property.

4.7 EMPTY HOME IMPROVEMENT GRANT

The Empty Homes Improvement Grant is a discretionary grant for homeowners who are bring long-term empty properties back into use.

The grant covers repairs and renovations needed to return the property to a lettable standard.

Eligibility

Owners of residential properties that have been empty for over 2 years and are classed as uninhabitable for council tax purposes.

How to apply

Please contact the Council's in-house private lettings team, White Horse Lettings on whitehorselettings@southandvale.gov.uk for an application and further information on the grant.

Conditions of the grant

On completion of the works, the property must meet the Decent Homes Standard and have an EPC rating of C or above.

The property must be let via White Horse Lettings at an affordable rent.

Only one grant is permissible per property or applicant.

The grant is limited to 75% of the works costs and a maximum of £20,000.

4.8 DEMENTIA ASSISTANCE GRANT

The discretionary Dementia Assistance Grant helps persons living with dementia to make changes to their homes that support them to continue to live there safely and for longer. The maximum value of the grant is £2,500.

The grant can cover minor adaptations within the home such as:

- Replacing floor coverings that cause confusion or safety issues
- Replacing tiling or bathroom fittings to improve visual perception
- Changing cupboards to glass fronted doors, to enable recognition of where items are in the kitchen
- Changing lighting schemes to improve visibility around the home
- Installing noise reduction measures
- Ensuring gardens and paths are level and free from hazards.

The works can be facilitated by the council's Home Improvement Agency or an alternative contractor. The grant excludes contributions towards care packages or Assistive Technology already funded by Adult Social Care Teams.

The Dementia Assistance Grant will only be available whilst funds permit as it is a discretionary grant.

Eligibility

Any person with a medical diagnosis of dementia who is an owner-occupier, private tenant or a Housing Association tenant. The grant is not subject to a financial assessment. We will however require a letter confirming the diagnosis from a GP, qualified medical professional or specialist.

The works must be reasonable and practical and relate to the applicant's dementia needs. Only one application per applicant will be considered per year.

How to apply

The council can receive referrals from Adult Social Care, hospital teams or the voluntary and community sector. Referrals can be made by email to the Private Sector Housing Team, providing details of the applicant and the works required. Referrals will be accepted by family members.

Works may only be carried out in accordance with council procedures. Grants must be approved before works are commenced and grants will only be paid on successful completion of the works.

4.9 SAFE AND SECURE GRANT

The Safe and Secure Grant is designed to enable homeowners and tenants* to quickly access financial assistance to carry out a wide range of minor adaptations and small repairs to reduce risks and accidents around the home, assist with hospital discharge or prevent hospital admission.

At the council's discretion, a grant will be considered for the reasonable cost of the work necessary to:

- Carry out minor works to enable independent living
- Works to prevent falls in and around the home
- Reduce hazards or risks that are likely to cause serious harm or injury
- Works to enable hospital discharge or prevent hospital admission.

Examples of other eligible works may include:

- Small adaptations to support those with dementia
- Keysafe installation (standard charge applies)
- Stand-alone Assistive Technology devices (not supplied by Health or Social Care)

- Repairs or modifications to stairs, floors and steps
- Adaptations to enable independence and safety

The maximum grant available is £2,000. The grant may include the cost of the eligible works plus an agency fee which is charged at the current rate. (a minimum £150 agency fee + VAT applies).

A maximum of two applications per financial year may be awarded.

This is a discretionary grant and therefore such assistance only remains available while funds permit. Funding may be withdrawn with immediate effect for grants yet to be approved.

Eligibility

A person is eligible to apply for a Safe and Secure Grant if they are over 18 years old, live in South Oxfordshire or Vale of White Horse districts and the applicant must meet the following criteria:

- Registered as disabled (or able to be registered); or are over 60 years of age.
- Own their own home as a freeholder, or a leaseholder with at least five years remaining on the leasehold; or are a tenant*; or have a license to occupy a park home on a licensed site.

*This grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.

How to apply

An application for the grant must be received from a health professional or an employee of the Home Improvement Agency.

Conditions of the grant

For simple works carried out by the HIA handyperson, no quote is required. The HIA handyperson will complete the works on-site with the customer.

For most other Safe & Secure jobs no quote is required. The work will be undertaken or arranged by the HIA contractor, to expedite the work.

For all other specialist works one quotation from an HIA contractor shall be submitted for the cost of the eligible approved works. No specialist works shall be carried out without formal grant approval.

The grant will only be paid upon the successful completion of the works to the satisfaction of the HIA and the council upon receipt of suitable invoice(s).

5. Energy Saving and Repair Grants

5.1 FUEL POVERTY GRANT

Fuel poverty is caused by high energy costs, low household income and poor energy efficiency. Improving energy efficiency is an effective, long-term solution to fuel poverty and helps protect occupiers from future energy price rises.

The council supports a Fuel Poverty Grant scheme, administered by the National Energy Foundation (NEF), to provide grants of up to £1,000 for essential energy saving repairs and improvements to homes with a specific focus upon energy efficiency and energy saving measures.

Fuel Poverty Grants are subject to available funding.

Eligibility

Grants are available to homeowners and private tenants who:

- receive certain qualifying benefits (including Council Tax Reduction) or;
- are in fuel poverty (calculated using the Centre for Sustainable Energy (CSE) Fuel Poverty Calculator) or;
- meet the current Energy Company Obligation (ECO) criteria or;
- meet the criteria in the councils current ECO Flexible Eligibility Statements of Intent (published on the council's websites).

For more information please visit:

South: southoxon.gov.uk energy saving grants

Vale: whitehorsedc.gov.uk energy saving grants

How to apply

To make an application to the councils' fuel poverty grant or to find what schemes are currently available from the Government and/or energy companies, resident should contact the Better Housing Better Health helpline.

The Better Housing Better Health helpline offers impartial and expert advice on all issues surrounding fuel poverty and energy saving.

Better Housing Better Health can be contacted on 0800 107 0044, by emailing bhbh@net.org.uk, or by visiting their website. www.bhbh.org.uk

5.2 WARM HOME GRANT

The Warm Homes Grant is a discretionary grant that may be available to 'top up' the Fuel Poverty Grant (see section 5.1). The councils may provide a discretionary Warm Homes Grant of up to £1,000.

The grant is available to homeowners and private tenants who meet the eligibility requirements of the Fuel Poverty Grant, but where the costs of energy efficiency, energy saving measures or essential energy saving repairs exceeds the Fuel Poverty Grant maximum.

The Warm Home Grant is subject to available funding and cannot exceed £2,000. Only one application is permissible per year.

Eligibility

Grants are available to homeowners and private tenants who:

- receive certain qualifying benefits (including Council Tax Reduction) or;
- are in fuel poverty (calculated using the Centre for Sustainable Energy (CSE) Fuel Poverty Calculator) or;
- meet the current Energy Company Obligation (ECO) criteria or;
- meet the criteria in the councils current ECO Flexible Eligibility Statements of Intent (published on the council's websites).

How to apply

Where an applicant is awarded a Fuel Poverty Grant, and the cost of the works exceeds £1000, the National Energy Foundation (NEF) will apply to the council for the Warm Homes Grant on behalf of the applicant.

The Warm Homes Grant is subject to approval by the council.

5.3 GOVERNMENT/ENERGY COMPANY GRANT FUNDING

There are often Government and/or energy company grant schemes available to eligible residents to help towards the cost of energy saving improvements to their homes.

The councils work proactively with Government and energy companies to support these initiatives for the benefit of our residents.

These funding sources fall outside of this policy, however the policy can be used to support these schemes. The councils will therefore, where possible, utilise funding available through this policy to reduce the customer contribution towards these schemes.

For further information on currently available schemes, contact Better Housing Better Health on 0800 107 0044, by emailing bhbh@nef.org.uk, or by visiting their website. www.bhbh.org.uk

6. Other Services

6.1 HANDYPERSON SERVICES

South and Vale Home Improvement Agency provides a chargeable Handyperson Service for a wide range of jobs which can include:

- Doors/Windows, repairs and adjustments
- Minor joinery work
- Minor plumbing work
- Minor electrical work e.g. wiring plugs and changing lightbulbs
- Installation of aids e.g. grab rails
- Installations of adaptations e.g. ramps
- Fitting locks and security chains
- Fitting smoke alarms & sensors
- Draught proofing
- Gates/Fencing/Wall repairs
- Fitting key safes (never get locked out again)
- Flat pack furniture assembly

This list is not exhaustive but generally work covered by this scheme includes small jobs around the home that can no longer be managed or undertaken by the applicant. Often these jobs can prevent accidents or falls in the home and are aimed at helping people maintain their independence and improve their safety and quality of life.

Who can use the scheme?

- Residents of South Oxfordshire & Vale of White Horse District Councils who are vulnerable older persons (over 60 years of age).

- Priority will be given to those households and individuals who are disabled or in receipt of income support or other means tested benefits (including Council Tax Reduction).

Accessing the service

The service is directly provided by South and Vale Home Improvement Agency who may be contacted on 0300 373 65663.

Handyperson Charges

The service cost to the customer are based upon an hourly charge (currently £20 per hour) plus the cost of materials. The customer is not charged for the travel time to and from the property incurred by the handyman. at the start/end of the job. The handyperson will (if required) collect materials and equipment as required while at the property. A quote will be provided before any work takes place.

6.2 MOBILITY SCOOTER STORAGE

Over recent years there has been an increase in the use of motorised mobility scooters to assist people to live independently in the community. The scooters enable users to access key services and to stay in touch with family and friends. In most instances mobility scooters can be stored safely and securely inside a client's property and as a result we will recommend this as the first option for all enquiries.

However, where there is insufficient space to store the mobility scooter and this poses a health and safety risk, we will assess Adult Social Care OT referrals that identify the need for scooter storage. Financial assistance may be available towards the cost of installation, subject to a financial assessment.

We will accept referrals submitted in accordance with Adult Social Care OT guidelines for Scooter Storage as well as on a case-by-case basis.

6.3 DRY HOARDING

Hoarding is a complex, often long-term mental health disorder and usually consists of excessive clutter, difficulty in getting rid of items when they are no longer useful or needed and/or excessive buying/other acquiring and difficulty organising possessions.

Hoarding becomes a concern when people collect and keep things to the point where it encroaches significantly on their living space, which cannot be properly used, and where it presents health and safety risks, as well as causes stress and impacts on day to day living.

Where an individual has been in the care of the Adult Social Care Team, Social Services or NHS and wishes to return to their home, a referral can be made to the council for assistance.

Financial assistance is available to engage contractors to remove health and safety risks and to facilitate cleaning to enable the person to be discharged and to return to their property.

Where the property is hoarded and is Filthy and/or Verminous, such cases will be referred to the Council Environmental Protection Team for investigation in accordance with the Public Health Act 1936.

6.4 RECYCLING OF STAIRLIFTS

Where possible, the councils will recycle stairlifts through a stairlift recycling scheme. This scheme is offered in partnership with Stannah and recycling will only be available on Stannah products.

The Stannah recycling scheme will enable the councils to utilise previously installed stairlifts which may no longer be of use. These will be re-installed into another

client’s property where an OT assessments identifies the need for such assistive equipment.

The recycled stairlifts are subjected to a full safety and equipment fault check and once installed are provided with a standard warranty.

Please visit: ageukmobility.co.uk/stairlift-advice for further information on recycling stairlifts.

7. Applications outside of this policy

7.1 EXCEPTIONS TO THE POLICY

The councils recognise that the Housing Assistance Grants and Loans Policy should be sufficiently flexible to consider exceptional circumstances.

The councils will consider applications for assistance that are not specifically covered by this policy.

For example, an applicant who is waiting for a formal diagnosis of dementia who requires an urgent adaptation may receive a Dementia Assistance Grant when the condition is considered evident by medical professionals.

Exceptional circumstances are unavoidable and unforeseen situations where additional discretionary payments will have a substantial positive impact upon the grant recipient. The circumstances may include a DFG payment above the normal discretionary limit, subject to the council accepting that the adaptations are reasonable and proportionate, provide value for money, and there is no reasonable alternative housing solution. All exceptional payments are discretionary and subject to the availability of budget funding.

Exceptional applications for assistance will be considered on a case-by-case basis by the Private Sector Housing team and authorised by the Housing Needs Manager.

Requests should be submitted in writing to

Private Sector Housing Team Leader
South Oxfordshire & Vale of White Horse District Councils
Abbey House, Abbey Close
Abingdon
OX14 3JE

Alternatively, South and Vale Home Improvement Agency can also be contacted for an initial discussion of housing improvements outside of this policy.

South and Vale Home Improvement Agency
Address: Unit C14 Bizspace
Southmead Industrial Park
Hawksworth
Didcot
OX11 7PH
Telephone: 0300 373 5663
Email: hia-sv@oxford.gov.uk
Webpage: https://www.oxford.gov.uk/home-improvement-agency-south-vale

The councils will make the final decision whether an application is accepted outside of this policy.

8. Policy Implementation and Review

8.1 POLICY IMPLEMENTATION

This policy shall remain in place until such time a revised policy is adopted.

Advice leaflets and marketing information will be updated to reflect this policy. The councils will promote the new policy and raise awareness of the grants and loans available with the aim of increasing uptake in the districts.

8.2 UPDATE AND REVIEW

This policy will be reviewed annually and in line with DFG budget allocations.

An in-year review may be necessary to reflect changes to Government policy; the councils' corporate policies or the availability of funding.

The Head of Service for Housing and Environment has delegated authority to make minor amendments to this policy.

8.3 COMPLAINTS

The councils aim to provide a high standard of service to all recipients of housing assistance grants and loans.

For disabled adaption works, the client will have a contract with the on-site contractor. The client should therefore raise any issues concerning the contracted works directly with the contractor in the first instance.

If the client is dissatisfied with the contractor's response, or the issue relates to the overall facilitation of the works, the client can complain to the Home Improvement Agency. Soha tenants should contact Soha directly.

Complaints to South and Vale Home Improvement Agency should be directed as follows:

Address: Unit C14 Bizspace
Southmead Industrial Park
Hawksworth
Didcot
OX11 7PH
Telephone: 0300 373 5663
Email: hia-sv@oxford.gov.uk
Webpage: https://www.oxford.gov.uk/home-improvement-agency-south-vale

If the client is dissatisfied with the response of the Home Improvement Agency, or the matter relates to grants and loans other than Disabled Facilities Grants, the client should contact the councils Private Sector Housing team.

The Private Sector Housing Team will endeavour to resolve any issues concerning grants or loans with customers at the earliest opportunity and can be contacted as below:

Private Sector Housing Team Leader
South Oxfordshire and Vale of White Horse District Councils
Abbey House, Abbey Close
Abingdon
OX14 3JE
PSH@southndvale.gov.uk

A customer who remains dissatisfied with the service after following the complaints procedure set out above, will have recourse to the councils' formal complaints process as detailed on the council's websites.