



Ribble Valley  
Borough Council

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# **LOCAL HOUSING ASSISTANCE POLICY**

**Housing Grants, Construction and Regeneration Act 1996**

**The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002**

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## Policy administration

### Policy ownership

For any queries about this policy, please contact the plan owner.

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This policy is maintained and published on behalf of Ribble Valley Borough Council. A copy of this policy will be published on the Council Intranet and will be reviewed and updated as stated below.

### Version control and review date

Version	Date	Reason for Publication	Approved by Committee / Date	Review Date
V1	June 2024	Review of the policy	Health & Housing Committee 06/06/24	June 2025
V1.1				

This policy will be reviewed, as a minimum, on an annual basis. However, consideration should be given to reviewing the policy should there be any changes in legislation or guidance. The policy/procedure owner will ensure the document is reviewed as stated.

### Equality implications

	Action	Yes / No
	An Equality Impact Assessment (EIA) has been completed	
<b>EIA Hyperlink</b>		

### Supporting documents or legislation relating to this policy

Please include any supporting documents / legislation
1. Housing Grants, Construction and Regeneration Act 1996
2. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

## 1. Introduction

Disabled Facilities Grants (DFG) are capital grants that are available to people of all ages and in all housing tenures (i.e. whether renting privately, from a social landlord or council, or owner-occupiers) to contribute to the cost of adaptation. The DFG is one of a range of housing support measures that a local authority can use to help enable people to live independently and safely at home and in their communities.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) provides general powers for local housing authorities to provide assistance for housing renewal, including home adaptations. The powers can only be used in accordance with a published Housing Assistance Policy.

By publishing a Housing Assistance Policy under the RRO, housing authorities can use government funding for the DFG more flexibly.

This funding is primarily for the provision of home adaptations to help people to live independently, so it is important for any local Housing Assistance Policy to clearly set out what additional adaptations assistance is to be provided. In January 2018 Ribble Valley Council adopted its Discretionary Disabled Facilities Grant Policy which set out how it intends to use its discretion to develop schemes having regard to the needs of the Borough, the availability of funding, and the Council's priorities.

This Discretionary Disabled Facilities Grant Policy forms part of the Council's overarching Housing Strategy and has proved to be successful in supporting the householder to maintain independent living. The Discretionary Disabled Facilities Grant Policy has been renamed Housing Assistance Policy covering all grants offered via the Better Care Fund.

## 2. Aims and Priorities

Improving the housing conditions across the Borough will support improvements in health and well-being as well as having a positive impact on the quality of local neighbourhoods, particularly for those residents who are vulnerable and cannot access their homes and gardens due to their disability.

This policy sets out in greater detail our offer to disabled occupants and their families. It also details to local Councillors, local residents and our stakeholders how we will work to maintain and improve the provision of adapted property across the borough.

Appendix 1 details the assistance schemes that the Council intends to offer during the life of this policy and sets out specific eligibility criteria relating to each scheme.

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

### **3. Mandatory Disabled Facilities Grants**

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

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

The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to ensure everyone has the same opportunity to have their home adapted.

In some cases, the use of Disabled Facilities Grants can assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

There is currently a maximum grant paid of £30,000 in relation to Mandatory Disabled Facility grants. Owner-occupiers, landlords and tenants can apply for a DFG. The DFG must be for a disabled person and is means-tested which means that income and savings are assessed according to rules set out in government regulations. This means the disabled person may have to pay something towards the cost of the work. An applicant with a child or young person that has a disability will not be means-tested.

A 10% administration fee will be charged for the technical support and administration of the grant.

Any grant over £5,000 will be registered as a land charge, if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council require repayment. The maximum charge to be repaid is £10,000.

#### **4. Discretionary Top-up Grant**

The Council have agreed to use discretionary powers to provide in eligible cases a top-up award in addition to the £30,000 mandatory grant. In more complex cases the work required often goes over the mandatory grant award maximum. This top-up of a maximum of £25,000 is linked to the mandatory DFG application and will only be considered in cases where additional funding is required to provide all the required work identified by the Occupational Therapist (OT).

A 10% administration fee will be applied to the discretionary grant.

The additional £25,000 can only be accessed where the full £30,000 of mandatory grant has been utilised.

The discretionary element will be registered as a land charge if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council require full repayment.

The availability of the top-up grant is at the discretion of the Council and subject to availability of funding.

#### **5. Ribble Valley Adaptation Grant**

For adaptations recommended by the Occupational Therapist but where the applicant is not eligible for the mandatory disabled facilities grant funding the Council offers a Ribble Valley Adaptation Grant (RVA).

This grant is up to a maximum of £10,000 and the 10% administration fee will be applied to the RVA.

An RVA will be registered as a land charge and, in the event the property is sold within a 10-year period, the Council require full repayment.

The availability of the Ribble Valley Adaptation Grant is at the discretion of the Council and is subject to the availability of funding.

## 6. Home Safety and Energy Efficiency

During the home visit, following the Occupational Therapist referral, the RVBC Housing Officer will consider whether the property would benefit from a healthy home assessment. This assessment will be offered to the homeowner/ tenant when appropriate. This will be carried out by the Home Improvement Agency (or another suitable agency).

A maximum grant of £4,000 per property is available for measures identified via the assessment for example:

**Energy efficiency measures-** simple energy efficiency measures, such as boiler repairs, boiler servicing, insulation measures. Energy efficiency measures are only available to owner occupiers.

**Home safety measures-** Simple home safety measures which could reduce the risk of falls or accidents in the home, such as removal of tripping hazards, smoke detectors or carbon monoxide monitors.

This is not means tested and only available to households assessed as requiring adaptations to the home.

The 10% administration fee will be applied to this grant.

## 7. Neurological Disorder Assistance Scheme

These grants are available to anyone who has been diagnosed with dementia/ any neurological disorder and is still living in their own home within the Ribble Valley. This can be as an owner occupier or tenant.

Referrals can be made from a range of agencies including Age Concern, GPs, early intervention dementia service, integrated neighbourhood team, Cross Roads Care, social prescribing workers, occupational therapists, social services, careers link and via self-referral and through family members.

The scheme will provide a grant of up to £2,000 for minor adaptations designed to help the individual, and their carers, cope with the challenges of living with the condition. A letter from the GP or specialist confirming that dementia has been diagnosed will be required.

The grant can cover adaptations within the home such as, Smart Home Kits, a smart thermostat to control heating and hot water, video doorbell, smart switches, smart lightbulbs and an Alexa or Google Home for voice or other assistive technology.

A home assessment will be carried out by the Home Improvement Agency (or other suitable agency) to assess the needs of the household.

The grant will not cover items that could be funded through a Disabled Facilities Grant but can be used in addition to them.

The grant will not be subject to means testing and the grants will not be repayable.

A 10% administration fee (or minimum of £50) will be applied to this grant.

## **8. Review of the Policy**

The ability to provide Discretionary Top up, Ribble Valley Adaptation grants, Home Safety or Neurological Disorder Assistance Scheme Grants will be reviewed quarterly regarding financial capacity to award the discretionary element. Mandatory grants will take priority.

The provision of all grants mandatory and discretionary will be reported to each Health and Housing Committee.

The policy will be reviewed annually (or more regularly if required) by the Health and Housing Committee.

## **9. Land Charge**

A Local Land Charges register is maintained by every local authority in England and Wales. It records details of all entries registered against a property within the Borough that fall within the definition of a Local Land Charge. These charges may be used to place a financial charge against a property.

If you wish to sell your house, the purchaser's solicitor will contact the Council to do a search of the Local Land Register which will reveal any existing charges against the property.



DFGs are publicly funded and there is high demand for assistance with aids and adaptations. This mechanism provides a means of recirculating limited public funds back into use for other disabled residents. The land charge will not apply to any equipment installed (e.g. through the floor lifts, step lifts, modular ramps, specialist WCs and stairlifts)

The Local Land Charge will remain on the register for ten years after the grant work has been completed and the grant paid.

If you move home within the ten-year grant condition period then you will be required to pay the amount of the Land Charge.

Under certain circumstances, the Council may decide not to recover the debt and this decision will be made on a case by case basis, depending on the circumstances of the applicant. Please see exception policy below.

The land charge is removed on death of the applicant or the person who derived benefit from the adaptation.

## **10. Means Test**

The DFG means test is in place to ensure that DFG funding reaches those people who are on the lowest incomes and least able to afford to pay for the adaptations themselves. Means testing applies to applications made by owner-occupiers, tenants and occupants of a qualifying houseboat or caravan.

The assumed weekly needs of the household (the “applicable amount”) is calculated taking into account the number of people, their ages and other circumstances. This is then compared to actual income, and where income is greater than the applicable amount, a “loan generation factor” is applied to the “excess income” to arrive at a notional “affordable loan”.

This is the amount by which the grant is reduced, or the contribution expected from the applicant. The reduction in grant caused by this test is lower for tenants because it is assumed that loans will be available on less favourable terms than owner occupiers.

Contribution = (actual income – applicable amount) x loan generation factor.

It is the income of the disabled person, and where applicable their partner, that is taken into account - rather than the applicant if that is a different person. In the regulations this is the “relevant person”.

For someone with variable income, authorities can calculate average weekly earnings over a representative period of up to a year that reflects the current situation. For example, the average weekly income of a relevant person currently in stable employment should not be diluted by including any previous periods of unemployment. Similarly, where a relevant person has recently been made redundant, it may not be appropriate to include periods of employment in their assessment of income.

## **11. Exception Policy**

The Council may decide not to recover the debt having considered -

- i. the extent to which the recipient of the grant would suffer financial hardship if required to repay all of the grant;
- ii. whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of his/her employment;
- iii. whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises.;
- iv. whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity is satisfied that it is reasonable in all circumstances to require the repayment.

## Appendix 1

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
<b>Mandatory Disabled Facilities Grant</b>	<u>Maximum assistance per application:</u>  Statutory maximum: £30,000	<u>Assistance to:</u>  Meet the Council's statutory obligation to assist disabled residents to live independently in their homes	<u>Aids and adaptations to:</u> a) be recommended by an Occupational Therapist;  b) meet the regulations governing eligibility for works, including: <ul style="list-style-type: none"> <li><input type="checkbox"/> adaptations to aid access into and around the property;</li> <li><input type="checkbox"/> works to ensure the safety of the applicant;</li> <li><input type="checkbox"/> provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power;</li> <li><input type="checkbox"/> provision of suitable kitchen facilities or adaptation of existing kitchen, and;</li> <li><input type="checkbox"/> works to enable a disabled resident to</li> </ul>	<u>Applications considered from:</u> a) disabled home owners;  b) disabled tenants (both in the private and social housing sectors);  c) disabled persons living at home with their family, and;  d) parents or guardians of a disabled child;	<u>Applications to include:</u> a) completed application form, and;  b) two estimates for the works in the required format  <u>Applications subject to:</u> a) means test through standard test of resources, except where the grant is approved in respect of a disabled child under the age of 19  <u>Works to be:</u> a) completed within 12 months of grant approval;  b) completed to the satisfaction of the Council  c) 10% admin is charged for the technical support

## Appendix 1

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
			care for dependent residents.		<p>and administration of the grant.</p> <p><u>Grants in excess of £5,000 to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (i.e., not equipment)</p> <p>c) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned within 10 years.</p>
<b>Disabled Facilities Discretionary Top up Grant</b>	<p><u>Maximum assistance per application:</u></p> <p>£25,000</p>	<p><u>Assistance to:</u></p> <p>provide top-up funding to meet the reasonable cost of aids and adaptations to assist the applicant to live independently in their home, where a Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less</p>	<p><u>Aids and adaptations to be:</u></p> <p>(As set out above for Mandatory Disabled Facilities Grants)</p>	<p><u>Applications considered from:</u></p> <p>applicants for a Mandatory Disabled Facilities Grant, where the eligible costs of the work exceed the mandatory grant</p>	<p><u>Applications to include:</u></p> <p>a) No separate application - assistance linked to Mandatory DFG application</p> <p><u>All the discretionary top up grant amount to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the</p>

## Appendix 1

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
		contribution also exceeds the statutory maximum (currently £30,000).			<p>property on owner occupied properties (ie, not equipment)</p> <p>b) 10% admin fee is charged.</p> <p>c) the full grant to be repaid if the property is sold, transferred, or assigned within 10 years. See exception policy.</p>
<b>Ribble Valley Adaptation Grant</b>	Maximum assistance per application:  £10,000	To assist disabled residents to live independently in their homes	Ribble Valley Adaptation Grant to address the needs of the applicant; <ul style="list-style-type: none"> <li>• provision of stair lift</li> <li>• conversion bathroom to wet room</li> <li>• ceiling track hoist</li> <li>• wash only bidet</li> <li>• provision of ramps, half steps and galvanised rails</li> <li>• access inside or outside the property</li> <li>• Any other adaptation as recommended by the OT</li> </ul>	For adaptations recommended by the Occupational Therapist but where the applicant is not eligible for the mandatory disabled facilities grant funding the Council	<p>Applications to include:</p> <p>a) completed application form, and;</p> <p>b) two estimates for the works in the required format</p> <p>Works to be:</p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the Council</p> <p>c) 10% admin is charged for the technical support and administration of the grant.</p>

## Appendix 1

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					The grant will be registered as a local land charge against the property (if the works include alterations to the property on owner occupied properties (ie, not equipment) and shall be repaid if the property is sold, transferred, or assigned within 10 years.
<b>Home Safety and Energy Efficiency Grant</b>	Max assistance per application:  £4,000 (£2,000 for home safety and £2,000 for energy efficiency)	Assistance to ensure the property is free from hazards and any energy efficiency measures or hard to heat properties are improved.	Aids available ;  Boiler servicing Boiler replacement Insulation	Applications eligible from;  All households where adaptations are recommended by OT	Owner occupiers for energy efficiency grants only.  10% admin fee is charged.

## Appendix 1

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
<b>Neurological Disorder Assistance Scheme</b>	Maximum assistance per application:  £2,000	To ensure all households have the adaptations required to enable them to remain at home if possible.	Smart technology Colour coded doors / walls As identified in the home assessment.	All households living in their own home with a neurological diagnosis from a medical practitioner.	Only measures identified through an assessment can be implemented up to a maximum of £2,000.  10% admin fee is charged.