DEVON WIDE HOUSING ASSISTANCE POLICY FOR THE BETTER CARE FUND 2018-19

To be adopted by April 2018

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DEVON WIDE HOUSING ASSISTANCE POLICY FOR THE BETTER CARE FUND 2018-19

1.0 INTRODUCTION

1.1 Purpose

This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues. This policy sets out the areas on which Devon will focus any available resources in order to improve housing conditions across the district. With limited resources available it is essential that funding is targeted to those areas that contribute to the delivery of the Better Care Fund and Health and Wellbeing Board priorities and local district council priorities.

This policy provides the Devon Councils with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below. Appendix 2 allows for each local authority to deliver its own local schemes that may be available over and above the Devon wide schemes.

This policy is owned by the following Councils:

Devon County Council
East Devon District Council
Exeter City Council
Mid Devon District Council
North Devon District Council
South Hams District Council
Teignbridge District Council
Torridge District Council
West Devon Borough Council

1.2 Review

The policy will be reviewed on an annual basis.

1.3 Funding

The assistance contained within this policy is only available subject to the availability of funding. Where funding is limited priority for spend will be given to the Mandatory Disabled Facilities Grant across the County.

2.0 CONTEXT

2.1 Housing and Health

Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents of Devon.

In 2008, flexibilities were introduced enabling councils to use government grant that has been allocated for disabled facilities grants to be used more intelligently to deliver adaptations for disabled people outside of the mandatory grant regime.

Research has shown that there is a direct impact on the health and wellbeing of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.

Each year hazards in the home result in unnecessary injuries, episodes of illhealth and harm to mental health, and in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health. The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain them and as a result hazards can develop.

An estimated 34,400 excess winter deaths were recorded in England and Wales in 2016/17 as reported by the Office of National Statistics (ONS) in their document Excess Winter Mortality in England and Wales 2016-17.

Many of these people die unnecessarily as a result of living in cold homes each year. Although the data collected does not identify the number of people that die directly as a result of the home environment, various studies have found a link and these are detailed within the ONS report. In extreme cases the inability to afford to heat the home results in cold temperatures that create hypothermic conditions; however, for many individuals (particularly older persons) cold homes may result in trips, slips and falls, or injuries/health impacts resulting from cardiovascular, circulatory diseases and respiratory disease.

2.2 Better Care Fund

In 2015 the government introduced the Better Care Fund (BCF) in an attempt to bring health and social care together in an integrated way. The BCF is a combination of government funding from the Department of Health and the Department for Communities and Local Government (DCLG) and includes the grant allocation for Disabled Facilities Grants (DFG). The 2017-19 Integration and BCF policy

framework document lists the conditions that the better care fund must be used to address.

These are:

Condition 1: *Plans to be jointly agreed* – The plan to use the BCF allocation must be jointly agreed and signed off by the Health and Wellbeing Board, and constituent councils and clinical commissioning groups. The local housing authority must also be involved due to the inclusion of the DFG allocation, which forms part of the fund.

Condition 2: *NHS contribution to social care is maintained in line with inflation.* The funding must be used to contribute to the maintenance of adult social care services in each local authority, which also has a health benefit. However, beyond this broad condition, the Department of Health wants to provide flexibility for local areas to determine how this investment in adult social care services is best used.

Condition 3: Agreement to invest in NHS commissioned out of hospital services, which may include 7 day services and adult social care - This should be achieved by funding NHS commissioned out-of-hospital services, which may also include 7-day services and adult social care, as part of the agreed BCF plan.

Condition 4: *Managing Transfers of Care* - Plans should set out how local partners will work together to fund and implement transfers of care effectively.

More detail can be found in the 2017-19 Integration and Better Care Fund Policy Framework.

Based on these broad conditions, Devon County Council (DCC) and the District Councils have identified an opportunity to provide additional grant and loan products to meet these conditions and deliver against the Health and Wellbeing Board priorities.

2.3 Delayed transfers of care.

Delayed transfers of care, sometimes referred to as 'bed blocking', occur when a patient is ready to depart from care and is still occupying a bed. According to NHS England, a patient is ready to depart when:

- a. A clinical decision has been made that the patient is ready for transfer AND
- b. A multi-disciplinary team decision has been made that the patient is ready for transfer, AND
- c. The patient is safe to discharge/transfer.

In 2016/17 there were 2.3 million total delayed days in England with 1.3 million of these attributable to the NHS, averaging around 6,200 delayed transfers of care per day with around 3,600 of these attributable to the NHS. Delayed transfers of care in the NHS Briefing paper number 7415, 20 June 2017.

The longer a patient stays in hospital the more detrimental this can be in terms of patient morale, mobility, and an increase in the risk of hospital acquired infections.

Older patients are particularly susceptible to negative effects around mobility with studies suggesting that a wait of more than two days negates the benefit of intermediate care, and a wait of seven days or more is associated with a 10% decline in muscle strength.

Delayed transfers of care are also costly for hospital trusts as insufficient beds can mean elective procedures need to be cancelled, resulting in the hospital trust losing these as a source of income.

A survey in 2015 by the Guardian found that at least 10% of beds were occupied by patients who were ready to be discharged, and the NHS providers' audited accounts for 2016/17 estimated that delayed transfers of care cost £173 million.

Much of the recent debate around delayed transfers of care attributes rising numbers to pressures in social care.

The number of delayed days attributable to social care had been in decline until August 2013, after which the figure began to rise sharply. When looking at the specific reasons for delayed transfers of care, there are notable increases in non-healthcare reasons as indicated in the table on the next page.

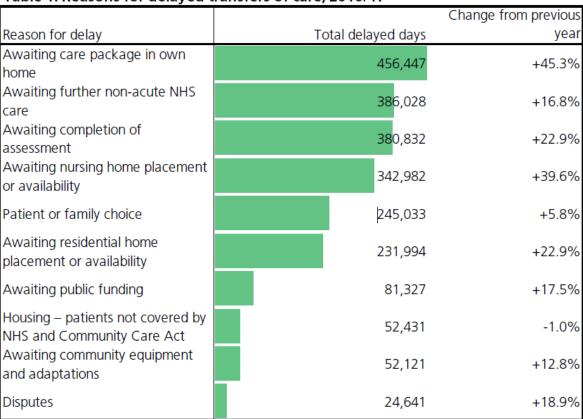


Table 1: Reasons for delayed transfers of care, 2016/17

3.0 PRIORITIES

In Devon, the Better Care Fund priorities aim to achieve the following outcomes:

- Reduced admissions to residential and nursing care homes
- Reduce delayed transfers of care
- Reduce avoidable emergency admissions
- Increase dementia diagnosis rates

To meet these priorities this policy aims to focus on the following areas:

Objective 1 - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary, appropriate and reasonably practicable) to prevent admissions to care and to assist with delayed transfers where possible.

Objective 2 – Safeguard the health and wellbeing of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions.

Objective 3 – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.

Objective 4 – Assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.

4.0 TYPES OF ASSISTANCE

4.1 Mandatory Disabled Facilities Grant (DFG)

The delivery of the DFG programme is mandatory and a statutory function of the local housing authority. The delivery of this function is governed by the Housing Grants, Construction and Regeneration Act 1996.

Eligibility

Any disabled householder seeking financial assistance with the cost of adaptations to their home must be assessed by an occupational therapist (OT) working on behalf of, or approved by Devon County Council.

For the purposes of the DFG a person is considered disabled if they meet any of the following criteria:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise.

A person aged eighteen or over shall be considered disabled if:

- they are registered under section 29(1) of the National Assistance Act 1948 (disabled persons' welfare), or
- they are a person for whose welfare arrangements have been made under that provision or, in the opinion of the social services authority, might be made under it.

A person under the age of eighteen shall be considered disabled if:

- they are on a register of disabled children maintained under paragraph 2 of Schedule 2 to the Children Act 1989, or
- they are in the opinion of the social services authority a disabled child as defined for the purposes of Part III of the Children Act 1989 (local authority support for children and their families).

All owner-occupiers, tenants, licensees or occupiers who meet the above criteria are eligible to apply for a DFG.

Conditions

- 1. All grants other than those for children are subject to a test of financial resources, which is prescribed by The Housing Renewal Grants Regulations 1996.
- 2. The grant maximum is £30,000
- 3. The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).
- 4. In order to make an application the client must supply the following:
 - A completed and signed application form
 - Evidence of financial situation
 - Evidence of ownership of the property or the right to reside at the property
 - Permission for the works to be carried out
 - A detailed schedule of works and plans for complex works that must be agreed by the council
 - Any planning or building regulation approvals
 - 2 tenders for the works unless using an agreed framework.
- 5. Only the works agreed by the council will be covered by the grant.
- 6. If the grant is approved there are 12 months to complete the works
- 7. The works must be completed by the contractor stated on the approval document
- 8. No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation(s) or landlord approval has been obtained.
- 9. Owner occupiers may have a local land charge placed on their property on completion of the grant. If the property is sold, assigned or transferred within 10 years of the grant being completed then the grant may have to be repaid by the owner occupier. The council will have regard to *The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008* when deciding whether to demand repayment. The charge only applies where the grant is more than £5,000. Where the grant is more than £5000 only the amount over the first £5,000 is added as a charge. There is a charge limit of £10,000.
- 10. If the applicant has a contribution to pay they must ensure they have the money to cover their share of the costs before the work begins on site.
- 11. Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 12. Any increase in the grant may have an impact on the charge placed against the property.

- 13. Where the cost of the work exceeds the mandatory grant limit of £30,000 the applicant may be eligible to apply for the **Accessible Homes Grant** subject to available funds.
- 14. Applicants who are successful in their application for assistance will be required to maintain the adaptation.
- 15. The contract for the works is the responsibility of the applicant.
- 16. The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 17. The council will only offer grant for those works that are considered mandatory to meet the needs of the disabled person.
- 18. No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.

4.2 Accessible Homes Grant

The Accessible Homes Grant enables an enhanced offer in addition to the Mandatory Disabled Facilities Grant (DFG) subject to available funding.

This grant is available in the following circumstances:

- Where a mandatory grant has been approved but the cost of the work exceeds £30,000
- Where there are works that may not be covered by the DFG in relation to adapting the home and making it safe.
- Where the means test identifies that a contribution is required.
- Where moving house more appropriate than adapting the existing property.

Eligibility

To be eligible for this grant the applicant must meet the following:

- The applicant must have applied for and be eligible for the DFG first before the discretionary grant can be considered.
- All applicants are subject to a means test including the parents and/or guardians of a disabled child. Adult clients will have been means tested as part of the formal DFG application. In the case of a child's application the means test will be applied to the parents or guardians of the disabled child before an application for a discretionary grant can be made.
- As an alternative to the adaptation of an applicant's home, consideration will be given to the option of re-housing to more appropriate or adapted accommodation.

• An applicant will only be eligible to apply for additional grant to cover any identified contribution where the amount the client has to pay represents at least a third or more of the applicant's savings.

Conditions

- 1. The grant maximum is £20,000. Anything over £20,000 will not attract any further public grant.
- 2. Where additional funding is required to cover either a contribution or the cost of works over £50,000 (£30,000 from the Disabled Facilities Grant and £20,000 from the Accessible Homes Grant), then a Home Improvement Loan application can be made.
- 3. The DFG paperwork will be used to assist the applicant in making an application for this grant.
- 4. Only the works agreed by the council will be covered by the grant
- 5. If the grant is approved there are 12 months to complete the works
- 6. The works must be completed by the contractor stated on the approval document
- 7. No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation(s) or landlord approval has been obtained.
- 8. Owner occupiers will have a local land charge placed on their property on completion of the grant. If the property is sold, assigned or transferred within 10 years of the grant being completed then the grant may have to be repaid by the owner occupier.
- 9. Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 10. Any increase in the grant may have an impact on the charge placed against the property.
- 11. Applicants who are successful in their application for assistance will be required to maintain the adaptation.
- 12. The contract for the works is the responsibility of the applicant.
- 13. The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 14. The council will only offer grant for those works that are considered mandatory to meet the needs of the disabled person.
- 15. No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.
- 16. Housing Association properties where the mandatory DFG does not fully cover the cost of the adaptation then the client and/or Council may approach the housing association for a contribution towards the cost.

Accessible Homes Grant - Moving application

This grant may be available to assist a disabled person to move to more suitable accommodation subject to available funding.

Eligibility

An applicant will be eligible for this grant where:

- The applicant meets the eligibility criteria for a DFG.
- Where the Occupational Therapist (OT) and/or the Council consider rehousing to be more appropriate than adapting the existing accommodation.
- To be eligible for this grant the total cost incurred in the eligible 'moving on' expenses and any estimated eligible adaptation costs at the 'new' property should not be greater than the cost of adapting the applicant's current home.
- The 'new' property shall in the opinion of the Council provide a long term, sustainable home for the person for whose benefit the works are required.
- If the property is within a neighbouring authority covered by this policy then the new authority will need to ensure the new property is suitable. This should also be agreed with the OT. The applicant must ensure that the relevant council's officers and the OT have been consulted.

In determining the 'reasonable expenses' regard shall be had to the following criteria:

- The cost of the eligible works at the applicants existing property are not deemed reasonable, or;
- The eligible works at the applicants existing home are not technically feasible, or:
- The adaptation of the applicants existing property does not provide a sustainable, long term solution for their housing needs.

Eligible Expenses

Owner Occupier

The expenses that can attract grant under this section may include the cost of:

- Any arrangement fee charged by a lender to cover the formation of a mortgage
- Conveyancing fees
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional or other removal costs
- Estate Agent Commission

The maximum grant payable for eligible expenses under this heading for an owner occupier is £10,000.

Tenant

For a tenant the expenses that can attract grant under this section may include the cost of:

- Letting agent fees
- Rent deposit
- Professional or other removal fees

The maximum grant payable for eligible expenses under this heading for a tenant is £5000.

Conditions

- 1. Grant assistance is only payable to an owner occupier upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.
- 2. When moving to rented accommodation the applicant must obtain permission from the landlord for any adaptations to be carried out before the grant will be paid.
- 3. To qualify for this grant the applicant must have been resident in the property for at least 2 years prior to making an application to move.
- 4. The applicant must agree to live in the property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit).
- 5. For owner occupiers a local land charge will be placed against the property for a period of 5 years to be repaid.

4.3 Healthy Homes grant

The Healthy Homes grant is a flexible grant to provide urgent/essential repairs to the home to ensure the health, safety and welfare of the occupier.

Eligibility

- An applicant must apply for a loan first including a Home Improvement Loan and will only be eligible to apply for this grant if a loan is refused.
- Where the client is not eligible for a loan then they may apply for this grant.
- To qualify for this grant the applicant must be over 60 years of age and in receipt of one of the following benefits:
 - Housing benefit
 - Disability Living Allowance
 - Personal Independent Payment with the daily living component
 - Attendance Allowance

- Guarantee Pension Credit
- Income support
- Council tax benefit (not the single person discount)
- Universal Credit universal credit replaces the following means tested benefits – Housing Benefit, income related ESA, Income based JSA, Child tax credit, working tax credit and income support.

Conditions

- 1. The maximum grant available is £5000 over a rolling two year period.
- 2. The grant is only available for owner occupiers and will be placed as a local land charge for 5 years to be repaid.

4.4 Home Improvement Loans

Wessex Resolutions Community Interest Company (WRCIC) is a not-for-profit company contracted to deliver loans to residents in the Devon area.

WRCIC administer loans within the requirements of this policy and the local policies of each district council within Devon. The Home Improvement Loan is a flexible product that can be used for the following purposes:

- Home repairs and improvements
- Adaptation works where grant is not available
- To cover a client contribution to a grant
- To cover the cost of the work over the DFG or Accessible Homes grant maximum
- To bring empty homes back into use
- For landlords to carry out repairs or improvement to rented accommodation
- For energy efficiency improvements

Eligibility

This will vary and is based on the individual circumstances of each client. Loan advisors will carry out an assessment and provide independent advice on ethical and responsible lending on the most appropriate product to suit their needs.

Conditions

Conditions may vary depending on the loan product selected and the individual circumstances of each applicant.

Typical 4.2% APR. Loans are subject to status. WRCIC may insist on loans being protected at the Land Registry by a Title Restriction. Missing payments could affect the applicant's credit rating and ability to obtain credit in the future.

4.5 Top up to Eco-Flex

This grant is to provide top up funding for energy efficiency measures where EcoFlex funding and ECO top ups (HHCRO – Home Heating Cost Reduction Obligation) have been provided by energy providers, but the available funding does not cover the full cost of the work.

Eligibility

- Applicants must have been identified through each Council's Statement of Intent which can be found on the Council's website.
- To qualify for the top up a survey must be carried out by the energy provider, a local installer, or an agent and qualifying works identified.
- For owner occupiers and private landlords a maximum of up to £1,000 is available.
- If more than £1,000 is needed then the client should apply for a Wessex loan subject to availability and eligibility (see 4.4)

Conditions

- 1. The applicant must agree to live in the property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit).
- A local land charge will be placed on their property on completion of the grant.
 If the property is sold, assigned or transferred or the tenant vacates within 5 years of the grant being completed then the grant will have to be repaid by the owner occupier.
- 3. Any increase in the grant may have an impact on the charge placed against the property.
- 4. The contract for the works is the responsibility of the applicant.
- 5. The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 6. No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.

5.0 EXCEPTIONS TO THE POLICY

The Council accept that applications may be received for adaptations not covered by the circumstances listed above, and which will need to be formally determined. Any such application will be referred through the appropriate process of the Council managing the application.

6.0 APPEALS AND COMPLAINTS

- Where the applicant has a complaint about the manner in which a Council is applying this policy, then they should follow that Councils formal complaints process.
- Where there is a complaint about the content of this policy this should be made to Devon County Council so that it can be considered on a Devon wide basis.
- Where the complaint is in respect of works, the complaint should be made to the contractor in the first instance, and if this does not resolve the problem then the appropriate Council should be contacted for advice.
- Where an applicant wishes to appeal against a decision of the Council in respect
 of any of the grants contained in this policy this should be made to the
 appropriate Council. Where agreement cannot be reached then the appeal
 should be escalated to the Devon wide group of Councils for a decision.
 Consensus between all the participating Councils will need to be reached as any
 decision may result in an amendment to the policy.

APPENDIX ONE – ELIGIBLE WORKS

Disabled Facilities Grant and Accessible Homes Grant

An assessment by an agreed Occupational Therapist (OT) must be carried out that recommends the type of adaptation required.

Minor works are assessed by the OT and may be dealt with outside of the grant process.

Facilitating access

Facilitating access by the disabled occupant

- to and from the dwelling
- to a room used or usable as the principle family room
- to a room used for or usable for sleeping
- to a room in which there is a lavatory
- to a room in which there is a bath or shower
- to a room with a wash hand basin

Such works may include:

- Ramping and/or handrails to the main external door. This could instead be a rear door in the case of a rear access. Only one access point will be allowed for each dwelling. External stair lifts will be considered if reasonably practicable and they are not prone to vandalism.
- Widening the main entrance door and the doorways to the bedroom, bathroom and living room. Automatic door opening to main entrance doors will only be allowed for persons who are otherwise unable to open the door. Door entry systems will be considered where the person has severe mobility problems.
- Alterations to facilitate wheelchair access to the bedroom, bathroom and living room. Access to other rooms may be considered where the disabled person is also a carer.
- Other adaptations that are necessary to facilitate access to any of the relevant rooms by the disabled person, for example, stair lifts or vertical lifts in some cases. Where a stair lift breaks down and it is 5-10 years old, a manufacturers report is needed before it can be replaced. If it is over 10 years, a report may not be required.

Provision of hard standings (3.6 m x 4.8 m max unless exceptional circumstances) and associated crossover for vehicle access where the disabled person is in a wheelchair or has difficulty walking to the house. This will only be given where existing on-street parking is considered unsatisfactory and a marked disabled parking bay is not possible or where it affords a more economical solution than providing additional paths/ramping from the roadside. Provision of off-street parking on its own is not eligible.

Please note: Being a holder of a blue badge is not an eligibility criterion for this item.

Washing facilities

Facilitating the use of washing facilities by the disabled occupant

 Adaptation of the facilities in the bathroom and toilet, including the provision of flush floor showers, lever taps, specialist WCs, Clos-o-mat or Geberit etc. The adaptation or provision of more than one bathroom to a house e.g. additional ground floor wc, will only be considered if evidenced by functional need.

Kitchen Facilities

Facilitating the preparation and cooking of food

- Where someone other than the disabled person does and will continue to do
 the cooking and preparation of meals, normally it will not be necessary to
 carry out full adaptations. However, it may be possible to carry out minor
 adaptations to allow the disabled person to prepare light meals or hot drinks,
 typically this may include a low-level worktop with power points for a
 kettle/microwave.
- Full adaptations can be considered where the disabled person is the only or main user of the kitchen. The following adaptations can be considered:
 - a. Kitchen sink, including alteration to its height or position or the type of taps fitted to it. Powered, adjustable-height sinks will not generally be allowed, as the provision of a second sink is a more economical solution.
 - b. Cooker point and oven-housing unit ensuring its height and position is in a safe location and the provision of worktops on either side.
 - c. Work surfaces located beside the sink and on each side of the cooker having a total length of approximately 1.5m, all at a suitable height for the disabled person.
 - d. Food storage in an accessible position, usually space for a refrigerator with power supply.
 - e. Wheelchair access, if necessary, including wider doors, rearrangement of facilities etc.

- f. Alterations to the kitchen door, light switches and power points, but only if it is necessary.
- g. Extensions or enlargement to kitchens can only be agreed where they are absolutely necessary in order to provide turning space for a wheelchair and if suitable space cannot be achieved by rearrangement of the existing facilities.
- h. The provision of cupboard and storage units on an "essential" basis. (2x1m base units and baskets or equivalent).
- i. Mechanical ventilation where kitchen schemes require Building Regulation(s) approval.

Other works that may be considered for grant assistance

Electrical work

- Alterations to the height and/or position of light switches and power points to make them accessible to the disabled person.
- Upgrading of electrical installation where the current installation is considered unsafe.

Heating

- Heating the rooms that are in everyday use by the disabled person where a
 medical need can be demonstrated. Changes to the type of heating system will
 only be allowed if evidenced by medical need (e.g. change from solid fuel to gas
 where applicant can no longer carry fuel) and the applicant is not eligible for other
 types of grant such as Eco Flex.
- Upgrading/replacing of boilers/radiators where the property has been extended as part of the adaptation.

Guarding

- Provision of laminate glass or specialist lighting or guards to fires and around radiators where disabled children with violent behavioural problems may harm themselves.
- Restrictors or works to windows for the safety of the disabled person.

Alarms

Provision of enhanced fire alarm systems for those with hearing difficulties.

Structural alterations

• Carrying out structural alterations where necessary to provide fixings for disabled equipment provided by Social Services e.g. fixing for tracking /overhead hoists.

- Storage or space for essential medical equipment as part of the adaptation works but not as a stand-alone item.
- Where an adaptation is required to a listed building and additional works are required to comply with requirements.
- Where an adaptation cannot be carried out due to disrepair issues those repairs, within reason, may be carried out. Such works may include replacement of rotted flooring or strengthening of the floor as part of a flush floor shower installation, electrical repairs to enable works to be carried out safely, and dealing with low water pressure. More substantial repairs that are not directly affecting the adaptation will need to be referred to a home improvement loan or healthy homes grant.
- Additional bathrooms or bedrooms may be allowed where they are specifically for the disabled person and it can be demonstrated that adaptation of other rooms or space or access to those rooms in the property is unsuitable. Extensions will only be allowed following a detailed cost/benefit analysis of alternative options.
- Requests are sometimes received to provide separate bedrooms where disabled children with behavioural difficulties share a room with other siblings and disturb their sleep. This will only be considered where it can be demonstrated the child is prone to violent outbursts and there is risk of physical harm to the child or to the other siblings. Families will first be expected to re-arrange the sleeping arrangements in their home to try to eliminate the need for extra bedrooms. If there is more than one reception room the family will be expected to use the extra room(s) for sleeping purposes.

Garden and external access

- In cases of small terraced properties with narrow passageways or very difficult access, effective adaptation can only proceed where it can be reasonably and practicably carried out without having a detrimental impact on neighbouring properties.
- Access to the garden may be given to improve an existing access to make it safe
 for the disabled occupant to use. It does not include extending an existing access
 e.g. creating a side access so a person can also go around the side of a house.
 Generally, the most modest solution for providing access to both the house and
 the garden will be considered and this can mean that one access may be
 sufficient to access both the house and the garden. Where homes have
 communal gardens, e.g., blocks of flats served by a single access, grants will not

normally be provided for an individual access to the garden unless it can be demonstrated that because of the disabled persons condition the travel distance to the garden would be excessive and unreasonable.

- The grant will only be for providing immediate access to the garden and does not include landscaping gardens to make them more suitable for the disabled person to access. However, to assist a disabled person to live independently, an allowance of 4m² of pathway, (which may include a turning circle for a wheelchair user), will be considered to assist access to any specific areas enjoyed by the disabled person.
- Provision of fencing or guarding for the safety of the disabled person when in the garden.

Healthy Homes grant

An assessment of the property may be necessary to determine the scope of the work and does not cover the full renovation of a property. It is intended that the grant is sufficient to make safe a defect that is considered to pose a risk to the health, safety or welfare of the occupier.

This could include but is not limited to the following:

- Electrical safety- where the condition of the electrical wiring could lead to imminent risk of electrocution or fire or accidents as a result of inadequate lighting.
- Falls where the condition of the stairs or floors are in such a state as to provide an imminent risk of a fall in the home.
- Cold where the heating is inadequate or lacking, and the condition of the doors and windows are contributing to the home being cold in the winter and there is a risk of falls or other ill effect from cold temperatures.
- Dampness damp conditions so significant that a roof is failing and water is visibly entering the property. Rising damp, condensation or minor leaks may not be covered by this grant.
- Structural collapse- where a structural part of the building is in such a state as to constitute an imminent risk.
- Amenities the lack of a functioning basic amenity such as a toilet, bath, wash hand basin or kitchen sink.

• Hot water – where there is no hot water available for the occupier due to a fault with a boiler or hot water tank.

This list is not exhaustive and each case will be assessed based on its individual circumstances.

Home Improvement Loan

The loan will cover those works covered by this policy and any other works specified by each individual Council involved in the Home Improvement Loan scheme.

ECO Flex Top up

Works will generally include:

- Mains gas boiler replacement
- Loft insulation
- Cavity wall insulation
- Non-gas boiler replacements
- Replacement storage heaters
- Internal or external wall insulation
- Room in roof insulation
- Flat roof insulation

APPENDIX TWO - LOCAL POLICIES

The following councils have their own additional policy that can be viewed on their websites.

East Devon District Council
Exeter City Council
North Devon District Council
South Hams District Council
Teignbridge District Council
Torridge District Council
West Devon Borough Council

APPENDIX THREE – SUMMARY TABLE

Type of assistance	Scope	Grant Max	Eligibility	Main Conditions
Mandatory DFG	Disabled adaptations as described by the Housing Grants Construction and Regeneration Act 1996.	£30,000	Meets disability criteria Assessed by an OT Subject to means test	Must remain in the property as only or main residence for 5 years Local land charge for 10 years for owner occupiers in some circumstances
Accessible Homes Grant	Cover the costs of adaptations over the mandatory DFG limit Cover some contributions identified under mandatory DFG Cover some works not covered by the DFG	£20,000	Meets disability criteria Assessed by an OT Subject to means test Contribution constitutes more than a 1/3 of available savings	Must remain in the property as only or main residence for 5 years Local land charge for 10 years for owner occupiers

Type of	Scope	Grant Max	Eligibility	Main Conditions
assistance				
Accessible Homes Grant – Moving	Cover some of the costs associated with moving to a	Owner occupier £10,000	Suitable property has been identified	Must remain in the property as only or main residence for 5 years
	More suitable property	Tenant £5000	Cost of moving with any adaptation to the new home is less than adapting existing home	Local land charge for 5 years for owner occupiers
			Been resident in existing property for 2 years prior to making the application	
Healthy Homes Grant	Works to make safe a defect that is considered to pose a	Up to £5000 over a 2 year rolling	Loan has been refused In receipt of a qualifying	Must apply for a loan first
	risk to the health, safety or welfare of the occupier	period	benefit Owner occupier	Local land charge for 5 years
Home Improvement	Cover works identified in the other grants	Based on affordability	Based on local criteria	Based on local criteria
Loan	As determined by each Council policy			

Type of assistance	Scope	Grant Max	Eligibility	Main Conditions
EcoFlex Top up	Energy efficiency works	£1000	Qualify for ECO funding	Must remain in the property as only or main residence
			Meet the councils statement of intent criteria	for 5 years
				Local land charge for 5
			Owner occupier or private landlord	years