

# Bedford Borough Council Housing Assistance Policy

## Contents

1.0	Introduction / Forward by the Mayor .....	3
2.0	Context .....	4
	National.....	4
	Local .....	5
3.0	Links to corporate priorities and strategies .....	7
4.0	Legal and Regulatory Framework .....	8
5.0	Equality and Diversity .....	9
6.0	Priorities and capital resources .....	9
7.0	Principles of assistance .....	10
8.0	Summary of Types of Assistance available .....	12
9.0	How assistance is delivered .....	15
	Option 1 – Managed application process .....	15
	Option 2 – Customer Managed Process .....	15
10.0	Fees and Ancillary charges.....	15
11.0	Prioritisation .....	16
12.0	Complaints .....	17
13.0	Service standards, Key Targets .....	17
14.0	Key definitions, references and abbreviations.....	19
15.0	Appendices .....	20
	Appendix A - Mandatory Disabled Facilities Grants .....	20
	Qualifying Criteria .....	20
	Qualifying Works.....	20
	Local enhancement to DFG in Bedford.....	21
	Necessary, Appropriate, Reasonable & Practicable .....	22
	Fees.....	22
	Financial Assistance .....	22
	Order of processing applications.....	23
	Recovery of assistance awarded .....	23
	Conditions relating to Contractors, Standard of Works and Invoices .....	23
	Recovery of compensation.....	24

Future occupation of the dwelling .....	24
Customer Own Schemes (COS) .....	25
<b>Recovery of specialised equipment</b> .....	<b>25</b>
Repayment.....	26
Appendix B – Discretionary Disabled Facilities Assistance .....	28
Aims .....	28
How will it be funded? .....	28
Who will it help? .....	28
Will it be means-tested? .....	28
What works could be included .....	28
Top Up Assistance .....	28
Support to Buy/Move.....	28
How much funding might be available? .....	30
Will there be a charge against the property? .....	30
Conditions attached to the DDFA.....	30
Are there any other requirements for assistance to be given? .....	31
How to apply? .....	31
Appendix C - Hospital Re-admission Prevention Grant.....	32
Eligibility .....	32
Conditions .....	32
Working practice .....	32

## 1.0 Introduction / Forward by the Mayor

I am delighted to introduce Bedford Borough Council's Housing Assistance Policy.

This Policy is made in response to the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO). The Regulatory Reform Order allows local authorities greater freedom to offer assistance in the private sector and to determine what will work best in their own local areas. In order to do this, local authorities must first publish a policy setting out the framework for assistance in their area.

The Bedford Borough Council Housing Assistance Policy sets out the range of financial assistance that the Council can make available to improve living conditions for vulnerable residents in our community. This includes a range of assistance to help disabled residents in the Borough adapt their properties to meet their needs.

The purpose of this policy is to set out how Bedford Borough Council (the council) will provide housing assistance and implement a range of schemes to make best use of limited resources to raise housing standards in the borough and also work with partners to improve the quality of housing available to residents.

The amount of assistance to be given each year will be determined by the Council and will be dependent upon the level of resources available.

Assistance delivered through this policy will also help us to achieve the aims and objectives of the Council as set out in several of its strategies and plans; helping to deliver actions and make improved living a reality for residents.

In a period of increasing pressures on resources it is important to target assistance to meet the needs of the most vulnerable residents in the borough.

Ensuring that homes are decent, accessible, safe and secure is not only important for the health and wellbeing of the occupants, but it is also vital for the sustainability of communities. Many residents have the necessary resources to maintain and repair their own homes; however, some may need some assistance to do this, especially those who are elderly, on a low income, or have disabilities.

**Signed by the Mayor**

## 2.0 Context

### National

The government's view is that the primary responsibility for maintaining privately owned properties rests with the homeowner. However, in certain circumstances it may become necessary for some assistance in the form of a grant or loan to be made available to assist in carrying out essential repairs or improvements.

It is a widely accepted fact that housing and health are closely linked and that the conditions that an individual or family live in can have a significant impact on their quality of life. The Department of Health published a Guidance paper in 2017 called 'Improving Health through the Home' the introduction of which states:

*"The right home environment is essential to health and wellbeing, throughout life. It is a wider determinant of health.*

*There are risks to an individual's physical and mental health associated with living in:*

- *a cold, damp, or otherwise hazardous home (an unhealthy home)*
- *a home that doesn't meet the household's needs due to risks such as being overcrowded or inaccessible to a disabled or older person (an unsuitable home)*
- *a home that does not provide a sense of safety and security including precarious living circumstances and/or homelessness (an unstable home)*

*The right home environment protects and improves health and wellbeing, and prevents physical and mental ill health. It also enables people to:*

- *manage their own health and care needs, including long term conditions*
- *live independently, safely and well in their own home for as long as they choose*
- *complete treatment and recover from substance misuse, tuberculosis or other ill-health*
- *move on successfully from homelessness or other traumatic life event*
- *access and sustain education, training and employment*
- *participate and contribute to society*

*The right home environment is essential to delivering NHS England's Five Year Forward View, and local authority plans for social care. It can:*

- *delay and reduce the need for primary care and social care*
- *prevent hospital admissions*
- *enable timely discharge from hospital, and prevent re-admissions*
- *enable rapid recovery from periods of ill health or planned admissions*

*It is also essential to ambitions for the economy."*

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) gave the Council the power to provide financial assistance for home repairs, adaptations and other improvements to reflect local needs, conditions and resources. The assistance provided under this policy is subject to individual terms

and conditions, including a requirement to contribute or repay some or all the assistance in certain circumstances.

The Order stipulates that a local housing authority may not exercise the power to provide assistance unless they have adopted a policy for the provision of assistance. This revised policy will apply to all new applications for assistance from 1<sup>st</sup> April 2020.

The Decent Homes Standard<sup>1</sup> was amended in 2006 to reflect the Housing Health and Safety Rating System (HHSRS) that was introduced by the Housing Act 2004. The HHSRS is a risk assessment procedure that allows local authorities to intervene where they consider housing conditions to be unacceptable based on the impact of hazards on the health or safety of the most vulnerable occupant.

The Home Energy Conservation Act 1995 (HECA) sets out how all local authorities in England have a role to play in improving the energy efficiency of the residential accommodation in their areas, and thereby achieving reductions in domestic carbon emissions. Since March 2013 local authorities have been required to produce biennial reports setting out the energy conservation measures that the authority considers practicable, cost-effective and likely to result in significant improvement in the energy efficiency of residential accommodation in the Borough.

In June 2013 the £5.3bn Better Care Fund (BCF) was announced by the government to ensure a transformation in the integration of services provided by health and social care. It created a local, single pooled budget to incentivise the NHS and local government to work more closely together by placing a person's wellbeing as the focus of health and care services and shifting resources into social care and community services for the benefit of the people, communities and health and care systems. From April 2015, government funding for Disabled Facilities Grants (DFGs) was no longer provided directly to the district and borough councils in the form of a grant but is instead allocated through the BCF. However, the statutory duty to deliver DFG's, as outlined in the Housing Grants, Construction and Regeneration Act 1996, remains with district and borough councils.

### Local

Bedford Borough is facing significant issues that many authorities across the country and facing regarding an ageing population which predominantly lives in homes that they own. The specific challenges this presents in terms of future provision cannot be underestimated and are addressed in some detail in the Council's Older Persons Accommodation Strategy<sup>2</sup>. The majority of older people within Bedford Borough live in their own home, that they own, and many do not wish to move. This supports the

---

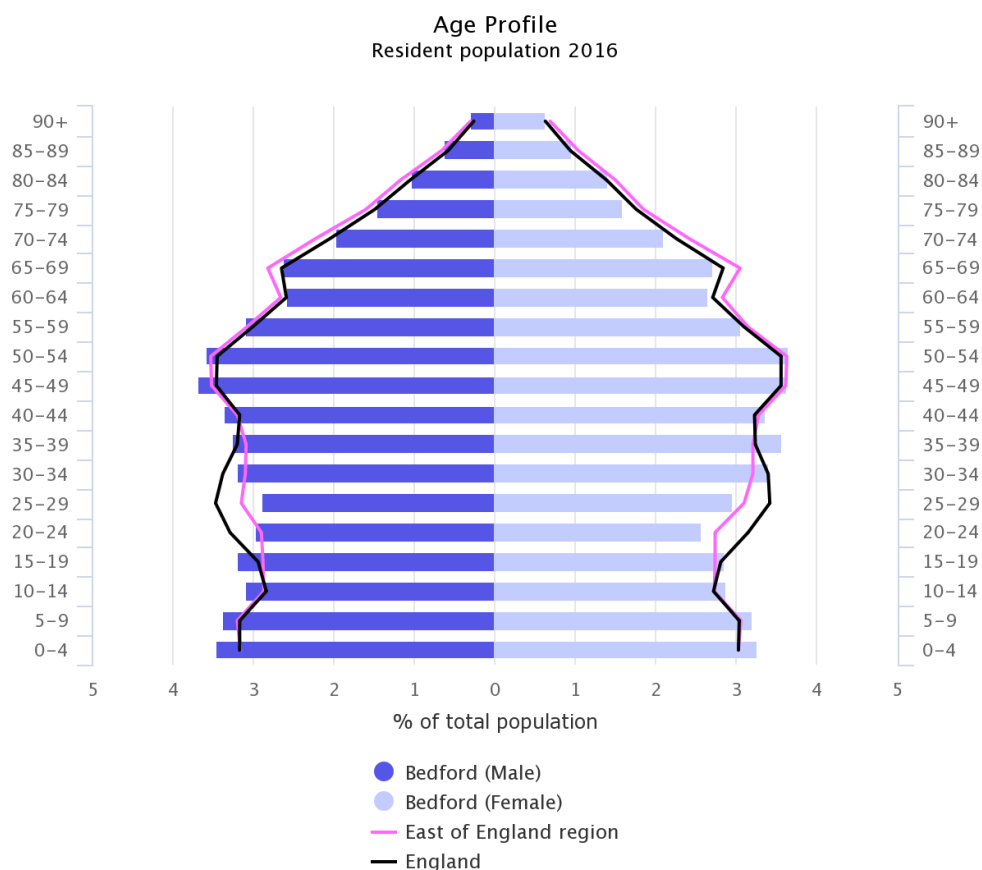
<sup>1</sup> A Decent Home is defined under the Housing Health and Safety Rating System as one that has no Category 1 hazards, is in a reasonable state of repair, has reasonably modern facilities and services and provides a reasonable degree of thermal comfort. A Decent Home: Definition and guidance for implementation - June 2006 update.

<sup>2</sup>

<http://www.councillorsupport.bedford.gov.uk/documents/s44688/Item%2007%20Older%20Persons%20Accommodation%20Strategy%20Appendix%20B%20Strategy.pdf>

main priority of this policy in being to provide support to adapt their home to meet their needs wherever possible.

The chart below shows the age profile of the resident population of Bedford, compared to both the Regional and England figures and is taken from the Public Health England health profile data<sup>3</sup>.



This profile indicates that whilst at the current time there are a high number of residents in the 45-54 age bands, over the next 10 years these residents will get older so the profile will change to show a significant increase in the older population. The number of residents currently aged 60-70 is also significantly higher than those older than that which also indicates an increase in older potentially more frail people aged 80 and over.

The Indices of Deprivation 2015 ranks Bedford Borough 148 out of 326 local authorities in England, where 1 is the most deprived. Part of the Indices of Deprivation is the Income Deprivation Affecting Older People Index (IDAOPI). In the IDAOPI 2015 Bedford Borough ranks 173 out of 326 for all English local authorities.

The Public Health data set also indicates that 50.4% of people over 65 within the Borough have a limiting long-term illness, with the figure being 11.4% for those aged 16-64.

<sup>3</sup> <https://fingertips.phe.org.uk/profile/health-profiles/data#page/1/gid/1938132696/pat/6/par/E12000006/ati/102/are/E06000055>

The context of this policy is therefore to deliver safer and appropriate housing which is affordable to heat, and which reduces the risks of ill health, accidents and the costs of their impacts on residents and wider society.

### 3.0 Links to corporate priorities and strategies

The Policy will determine the nature and extent of the assistance that will be available (and to what conditions it is subject to in any given case) and will ensure that housing renewal services are both appropriate and effective. It will also provide an additional means by which the relevant strategic aims and objectives of the Council as set out in its strategies and plans are turned into actions.

The Policy will also contribute towards the successful delivery of the Council's Corporate Plan 2017-2021. The Corporate Plan sets out the Council's ambitions for the Borough and sets out how they will be achieved under Four Strategic Goals and twelve Strategic Priorities for the Council during this time.

The Policy will support the Corporate Plan ambition that ***The most vulnerable people of all ages are supported as we ourselves would want to be treated***

The Policy will support delivery of the Council's priorities and objectives:

Strategic Goal	Strategic Priority	Housing Assistance Policy outcome
Support People	SP1 We ensure timely & appropriate assessment to enable respectful support for the most vulnerable and those in crisis	To deliver services and adaptations in line with the agreed KPIs to ensure timely delivery of adaptations
Support People	We promote choices that encourage resilient and independent lives where possible	To broaden the assistance available to vulnerable residents to enable people to remain living independently at home for longer
Support People	We and our partners advocate services designed around users not organisations	To design a Home Improvement Team service around ensuring the needs of vulnerable residents are met in a timely and efficient manner

The policy also supports the renewed priorities outlined in the Council's Housing Strategy Review 2016-20 and the Older Persons Accommodation Strategy 2018-23.

The Bedford Joint Strategic Needs Assessment<sup>4</sup> states that most older people wish to remain in their own home which supports the priorities of this policy to provide additional assistance to enable this to happen.

## 4.0 Legal and Regulatory Framework

This policy is based on the legislation which governs the implementation of major adaptations via Disabled Facilities Grants under the 'Housing Grants, Construction and Regeneration Act 1996' and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO).

The Council must provide certain grants to residents in the Borough on a compulsory or mandatory basis if conditions are met. Other grants are discretionary and are provided based on how they contribute to meeting the wider strategic objectives to support residents living in the Borough.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) set a requirement for a Private Sector Housing Assistance Policy. It repealed the former prescriptive legislation with flexible and wide-ranging powers to provide assistance for housing renewal based on local circumstances and needs.

The RRO gave local authorities wide ranging powers for providing assistance for repairs, improvements and adaptations, as well as to demolish and re-construct houses. The assistance may take the form of a grant, loan, equity release, or more practical methods of assistance. The assistance cannot be given unless a policy for the provision of assistance has been adopted and published.

The power enables Local Authorities to give assistance to persons directly, or to provide assistance through a third party such as a Home Improvement Team. Assistance can be given to pay for any fees and charges associated with the assisted works. Assistance given under the general power may be unconditional or subject to conditions, for example the requirement to repay a grant if the property is sold within the designated time period.

This policy meets the requirements of the RRO and sets out under what circumstances the Council may provide assistance to residents for housing renewal, repair and adaptation.

This policy is designed to provide guidance for both officers of the local authority and members of the public seeking assistance. It sets out, at least in broad terms, how the Council will exercise its powers under the RRO. The Council should emphasise that the local authority retains discretion in all cases but will seek to exercise that discretion in accordance with the overarching purpose of improving living conditions and the Council's aims and objectives.

---

<sup>4</sup> <https://www.bedford.gov.uk/social-care-health-and-community/bedford-borough-jsna/>



The assistance that may be provided under the RRO is separate to and in addition to assistance provided in the form of Disabled Facilities Grants available under the Housing Grants, Construction and Regeneration Act 1996.

Further legislation which should be considered when providing adaptations is the Care Act 2014. The Care Act sets out the framework for the future provision of adult social care. In April 2015 the Department of Health published the Care and Support Statutory Guidance and associated Regulations. Housing and/or accommodation is mentioned in most chapters and there is a specific housing section in Chapter 15: Integration, co-operation and partnerships. There is extensive reference to information and advice, including integration with housing advice; adaptations and home improvement agencies are also specifically mentioned.

At Chapter 15 the Care Act underlines the key role of housing in delivering care and support. It makes the housing link to key principles which underpin the Act, notably:

*'Housing plays a critical role in enabling people to live independently and in helping carers to support others.....Suitability of living accommodation is one the matters local authorities must take into account as part of their duty to promote ...wellbeing.'* (15.53)

*'Getting housing right and helping people to choose the right housing options for them can help to prevent falls, prevent hospital admissions and readmissions, reduce the need for care and support, improve wellbeing, and help maintain independence at home.'*(15.61)

*'Community equipment, along with telecare, aids and adaptations can support re-ablement, promote independence contributing to preventing the need for care and support.'* (15.62)

The policy sets out the mechanism for the provision of assistance in the Borough in the form of a disabled facilities grants and other discretionary grants which support people to live in their own homes

## **5.0 Equality and Diversity**

Bedford Borough Council is committed to fulfilling its roles as an employer, service provider, purchaser of goods and services and community leader without discrimination on any grounds, such as race, culture or ethnic origin, nationality, religious belief, disability or sexuality or other status. All members, employees and agents of the Council must seek to eliminate discrimination and promote equality and good relations between all groups.

The Council's equality information can be found on the council's website at the following location: <https://www.bedford.gov.uk/social-care-health-and-community/equality-and-diversity-in-bedford-borough/equality-information/>

## **6.0 Priorities and capital resources**

The following capital financial resources are available to apply and deliver through this policy:

- Capital grants from central government distributed through the Better Care Fund or otherwise.
- Where capital monies are provided through the BCF they will be allocated for spending in line with decisions regarding capital expenditure agreed with the Bedford Borough Health and Wellbeing Board.
- Local capital from the Borough which may be provided for any specified purpose.
- Monies from national schemes such as energy company obligations.
- Money provided from partners or other public sector organisations to address specified problems.
- Money obtained from charitable or other sources on behalf of customers.

The above will be targeted in accordance with the following priorities;

Local Housing Authorities are obliged first and foremost to deliver mandatory DFGs either via the 1996 Act route or an equally effective parallel pathway. Alternative discretionary assistance should not normally be promoted at the expense of delays to the statutory grant. They may then consider measures which will prevent injury or ill health, and/or limit harmful effects, reduce risks, reduce care costs and negative impacts etc., to promote recovery and improve quality of life and support carers.

In addition to mandatory DFGs, Bedford Borough Council has determined our local priorities to offer;

- Discretionary Disabled Facilities Assistance (DDFA)
- Hospital Readmission Prevention Grant

Budgets will be set for each form of assistance based on available resources and evidence of demand for each type of assistance from previous years. To ensure the delivery of mandatory DFGs and maximum impact of resources the budgets for each form of assistance will be transferrable.

## 7.0 Principles of assistance

The Council recognises that the primary responsibility for repairing and maintaining a property rests with the owner<sup>5</sup>. However, the Council has certain statutory responsibilities to fulfil and must also take steps to protect and assist vulnerable members of the community whilst providing advice to all residents to help them maintain their own homes and utilise government funding where appropriate.

The Council provides support to older and disabled individuals, and their carers, to help them to remain living independently, confidently safely and with dignity in their own homes. Housing assistance can help to reduce the impact of a disabling environment and therefore maximise independence. It can also help to prevent or delay the need for care and support, both of which are central themes of the Care Act 2014.

---

<sup>5</sup> The owner' is defined as the owner occupier or private landlord.

In addition, housing assistance provides support to carers in their caring role and underpins a wide range of customer and carer outcomes including; improved safety, greater independence, personal resilience and well-being.

Eligibility for all types of assistance in this policy is subject to change due to funding levels and any alterations will be made with the agreement of the Portfolio Holder and will be published on the Council's website.

The provision of financial assistance is subject to the availability of funding and the support and assistance we provide should encourage private investment and maximise the impact of available public funds.

## 8.0 Summary of Types of Assistance available

The following assistance measures are available for residents of the Borough:

- Disabled Facilities Grant (Mandatory) - Enhanced
- Discretionary Disabled Facilities Assistance
- Hospital Re-admission Prevention Grant

The table below provides a summary of the assistance available for each type of grant.

<b>Disabled Facilities Grant (Mandatory) – Enhanced</b>				
The purpose of this grant is to enable adaptations to be completed to a disabled’s persons home to support them to live independently at home.				
Scope of works	Maximum grant available	Means Tested?	Eligibility	Land Charge?
<p>To carry out works to facilitate access to facilities and in and around the home as set out in the Housing Grants, Construction and Regeneration Act 1996 – works must be deemed necessary, appropriate, reasonable and practicable by the OT Service and HIT Service.</p> <p>In addition DFG can be used:</p> <ul style="list-style-type: none"> <li>• To facilitate adaptations for Palliative Care patients eligible under ‘Special Rules’ criteria (works up to £7,500 would be exempt from means testing)</li> </ul>	<p>Up to £30,000 for eligible works</p>	<p>Adults – Yes Children – No</p> <p>Where an applicant has a contribution of under £500 then this will be paid via Discretionary DFA</p>	<ul style="list-style-type: none"> <li>• As set out in S.100 of the Housing Grants, Construction and Regeneration Act 1996 – the person must be disabled</li> <li>• The applicant must be an owner or tenant of the property (where the disabled person lives with family then the owner or tenant would apply on behalf of the</li> </ul>	<p>Yes</p> <p>A local land charge for the portion of the grant over £5,000 – up to a maximum charge of £10,000 for a period of 10 years – payable if the property is sold</p>

<ul style="list-style-type: none"> <li>Where the adaptation is for 'removable' items under a loan scheme (e.g. stairlift) these would be exempt from the means test</li> </ul>			<p>disabled person – e.g. parents would apply on behalf of a child for funding towards an adaptation)</p>	
<b>Discretionary Disabled Facilities Assistance</b>				
Scope of works	Maximum grant available	Means Tested?	Eligibility	Land Charge?
<ul style="list-style-type: none"> <li>To 'top-up' Mandatory DFG schemes where works exceed the maximum grant available.</li> <li>To support and fund moving costs for households where the property is unable to be adapted or there is a more suitable property available.</li> </ul>	£10,000	No additional means test to the Mandatory DFG	<ul style="list-style-type: none"> <li>Applicants must be eligible for Mandatory DFG</li> <li>The household is considered to be in financial hardship and cannot afford to fund the works</li> <li>All other means of funding (i.e. charities) have been explored unsuccessfully</li> <li>Only available to provide Mandatory schemes as assessed by the OT Services &amp; HIT (not applicant own/</li> </ul>	Yes – full cost of works (not fees) placed as a 15-year local land charge

			preferred/ enhanced schemes) <ul style="list-style-type: none"> <li>• Only 1 application within a 5-year period</li> </ul>	
<b>Hospital Re-admission Prevention Grant</b>				
<b>Scope of works</b>	<b>Maximum grant available</b>	<b>Means Tested?</b>	<b>Eligibility</b>	<b>Land Charge?</b>
Adaptation or repair works that are necessary to prevent a potential hospital admission or re-admission or to address significant difficulties in providing dignified and safe home based care..	£3,000	No	Vulnerable residents as identified by appropriate housing, health and social care professionals	No

Full details of the schemes can be found in the Appendices to this policy.

Following assessment of need and the resources available to the Council, new initiatives may be developed and added at a future date and amended via approval of Executive and published on the Council’s website.

## 9.0 How assistance is delivered

### Option 1 – Managed application process

The Home Improvement Team (HIT) fully manages the application on behalf of the applicant. The HIT will handle everything on behalf of the applicant through an agency agreement. This is the easiest and least stressful option for an applicant, particularly for more extensive adaptations, as the Council will organise and manage both the application and the work.

The HIT will:

- Assess the applicant's financial circumstances by a statutory **means test** which will identify any contribution to be paid towards the cost of the works.
- Arrange for a technical officer to visit to discuss how the adaptations can be provided in the home and what building works or alterations are required to provide them.
- Draw up a schedule of works and plans (and planning permission or building regulations approval if required).
- Assist in the completion of the formal DFG application forms.
- Supervise the contractor on site.
- Deal with any unforeseen works and interim payments.
- Arrange final payment to the contractor and collect any certificates and guarantees from them and pass them on the applicant.

### Option 2 – Customer Managed Process

This option is where an applicant may wish to complete all elements of the application, supporting information and building management themselves. An applicant can use their own architect or draftsman and contractors to plan, develop or build a preferred scheme.

A comprehensive information pack will be provided to any applicants who wish to pursue their own application which outlines the information required to make a DFG application and the requirements that any contractors must fulfil in order to receive DFG funding.

## 10.0 Fees and Ancillary charges

The Council will consider reasonable fees for financial assistance. The following fees will be eligible for financial assistance if they have been properly incurred in making an application or seeking approval for the proposed works, or to ensure the satisfactory completion of works assisted under this policy;

- Confirmation, if sought by the Council, that the applicant has a relevant owners interest
- Relevant legal fees
- Technical and structural surveys
- Design and preparation of plans and drawings

- Preparation of schedules of relevant works
- Assistance in completing forms
- Applications for building regulations approval (including application fee and preparation of related documents), planning permission, listed building consent and conservation area consent (and similar)
- Obtaining of estimates
- Consideration of tenders
- Supervision of the relevant works
- Disconnection and reconnection of utilities where necessitated by relevant works
- Payment of contractors
- In a case where the application is for DFG or DDFA, the reasonable services and charges of a (private) occupational therapist in relation to the relevant works

## 11.0 Prioritisation

Where possible the Council will commence consideration of an enquiry for assessment for financial support or other services within this policy in chronological order of receipt of enquiry (for DFG this would be from receipt of referral from the OT service), subject to the following provisions;

- With the agreement of HIT Team Lead, an enquiry must be considered as urgent if the customer would be unable to remain in their home safely unless the works are expedited, notwithstanding that care in the home is provided, OR that required works are necessary to facilitate discharge from hospital or nursing or residential care,
- Any priority scheme agreed for DFGs
- The property subject of the enquiry is in such a condition as to present an immediate and significant danger to the occupants or visitors.
- For the purposes of budgetary control a category of financial assistance may be given priority over another, or sums may be switched between categories but NOT to the detriment of mandatory DFGs
- For the purposes of policy or project implementation a category of financial assistance may be given priority over another
- Where staff resources are employed to work in a specialist area e.g. Home Improvement Team members dealing with complicated Hospital Readmission Prevention grants, then the enquiries generated for those specific work areas will be considered within their own chronological priority order, irrespective of the wider enquiries dealt by the wider team.

Where resources (financial, staffing or other) are limited, those services which are provided for vulnerable groups or most vulnerable individuals will take priority over other types of assistance or cases.



Where a property, case, customer or category of service is to be considered outside of chronological order the Head of Service or HIT Team Lead will sanction the action and a written record will be retained on file in justification of that decision.

## 12.0 Complaints

The Council has a corporate complaints procedure that will apply in relation to any complaints about the implementation of any of the processes flowing from the policy. Details of the complaint's procedure will be provided on request or can be viewed on the Council's website.

Any such complaint will be treated seriously and will (if necessary) be reflected in subsequent reviews of this policy or in amendments to the way that services are delivered.

Any member of the public who is dissatisfied with the performance of the HIT service in administering this policy may make a formal complaint through the Council's procedure. However, we would encourage both the public and the staff (and their supervisors) to try to address any misunderstandings or disagreements by mutual agreement – within the jurisdiction of the staff to do so – to avoid the need for a matter to escalate to formality. Staff must make the HIT Team Leader aware of such issues even if resolved, in order to facilitate learning and service improvement.

Complaints that are relating to a disagreement regarding a decision the Council or its officers have made, or Policy, cannot be dealt with informally and should be referred directly to the Council's complaints process.

## 13.0 Service standards, Key Targets

There is no national standard for the services provided through this policy excepting a statutory requirement for Councils to determine valid and fully made applications for mandatory DFG within six months. This does not account for pre-application activities such as the screening process and the 'application support' and administration including occupational therapy assessment, means testing, producing specifications, finding contractors etc. In practice, when an application is received by the HIT service it is practically complete and ready for an almost instant decision. In a few cases there may be details to pursue, such as proof of property ownership, landlord or owner's permission etc., and if there are alternative schemes under consideration or issues to do with financing the customers contribution. However, the service records all key activities and dates and can report on a variety of measures, including date enquiry received, date application submitted, date determined, date works started, value of works and contributions, date works finished, and completed as in signed-off.

Legislation also requires that works are completed within 12 months of any DFG grant approval being issued, but this can be extended by negotiation if there are valid reasons to do so, such as the customer receiving care, occasional changes in contractor or specification, complex snagging etc.

Locally, the service aims to apply the funding it receives fully each year with minimal waiting lists and with maximum benefit to customers.

The Home Improvement Team is committed to ensuring good quality customer service and the performance measures used are based around measuring and improving the quality of service and customer outcomes as well as ensuring improvements in the speed of service delivery.

## 14.0 Key definitions, references and abbreviations

**RRO** – Regulatory Reform (Housing Assistance) (England and Wales) Order 2002  
<http://www.legislation.gov.uk/ukxi/2002/1860/article/3/made>

**The ‘Act’ (1996)** – Housing Grants, Construction and Regeneration Act 1996  
<http://www.legislation.gov.uk/ukpga/1996/53/contents>

**DFG** – Disabled Facilities Grant.

**DDFA** – Discretionary Disabled Facilities Assistance

**BCF** – Better Care Fund

**BBC** – Bedford Borough Council

**HIT** – Home Improvement Team

**HHSRS** – the Housing Health and Safety Rating System, the prescribed system under the Housing Act 2004 for measuring hazards associated with housing conditions

**ECO** – Energy Company Obligation

**Certified Date** – the date certified by the service on behalf of the Council as that on which the execution of eligible works is completed to the Councils (HIT) satisfaction. In this instance being the works complete date.

**Dwelling** – a building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden, outhouse and appurtenance belonging to it or usually enjoyed with it.

**Exempt disposal** – a disposal or transfer of the whole or part of the premises to a person whose main residence is the property and who is (a) one of the joint owners of the dwelling, or (b) the wife, husband or partner (including same sex) of the owner or one of the joint owners of that property.

**HRPG** - Hospital Re-admission Prevention Grant

**Relevant disposal** – a conveyance of the freehold or an assignment of the lease, or the granting of a long lease (one of over 21 years, otherwise than at rack rent)

**Member of family** – a person is a member of the applicant’s family if they are the spouse of the applicant or living together as partners, or is the grandparent, parent or dependent child of the applicant or their spouse or partner (inclusive of same sex partners, step-children, adopted and foster children).

**Owner-occupier** – whilst this term is self-explanatory, where appropriate it will include certain tenants with repairing type leases (sometimes called FRI or Full Repairing and Insuring Leases, of a suitable duration) who would otherwise be unable to insist their ‘superior landlord’ undertake renovations. Repairing lease tenants would qualify for DFG in their own right, with permission.

## 15.0 Appendices

### Appendix A - Mandatory Disabled Facilities Grants

This is included for context and for a small number of variable options that have been included.

The Council will award mandatory Disabled Facilities Grant (DFG) according to the governing legislation – principally the 1996 Act and subordinate Regulations and Orders as amended - and guidance issued by central Government, and which details amongst other matters the types of work that are to be funded, the maximum grant payable (currently £30,000), and the test of financial resources where applicable.

#### Qualifying Criteria

All owner-occupiers and tenants, licensees or occupiers who can satisfy the criteria in sections 19-22 of the 1996 Act are eligible to *apply* for DFG, but applicants must be aged 18 or over (this does not apply to the disabled person, who may be younger). Tenants of Council and other Social Housing are also eligible to apply, but Councils and some social landlords (Registered Providers) may have parallel and equally effective systems which can be no less effective or generous than DFG. Being eligible to apply does not automatically confer approval – some cases will not meet statutory tests as described below, and others may have significant means tested contributions in excess of the cost of works. Other (private) landlords may also apply for mandatory DFG on behalf of their disabled tenants.

As a part of the application process, the Councils will require certificates relating to property ownership and future occupation, and will request permission from the owner as standard legislation does not specify owner's permission for grant aided works to tenanted property. The Council would reasonably want to ensure the tenant has the right to carry out the works and that the landlord would not object or attempt to reinstate the property and evict the client. The Council can also waive the owner's certificate requirement if it is considered 'unreasonable in the circumstances.

#### Qualifying Works

Those works eligible for mandatory DFG are set out in section 23(1) of the 1996 Act, as amended. These are;

- (i) facilitating access by the disabled occupant to and from the dwelling, qualifying houseboat or qualifying park home, (now including the garden) or
- (ii) making the dwelling, qualifying houseboat or qualifying park home safe for the disabled occupant and other persons residing with him;
- (iii) facilitating access by the disabled occupant to a room used or usable as the principal family room;
- (iv) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- (v) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;

- (vi) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- (vii) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- (viii) facilitating the preparation and cooking of food by the disabled occupant;
- (ix) improving any heating system in the dwelling, qualifying houseboat or qualifying park home to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
- (x) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- (xi) facilitating access and movement by the disabled occupant around the dwelling, qualifying houseboat or qualifying park home in order to enable him to care for a person who is normally resident and is in need of such care;
- (xii) facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.

### Local enhancement to DFG in Bedford

The Councils will include as part of the mandatory DFG the cost of a maintenance agreement for a period of five (5) years (where available) from the certified date for stair lifts, through-floor lifts, Clos-o-mat type toilet, step-lifts and similar equipment installed with the assistance of that grant. Where maintenance agreements of 5 years are not available through the Manufacturer the Council will fund the maximum warranty that is available. Where installing a reconditioned stair lift, any unspent warranty will be increased to a full 5 years if possible and affordable.

Through this policy the council has decided to remove entirely the requirement for means tests in the following circumstances:

- Where the total cost of works is over £1,000 (works under £1,000 will be funded through the social care minor works budget) and the assessed contribution is less than £500 then the council has the discretion to waive the requirement to pay this – any such decision would be on a case by case basis and available funding dependent.
- Where the adaptation is for ‘removable’ items only – i.e. stairlifts, modular ramps or ceiling track hoists – where these would be given on a ‘loan’ basis and returned to the council if no longer required.
- Where the adaptation is to facilitate palliative care and the applicant is eligible for benefits under the benefits ‘Special Rules’, or the current equivalent, then works up to a maximum value of £7,500 would be exempt from means testing.

It should be noted that the exclusion from the means test will only apply to 1 mandatory disabled facilities grant application per applicant in a 5-year period. Therefore, if

additional works are required within 5 years of the completion of the first 'means-test exclusion' grant then the standard DFG means test would be applied.

### Necessary, Appropriate, Reasonable & Practicable

A DFG will only be made if the works are both 'necessary and appropriate' and 'reasonably practicable', where the housing authority has consulted the welfare authority or its agents. Where an applicant prefers a different scheme of works to that approved by the Councils, the Council may offer to 'offset' the value of the original scheme towards those greater works with appropriate safeguards. This is at the discretion of the Council (Home Improvement Team).

Works which have been commenced prior to the approval of an application will not be eligible for financial assistance.

Unexpected works which arise during the carrying out of eligible works will be considered for assistance if the works could not have been reasonably foreseen before commencement and if they are vital to the completion of a safe and effective scheme.

Unforeseen works carried out without prior approval of the Council will not be eligible for assistance. Approval should always be sought in writing, timed and dated with details of the extra items and costs. Where unforeseen works are necessary these will be added to the grant up to the specified maximum for mandatory DFG. Costs above the mandatory grant maximum may be supported as discretionary DFA in accordance with this policy. Care must be taken when agreeing to schemes of works on third-party property such as tenanted accommodation, that the property owner is fully engaged with the decision process. This is also particularly important where an architect or similar is acting on the customers behalf, and where issues such as planning permission, building control and other regulation are involved. Specialist advice from a private occupational therapist may be necessary to ensure that the objectives of the original scheme are being effectively met.

### Fees

The Council's DFG award is for a sum of funding only and is not inclusive or exclusive of using particular contractors or products. Customers may specify and choose their own contractors, agent, products and design – but take responsibility for those choices which may fall outside of the remit of any HIT contractors, as long as the contractors are suitably qualified, and the result meets the Council HIT's and Occupational Therapist's requirements.

### Financial Assistance

Mandatory DFG will be subject to a means test in accordance with the regulations made under the 1996 Act, as amended. The maximum mandatory DFG award is currently £30,000 minus any contribution required by a 'means test' (test of financial resources). Successive applications may be awarded for those persons whose condition is degenerative, or they develop additional needs. If the maximum grant limit is changed by statute then the maximum available DFG award by Bedford Borough Council will reflect this.

Where successive applications are awarded, the applicants' assessed contribution to the first grant award will be taken into account if within the time period of the contribution originally calculated (10 years if owner, 5 years if tenant).

NOTE: where an applicant is in receipt of a recognised, qualifying, means tested benefit they will not be further means tested and they will have no calculated contribution to make. Where works are for the benefit of a child or young person of 19 years age or younger at the date of application – they too will be exempt a means test.

### Order of processing applications

Public and private DFG applications or recommendations will usually be processed in chronological order, in line with the approved priority system, excepting in emergency circumstances at the discretion of the Council.

### Recovery of assistance awarded

Some mandatory DFG may be recoverable in accordance with permitted values. Where the customer is an owner-occupier and not a tenant, a sum of up to £10,000 may be recovered for works in excess of £5,000. This sum would only be recovered if the property was sold or title otherwise transferred within 10 years of the certified (completion) date of works, subject to the Council's discretion to reduce or waive in the case of financial hardship. All recoverable costs would be registered as a land charge against the property.

NOTE: this is separate and different to the potential repayment of grant in the event of a breach of occupancy conditions or detected fraud. Also, Councils are entitled to recalculate grant awards in limited circumstances, such as for example if any relevant insurance claims are pending, and to cease making payments and to seek repayment in some cases as detailed in sections 40-42 of the 1996 Act.

The Council will also impose a standard condition that it may recover specialised equipment, such as stair lifts, where no longer required.

### Conditions relating to Contractors, Standard of Works and Invoices

In approving an application for financial assistance, the Council will require as a condition that the eligible works are carried out in accordance with any specification it has decided to impose.

An applicant must take all reasonable steps to pursue any relevant legal or insurance claim (e.g. medical negligence or accident) which can be made in relation to the eligible works and must notify the Council of the outcome of such a claim and repay the equivalent financial assistance so far as is appropriate, in the Councils view.

The eligible works must be carried out by the contractor(s) upon whose estimate the financial assistance is based, or if two estimates were submitted, by one of those contractors. The Council's consent must be obtained prior to the works if a contractor who did not submit an estimate is to carry out the works, and if an agreement is given, an estimate from the new contractor must be submitted to the Council (this does not automatically convey a difference in revised grant award – any additional costs must be separately financed by the client).

An invoice, demand or receipt will not be acceptable if it is given by the applicant or a member of the applicant's family. Where works are carried out by the applicant or a member of their family, only the cost of materials used will be eligible for financial assistance.

It is a condition of the financial assistance that the eligible works are carried out within 12 months of the date of approval of the application. This period may be extended by the Council if it thinks fit, particularly where it is satisfied that the eligible works cannot be completed for good cause – requests for additional time must be made in writing before the 12 month period ends, and approved extra time will be confirmed in writing by the Council.

The payment of the financial assistance to the applicant will be dependent upon the works being carried out to a standard that is satisfactory to the Council and upon receipt of a satisfactory invoice, demand or receipt for the works and any preliminary or ancillary services or changes.

The Council will usually make payments direct to the contractor on behalf of the client, and not usually to the applicant. Where the applicant disagrees with a payment made direct to a contractor, no payment shall be made until any dispute is resolved. Legislation permits the Council to make payment by delivering to the applicant an instrument of payment in a form made payable to the contractor, OR by making payment direct to the applicant in accordance with information provided prior to grant approval.

NOTE: Contractors receiving direct payment may be required to provide sufficient information to be set up on the Council's financial systems – BUT this should not frustrate the client's choice, as the mandatory DFG grant (only) is an award of funds and not an award tied to a specific contractor with additional financial conditions. Other discretionary awards and forms of assistance may allow different rules on payment in kind etc.

### Recovery of compensation

It is a condition of the grant that the applicant must take all reasonable steps to pursue any relevant claim for personal injuries which caused the applicant to apply for a DFG or related assistance, and to repay to the Council the grant or assistance, so far as is appropriate, out of the proceeds of any claim, or to use that award directly to fund the adaptations work.

### Future occupation of the dwelling

It is a condition of the grant that throughout the grant condition period (that is 5 years from the date of certification) the dwelling is occupied in accordance with the intention stated in the certificate of owner occupation or availability for letting, or intended tenancy.

NOTE: There are no provisions regarding the possible repayment of a mandatory DFG in the event of an exempt disposal of the property. No conditions apply in respect of future occupation of a dwelling where a DFG is approved for works to the common parts of a dwelling.



### Customer Own Schemes (COS)

Customers who meet the Disabled Facilities Grant (DFG) eligibility and are therefore entitled to a grant allocation may wish to 'top-up' the DFG funding. The DFG recommendation by the Occupational Therapist will be for the most cost-effective solution which will look to adapt an existing property e.g. by removing the bath and replacing with a level access shower (wet room). Customers may prefer to choose a different option and a wet room upstairs may not be the preferred washing facility. The customer will be responsible for the difference in costs between the DFG and the final cost of the works, including unforeseen costs. Written evidence of being able to afford the cost of the additional works is also required.

The HIT team surveyor and Occupational Therapist will work with the customer, their architect and builders as applicable, to ensure that the final scheme meets the disabled person's needs and where applicable planning and building control regulations have been adhered to.

If a client pursues their own scheme then the Council will provide a copy of all necessary documentation required for a valid and complete application to be made and will provide an information pack regarding how to proceed.

### Recovery of specialised equipment

Where a mandatory DFG is approved for the installation of a stairlift, or a through-floor lift, or other specialist equipment the applicant shall notify the Council if, and as soon as, the equipment is no longer needed within a period of 5 years after the certified date.

The Council, or its agents shall be entitled upon reasonable prior written notice given to the applicant or their representative either following the giving of notification above, or at any time during the 5-year period after the certified date, to inspect the equipment and to remove it at their discretion.

The Council agrees, within a reasonable time following an inspection of the equipment, to:

- notify the applicant in writing whether the equipment is to be removed, and
- if the equipment is to be removed, to remove it or arrange for it to be removed and forthwith make good any damage caused to the property by its removal by the Council or its agents,
- the Council agrees that where the applicant has contributed to the cost of installing equipment which the Council intends to remove, to pay him/her within a reasonable time of that removal the proportion of the reasonable current value of its original cost (residual value – at time of removal) which represents the proportion of their contribution to the cost of the installation.
- Subject to the Council giving prior written notice in accordance with the above, the applicant agrees, within their power, to give reasonable access to the property to the Council and its agents for the purposes of inspection and removal of equipment, and will not act to prevent, delay, prohibit or frustrate such activity.

For clarity – the equipment is the property and responsibility of the customer, both during and after any warranty period, but in the event it is no longer required for the customer the Council have an automatic first right to recovery for re-use, subject to the condition of the equipment and any making-good costs. Such equipment recovery, assessment, repair, refurbishment, cleaning, storage and reinstallation is at the Councils discretion, cost and risk, and not at the customers. The customer or their family, executor or heirs should notify the Council in such circumstances, and the Council will endeavour to provide a swift assessment and decision. The Council may also waive this recovery requirement if it considers it appropriate to do so and is not obliged to remove or dispose of unwanted equipment.

### Repayment

Where a charge (repayable grant) is due for recovery, on receipt of a written request from the responsible person the HIT Manager will consider the options to reduce or waive repayment in particular circumstances to be determined in accordance with the following criteria;

- the extent to which the recipient of the grant would suffer financial hardship were he to be required to repay all or any of the grant;
- 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 employment;
- whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises;
- 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.

If that initial decision is not accepted and further appealed, details of that appeal will be determined by the Head of Service, together or in consultation with the appropriate Chief Officer of the Council for that address or area.

All recoverable charges will be recorded as local land charges.

The land charge will be placed in accordance with 2008 General Consent<sup>6</sup> which enabled local authorities to place a local land charge for the portion of the grant over £5,000. The charge can be up to £10,000 and applies if the owner wants to sell the property within 10 years of the certified (completion) date.

Worked examples of the charge are given below:

<b>Total Grant Awarded</b>	<b>£12,000</b>	<b>£15,000</b>	<b>£25,000</b>
Exempt amount	£5,000	£5,000	£5,000

---

6

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/78111/generalconsent2008.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/78111/generalconsent2008.pdf)

Bedford BC Housing Assistance Policy 2020

Remaining value of grant	£7,000	£10,000	£20,000
<b>Charge placed</b>	<b>£7,000</b>	<b>£10,000</b>	<b>£10,000</b>

## **Appendix B – Discretionary Disabled Facilities Assistance**

### Aims

The aim of the scheme is to help the vulnerable members of the community where the Mandatory Disabled Facilities Grant (DFG) is insufficient to cover the full cost of the works or where the works are out of scope of the legislation but by completing them there would be demonstrable savings to the wider public purse and clear benefits to the applicant and/or their family/carers.

### How will it be funded?

The grants would be funded from the DFG Budget from a dedicated part of the budget held solely for discretionary purposes. The value of this budget will be set annually by the portfolio holder/members.

### Who will it help?

Those eligible for Mandatory DFG assistance.

### Will it be means-tested?

There will be no additional formal means test if the works the DDFA were funding were 'in addition' to a Mandatory DFG. However, if the works were solely being funded through DDFA then the same means test as is applied to Mandatory DFG works would be applied to the DDFA application, excepting applications where the works are for the benefit of a disabled child or young person as defined by the relevant regulations.

### What works could be included

#### **Top Up Assistance**

To top up the financial assistance for adaptation works where the reasonable cost of the required work exceeds the set maximum for mandatory DFG (currently £30,000). The amount of DDFA in such circumstances shall be reasonable. The Council reserves the right to consider alternative solutions where they appear more cost effective, reasonable, practicable or appropriate. NOTE: Welfare Authorities (Bedford Borough Council Social Services) also have resources and responsibility for adaptations and equipment under other legislation, e.g. the Care Act. H.I.T. service staff may also assist with charitable applications.

#### **Support to Buy/Move**

Assist the disabled person to move to a more suitable property where it is impracticable to adapt or more cost effective than adapting the current home of a disabled person to make it suitable for their present or future needs, even though the new property may need some adaptation.

Criteria for consideration in cases of help-to-buy/move; (this is not an exclusive or exhaustive list, as other factors may become apparent with experience):

- The disabled person may wish or need to move to give or receive care, or to receive medical treatment.
- The disabled person may wish or need to move to maintain or gain employment.

- The cost of works to the property may exceed the benefit to the client.
- The cost of works may exceed the available grant and loan maximum and any available client or third-party contribution.
- The client's calculated contribution may be unaffordable, and moving/buying is a better financial solution.
- The client may need to move to reduce rent and/or release spare bedrooms which they can no longer afford (e.g. benefits cap and/or the spare room subsidy).
- A different property may provide a greater benefit for the client for the funds.
- The current property may not be adaptable, and another property may be more amenable to adaptation.
- The current property may contain hazards or defects which would not be sufficiently addressed by the works or otherwise by the client or owner.
- The property owner (landlord) refuses to permit the adaptation.
- The property is for sale, or pending foreclosure, bankruptcy (as security against debt) or repossession.
- The tenancy is due to end and not be renewed or is otherwise unstable.
- Relationship breakdown.
- The client wishes to downsize and/or release equity (some of which could be used towards adaptation and moving costs).
- The client wishes to move to or purchase in another Council area and may be entitled to mandatory DFG in addition to support to move or buy (this may be within or outside of Bedford Borough).

Councils are required first to consult the 'welfare authority' to consider what assistance would be necessary and appropriate for the client, and then apply a test of what is reasonable and practicable in the circumstances of the property. The service must consider viable alternative solutions which appear more cost effective.

Such solutions may include contributions towards costs incurred as part of an alternative house-purchase and moving to an already adapted or more economically adaptable and suitable property. Funding will not be given towards the purchase price of an alternative property but may be provided towards legal and moving costs.

Moving and house purchase finance will be determined on a case by case basis determined by:

- the tenure and location of the original and new properties,
- the residual equity and any increased mortgage debt,
- whether moving within the District/Borough, or the County, or beyond,
- whether the original property is unadaptable, unaffordable or poor value to adapt,

or that moving is purely an occupier choice or as a result of a landlords refusal to permit adaptation

DFG of up to £30,000 is available for adaptations in properties residents have moved to (within the local area only), but may be reduced by any contributions to moving costs and purchase contributions.

DDFA is available to owner-occupiers with sufficient equity, but also to tenants' subject to individual determination and equitable opportunities dependent on the attitude of RSL or private landlords as regards repayable charges as above.

Note – neither tenants nor owner occupiers will be disadvantaged and the system will be equitable as far as possible, to be 'tenure blind'.

Tenants, however, with works projected to cost in excess of £30,000 will be encouraged or required to consider housing options such as relocation in priority to actual works to their rented home. Case workers may have similar options conversations with owner-occupiers.

**As there are too many variables to set a fixed policy on awards for moving or buying property, each case will be determined on its merits subject to resources by recommendation from the Case Officer to the HIT Manager with sufficient discretionary authority to approve works of that value.**

#### How much funding might be available?

DDFA may be awarded and will be subject to the availability of resources. An extra £10,000 may be available as a top-up to owner occupiers\* with sufficient equity (for works above the Mandatory DFG limit as set out in current legislation, which is currently £30,000).

\*tenant cases depending on particular circumstances – as tenants have no equity and landlords may decline charges, Registered Social Landlords (RSL's) may be requested to accept charge against property. Whilst tenants should not be disadvantaged, nor should their landlords be rewarded with improved properties with no security of tenure for the tenant. Offers should represent good value, but be prudent and low risk.

Where the landlord is a private landlord or Registered Social Landlord, options will be explored with the owners of the property depending on circumstances.

#### Will there be a charge against the property?

DDFA will be registered as a local land charge against the property and will be recovered on the sale or transfer of the property, subject to rules regarding exempt sales.

Note – this is separate to the £10,000 recoverable DFG which expires at 10 years from certification of works completion.

#### Conditions attached to the DDFA

Conditions restricting future use and ownership of the property – the following additional conditions will apply where the Council has made an award of DDFA;

- The owner will notify the Council in writing if a relevant disposal of the property is proposed.

- The owner of the property will provide, within 21 days of a written notice from the Council, a statement confirming the ownership and occupancy of the dwelling. If the property has been sold or transferred the statement will include the date of transfer of ownership.
- DDFA will be registered as a charge against the property and will be repayable on sale or transfer of the property, subject to exempt sales. The charge will be binding on successors in title.
- It is a condition of DDFA that where an owner makes a relevant disposal of the dwelling, other than an exempt disposal, the DDFA shall be repayable subject to above.
  - If a relevant disposal takes place after a period of 15 years after the certified date of completion of works, no amount shall be recovered which, after repayment of all charges registered against the property, results in owner(s) having a residual equity of less than £10,000. No account will be taken by the Council of charges subsequent to the charges registered by the Council.
  - If the property is transferred, or the sale price does not reflect the market price, the Council will have the right to seek an independent valuation of the market value, which will be binding on both parties, in order to recover the grant repayable.

#### Are there any other requirements for assistance to be given?

Applications for DDFA will be considered for Top-Up once works have already been started if the scheme is a Mandatory Scheme.

Where an applicant is pursuing a 'preferred' scheme and has received the maximum eligible grant funding then applications for DDFA will not be considered.

A maximum of one application for DDFA will be considered in any 5-year period.

#### How to apply?

Through the Council's Home Improvement Team.

## Appendix C - Hospital Re-admission Prevention Grant

Hospital Re-admission Prevention Grant (HRPG) of up to £3,000 will be available where housing defects or adaptation works are necessary to prevent a potential hospital admission or re-admission as assessed by professionals attached to either Social Services, Acute or Primary Care Trust, or to address significant difficulties in providing safe and dignified home based care. Works may include:

- adapting the living environment to accommodate a disability (such as changing a door or providing a modular ramp or repairing a stairlift)
- remedying defects including safety hazards, security, and thermal comfort measures (insulation, heating, wiring).

### Eligibility

In order to qualify for HPRG the applicant MUST live in Bedford Borough. This grant will NOT be subject to a test of applicant's financial resources.

### Conditions

The works must be necessary in order to facilitate care or reduce readmission, to save or reduce hospitalisation or residential care costs or to facilitate safe and dignified home care and avoid or reduce the cost of a care package.

Assessment for HPRG will take priority over other casework at the discretion of the HIT Team Manager.

The Council reserve the right to refuse this award if there is doubt or another form of assistance is more appropriate, or where the primary responsibility lies with an alternative organisation/department.

All other conditions e.g. relating to repayment, contractors, standards of work and invoices etc. that apply to DFG will apply to HPRG.

### Working practice

HIT will work with other council departments and agencies within Health and Social Care to provide a flexible and rapid offer for genuine and needy cases where other assistance types are likely to be ineffective. This will include exchange of information, getting approval of the customer and family / carers, access to the property for assessment, completion of appropriate records, liaison with contractors and the completion of works.

All HPRG awards must demonstrate how they have contributed to a reduction in the risk of hospital readmission or the facilitation of care package implementation or the reduction of care package needs.