

APPENDIX A



Private Sector Housing Assistance Policy

1 August 2020

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1. Introduction

- 1.1 Under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, the Council has the power to provide assistance for the purpose of repairing, improving, acquiring, demolishing, adapting, or providing housing accommodation in the borough.
- 1.2 The Council can offer this assistance in the form of grants or loans. This Policy sets out what assistance the Council is able to offer: who can apply, whether it is a loan or a grant, what it can be used for and any conditions attached to receiving this assistance.

2. Purpose of the Private Sector Housing Assistance Policy

- 2.1 The purpose of this Policy is to provide a formal framework within which the Council can deliver mandatory disabled facilities grants and exercise its discretion in providing financial assistance under the Regulatory Reform Order 2002.
- 2.2 This framework is designed to ensure the fair, equitable and consistent treatment of disabled people in the borough who require the Council's financial assistance to adapt their home or relocate to another, more suitable home.
- 2.3 The key objectives of this Housing Assistance Policy are to:
 - Help disabled people to maintain their independence by enabling them to adapt their existing homes to meet their needs or move to an alternative, more suitable home that meets their needs;
 - Help vulnerable residents to remedy hazards and/or disrepair in their homes where these pose a significant threat to their health and safety and where they are unable to do so without assistance (to remove Category 1 hazards under the Housing Health and Safety Rating Scheme, for example);
 - Tackle fuel poverty and improve the energy efficiency of people's homes;
 - Support and facilitate Northampton's hospital discharge arrangements, by ensuring that the borough's residents are able to return home quickly in a manner that enables them to live safely and independently at home, making it easier for carers to provide support; and
 - Help prevent admissions to hospital, care homes or residential schools, and higher expenditure elsewhere in the health and/or social care system.

3. Role of the Home Adaptions Team

- 3.1 The Council's Home Adaptions Team will help people to apply for grants and they will design and organise works, obtain quotations, supervise the works on site and provide all the administrative support required to enable people to achieve their independence.

- 3.2 To enable the disabled person to make an informed choice about their future housing, the Home Adaptations Team will provide them with advice on the full range of housing options available to them, including supported living, affordable rented housing and the purchase and adaptation of alternative accommodation.
- 3.3 Members of the team will work with Council Officers, Occupational Therapists, contractors and other professionals to ensure the best possible outcome for the applicant, whilst working within the legislative and financial constraints.

4. The financial assistance available

- 4.1 Disabled facilities grants and home adaptations are provided by the Council, using the money that it receives from the Government's Better Care Fund.
- 4.2 In 2020/21, Northampton Borough Council received Better Care funding of £1.4 million.
- 4.3 With a growing demand for disabled facilities and home adaptations from an ageing population, it is essential that Northampton makes the best use of the financial resources available in order to achieve the required outcomes.
- 4.4 Apart from mandatory disabled facilities grants, all of the financial assistance described in this Policy is discretionary. The Council will not approve any assistance or commit spending on any assistance where the budget available has been exhausted. Consequently, the Council reserves the right to defer approval and/or payments, in line with the statutory framework. This is to ensure that budgets are managed effectively.
- 4.5 At the discretion of the Council's Director of Housing and Wellbeing or their authorised nominee, funds may be used for other schemes or forms of assistance which are consistent with the achievement of the outcomes sought by the Better Care Fund.
- 4.6 Subject to the financial resources being available, the following types of financial assistance may be provided under this Housing Assistance Policy:
- Mandatory disabled facilities grants
 - Discretionary disabled facilities top-up grants
 - Discretionary disabled persons resettlement grants
 - Discretionary hospital discharge grants
 - Discretionary dementia friendly homes grants
 - Discretionary special purpose grants
 - Discretionary funding for partnership work and other services
- 4.7 The Care Act 2014 includes duties to provide equipment and adaptations, free of charge, where there is an assessed need. These duties are outside of the scope of this Private Sector Housing Assistance Policy.

5. Mandatory disabled facilities grants

Purpose

- 5.1 Mandatory disabled facilities grants are available to help with the cost of providing adaptations and facilities that enable a disabled person to continue living in their home.
- 5.2 The Council will award mandatory disabled facilities grants in accordance with the national legislation and guidance in force at the time This determines, amongst other things: who is eligible, the maximum grant payable, the type of work that can be funded and the test of financial resources that must be applied to determine how much the applicant should contribute to the cost of the works.

Eligibility

- 5.3 An applicant must either be the owner of the dwelling or be a tenant (this includes licensees) and be able to provide the Council with the necessary 'owner's certificate' or 'tenant's certificate'. This may not be the person for whom the works are required.
- 5.4 Occupiers of all types and tenures of residential properties – including park homes and houseboats – are eligible to apply, and eligibility extends to a range of licensees, including agricultural workers and service employees.
- 5.5 Applications for a grant in relation to a dwelling owned by a trust will be considered on a case by case basis and tenants of Northampton Borough Council should apply, in the first instance, to Northampton Partnership Homes' housing adaptations service.
- 5.6 In assessing whether or not an applicant is eligible for a disabled facilities grant, the Council is required to consult with the Social Services Authority to determine whether the work is necessary and appropriate to meet the needs of the disabled occupant.

Determining whether works are necessary and appropriate

- 5.7 Disabled facilities grants are available for adaptations that the Council considers are necessary and appropriate to meet the needs of the disabled occupant, and reasonable and practicable having regard to the age and condition of the dwelling.
- 5.8 The presence of steps will be taken into consideration at an early stage and, in consultation with the applicant, a decision will be made on whether moving to alternative accommodation might be a better option. In these circumstances, help and support will be offered in considering what housing options might be available.
- 5.9 The nature and extent of the works will be determined through an assessment of the client and their home environment by an Occupational Therapist from the County Council, an appointed Trusted Assessor or a suitably qualified and experienced assessor appointed by the Council. The assessment will concentrate on the disabled person's ability to continue living independently in their own home and will distinguish between the works that are desirable and the works that are necessary and appropriate.

- 5.10 If moving is considered a better option, a discretionary disabled persons resettlement grant may be available (See Section 7, below).
- 5.11 In order to determine whether adaptations are necessary, appropriate, reasonable and practicable, and whether they are likely to meet the person's needs, an assessment of the internal layout of the existing dwelling will be carried out.
- 5.12 Consideration may be given to the provision of additional sleeping and/or bathing accommodation (by way of an extension to the existing dwelling) where rearrangement of the existing home or moving to an alternative property are not feasible.

Maximum grant payable

- 5.13 For major works, the maximum amount of grant payable is £30,000. This figure is determined by central government and may be amended from time to time.
- 5.14 Where the eligible works, including the Home Adaptation Team's fees if its services have been used, cost more than the maximum amount set by central government, the applicant will need to fund the extra amount themselves, seek other sources of funding (from a charity, for example) or apply to the Council for a discretionary disabled facilities top-up grant (See Section 6, below).
- 5.15 Where the works and fees cost more than £30,000, the applicant should not commence the works until the funding arrangements for the 'excess' are organised because the disabled facilities grant funds cannot be released until the project is finished.

Amount of grant payable

- 5.16 If the applicant is renting their home from a housing association or private landlord, the Council may be able to arrange for the landlord to cover some of the cost of the work.
- 5.17 If the work is arranged through the Home Adaptations Team, the cost of the work will be assessed and the contractors will be appointed in accordance with the Council's rules on procurement and tender awards.
- 5.18 If the applicant arranges the work themselves, the Council will pay an amount based on a minimum of three quotations, taking into account the cost and nature of the works undertaken, the reasonableness of the quotations, and best value.
- 5.19 Payments will be made on approved grant schemes on completion of the works. Where works are considered by the Occupational Therapist's referral to be critical or urgent, an assessment can be based on the submission of two quotations.
- 5.20 Where the applicant or a member of their family intends to carry out the work themselves rather than use the Home Adaptations Team or independent contractors, the mandatory disabled facilities grant assistance will cover the reasonable cost of materials, subject to suitable invoices or receipts being provided. Labour costs may not be covered in these circumstances.

The means test

- 5.21 Some applicants may be eligible for a mandatory disabled facilities grant but are required to make a financial contribution, based on their financial circumstances.
- 5.22 Applications for mandatory disabled facilities grants for adults will normally be subject to a means test to assess income and savings levels, using the national Financial Test of Resources. (See Appendix 3 for more details).
- 5.23 The means test will not apply to mandatory disabled facilities grant applications that relate to the needs of children and young people (see definition of 'children' in the Glossary in Appendix 5).
- 5.24 If the person who requires the mandatory disabled facilities grant is an adult and is in receipt of a 'qualifying benefit', they will be 'passported' through the means test and, as long as they are eligible for the grant, full grant funding of up to the maximum of £30,000 will be available to them without them needing to make a financial contribution.
- 5.25 More information on how the means test will be carried out, and the definition of 'qualifying benefits', is contained in Appendix 3.
- 5.26 Where applicants are not eligible for assistance or their financial circumstances mean that they will need to make a contribution to the cost of the works, the Council may be able to provide them with advice on how to access other sources of funding, such as charitable contributions, interest-only loans, etc.

Carrying out the works

- 5.27 Applicants are encouraged to have the works 'project managed' by, and delivered through, the Home Adaptations Team. A fee is charged for this service and this will be included in the calculation of the mandatory disabled facilities grant award.
- 5.28 Where someone wants help to carry out adaptations that would help to meet the objectives of this Policy but they are not eligible for a grant or loan, the Home Adaptations Team can help them to organise the work, as a private customer, for the Council's standard fees and charges.

Works that are funded by the applicant

- 5.29 Some applicants may wish to carry out works above and beyond those that can be grant funded. Alternative schemes are acceptable, but subject to the following conditions:
- The scheme must meet all of the mobility needs that the grant would have met. To ensure that this happens, the plans must be agreed by the overseeing Occupational Therapist;
 - The grant will be based only on the works that Northampton Borough Council has agreed are necessary and appropriate;
 - The applicant will be responsible for any unforeseen works or items;

- No interim payments will be made, as it is not possible to assess the correct levels of interim payments, based on the work in progress; and
- Full and final payment of the grant will only be made when all of the works relating to the alternative scheme have been completed and the Council is satisfied the completed works meet the disabled person's identified needs.

Repayment of the grant

- 5.30 All grant approvals contain grant conditions that the applicant must be aware of and agree to before accepting the grant.
- 5.31 Following the award of a grant, a local land charge will be placed on the property for a period of 10 years to show that a grant has been provided in relation to that property.
- 5.32 If the mandatory disabled facilities grant is more than £5,000 and the property is sold within the 10 year period, a proportion of the grant funding may need to be repaid to the Council. The Council has determined that £10,000 is the maximum that it will seek to recover under such circumstances and that, for each full year that passes from the date the works are completed, the amount that has to be repaid will be reduced by 10% of the original repayable amount.
- 5.33 The requirement to repay all or part of the grant funding may be waived, at the discretion of the Director of Housing and Wellbeing, if this is requested by the applicant or home owner and there are good grounds for waiving repayment.
- 5.34 All grant conditions, including the repayment conditions, will be explained to the applicant in full during the application process. A grant will not be approved if the applicant has not signed to state that all the conditions have been read and understood.
- 5.35 Further information is included in the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008.

Future applications

- 5.36 Where work is completed following a mandatory disabled facilities grant application and the applicant has had to make a financial contribution towards the work, this may sometimes reduce the contribution they have to make in relation to future applications for mandatory disabled facilities grant works. Further information is available on request.

Smaller adaptations

- 5.37 Some small standard adaptations, often costing less than £1,000, that are eligible for a mandatory disabled facilities grant may be offered as discretionary special purpose grants if the Council is satisfied that funding it in this way will significantly speed up the process and improve the outcome for the applicant. (See Section 10, below).
- 5.38 In such a situation, the Council will explore the options with the applicant and, if this option is pursued, it will not affect their right to apply for a disabled facilities grant.

6. Discretionary disabled facilities top-up grants

Purpose

- 6.1 Discretionary disabled facilities top-up grants are available to help with the cost of home adaptations and disabled facilities (to enable a disabled person to continue living in their home) where the cost of the works agreed through a mandatory disabled facilities grant application exceeds the mandatory maximum grant limit (currently £30,000).

Eligibility

- 6.2 Discretionary disabled facilities top-up grants are available to those applicants who have an owner's interest in their home and have been assessed as being eligible for a mandatory disabled facilities grant.
- 6.3 As the top-up grant is discretionary, the decision on whether or not it is awarded will depend on the individual's needs and the financial resources available.
- 6.4 Discretionary disabled facilities top-up grants may be considered, however, where:
- The option to move to more suitable accommodation has been explored fully but found not to be feasible; and
 - Having taken all reasonable steps, funding cannot be found from any other sources; and
 - Not carrying out the works would mean that:
 - (a) the applicant would be unable to continue living in the community; or
 - (b) the applicant or their carer would be at significant risk; or
 - (c) the opportunity to achieve significant savings in other areas of public provision (including health, social care and education) would be lost.

Maximum grant payable

- 6.5 The maximum amount payable for a discretionary disabled facilities top-up grant is £15,000, including the Home Adaptations Team's fees if its services have been used.

Amount of grant payable

- 6.6 Applications for discretionary disabled facilities top-up grants for adults will normally be subject to a means test to assess income and savings levels, using the national Financial Test of Resources. (See Appendix 3 for more details).
- 6.7 Where an application for a discretionary disabled facilities top-up grant is being made to meet the needs of children or young people (see definition of 'children' in the Glossary in Appendix 5), the Council will not means test the family. Instead, the Council will look at each family's financial circumstances (including, for example, any rent, mortgage and childcare costs they incur) into account when considering the request for a discretionary disabled facilities top-up grant.

Carrying out the works

- 6.8 The Council expects all discretionary work – with the exception of disabled persons resettlement grants – to be managed through the Home Adaptations Team.

Repayment of the grant

- 6.9 All grant approvals contain grant conditions that the applicant must be aware of and agree to before accepting the grant.
- 6.10 Following the award of a mandatory disabled facilities grant – and, where appropriate, a discretionary disabled facilities top-up grant – a local land charge will be placed on the property for 10 years to show that a grant has been provided in relation to that property.
- 6.11 If the property is disposed of within 10 years of the grant-assisted works being completed, the grant will be required to be repaid in full.
- 6.12 The requirement to repay all or part of the grant funding may be waived, at the discretion of the Director of Housing and Wellbeing, if this is requested by the applicant or home owner and there are good grounds for waiving repayment.
- 6.13 All grant conditions, including the repayment conditions, will be explained to the applicant in full during the application process. A grant will not be approved if the applicant has not signed to state that all the conditions have been read and understood.

Future applications

- 6.14 Where a discretionary disabled facilities top-up grant has already been awarded to a disabled person, a future application will only be considered for the same person in very exceptional circumstances.

7. Discretionary disabled persons resettlement grants

Purpose

- 7.1 Discretionary disabled persons resettlement grants are available to help disabled people who are eligible for a mandatory disabled facilities grant to move to another, more suitable home and, in doing so, provide a better, more cost effective solution than if they had remained in their existing home and it was adapted to meet their assessed needs.

Eligibility

- 7.2 Applications for a discretionary disabled persons resettlement grant can be considered from home owners and tenants of private landlords, registered providers and housing associations who are living in the borough, have identified a suitable property they want to move into and they meet at least one of the following criteria:
- (a) The disabled person is eligible for a mandatory disabled facilities grant, but resettlement offers a more cost effective option, taking into account the cost of adapting the person's existing home and how much it is likely to cost to adapt their new home to meet their needs; or

- (b) The disabled person's existing home requires adaptation but it is not reasonable or practicable to adapt it; or
- (c) Resettlement of the disabled person in another property is likely to result in savings to the wider public purse and/or the person resolving issues that had been having an adverse effect on their health and wellbeing.

7.3 Council tenants in this situation should approach Northampton Partnership Homes, requesting a transfer to a more suitable home.

7.4 In each case, a suitable alternative property must have been identified before a formal application for a resettlement grant is submitted and the Council must be satisfied that the property into which the disabled person is planning to move more closely meets their needs (and their family's needs, where appropriate) than their existing home.

7.5 Applications for discretionary disabled persons resettlement grants will only be considered if they are received before the person has moved home. A representative of the Council may visit the property prior to resettlement in order to ensure that it is suitable and will meet the needs of the disabled person.

Maximum grant payable

7.6 The maximum discretionary disabled persons resettlement grant payable is £5,000.

Amount of grant payable

7.7 The discretionary disabled persons resettlement grant is designed to help with the reasonable costs of moving to a more appropriate property.

7.8 Although the resettlement grant will not cover the cost of adapting the disabled person's new home, it can cover the following:

- Removal expenses
- Estate agent fees
- Legal fees
- Other resettlement expenses that are reasonably incurred.

7.9 As the disabled persons resettlement grants are discretionary, applications will be determined on the basis of a comprehensive assessment of the individual's needs and the financial resources that are available. Details on how discretionary cases may be prioritised is shown in Paragraph 13.3.

The means test

7.10 Applications for disabled persons resettlement grants will not be means tested.

Repayment of the grant

7.11 The grant will only be repayable if the payment is made before the disabled person moves and, subsequently, the planned move does not take place.

Future applications

- 7.12 If the disabled person receives a disabled persons resettlement grant and then applies for another grant to move again, the Council will only consider that application if the disabled person's circumstances have changed significantly since moving into the property for which the original grant was given. This will be at the Council's discretion.

8 Discretionary hospital discharge grants

Purpose

- 8.1 Discretionary hospital discharge grants are available to help disabled people and people aged 65 or over to pay for minor works that will enable them to be discharged, quickly and safely, from hospital to their home.

Eligibility

- 8.2 Applications for a discretionary hospital discharge grant can be considered from home owners and tenants of private landlords, registered providers and housing associations who are living in the borough and are disabled or aged 65 or over.

Maximum grant payable

- 8.3 The maximum discretionary hospital discharge grant payable will be £3,000, including the Home Adaptations Team's fees where its services have been used.

Amount of grant payable

- 8.4 The discretionary hospital discharge grant can be used to meet the cost of any works that support the applicant's discharge from hospital. This includes minor works such as:
- Urgent home improvement works
 - Equipment (internal rails, for example)
 - The removal of any hazards, including the cleaning of the property to ensure that the accommodation is suitable
 - Heating systems improvements or the provision of emergency heating

The means test

- 8.5 Applications for discretionary hospital discharge grants will not be means tested.

Carrying out of works

- 8.6 The Council expects all discretionary work – with the exception of disabled persons resettlement grants – to be managed through the Home Adaptations Team

Repayment of the grant

8.7 There are no repayment conditions attached to the hospital discharge grant.

Future applications

8.8 Unless there are exceptional circumstances, fresh applications for discretionary hospital discharge grants will not normally be considered from the applicant within three years of the works being completed in relation to their previous award.

8.9 An exception may be made, however, if refusal of the hospital discharge grant will result in a significant health impact or the delayed transfer of care.

9. Discretionary dementia friendly homes grants

Purpose

9.1 Discretionary dementia friendly homes grants are available to help people who have been diagnosed with dementia to pay for minor works and adaptations to their home in order to improve their independence and create a safe environment for their continued health and wellbeing.

Eligibility

9.2 Applications for a discretionary dementia friendly homes grant can be considered from home owners, tenants of private landlords and, in certain circumstances, tenants of registered providers / housing associations who have been diagnosed with dementia.

Maximum grant payable

9.3 The maximum discretionary dementia friendly homes grant will be £5,000, including the Home Adaptations Team's fees where its services have been used.

Amount of grant payable

9.4 The discretionary dementia friendly homes grant can be used to meet the cost of any minor works and adaptations to the person's home that will maintain and improve their independence and create a safe environment for them. This may include, for example:

- Door intercom and door entry systems
- Assistive technology
- Telecare monitoring systems and support

The means test

9.5 Applications for discretionary dementia friendly homes grants will not be means tested.

Carrying out of works

- 9.6 The Council expects all discretionary work – with the exception of disabled persons resettlement grants – to be managed through the Home Adaptations Team

Repayment of the grant

- 9.7 There are no repayment conditions attached to the dementia friendly homes grant

Future applications

- 9.8 Unless there are exceptional circumstances, fresh applications for discretionary dementia friendly homes grants will not normally be considered from the applicant within three years of the works being completed in relation to their previous award.
- 9.9 An exception may be made, however, if refusal of the dementia friendly homes grant will result in a significant health impact or the delayed transfer of care.

10. Discretionary special purpose grants

Purpose

- 10.1 Discretionary special purpose grants are available to help people to pay for repairs, or other minor works or interventions in the home, which the Council is satisfied are reasonable and practicable and will help to meet one or more of the Policy's objectives.

Eligibility

- 10.2 Applications for a discretionary special purpose grant can be considered from people who are living in the borough, are living in the property for which they are seeking a grant and are home owners, tenants of private landlords or, in certain circumstances, are tenants of registered providers / housing associations.
- 10.3 Unless the special purpose grant relates to home adaptations or the provision of disabled facilities, applicants will normally be required to have resided in the property for at least two years prior to the date of application.
- 10.4 Applications from tenants will normally only be considered for work which is not the responsibility of the landlord.

Maximum grant payable

- 10.5 The maximum discretionary special purpose grant will be £10,000 per household, including the Home Adaptations Team's fees where its services have been used.
- 10.6 However, where the applicant is an owner-occupier and works are required in order to remedy Category 1 hazards in their home, the maximum discretionary special purpose grant will be £20,000 per household, including the Home Adaptations Team's fees where its services have been used.

Amount of grant payable

- 10.7 A discretionary special purpose grant will not normally be offered for interventions which are readily available through other services, or where work is covered under a warranty.
- 10.8 The grant may not be used, either, to pay for repairs to disability equipment, such as stairlifts and ceiling track hoists, because any ongoing maintenance that is not covered by the warranty will generally be the responsibility of the owner.
- 10.9 Examples of the types of work that can be funded by the grant include the following:
- Works to remedy Category 1 hazards (including reducing the risk of falls);
 - Work (such as damp treatment or the installation of new electrical wiring) that is not eligible for a mandatory disabled facilities grant but needs to be carried out to enable the disabled facilities work to proceed;
 - Works that are not eligible for a mandatory disabled facilities grant but will help prevent people from being admitted to hospital or residential care, speed up transfers of care, and/or save money elsewhere in the health, social care and/or education system;
 - Home adaptations which would normally be funded through a mandatory disabled facilities grant, but the Council is satisfied that funding it through a discretionary special purpose grant will significantly speed up the process and improve the outcome for the applicant. (The Council will also need to be satisfied that the circumstances are so exceptional that waiving the mandatory disabled facilities process is justified);
 - The leasing or purchase of larger items of personal equipment where alternative funding is not available, and where the provision of such equipment would be cheaper and/or provide a better outcome for the disabled person than would be achieved through home adaptations;
 - Property repairs, security measures and replacement of fixtures and fittings;
 - Energy efficiency measures to promote warm homes;
 - Work to make a home dementia-friendly; and
 - Any other request deemed by the council to be reasonable & practicable, and necessary & appropriate to meet the objectives of the Policy.

The means test

- 10.10 Some applicants may be eligible for a discretionary special purpose grant but are required to make a financial contribution, based on their financial circumstances.
- 10.11 Applications for discretionary special purpose grants for adults will normally be subject to a means test to assess income and savings levels, using the national Financial Test of Resources. (See Appendix 3 for more details).

- 10.12 The means test will not apply to discretionary special purpose grant applications that relate to the needs of children and young people (see definition of 'children' in the Glossary in Appendix 5).
- 10.13 If the person who requires the discretionary special purpose grant is an adult and is in receipt of a 'qualifying benefit', they will be 'passported' through the means test and, as long as they are eligible for the grant, full grant funding of up to the maximum of £10,000 or £20,000 will be available to them without them making a financial contribution.
- 10.14 More detail on how the means test will be carried out, and the definition of 'qualifying benefits', is contained in Appendix 3.
- 10.15 Where applicants are not eligible for assistance or their financial circumstances mean that they will need to make a contribution to the cost of the works, the Council may be able to provide them with advice on how to access other sources of funding, such as charitable contributions, interest-only loans, etc.

Carrying out of works

- 10.16 The Council expects all discretionary work – with the exception of disabled persons resettlement grants – to be managed through the Home Adaptations Team

Repayment of the grant

- 10.17 Where a discretionary special purpose grant is awarded, a local land charge will be registered against the property in order to secure the grant. The grant will be required to be repaid, in line with the Council's repayment conditions, if the property is disposed of within 10 years of completion of the works.
- 10.18 The requirement to repay all or part of the grant funding may be waived, at the discretion of the Director of Housing and Wellbeing, if this is requested by the applicant or home owner and there are good grounds for waiving repayment.
- 10.19 All grant conditions including the repayment conditions will be explained to the applicant in full during the application process. A grant will not be approved if the applicant has not signed to state that all the conditions have been read and understood.

Future applications

- 10.20 Unless there are exceptional circumstances, fresh applications for discretionary special purpose grants will not normally be considered from the applicant or their household within three years of the works being completed in relation to their previous award.
- 10.21 An exception may be made, however, if refusal of the special purpose grant will result in a significant health impact or the delayed transfer of care.

11. Discretionary funding of partnership work and other services

- 11.1 This Housing Assistance Policy allows for Northampton's Disabled Facilities Grant funding allocation from the Government's Better Care Fund to be made available to fund wider partnership projects or other services where it can be clearly demonstrated that they would help to meet the objectives of this Policy.

12. Access to the service

How to apply for housing assistance and who to contact for information

Please contact:

Home Adaptations Team
Housing and Wellbeing Service
Northampton Borough Council
The Guildhall
St Giles Square
Northampton
NN1 1DE

Tel: 01604 838585

Email: homeadaptations@northampton.gov.uk

Web: <https://www.northampton.gov.uk/info/100007/housing/1259/disabled-facilities-grant-dfg>

Valid applications

12.1 For an application to be valid, it must be in writing, and the applicant must provide the Council with all of the information it requires. Amongst other things, this may include:

- Details of why the work is needed
- Details of the relevant works
- Estimates of the cost of the works
- Any financial information that is required to enable a financial assessment (the means test) to be carried out, including documentary evidence to support any benefits entitlements
- Written documentation evidencing a legal interest in the property, and that the occupant on behalf of whom the application is made intends to live there as their only or main residence throughout the grant/loan condition period.
- If the application is for a property that is held in trust or is occupied under another licence (as in the case of agricultural workers) it will be for the Council to determine (at its discretion) the appropriateness or otherwise of requiring sight of the written documentation.
- For works to be carried out for the benefit of a tenant, a statement of consent to the works signed by the person who at the time of the application is the landlord under the tenancy.

- 12.2 Exactly what information is required in each case will depend on the type of financial assistance being applied for and the individual circumstances of the applicant. More information is available on request.
- 12.3 Where the applicant is using the services of the Home Adaptations Team, the Agency can help with completing the application.
- 12.4 Further information on the types of legal interest and occupancy documentation required is contained in Appendix 4.

Details of the fees charged

- 12.5 The Housing Renewal Grants (Service and Charges) Order 1996, details and amends the Housing Grants, Construction and Regeneration Act 1996 in establishing the costs that can be legitimately applied to the capital funding under the Better Care Fund.
- 12.6 These costs include a range of service charges, such as assistance in the completion of forms, the preparation of plans and drawings, technical and structural surveys, and the supervision of the relevant works.
- 12.7 It is at the discretion of the Council to determine the level of professional fees that are deemed reasonable and can be included in the calculation of financial assistance. Where an applicant uses the services of the Home Adaptations Team then the Council will generally include the fees in the calculation of financial assistance.
- 12.8 The fees charged may vary from time to time, and applicants will be advised of the current rate when they instruct the Home Adaptations Team to act for them. The team's fees are subject to VAT. A fee, currently 15% of the final value of the adaptation works (as set within the Council's Private Sector Housing Fees and Charges Policy) for this service will be included in the grant award.

Terms and conditions

- 12.9 Information on grant/loan conditions are available from the Council. These conditions remain in force throughout the relevant grant/loan condition period.
- 12.10 Specific conditions will relate to any requirements on the repayment of the grant.
- 12.11 In making an application for financial assistance, the applicant agrees to the terms and conditions attached to the provision of that assistance.

13. Additional information

How the funding is prioritised

- 13.1 Although this Policy is designed to encourage flexible use of Northampton's disabled facilities grant allocation from the Better Care Fund, mandatory disabled facilities grants will generally need to be given priority over discretionary assistance when there is not enough funding available to meet demand.
- 13.2 Where the Council considers there will be sufficient funding to provide discretionary assistance on top of mandatory disabled facilities grants, applications for discretionary assistance will be dealt with on a first come, first served basis while there is on the condition that , so long as sufficient funding remains available.
- 13.3 If several applications are being considered at one time, mandatory disabled facilities grants will be prioritised ahead of the discretionary assistance and the applications for discretionary assistance will generally be prioritised in the following order:
- (1) Special purpose grants for applicants who would be eligible for a mandatory disabled facilities grant but need to complete the works quickly;
 - (2) Works (such as damp treatment or the installation of new electrical wiring) that are not eligible for a mandatory disabled facilities grant but need to be carried out to enable the disabled facilities work to proceed;
 - (3) Disabled persons resettlement grants;
 - (4) Disabled facilities top-up grants;
 - (5) Other special purpose grants; and
 - (6) Discretionary partnership projects and/or other services.
- 13.4 The Council reserves the right to amend this priority ordering if the need arises. It may do this, for example, where changes in legislation enable or require it to do so or, additional funding becomes available but needs to be spent in a particular way.
- 13.5 When considering whether or not to provide financial assistance for other purposes (in addition to mandatory disabled facilities grants) and what priority should be given to each purpose, the Council will take into account the following:
- (a) The extent to which providing assistance will meet the objectives of this Housing Assistance Policy;
 - (b) Whether or not the need for assistance is considered serious and urgent, both in its own right and relative to any other current applications and enquiries for assistance that the Council is considering;
 - (c) Whether or not the work to which the application relates is considered serious and urgent both in its own right and relative to the general state of repair of homes in the borough;

- (d) The extent to which the applicant is able to resolve the problem and/or pay for the work themselves; and
- (e) Any other circumstances which may be relevant at the time.

Approval of applications and the payment of grant

- 13.6 Before approving an application, the Council will need to be satisfied that the application is complete and that it accurately reflects the applicant's circumstances. It will also need to be satisfied that the applicant clearly understands and accepts the conditions of any financial assistance being provided.
- 13.7 Where the financial assistance is being provided to pay for work that is to be carried out:
- The Council must be satisfied that the cost of the works is reasonable and that all the appropriate notifications and/or permissions have been obtained, such as Building Regulations, Planning Permission etc.
 - If the applicant is arranging the work themselves, they should not make any arrangements for the work to start until they have received the grant/loan approval in writing from the Council.
 - If the applicant is carrying out the work themselves, they must notify the Council when the work is completed. A Council representative may need to visit the property to inspect the works before arranging payment. No payment will be made until the relevant work is completed to the Council's satisfaction. The applicant will be responsible for ensuring that any defects are remedied.
 - Unless otherwise specified, payment will be made direct to the contractor.
 - Where the approved work has not been carried out to the satisfaction of the applicant, the Council may withhold payment if the applicant requests this and the request is considered reasonable.
- 13.8 Generally, it is expected that works will be completed within 12 months of the grant/loan being approved.
- 13.9 Further conditions may apply to the payment of any financial assistance under this Policy. Applicants will need to formally agree to these conditions before any application can be approved. Full details are available from the Council.

Maintenance of equipment

- 13.10 A grant is, in effect, a one-off good faith payment to provide a specific adaptation.
- 13.11 On completion of the grant works, any ongoing maintenance or guarantees become the responsibility of the grant recipient. Any equipment that is provided through the grant will be covered by the standard warranty and, when the warranty period expires, all maintenance and repairs will become the responsibility of the applicant.

13.12 When determining the grant award, the Council will have regard to the funding of additional periods of warranty. However, this will only be considered prior to completion of any works. The applicant can extend the manufacturer's warranty at their expense.

Local authority decision-making and appeals

13.13 All applications for assistance contained within this Policy are subject to the local authority's decision-making processes.

13.14 If an applicant wishes to appeal against a decision under this Policy, they should contact:

Private Sector Housing Manager
Housing and Wellbeing Service
Northampton Borough Council
The Guildhall
St Giles Square
Northampton
NN1 1DE

Tel: 01604 838585

Email: homeadaptations@northampton.gov.uk
www.northampton.gov.uk

13.15 The Manager will advise the applicant of how their appeal will be dealt with.

13.16 The Director of Housing and Wellbeing has the authority to make exceptions to the Housing Assistance Policy, based on the merits and circumstances of each case, in exceptional circumstances, and each case will be considered on its merits.

Equalities

13.17 The public sector equality duty under the Equality Act 2010 requires public bodies, in exercising their functions, to have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act;
- Advance equality of opportunity between people who share a protected characteristic and those who do not; and
- Foster good relations between people who share a protected characteristic and those who do not.

13.18 The protected characteristics are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

Safeguarding

- 13.19 There are national requirements for safeguarding and protecting people at risk of abuse or neglect. The Council is committed to safeguarding and promoting the welfare of children and adults who may be at risk, and their policies and processes reflect the direction of Northamptonshire County Council in relation to safeguarding. All key staff are trained in safeguarding issues.

Complaints, compliments and comments

- 13.20 Customer care is of utmost importance. Staff are trained in their area of work and most are experienced at supporting disabled and vulnerable people. Contractors are required to act in accordance with a code of conduct, and health and safety is taken seriously.
- 13.21 Unfortunately, sometimes things do go wrong. Customers who wish to make a complaint should speak, in the first instance, to the Private Sector Housing Manager who will explain how to make a complaint and to whom it should be addressed,

Recourse to public funds

- 13.22 Assistance will not be available to individuals who have no National Insurance number or recourse to public funds. Further details are available from the government's website.

VAT on works

- 13.23 The cost of carrying out works for the benefit of a disabled person through a disabled facilities grant are normally exempt from Value Added Tax (VAT) if the applicant signs a certificate for the contractor / supplier confirming that the works are for a disabled person for their own domestic use.

Review of the Private Sector Housing Assistance Policy

- 13.24 This Policy will be implemented from 1 August 2020.
- 13.25 The Government has recently announced a national review of disabled facilities grants. When the outcome of the review is known, the Policy will be reviewed.

APPENDIX 1, Legislative Framework

Housing Act 2004

This piece of legislation introduced the Housing Health & Safety Rating System (HHSRS), a risk-based method of inspecting properties brought in by this piece of legislation was the introduction of the Housing Health and Safety Rating System, HHSRS. This required properties to be inspected in a risk based way looking at 29 hazards, which range from structural collapse, falls on stairs, collision and entrapment, fire, damp and mould growth and excess cold.

The risk based system provides two categories that a hazard can fall into based on the calculations; category 1, which every local authority has a legal duty to deal with and category 2, which has no legal duty but many local authorities have chosen to deal with these issues as well to continue improving the housing stock and the quality of life for its residents.

The other major change brought in under the Housing Act 2004 was the introduction of mandatory licensing for houses in multiple occupation (HMOs) that are more than three storeys and have 5 or more people living in the property. This requirement was due to the high risk nature of these premises and the need to have stricter controls placed on these premises to protect the tenants from hazards, in particular fire.

Housing Grants, Construction and Regeneration Act 1996

This legislation provides requirements for grants within private sector housing such as HMO grants, common parts grant and renovation grants along with group repair schemes, home repair assistance and deferred action notices. All of the grants listed in this legislation are discretionary except for Disabled Facilities Grants (DFGs), which are mandatory.

DFGs are provided to adapt a person's home to ensure that they can live independently, to enable them to use their bathroom and kitchen as well as getting in and out and around the property. The amount of grant required depends on the needs of the person living in the property; the needs are assessed by the occupational therapist following a means test of resources to determine if they are eligible for a grant. Grants are provided for any disabled person whether they are children or the elderly but they must have first been assessed and deemed in need. Typical works under the DFGs include stair lifts and hoists, level access showers to full ground floor extensions.

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

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 became law on 18 July 2002. The Order gives local authorities greater discretionary powers to provide assistance to private homeowners in the form of low cost loans and equity release as well as grants to help them to renovate, repair or adapt their home. The Order also enables authorities to provide other sorts of assistance, for example helping someone move to more suitable accommodation where this is a better option than repairing or adapting their existing home.

Local authorities have the flexibility to determine eligibility criteria, whether to perform a means test and the type of assistance available (e.g. grant, loan advice, works). Use of this new power is subject to the authority formulating and publishing a policy setting out how it intends to use the new power to give assistance. Mandatory Disabled Facilities Grants are outside the scope of the new reforms, but the Order does extend eligibility to those living in park homes and houseboats.

The Housing Renewal Grants (Amendment) (England) Regulations 2008, Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

In May 2008, this legislation amended previous legislation enabling councils to apply conditions to grant approvals to protect their position and recover grant monies in excess of £5,000 paid to applicants with an owner's interest up to a maximum repayment of £10,000.

Grant conditions will now be applied to all DFG approvals, enabling the Council to recover a proportion of grant monies paid to owner occupiers. These grant conditions last for 10 years and are registered with the Land Charges Team.

Care Act 2014

The Care Act 2014 focuses on prevention.

Guidance states "*Local authorities must provide or arrange services, resources or facilities that maximise independence for those already with such needs, for example interventions such as rehabilitation/reablement services, e.g. community equipment services and adaptations.*" The guidance goes on to state "*Integrated services built around an individual's needs are often best met within the home. The suitability of living accommodation is a core component of an individual's wellbeing and when developing integrated services, local authorities should consider the central role of housing within integration.*"

The Public Health Outcomes Framework "Healthy Lives, Healthy People: Improving Outcomes and Supporting Transparency" (Dept of Health, 2013) sets out desired outcomes for public health and how they will be measured. Many of the outcomes have links to housing including prevention of falls and injuries in over 65s, Fuel Poverty and Excess Winter Deaths.

APPENDIX 2

Mandatory Disabled Facilities Grants – Further Information –

The provisions governing mandatory disabled facilities grants are set out in the Housing Grants, Construction and Regeneration Act 1996, as amended by the Regulatory Reform (Housing Assistance)(England & Wales) Order 2002.

The following summarises the purposes for which disabled facilities grants can be given:

a) Facilitating Access and Provision

These include works to remove or help overcome any obstacles which prevent the disabled person from moving freely into, and around, the dwelling and enjoying the use of the dwelling and the facilities or amenities within it. Such works will include:

- Ramps
- Handrails
- Widening of internal and external doors
- Creating manoeuvring space for wheelchairs
- Stairlifts to common stairs
- Widening of steps
- Modification of steps
- Provision of access to the garden

b) Making a dwelling or building safe

Adaptations to the dwelling or building to make it safe for the disabled person and other persons residing with them. Such works will include:

- Toughened or shatterproof glass
- Fixed fire and radiator guards
- Fixed stair and access guards
- Protective wall coverings
- Alarm systems

c) Room usable for sleeping

The provision of a room usable for sleeping should only be undertaken if the council is satisfied that the adaptation of an existing room in the dwelling (upstairs or downstairs) or the access to that room is unsuitable in the particular circumstances. Such works will include:

- Through floor lifts
- Stairlifts
- Handrails
- Creating manoeuvring space for wheelchairs
- Widening internal doors
- Hoists

d) Bathroom

A disabled person should have access to a wash hand basin, a WC and a shower or bath (or, ideally, a bath and a shower). Such works will include:

- Through floor lifts and stairlifts
- Replacement of bath with shower or provision of an over bath shower
- Downstairs WC/Bath/Shower/wash basin
- Thermostatic controls for showers
- Raising of toilet pedestal
- Hoists and other fixed bathing aids
- Bath lifts

e) Facilitating preparation and cooking of food

A wide range of works are available to enable a disabled person to cater independently. Such works will include:

- Modification of work units
- Alteration of kitchen for wheelchair use
- Enlargement of a kitchen
- Alterations to gas, electric and plumbing installations

- Purposely designed cooker

f) Heating, lighting and power

The improvement of an existing heating system in the dwelling to meet the disabled occupant's needs. Where there is no heating system or where the existing heating arrangements are unsuitable to meet his needs, a heating system may be provided. Such works will include:

- Replacement of coal fire with gas fire
- Provision of central heating for those parts of the accommodation normally used by the disabled person
- Where extra rooms are provided and the existing boiler cannot cope with the extra demand, separate local heating for the extension
- Relocation of power sockets and switches
- Electric radiators

g) Dependent residents

Works to a dwelling required to enable a disabled occupant better access and movement around the dwelling in order to care for another person who normally resides where whether or not they are related to the disabled person.

h) Access to garden

Works for facilitating access to and from a garden by a disabled occupant, or making access to a garden safe for a disabled occupant.

Further details are available, on request, from the Council.

APPENDIX 3

Financial Test of Resources – Means Testing –

Where required under this Policy, a test of resources will be carried out in order to determine what amount, if any, the applicant must contribute to cost of the works. If the applicant is not in receipt of a 'passporting benefit' they will need to provide details of income and capital.

'Passporting benefits' are:

- Working Tax or Child Tax Credits (calculated on earnings of less than £15,050 per annum)
- Universal Credit
- Housing Benefit
- Income Support
- Income-based Job Seekers Allowance
- Income based Employment Support Allowance (Not Contribution based)
- Guarantee Pension Credit

For those in receipt of one or more of the 'passporting benefits' or any equivalent or successor benefits at the time of the application, there will be a 'NIL' contribution.

For those who are not in receipt of one or more of the 'passporting benefits' listed above, a full means test will be carried out under the national Test of Resources in accordance with the Housing Renewal Grants Regulations 1996 (as amended) or any future legislation that replaces it. This means test will calculate the applicant's contribution and assess how much assistance may be given up to the maximum eligible expenses limit.

Test of Resources

Where an application is subject to a financial assessment, there are four principal stages within the means testing process:

Stage	Description
Stage 1: Calculation of household income requirement	This is referred to as 'allowable income' and is calculated using a set of standard allowances for living costs using basic amounts of income support/pension credit and a flat rate allowance for housing costs. These figures are set by Central Government.
Stage 2: Assessment of actual household income	The actual income of the applicant's household income is then established. A 'tariff' income is then added in order to take into account any savings over £6,000. If the household is already in receipt of any means tested benefits, they are automatically 'passported' through and awarded a 100 per cent grant, even if they have some small surplus income according to this calculation.
Stage 3: Affordability of a loan	For those applicants not in receipt of a means tested benefit, a calculation is undertaken to establish whether the household has sufficient 'surplus' household income to be able to afford a loan to fund the agreed adaptations and any associated fees. The calculations assume a loan period of 10 years for owner-occupiers and 5 years for tenants at a standard rate of interest and incorporate 'tapers' (see above).
Stage 4: Calculation of grant value	The final stage of the process is to compare the agreed cost of the adaptations and any associated fees and the ability (or otherwise) of the household to finance these via a loan. If the calculated loan amount is the same or greater than the cost of the adaptations and fees, the applicant is not eligible for financial assistance. If the loan amount is less than the cost of the adaptations and fees, the amount of grant that is awarded will be the difference between the total cost of the works (including any fees) and the size of the loan.

Notes

- The means test does not apply where an application for a grant is made by the parent or guardian of a disabled child (who is up to, and including, 16 years of age) or a young person (who is in full time education and under 19 years of age).
- The cost of the works/adaptations is obtained from the agreed quotations/costs for the eligible work plus any reasonable ancillary costs or expenses incurred solely as a part of the application. These can include, but are not limited to:
 - Agency Service fees
 - Architect or surveyor's fees
 - Solicitor's fees

If a contribution is required from the relevant person, this must be deducted from the amount of grant which would otherwise have been paid. For example, if the cost of the works exceeds the maximum £30,000 limit the grant will be £30,000 less the contribution. If the cost of the works is less than the £30,000, the grant will be the agreed cost of the works less the contribution.

Successive Applications

Where a previous application has been approved for the same applicant(s), any financial contribution required at that time can be considered for subsequent applications, where they are agreed, providing the new application is made within five years (for a tenant) or ten years (for an owner occupier) from the previous application(s) where works were completed and the grant paid.

The contribution calculated for the new application will be reduced by the amount that was contributed to the previous grant(s).

For example, where an applicant made a £5,000 contribution to a previous DFG and the test of resources for the subsequent DFG shows the contribution to be £8,000, this amount would be reduced to £3,000 due to the applicant's previous contribution.

APPENDIX 4

Documentation regarding occupancy

The documentation that is required to demonstrate a legal interest in the property and the intention to remain in the property is as follows:

a) Owner-Occupiers

An owner's certificate which certifies that the applicant has or proposes to acquire an owner's interest in the dwelling, and that the applicant intends that the person requiring financial assistance will live in the dwelling as their only or main residence throughout the relevant grant/loan condition period, or for such shorter period as his/her health and other relevant circumstances permit. The Council retains the discretion to demand repayment of the grant or loan if this condition is breached.

b) Tenants

A tenant's certificate which certifies that the person requiring financial assistance is a tenant, and that they intend that the occupant for whom the assistance is being sought will live in the dwelling as their only or main residence throughout the relevant grant/loan condition period, or for such shorter period as his/her health and other relevant circumstances permit.

The Council retains the discretion to demand repayment of the grant or loan if this condition is breached. It will be at the Council's discretion whether an application should also be accompanied by an owner's certificate from the landlord.

c) Occupiers (in relation to houseboats and park homes)

An occupier's certificate that states the applicant intends that the occupant for whom assistance is being sought will live in the qualifying houseboat or park home as their only or main residence throughout the relevant grant/loan condition period or for such shorter period as his/her health and other relevant circumstances permit. The Council retains the discretion to demand repayment of the financial assistance if this condition is breached. A consent certificate must also accompany an occupier's application, from each person with an interest in the land or mooring, or in the park home site or boatyard itself.

If none of the above certificates are appropriate to the applicant's situation then signed documentation shall be provided by either the owner or the occupier to confirm the intention for future occupation of the property by the person for whom financial assistance is being sought.

d) Availability for letting

In a case where a certificate of intended letting accompanies the application:

- It is a condition of any financial assistance under this Policy that, throughout the relevant grant/loan condition period the dwelling will be let or available for letting to the applicant as a residence. Being available as a holiday letting will not satisfy compliance with this requirement.
- It is also a condition of the financial assistance that the Council, may, by written notice require the owner to provide, within 21 days of that notice, a statement showing how the property is occupied and by whom.

APPENDIX 5

Glossary

TERM	DEFINITION
Assistance	Any form of financial assistance approved under this Policy
Better Care Fund	<p>The Better Care Fund (BCF) is a programme spanning both the NHS and local government which seeks to join-up health and care services, so that people can manage their own health and wellbeing and live independently in their communities for as long as possible.</p> <p>The BCF has been created to improve the lives of some of the most vulnerable people in our society, placing them at the centre of their care and support, and providing them integrated health and social care services, resulting in an improved experience and better quality of life.</p>
Category 1 Hazards	Hazards in the home as assessed as 'serious' through the Housing Health & Safety Rating System.
Children	<p>For mandatory disabled facilities grant applications the relevant person is a child if;</p> <ul style="list-style-type: none">• they are under the age of 16• a person who is 16 or over but not yet 20 and is still in full-time non-advanced education ('A level' and below) and not getting Income Support, income-based Job Seekers' Allowance, income-related Employment and Support Allowance or Universal Credit.
Condition	Any condition attached to financial assistance approved under this Policy. Details of conditions are available on request.

Council	Any reference to the Council means Northampton Borough Council or an authorised representative of the Council. An authorised representative could include, for example an Occupational Therapist, a Trusted Assessor, etc.
Disabled person	<p>For the purposes of this policy, a person is disabled if:</p> <ul style="list-style-type: none"> • 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. <p><i>(s100 Housing Grants, Construction and Regeneration Act 1996)</i></p>
Discretionary assistance	Grants and/or loans which the Council may make available to applicants, subject to having a policy in place, and to having sufficient funding available to offer that assistance. The extent to which discretionary assistance may be available to an applicant may also be subject to how the Council concerned interprets and/or implements financial regulations – e.g. use of capital grant funding for revenue purposes.
Disposal of a property	<p>Any reference to ‘disposal’ of a property means:</p> <ul style="list-style-type: none"> • A conveyance of the freehold • An assignment of the lease – where the lease was used to qualify for the assistance: e.g. a long lease that was treated as effective ownership • The grant of a lease, other than a mortgage term, for a term of more than 21 years otherwise at a rack rent • In the case of a mobile home or a houseboat, the sale, pledge or assignment of the mobile home or houseboat.

Home Adaptations Team	The team responsible for delivering the Council's Home Adaptations Service, a discretionary service established to provide additional support to enable people to remain independent at home. The role of the Home Adaptations Team is described in Section 1.4 of this Policy.
Household	The person or persons who occupy a dwelling as their only or main residence.
Housing Health and Safety Rating System (HHSRS)	National system for assessing risks in residential properties. Replaced the old housing fitness standard.
Mandatory assistance	Disabled Facilities Grants are 'mandatory' in that local authorities are legally required to provide them to applicants who meet national eligibility requirements.
Maximum grant amount for DFGs	The maximum amount the government says that a council can pay as a mandatory Disabled Facilities Grant. At the time of writing this policy the maximum was set at £30,000, but the government has indicated that this is likely to change in future.
Means Test / Test of resources	As part of an application for some forms of assistance under this Policy, a test of resources must be carried out in order to assess the amount, if any, that the applicant must contribute to the cost of the works. If the applicant is not in receipt of a 'passporting benefit' they will have to provide details of income and capital. More information is available in Appendix 3 to this Policy
Owner's interest	Where an application for a DFG (or other works to the home) has been made by an owner-occupier the applicant must provide proof of ownership. Under the 1996 legislation : An owner's certificate' certifies that the applicant has, or proposes to acquire, an owner's interest (as defined in section 21(2)) in the dwelling, and that he intends that the disabled occupant will live in the dwelling as his only or main residence'. For more information see Appendix 4 to this Policy
Regulatory Reform Order Repair & Renewal policies	Councils have powers to provide financial assistance to individuals to help them improve living conditions. In order to be able to use those powers

	they need to have a published policy detailing how they will use those powers.
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