

Private Sector Housing Grant and Loan Policy 2022-2025



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1. Introduction

This policy sets out how the local authority uses its powers under the Regulatory Reform Order (2002) to introduce a wider range of housing interventions to promote independent living and well-being.

It describes the assistance available for essential housing repairs, renewals and improvements targeted at reducing injury and accidents in the home, tackling fuel poverty and carbon reduction in housing, and reducing delayed transfers of care.

Importantly the policy enables the council greater flexibility in how it uses the Disabled Facilities Grant (DFG) capital funding to better meet local needs and deliver a number of wider strategic aims to keep people safe and well at home.

2. Policy Implementation & Review

The policy will be implemented September 2022 to end of the financial year 2025/26 subject to sufficient DFG capital funding being available each year.

The policy is available on the council's website and available on request from the Housing Adaptations Service

The policy will be reviewed on an annual basis. An earlier review may be necessary if performance or take up falls below the expected level to ensure the policy is delivering what it is intended for.

Any changes to the policy will be published on the council's website and a summary document available on request.

The governance of the policy and administration of the DFG capital budget will be the responsibility of the Housing Adaptations Service. Annual performance reports will be subject to scrutiny at Housing Committee.

3. Strategic aims

The policy relates to national objectives for housing, as well as local strategies. These are summarised below:

National Strategic Context

DFG funding in England is channelled into the Better Care Fund (BCF) which consists of pooled resources from a number of sources, including NHS England. One of the aims of the BCF is to achieve improved integration of care and support services. Central government funding for DFGs in England is £573 million in 2021-22.

Research into DFGs has highlighted pressures around funding compared to levels of need for adaptation works. This can translate into long waits for adaptations. The 2019-20 English Housing Survey report on home adaptations recorded 53% (1 million) households who do not have all the adaptations they need, an increase from 45% in 2014-15.

The Government's National Disability Strategy (July 2021) says that, following the 2018 review, new guidance for local authorities in England will be published on the effective delivery of DFGs during 2021. The aim is to accelerate delivery of home adaptations in England and Wales "by improving local delivery of the Disabled Facilities Grant."

The Care Act 2014 obtained Royal Assent in May 2014. Section 3(1) of the Act places a duty on local authorities to carry out their care and support services with the aim of integrating those services with local NHS and other health services.

Local

The Connected City, the Sustainable Community strategy for Brighton & Hove

The policy contributes to making Brighton & Hove an inclusive city with high quality, housing that promotes health and wellbeing. The policy contributes to delivery of Housing Strategy priorities:

Improving Housing Quality - work to improve housing conditions in private rented and owner-occupied homes through renewal advice, assistance, and enforcement, improving Home Energy Efficiency, improving thermal comfort, and reducing fuel poverty and CO2 emissions.

Improving Housing Support – through investment in a range of housing interventions, helping people remain independent helps to mitigate pressures on the more intensive and costly services provided by Adult Social Care, Children's Services and Health

It also contributes to improving health, care, and well-being by improving the housing conditions which influence health. The policy contributes to the Better Care Plan vision to support people to stay healthy and well by promoting independence and enabling people to fulfil their potential. The policy demonstrates how we will work with the community & voluntary sector, so they play an active role in supporting people to stay well, through the partnership work with Possability People, and places an emphasis on re-abling to support people to maximise their independence.

Affordable Warmth Strategy

The policy contributes to delivering priorities to tackle fuel poverty and effectively targeting more vulnerable fuel poor households and those most at risk of the health impacts of cold homes. It helps to maximise resources and opportunities for tackling the causes fuel poverty.

Carbon Reduction in Housing

The policy contributes to meeting the Council's ambition for the city to be Carbon Neutral by 2030 by helping to deliver the 'Warmer Homes Scheme' for private housing. It incorporates an additional £400,000 of Warmer Homes funding to increase the maximum grant available to make homes warm and safe and to allow for the installation of air source heat pumps where appropriate and feasible, in addition to insulation measures.

4. Key priorities

This policy sets out the local housing interventions available to assist people with renewals, repairs, and adaptations in their homes. The key priorities are to better meet the needs of older people, disabled people, and families with disabled children and to target accident prevention, relieving fuel poverty and assisting with hospital discharge.

5. Capital resources (discretionary grants)

The total amount of capital funding committed to the policy is up to £800,000 in 2022/23. This funding comes from the DFG capital allocation via the Better Care Board (£400,000) and Warmer Homes funding (£400,000). The capital resource will be reviewed annually.

6. The assistance being offered

Assistance being offered	Eligibility criteria & conditions	Means test	Amount available
<p>Relocation Grants</p> <p>to support people eligible for a DFG where it is more suitable for them to move rather than remain in their current property</p>	<p>Eligible for DFG</p> <p>Available to owner – occupiers and private tenants where it is not reasonable or practicable to adapt to meet the disabled person's assessed needs</p> <p>Conditions: 1. Before proceeding with the process of moving, the property proposed as the new home must be confirmed as suitable by</p>	<p>Subject to DFG means test</p>	<p>Maximum of £20,000 to cover the costs arising from the following: estate agent's fees (limited to a maximum of 1.5% of the property value) stamp duty (limited to a maximum amount of £7,500) solicitor's fees valuation fees mortgage arrangement fees removal costs</p>

	<p>the council's Housing Adaptations Service.</p> <p>2. Property to remain in owner-occupation for five years following the move. (Not applicable for private tenants)</p>		<p>necessary utility and service set up costs</p> <p>minor adaptations to make the property suitable</p>
<p>Hospital Discharge Grants</p> <p>to support any older or disabled person being discharged from hospital or intermediate care to home</p>	<p>Any older person aged 65 or over or disabled person being discharged from hospital or intermediate care to home - owner-occupier, private tenant, or housing association tenant.</p> <p>Conditions</p> <ol style="list-style-type: none"> 1. referral from the dedicated Early Response Worker within the Help After Hospital team supporting Brighton & Sussex University Hospital Trust (BSUHT) discharge teams, hospital rehabilitation/ 2. care teams, Health and Social Care teams or the Patient Liaison Service (PALS) 3. excludes packages of care funded by NHS continuing healthcare 4. Number of applications per client per policy cycle is at the discretion of local authority housing managers. (Allows discretion dependent on 	<p>Not subject to means test</p>	<p>Maximum of £2,500</p> <p>The grant is not specified, so any work that supports the discharge from hospital to home is eligible under the criteria including:</p> <p>minor works, such as clutter clearance/deep cleaning</p> <p>urgent home repairs hazards removal heating systems repaired/emergency heating provided</p>

	discharge context).		
Dispensing with the means test to contribute up to £5,000 of the assessed contribution toward the cost of works where the disabled person has an assessed contribution to pay under the DFG means test.	Eligible for DFG Adaptations assessed as necessary and appropriate, reasonable, and practicable supported with an Occupational Therapist/OT Assistant recommendation.	Works in excess of £5000 are subject to the standard DFG Means testing / contribution process - in all cases (other than those on passported benefits).	Maximum of £5,000
Warm, Safe Homes Grants+ to help low-income homeowners and private tenants to quickly access financial assistance for a wide range of adaptations and repairs to reduce risks of accidents in the home	Available to owner-occupiers and private tenants where the household is in fuel poverty, or the household in receipt of Housing Benefit or any of the other 'passporting benefit' for DFG: Maximum of TWO grants in the policy cycle and these needs to be different grant types:	Subject to DFG means test	Maximum of £20,000 to cover costs arising from electrical and gas safety checks and repairs, boiler repairs or replacement loft/cavity wall insulation, including loft clearance and to allow for the installation of air source heat pumps where appropriate and feasible, in addition to insulation measures
Handyperson services – to help with small building repairs, minor adaptations, general home safety checks and remedial actions, falls and accident prevention checks	Available to over 65's or disabled adults who are owner-occupiers and private tenants, likely to be DFG eligible. Disabled children also likely to be DFG eligible (via their parents/ carers). Maximum of THREE grants (of different types) permitted in each policy cycle.	Not subject to means test.	Maximum of £2,500 Home safety checks falls and accident prevention checks Remedial works such as: repairing floor coverings installing locks, chains, and spyholes. This would include warranty extensions and repairs to stairlifts originally installed via a grant.

<p>Basic Adaptations Grant - to fund adaptations up to £5,000 using other housing professionals such as Private Sector Housing Officers (PSHO) or Trusted Assessors,</p>	<p>Eligible for DFG Adaptations assessed as necessary and appropriate by a PSHO, or Trusted Assessor supported with a written recommendation.</p>	<p>Works in excess of £5000 are subject to the standard DFG Mean testing / contribution process - in all cases (other than those on passported benefits)</p>	<p>Maximum £5,000 Straight forward adaptations that do not need the specialist assessment of an OT such as external rails door intercom & automatic door entry systems</p>
<p>Making homes dementia friendly – to help people with dementia or a degenerating neurological condition: (such as Huntington’s/ MS/Parkinsons) to make changes to the home that would support them to live in their own home safely and for longer.</p>	<p>Any person diagnosed with dementia or a degenerating neurological condition: (such as Huntington’s/ MS/Parkinsons) – owner-occupier, private tenant, or housing association tenant Conditions 1 referral from adult social care or hospital teams, advocate, voluntary and community sector 2 excludes packages of care</p>	<p>Not subject to means test</p>	<p>Maximum £2,500</p>
<p>DFG Fees Grant</p>	<p>Eligible for DFG. To cover reasonable professional fees and charges associated with the grant application where these are incurred, such as private OT fees where engaged to advise on what works are required and specialist technical e.g. Structural Engineer fees or similar to determine if a DFG project is feasible.</p>	<p>Not subject to means test</p>	<p>Maximum of £2,500</p>
<p>Funding in Excess of the Maximum Amount – to fund adaptations more</p>	<p>Eligible for DFG Considered on a case-by-case basis</p>	<p>Subject to DFG means test on grant up to grant limit</p>	<p>A discretionary Maximum of a further £30,000 – applying the consistent criteria of Reasonable,</p>

than the DFG grant limit £30,000			Practicable, Necessary and Appropriate.
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7. Additional charges or fees

The assistance is given as a grant for a specific purpose and no repayment required. Where there are conditions attached to the grant assistance these are explained in the table above.

For the handyperson services, charges for materials may be made or applicants may need to supply materials themselves.

8. Application process

Application will be by completing a short DFG application form and submitting this to the Housing Adaptations Service

- By email at: adaptations@brighton-hove.gov.uk
- post to: Housing Adaptations Service, Hove Town Hall, Norton Road, HOVE BN3 3BQ

Where eligibility for assistance requires evidence or consents this must be submitted with the application form.

The application for grant assistance must be approved before the work can start.

Advice and assistance with the application process is available from the Housing Adaptations Service.

9. Complaints and redress

Any complaints about the way in which an application has been dealt with should be addressed to the Housing Adaptations Service

If the complaint is not resolved clients can contact the customer feedback team at:

Email address: customerfeedback@brighton-hove.gov.uk

Phone: 01273 291229

Address: Customer Feedback Team,
Hove Town Hall
Norton Road
Hove, BN3 3BQ

10. Discretion on cases that fall outside policy

Applications which fall outside this policy will generally be refused. However, the council recognises that in certain cases it may be appropriate to approve such an application. In such cases, decisions will be made by the Executive Director – Housing, Neighbourhoods & Communities after consultation with the Chair/s of Housing Committee.

11. Key service standards

Once the application is received, we will notify the applicant of the decision as quickly as possible and in critical cases i.e., hospital discharge cases, within two weeks. Assistance under the policy can be paid to the applicant, or directly to the service provider with client consent.

Data protection, safeguarding procedures and equality standards will be fully complied with.