

City of Wolverhampton Council Private Sector Housing Assistance Policy

1.0 Purpose and Scope

- 1.1 This policy document details the financial assistance available from the Council to qualifying home owners, private tenants, and social rented tenants for maintaining their homes, recognising the role that housing plays as a major determinant of personal health and well-being. It consolidates measures introduced over a long period of time that cover a wide range of situations. This includes initiatives to tackle groups of properties with similar defects, or in a defined geographical area; help for a range of individual needs such as urgent repairs, adaptations and modifications due to disability or old age, or hazards in the home such as a lack of heating or the risk of a fall; and support that is intended to relieve pressures on other parts of the health and social care system such as delayed transfers of care or 'bed-blocking'.
- 1.2 It sits alongside the Council's Housing Strategy 2013-18 and other related housing policies such as the enforcement of minimum housing standards. The Housing Strategy sets out the Council's plans for housing in the District which in turn is driven by the Wolverhampton City Strategy. The goal of the City Strategy is to achieve 'prosperity for all' and has three themes for action - encouraging enterprise and business, empowering people and communities, and re-invigorating the city.

The Housing Strategy identifies five priorities for action:

- Priority 1: Deliver high quality new housing stock
- Priority 2: Improve quality of existing housing
- Priority 3: Provide support and housing options to vulnerable people
- Priority 4: Good management of social housing
- Priority 5: Improve standards in the private rented sector

The assistance provided through this policy will contribute to priorities 2, 3, and 5.

- 1.3 Council powers to provide financial assistance for home repairs and adaptations are governed by the Housing Grants, Construction and Regeneration Act 1996, and the Regulatory Reform Order 2002 (RRO). The former provides for a prescribed mandatory disabled facilities grant, whilst the RRO allows for flexibility, variation, and innovation dependent upon prevailing local circumstances and available resources. If the Council wishes to use its powers under the RRO it must set out and publish a policy on how it will do so.
- 1.4 As well as using its own resources, the Council receives an allocation from central government each year to help vulnerable people with adaptations and other measures to maintain their independence. Since 2015, the Council has been required to consider its housing support for vulnerable residents as part of a wider partnership with social care and health through the Better Care Fund. A shared strategy for the use of pooled resources is intended to promote integration of public services to ensure the best outcome for the public purse and for the individual. For example, some delayed transfers of

care from local hospitals might be helped by the provision of some minor aids and adaptations in the patients home funded by the City Council.

1.5 The Wolverhampton Better Care Fund (BCF) Narrative Plan 2017-19 seeks to 'provide individuals and families in Wolverhampton with the services, methods and knowledge to help them to live longer, healthier and more independent lives no matter where they live in the city.' It visualises a system that supports people at home through person-centred Community Neighbourhood Teams, and Rapid Intervention Teams. It is expected that the outcomes of joint working will be:-

- People will live healthier lives for longer and health inequalities will be reduced
- People will receive the care and support they require closer to where they live
- People will be supported to stay at home for longer, reducing reliance on residential and nursing care
- People will have safe and appropriate housing that positively supports long term health conditions
- People will be more in control of the care and support they receive through the continued development of personal budgets and individual service funds
- People will have one point of contact with a professional who will co-design the care plan with them. The care / support will subsequently be coordinated by a single professional on behalf of the health and social care community neighbourhood teams
- People will have self-care and self-management treatment plans which focus on maximising the potential for good quality independence
- More people will access community assets to address fundamental wellbeing issues e.g. social isolation and depression

1.6 The Plan recognises the role that housing plays in people's health and welfare, and the contribution that can be made by helping people to maintain and adapt their homes, in reducing hospital discharge times, preventing admission/re-admission (particularly from falls), and helping to reduce/delay expensive care packages. It says:-

- It is the aspiration of Wolverhampton Homes supported through policy at City of Wolverhampton Council that there will be a creation of a Home Improvement Agency. This will support any client regardless of tenure or income to ensure that their home supports their on-going needs and reduces, prevents or delays any need for social care or health interventions wherever practical.
- The joining of Housing Assistance, DFG and Telecare as the key support mechanisms will ensure that the client has a short preventative journey for their needs, referring for unnecessary social care interventions will be prevented.
- The HIA working with key partners and stakeholders such as the community offer, social care, health and voluntary sector is key to

ensuring that clients have the most appropriate services for their needs and have to communicate with a few a people as possible.

1.7 This policy will be reviewed regularly and at least before the end of March 2020. This is in line with the Government's commitment in Autumn 2015 to increase national funding to £500m by 2019/20 for DFG (compared to £220m 2015/16, £394m 2016/17).

1.8 A copy of the policy will be available on the council's website and a printed summary document available on request. All financial assistance OTHER THAN the Disabled Facilities Grant, is subject to sufficient available funds being available.

2.0 A summary of the assistance on offer:

2.1 Disabled Facilities Grant (DFG) – a means-tested mandatory grant of up to £30,000 with limited eligibility; and nationally prescribed criteria and conditions for major adaptations to the applicant's home that meet their assessed needs

2.2 Small Adaptations Grant – a discretionary, more flexible alternative to a DFG of up to £8,500 for the provision of certain stairlifts, modular ramps and ceiling track hoists

2.3 Stairlift Maintenance Grant – a grant of up to £2,500 for the purposes of repairing and maintaining installed stairlifts throughout the period of their use

2.4 Bathroom Adaptations Grant – a more flexible alternative to the DFG of up to £5,000 for the routine removal of a bath and provision of wet floor shower

2.5 Small Works Assistance – a grant for property repairs and maintenance targeted at vulnerable homeowners. Includes remedial works for identified 'hazards' (up to £10,000) as well as works to help those at risk of domestic violence (up to £5,000)

2.6 Affordable Warmth Grant – a grant of up to £5,000 to provide energy efficiency measures including boiler repairs and replacement for those in fuel poverty

2.7 Wolverhampton Homes undertakes the approval and delivery of all grants and other forms of discretionary financial assistance. Disabled Facilities Grants require formal Council approval. All grants are subject to certain eligibility criteria and other conditions – for full details of each see Appendix A. Cases falling outside this policy may also be submitted to the Council for consideration to exercise their discretion subject to either an Individual Executive Decision or report to Cabinet.

3.0 Applying for Assistance:

- 3.1 The route to applying for financial assistance is intended to be as simple and transparent as possible. If you think that you, or someone that you know may qualify for help, please ring Wolverhampton Homes.
- 3.2 Someone will contact you as soon as possible about your enquiry, and to guide you through the process. In all cases a completed, signed and dated application form will be required in support of any application together with confirmation of ownership of the property, and of any qualifying benefits, or other financial information as necessary.

4.0 Cases falling outside the policy:

- 4.1 Officers dealing with applications will endeavour to apply grant conditions flexibly and sensitively in order to support those in need of help. They will seek permission to consider unusual or 'one-off' cases and to approve applications where they fall within the spirit of this policy.
- 4.2 For those applicants whose circumstances fall outside the normal scope of this policy but where they believe that there are exceptional circumstances, the applicant must put their case in writing to the Housing Director at Wolverhampton Council who will ensure that the case is fully considered. Should the case be refused the applicant can exercise their right to complain through the appropriate Wolverhampton Council complaints procedure.

5.0 Complaints and Redress:

- 5.1 Any decision made under the Policy may be reviewed at the request of the applicant. In the first instance any complaint will be considered under the published Wolverhampton Homes policy. However, any unresolved complaints may be referred to Wolverhampton Council for further review under their own complaints procedure.

Appendix A: Details of financial assistance:

Disabled Facilities Grant:

The main provisions governing mandatory DFGs are set out in the Housing Grants, Construction and Regeneration Act 1996. A statutory limit of £30,000 applies to any single application. Applicants for DFG should normally be referred by a relevant occupational therapist or a relevant healthcare professional.

All large-scale proposals will be subject to a feasibility visit by an Occupational Therapist, and a Surveyor or other representative of Wolverhampton Homes. The feasibility visit will look at the disabled person's needs identified by the Occupational Therapist and establish the most suitable housing solution to meet those needs. The most cost-effective adaptation that meets the customer's needs will be recommended for grant aid. In most cases, properties can be adapted internally rather than extended.

a) Eligibility:

The following types of work, when recommended for a disabled person are eligible for grant provided it is "necessary and appropriate" for that person, and "reasonable and practicable" having regard to the age and condition of the property

- Making the building or dwelling safe
- Facilitating access to and from the building
- Facilitating access to or providing a bedroom
- Facilitating access to the principal family room
- Provision of a room containing a bath or shower or facilitating the use of such a facility
- Provision of a room containing a WC or facilitating the use of such a facility
- Provision of a room containing a wash hand basin or facilitating the use of such a facility
- Facilitating the preparation and cooking of food (only if used by the disabled person)
- Providing or improving a heating system
- Facilitating the use of power, light or heat by altering the same or by providing additional means of control
- Facilitating access and movement around the dwelling to enable the disabled person to provide care for another person.

Grant aid can also be given to enable a disabled occupant access around the dwelling in order to care for another person who normally resides there. This may include spouse, partner or a family member, another disabled person or a child. The dependent being cared for need not be disabled. Such works could include adaptations to part of the dwelling to which the disabled person would not normally need access, but which is used by a person to whom they are providing care.

To qualify for assistance the applicant should be the homeowner or tenant, but the grant is available to adapt the home to meet the needs of any disabled person living

in the property to enable them to continue living there. Landlords may also apply for a DFG on behalf of a disabled tenant but must satisfy the requirements of future occupancy. Tenants of housing associations / Registered Providers of social housing can apply for DFGs and are assessed for needs on the same basis as private owners.

b) Means Testing:

Applicants for a mandatory DFG are subject to a prescribed means test. Adaptations for disabled children are not means tested. Clients in receipt of the following income related benefits at the time the application is made, will be exempt from the means testing process

- ✓ Income support
- ✓ Income-related Jobseeker's Allowance
- ✓ Income based Employment Support Allowance
- ✓ Guaranteed Pension Credit
- ✓ Housing Benefit
- ✓ Working Tax or Child Tax Credit with income under £15,050 (subject to review)
- ✓ Universal Credit
- ✓ Personal Independence Payment

c) Other Conditions

The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).

In order to make an application the client must supply the following:

- A completed and signed application form
- Evidence of financial situation
- Evidence of ownership of the property or the right to reside at the property
- Permission for the works to be carried out
- A detailed schedule of works and plans that must be agreed by the council
- Any planning or building regulation approvals
- Prices for the work

Only the works agreed by the council will be covered by the grant. Once the grant is approved there are 12 months to complete the works. The works must be completed by the contractor stated on the approval document. No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.

Owner occupiers may have a legal charge placed on their property on completion of the grant. If the property is sold, assigned or transferred within 10 years of the grant being completed then the grant may have to be repaid. The council will have regard to *The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities*

Grants (Conditions relating to approval or payment of Grant) General Consent 2008 when deciding whether to demand repayment. The Council may accept other forms of security to ensure repayment (where applicable).

The charge only applies where the grant is more than £5,000. Where the grant is more than £5000 only the amount over the first £5,000 is added as a charge. There is a charge limit of £10,000.

If the applicant has a contribution to pay, they must ensure they have the money to cover their share of the costs before the work begins on site. Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken. Any increase in the grant may have an impact on the charge placed against the property.

The contract for the works is the responsibility of the applicant. The grant will normally be paid direct to contractors in all but the most exceptional cases. No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.

Small Adaptations Grant:

This assistance is intended to cover stairlifts (straight or curved) that may be provided through a Disabled Facilities Grant (DFG) but in a more flexible 'fast-track' manner including a simpler application process. Reducing delays in installing adaptations can avoid other costs to the public purse arising from falls and accidents around the home.

Other works may include the installation of ceiling track hoists and modular ramping.

a) Eligibility

Any of the above works following an assessment by a trusted professional will qualify for a Small Adaptations Grant up to a maximum of £8,500. Any owner occupier, private tenant, or Registered Provider tenant over 65 years of age and living within the City may apply; or between the ages of 18-64 years of age if on a qualifying benefit (see list for Disabled Facilities Grant above)

b) Other Conditions

Any specified stairlift must be supplied by the Council's contracted supplier. If, during the warranty period, the stairlift is no longer required it will be removed (free of charge). After expiry of the warranty period the applicant becomes responsible for future maintenance and removal of the stairlift if necessary (though see the Stairlift Maintenance scheme below)

Stairlift Maintenance Grant

For the repair of any installed stairlift (either through the Small Adaptation Grant or the Disabled Facilities Grant) following the expiry of the warranty period of up to £2,500 on each occasion. The repair will be carried out by the Council's nominated contractor. Anyone wishing to take advantage of the scheme must pay £50 to register.

Bathroom Adaptation Grant

For the speedier provision of routine removal of a bath and installation of level access shower type adaptations up to £5,000 following the recommendation of an occupational therapist. More complicated schemes may be required to follow the DFG route (see above).

a) Eligibility

Any owner occupier, private tenant, or Registered Provider tenant over 65 years of age and living within the City may apply; or between the ages of 18-64 years of age if on a qualifying benefit (see list for Disabled Facilities Grant above)

Small Works Assistance

Assistance is available where living conditions pose a serious threat to the health and safety of the occupants or where there the householder is a victim or potential victim of domestic abuse.

i) Imminent Risk

The grant of up to £10,000 covers defects which are considered to be dangerous or likely to be prejudicial to the health (normally at least one Category 1 hazard as identified by the Housing Health and Safety Risk system) of the occupant(s). They should be of an acute nature rather than indicative of a chronic long-standing or gradual deterioration condition. The exception to this may be in circumstances where a long-standing rot /infestation or disrepair issue may lead to imminent risk of collapse of a part of the structure.

Typical measures –

- electrical safety issues identified by a NICEIC contractors safety report
- gas safety issues identified by a Gas Safe registered contractors report – but not gas cooking or secondary heating appliances
- severe cases of timber rot/infestation where danger of collapse is likely
- penetrating dampness prejudicial to the health of the occupants
- non-functioning facility providing hot/cold water
- other matters deemed to be detrimental to the health, safety and welfare of the occupants. There must be a significant direct health, safety or welfare impact as a

result of the defect. Wolverhampton Homes Care and Repair Home Improvement Agency will be required to provide a risk assessment and appraisal.

- security improvements linked to target hardening. This should be the most cost-effective

solution e.g. putting window locks on otherwise sound timber windows, i.e. not replacing with PVCu double glazed units. (other improvements such as external lighting or intruder alarms will not normally be funded)

- works identified to further target harden properties that have been subject to "repeat victim" crimes in support of the Wolverhampton Community Safety Partnership - where no other source of funding is available.

Application will be by formal written application form available from the Council or one of the partner organisations administering the scheme on its behalf.

a) Eligibility

Owner occupiers.

b) Means Testing

Over 60 years of age - in receipt of qualifying income related benefit (see DFG above).

Under 60 years of age - in receipt of income related benefit AND disability related benefit.

c) Other conditions

The property should be within the City of Wolverhampton and be the applicants only residence. The enquirer should have a relevant owner's interest in the property and have been resident in the property for the preceding 3 years.

The property should have at least 1 Category 1 hazard under the Housing Health and Safety Rating System (HHSRS) and be considered by the Council to pose a serious and imminent threat to the health and safety of the occupant(s). The most satisfactory course of action as determined by the Council to deal with the defects should be renovation.

Only one grant is payable per household. Grants over £500 are repayable upon sale or disposal of the property, or its demolition.

ii) Safe Homes - Domestic Violence

Assistance is aimed at victims of domestic abuse. This includes issues relating to anti-social behaviour, domestic violence, and those relating to matters of terrorism. The necessary measures will be identified by the Council's Community Safety Team and are available to anyone across the City, regardless of their tenure. The maximum grant is £5,000.

Eligible measures include:

- Fitting of security lights
- Installation of door viewers
- Securing of doors and windows
- Changing of locks
- Re-glazing of windows
- Installation of fire proof letterboxes
- Creation of a safe room

a) Eligibility

Owner occupiers and private tenants. The client must be a victim of domestic violence and the referral agency must be satisfied that without the work the victim would be at risk of further violence.

b) Means Testing

The client must be in receipt of a qualifying welfare benefit:-

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (Income Based)
- Pension Credit
- Income-related Employment and Support Allowance
- Working Tax Credit within the eligible income threshold which must include a disability element
- Child Tax Credit within the eligible income threshold

c) Other conditions:

The applicant should not be living with the perpetrator or be in a relationship with them. The applicant must have obtained a court order to protect themselves and their family from the perpetrator when outside of the property.

In the case of a privately rented property, the landlord agrees that work can be carried out. The client must have a right to occupy (or be the dependant/in the care of someone with the right to occupy) the property.

The following circumstances may prevent a grant being made:

- The premises cannot be made safe due to their structural condition,
- The Fire Service determines the property to be unsuitable,
- A risk assessment shows that the perpetrator of domestic violence is so dangerous that remaining in the property a non-viable option

Affordable Warmth Grant

The affordable warmth assistance programme is aimed at reducing fuel poverty, preventing ill health due to living in cold and damp homes, enabling independent living, and reducing carbon emissions. Eligible works of up to £5,000 can include full central heating, replacement boiler (existing boiler must be faulty or over 20 years old), extra/replacement radiators, heating controls and other appropriate energy efficiency measures, plus advice and signposting to other available assistance. Grants are available to owner-occupiers and tenants within the City of Wolverhampton.

Applications may be received by either self-referral, via an internal or external agency, or via a promotional/corporate event.

a) Eligibility

Owner occupiers and tenants. The property must be the applicants only or main residence, and it must have been occupied for a minimum of 12 months prior to application. The property must be in council tax band A, B or C. Assistance will not be provided if the property is being marketed for sale or if there is reasonable cause to believe the property will be sold within 3 years.

b) Means Testing

The applicant must be in receipt of one or more income related benefits or any benefit linked to disability, if that plus any pension income are the only forms of income in the household, or the total household income is not above the threshold for working tax credits. They must also have less than £6000 in savings, or £10,000 if they are pensioners.

Eligible benefits include:

- Guaranteed Pension Credit
- Child Tax Credit
- Job Seekers Allowance
- Employment Support Allowance
- Disabled Child Premium
- Working Tax Credit
- Disability Living Allowance
- Personal Independence Payment
- Universal Credit
- Disability Premium
- Disabled Worker Element

c) Other conditions

The applicant or a member of the household must suffer from one of the health conditions listed below:

- cardiovascular conditions

- respiratory conditions (to include chronic obstructive pulmonary disease and serious asthma that is not controlled by medication)
- people with mental health conditions – including dementia
- people with disabilities – including mobility issues and Arthritis
- older people – 80+ (in line with higher winter fuel payments)
- households with young children (new-born to school age) – who are premature (born at 32 weeks or below and/or considered low birth weight – 2.5kg or 5.5lbs)
- Other life changing or limiting illnesses including cancer - Parkinson's Disease, diabetes type 1, blindness, tuberculosis

For any tenanted property the landlord must:

1. Agree to a charge being placed on the property for a 3-year period - any breach of terms and/or criteria will trigger the charge on the property being collected
2. Provide evidence or sign a disclaimer to say that a suitable mortgage and insurance are in place.
3. Agree to keep the property within the private rental sector for the full 3-year period unless a sale is required due to unavoidable circumstances.
4. Agree to secure the tenancy of the original tenant (where possible but also acknowledging that tenants may need to move for a number of reasons)
5. They must register with Rent with Confidence and be assessed as meeting 3-star rating or above.
6. If they do not meet 3 star or above, they must make such improvements to achieve this rating before any grant will be awarded.
7. They must consistently maintain this 3 star or above rating for the full three years with no enforcement notices or improvement notices being served on them for the period.
8. The landlord will be responsible for installing low cost installation measures (Cavity Wall and/or Loft Installation) before any heating measures are installed.

All measures approved in any grant must be installed by the schemes approved contractor. Measures will be fitted in the most practical way to provide value for money and not purely for cosmetic reasons, or client choice.

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