

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH & HOUSING COMMITTEE

Meeting date: THURSDAY, 6 JUNE 2024
Title: DISABLED FACILITIES GRANTS
Submitted by: DIRECTOR OF ECONOMIC DEVELOPMENT AND PLANNING
Principal author: DIRECTOR OF ECONOMIC DEVELOPMENT AND PLANNING

1. PURPOSE

- 1.1 To provide background to the Better Care Fund and set out what RVBC currently offer as grants via the Better Care Funding.
- 1.2 Relevance to the Council's ambitions and priorities:
 - Community Objectives/ Corporate Priorities – To address the housing needs of older and disabled and vulnerable occupants across the borough.

2. BACKGROUND

- 2.1 The Better Care Fund (BCF) was launched in 2015 as a collaboration between the Department of Health and Social Care, the Department for Levelling Up, Housing and Communities, NHS England and the Local Government Association.
- 2.2 The programme established pooled budgets between the NHS and local authorities, aiming to reduce the barriers often created by separate funding streams. The Better Care Fund includes the Disabled Facilities Grant which is administered by district councils.
- 2.3 The disabled facilities grant (DFG) is a capital grant paid from the Department for Levelling Up, Housing and Communities (DLUHC) to local authorities in England to adapt older and disabled people's homes to help them to live independently and safely. Adaptations can include ramps, stair lifts and suitable heating systems. The DFG, which has run for more than 30 years, became part of the Better Care Fund (BCF) in April 2015.
- 2.4 The DFG aims to support disabled and older people to be independent, enabling carers to continue their role safely, preventing accidents and helping people to return from hospital.
- 2.5 Since the DFG became part of the BCF there has been a significant increase in central government resources. In 2014/15 central government provided £220 million through the grant, but by 2017/18 this had almost doubled to £431 million in total and for 2020/21 is £573 million. Responsibility for funding the DFG is now held by the Department of Health and Social Care. DHUHC continues to lead on policy and the distribution of funding.

3. DISABLED FACILITIES GRANT

- 3.1 The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes. This grant is up to £30,000. Any grant over

£5,000 is registered as a land charge with the maximum repayable being £10,000 (this accords with Central Government DFG guidance).

- 3.2 The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed, and the Council is unable to deviate from these requirements. The DFG process is set out at Appendix 1.
- 3.3 The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to ensure everyone has the same opportunity to have their home adapted. In some cases, the use of Disabled Facilities Grants is able to assist with reducing the length of stay in hospital.
- 3.4 In May 2017 this Committee was advised that DFG funding could be used more flexibility under the provisions of the 'Social Care Capital Project' element of the Better Care fund. The Council has an adopted Discretionary Disabled Facilities Grant Policy which sets out the Council's offer to disabled occupants and their families.

4. DISCRETIONARY DISABLED FACILITIES GRANT POLICY

- 4.1 In May 2017 Committee approved the following discretionary schemes which form part of the Council's DFG Policy.
 - 4.1.1 **Ribble Valley Adaptation-** grant assistance towards one piece of equipment or adaptation up to a maximum value of £5000, as advised by the Occupational Therapist (OT). This is not means tested and when initially approved was only available for each applicant every five years. The full grant is registered as a land charge.
 - 4.1.2 **Discretionary Top-up Grant-** this is awarded by the Council in cases where the list of works recommended by the OT, as part of a mandatory DFG assessment, exceeds £30,000. The additional £10,000 can only be accessed where the full £30,000 of mandatory grant has been utilised. The discretionary element will be registered as a land charge.
 - 4.1.3 **Administration Fee-** 10% fee applicable to each DFG and non-DFG adaptation.
 - 4.1.4 **Private Occupational Therapist-** the most significant issue within the borough was the lack of OT referrals being received. It was proposed that the Council investigate the option of employing a private occupational therapist and additional training for staff to become trained assessor. This proposal was not taken forward at the time as the Council received confirmation that new OTs have been recruited through Lancashire County Council Social Services (reported to Committee in January 2018).
- 4.2 In October 2020, following a two-year period of the above DFG scheme running, further suggested changes to the discretionary element of the Policy were approved by this Committee as follows.
 - 4.2.1 **Ribble Valley Adaptation-** grant assistance increased to £7,000 per application for one item and associated works as recommended by the OT.
 - 4.2.2 **Discretionary Top-up Grant-** increased to £25,000 can only be accessed where the full £30,000 of mandatory grant has been utilised.

- 4.3 In October 2021 further amendments to the discretionary part of the Policy were approved by this Committee as follows.
- 4.3.1 **Ribble Valley Adaptation-** grant assistance increased to £10,000 per application and remove the restriction of allowing only 1 item to be included. The amended policy stated that the grant could provide 2 items and the associated works.
- 4.3.2 **Trained Assessors-** Include the option to use trained assessors for assessing minor adaptations to remove the requirement for OT assessments on non-complex cases.
- 4.4 The trained assessor route has not been taken forward to date as minor adaptations are undertaken by LCC.
- 4.5 In January 2023 two new discretionary grant offers were approved by this Committee as follows.
- 4.5.1 **Home Safety and Home Energy Efficiency Grant-** up to a maximum of £4,000 per application and is to cover initiatives following a home safety and/or a home energy efficiency assessment. The availability of this additional grant is only where an occupational therapy recommendation has been received for adaptations to the property.
- 4.5.2 **Neurological Disorder Assistance Scheme Grant-** offered to all households with a dementia/ Neurological Disorder diagnosis. An assessment will identify what aids or adaptations will benefit the homeowner to enable them to stay living in their own property, up to £2,000. This does not have to run in conjunction with an OT recommendation and can be requested as an individual item.
- 4.6 In October 2023 the wording of the exception policy was added to the policy document to clarify in which cases a grant will be repayable via the land charge restriction.

5. OCCUPATIONAL HEALTH THERAPIST

- 5.1 The process to apply for a Disabled Facilities Grant starts with the applicant contacting Social Services at Lancashire County Council to request an assessment by an Occupational Therapist, which is carried out in the person's home. The home visit decides what adaptations are required in the current home to enable the person to remain living independently at home. The OT assessment is currently commissioned by Lancashire County Council and LCC manage this service.
- 5.2 Earlier this year it was identified that there was a time delay between a person contacting LCC and a visit by the OT. LCC informed us that there was (March 2024) a waiting list of approximately 16 people all of which are waiting for a home assessment in Ribble Valley. This wait was delaying the provision of necessary assistance to these residents.
- 5.3 Other local authorities in Lancashire have utilised part of their DFG funding to commission private OT's to carry out the initial assessment. This not only enabled the waiting list to be reduced but speed up the delivery of adaptations for residents.
- 5.4 On the basis of the waiting list the Housing Officers approached some private OTs in Lancashire. A company, Key to Independence, who provide OT services for Lancaster, Wyre, South Ribble and Blackpool confirmed they could assist Ribble Valley. Two packages were offered with a general package for most cases and a

slightly more expensive package for cases with more complex referrals of up to 3 visits.

- 5.5 Details of the people on the waiting list were requested from LCC and, following agreement from the residents that LCC could share their details with RVBC, the services of Key to Independence have been used to undertake the home assessments.
- 5.6 The first report was received at the end of March and the feedback from using the services of a private OT has been positive. The home assessments are carried out quickly with detailed reports provided shortly after. This enables the application process with the Council's Housing team to begin and has speeded up the process. A couple of residents have chosen not to proceed with adaptations which still means the OT time is paid for without an adaptation being undertaken however this situation could arise with the previous home assessment process. On the basis that utilising a private OT has been positive to date this has been continued for anybody who contacts LCC and agrees for their details to be sent directly to RVBC. Part of the Better Care Fund is used to fund this assessment process.

6. EXPANSION OF DISCRETIONARY OFFER

- 6.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) provides general powers for local housing authorities to provide assistance for housing renewal, including home adaptations. The powers, detailed in Article 3, can only be used in accordance with a published Housing Assistance Policy.
- 6.2 Any assistance offered is required to adhere to the powers set out in article 3 of the order. The following are examples from existing policies across England:
 - **Relocation assistance:** financial and practical support to move where that is more cost effective or delivers better outcomes compared to adapting the existing home.
 - **Hospital discharge grant:** funding for urgent adaptations, repairs or modifications that will allow someone to be discharged from hospital sooner.
 - **Waiving the means test:** for example, not requiring means testing for stairlifts to prevent falls or where the cost of the adaptations is below a certain amount.
 - **Home safety grant:** funding to repair hazards in the home that can reduce risks leading to fewer falls and other accidents around the home.
 - **Pooled funding:** For example to fund ramps where otherwise there would be delay while deciding if it is to be funded by DFG or social services.
 - **Fast-track adaptations:** where an urgent need has been identified, bureaucracy is minimised to speed up assessment and delivery
 - **Palliative care:** Assistance with fast-track works for terminally ill people being discharged from hospital or hospice.
 - **Dementia grants:** small grants to fund modifications that would allow someone with a diagnosis of dementia to remain living safely in their home for longer.
 - **Smart Home Kits:** such as a smart thermostat to control heating and hot water, video doorbell, smart switches, smart lightbulbs and an Alexa or Google Home for voice or other assistive technology grants (see The Disabled Facilities Grant and assistive technology)
 - **Funding more than the Maximum Amount:** funding towards adaptation schemes where the cost exceeds the maximum amount for a DFG.
- 6.3 Committee will note that the Council's Policy already provides most of the grants listed above. In respect to the above assistance not currently offered by RVBC

there is no evidence to support demand for such an offer within the Valley. As such at this stage the offer remains as the currently approved offer.

7. CHANGES TO THE POLICY DOCUMENT

- 7.1 Given the changes to the discretionary offer which have occurred over the last few years the Policy document has been reviewed to ensure the Council's offer is clear.
- 7.2 The Policy document has been updated as follows for clarity purposes:
 - Document is now called Local Housing Assistance Policy to reflect the Government guidance.
 - Information on the land charge and means testing has been added into the document.
 - The home energy efficiency and home safety grant is a grant per property as opposed to per application. This has been clarified in the updated document.
- 7.3 As set out above when the RVA was introduced it related to one item only. This restriction was removed in 2021 when the amended policy stated that the grant could provide 2 items and the associated works. Given that the RVA is restricted to £10,000 it is proposed to remove reference to the number of items which can be installed as adaptations at the home via an RVA are restricted by the amount of grant available as opposed to the number of items. Committee should note that the current Policy which has been subject to consultation makes no reference to the number of items permitted via an RVA (Appendix 5).
- 7.4 When both the Home Safety and Home Energy Efficiency Grant and the Neurological Disorder Assistance Scheme Grant were introduced in 2023 a formal process for these grants was not introduced and most of these grants have been taken forward by Homewise. A formal process has now been introduced as per the attached flow charts (appendix 2 and 3).
- 7.5 For a Neurological Disorder Assistance Scheme Grant referrals can be made from a range of agencies including Age Concern, GPs, early intervention dementia service, integrated neighbourhood team, Crossroads Care, social prescribing workers, occupational therapists, social services, careers link and via self-referral and through family members. An on- line application form has been created which is received by the Council's Housing team and forwarded to a relevant agency (such as Homewise) to undertake a home assessment (these assessments currently cost £100 each). Any agreed adaptations are undertaken up to the value of £2000 per property.
- 7.6 For a Home Safety and Home Energy Efficiency Grant consideration of whether the property would benefit from such adaptations is undertaken when the housing team conduct their home visit. Where the property would benefit from a Healthy Home Assessment (similar to that attached at Appendix 4- precise questions to be confirmed with agency) the details of the resident (with their permission) are passed over to the relevant agency to undertake the assessment (these assessments currently cost £100 each).
- 7.7 When both grants were introduced, each had a maximum grant amount of £2000. Since the grants were introduced, some adaptations have both a home safety and energy efficiency benefit (such as a replacement glazed door). The maximum grant however remains at £4,000 per property with the approved adaptations agreed by the Council's housing team and the resident instructing a contractor to undertake

the work. The grant is paid on receipt of invoices confirming the work has been completed.

8. RISK ASSESSMENT

8.1 The approval of this report may have the following implications:

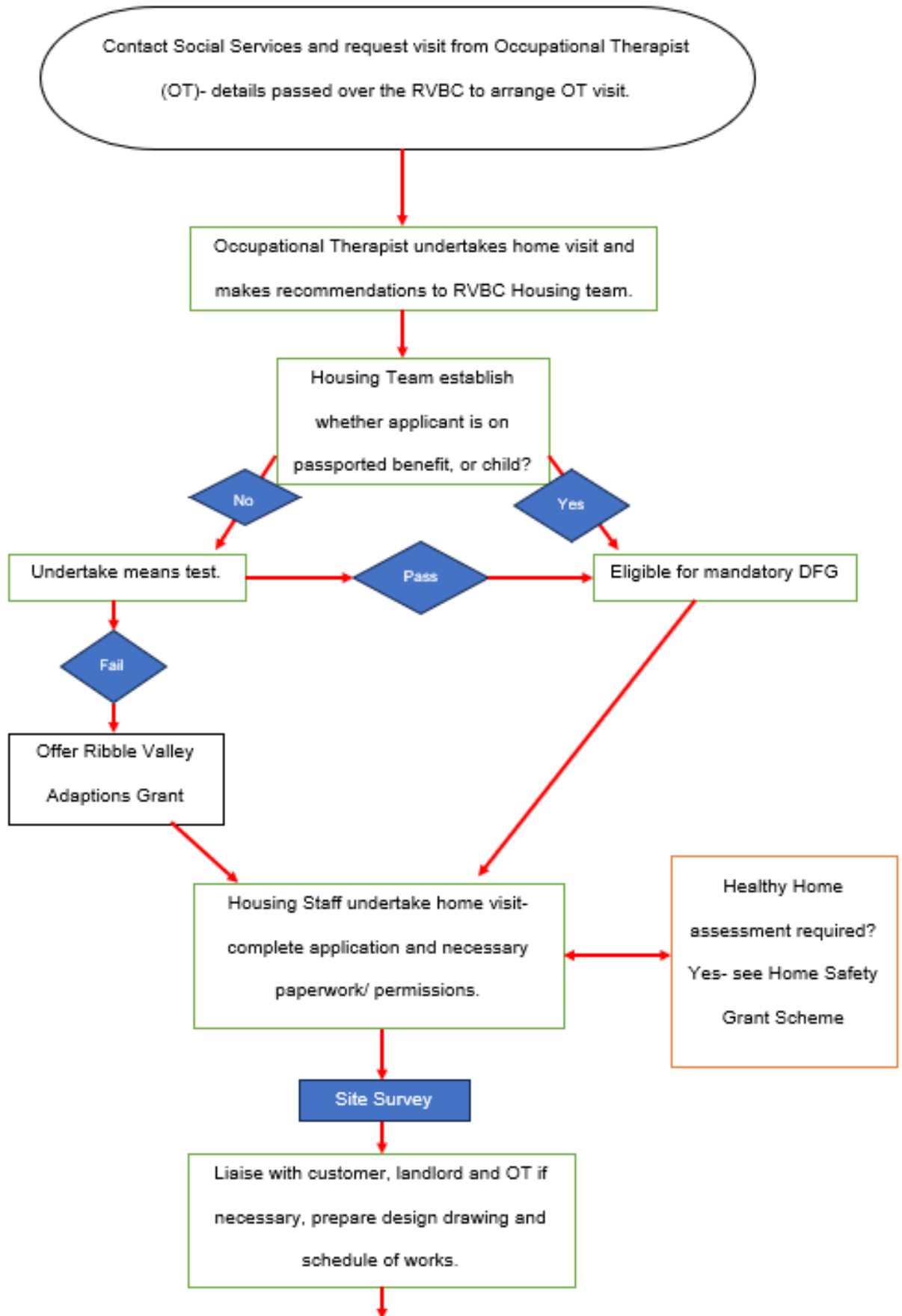
- Resources – The DFG budget has significantly increased and continues to be underspent. Commitment was reliant on OT recommendations being received and the works are recommended through that referral, the use of private OTs is speeding this part of the process up. Delivery can also be delayed due to the limited contractors in the borough. The DFG budget is monitored monthly and therefore at any point the offer of discretionary grants can cease.
- Technical, Environmental and Legal – The Regulatory Reform Order allows local authorities to develop their own private sector grant policy and decide on the individual DFG grant award that best suits the needs of the borough.
- Political – It is important we make best use of the better care fund and deliver the best service to vulnerable and elderly households in the borough.
- Reputation – It is important that the Council makes the best use of the funding available and the opportunity to support households to remain independent living at home.
- Equality & Diversity – Important housing needs of all households are addressed.

9. RECOMMENDED THAT COMMITTEE

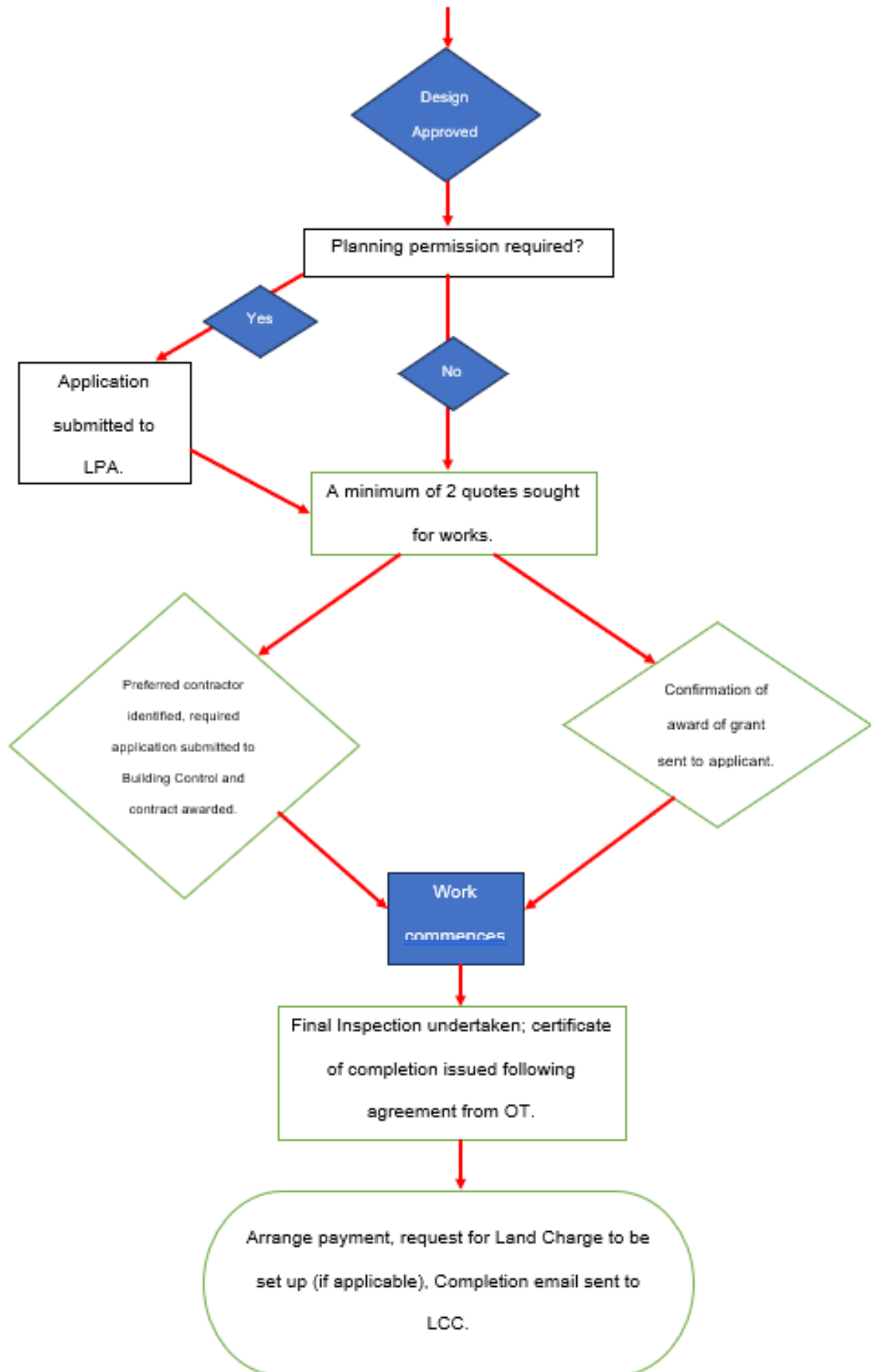
- 9.1 Note the use of private Occupational Health Therapists funded by the Better Care Fund.
- 9.2 Note the process for both the Home Safety and Home Energy Efficiency Grant and the Neurological Disorder Assistance Scheme Grant.
- 9.3 Approve the removal of the number of items which can be delivered via an RVA.
- 9.4 Approve the amended Policy title and wording which clarifies the Council offer via the Better Care Fund (Appendix 6).

NICOLA HOPKINS
DIRECTOR OF ECONOMIC DEVELOPMENT AND PLANNING

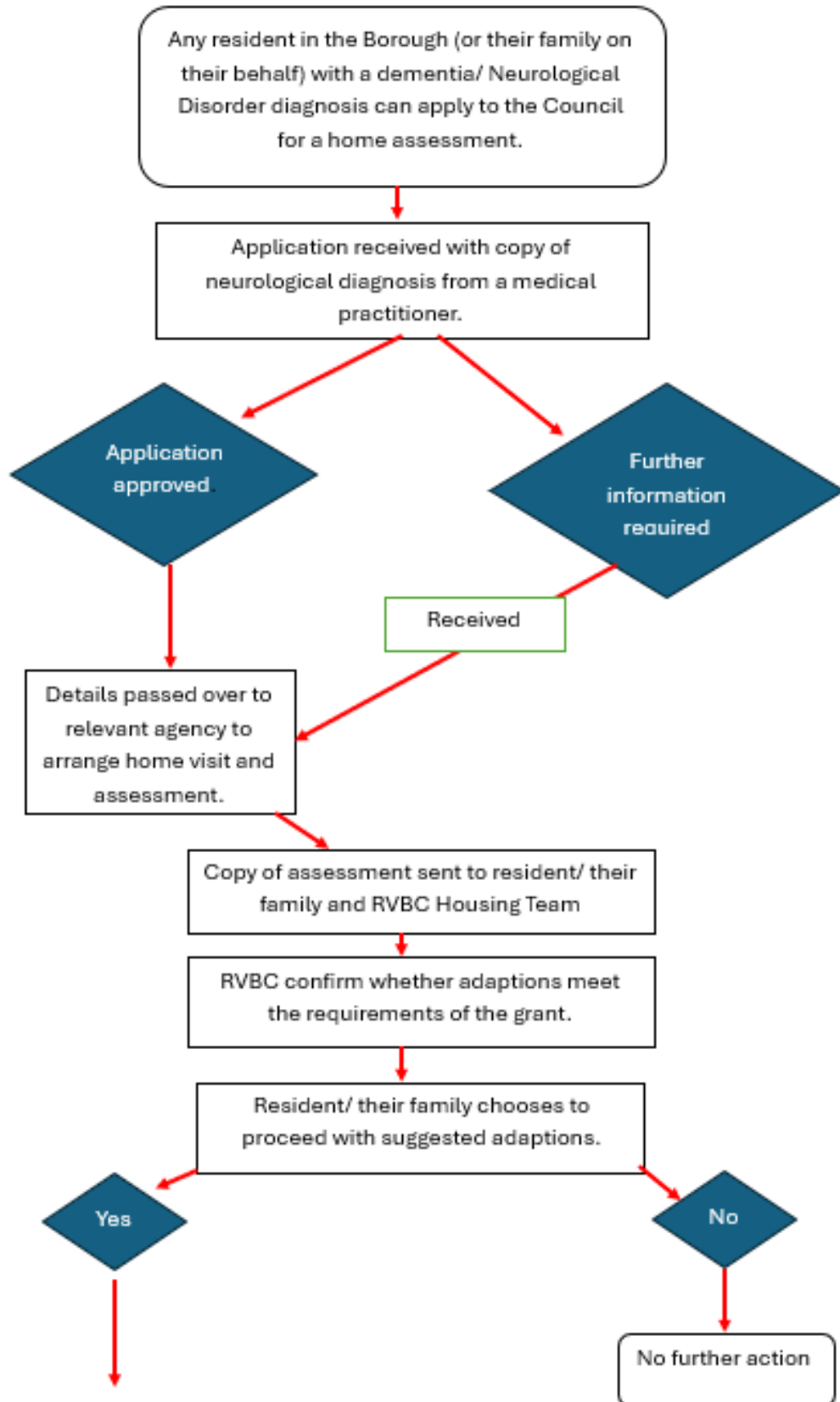
Appendix 1- DFG/ RVA Process



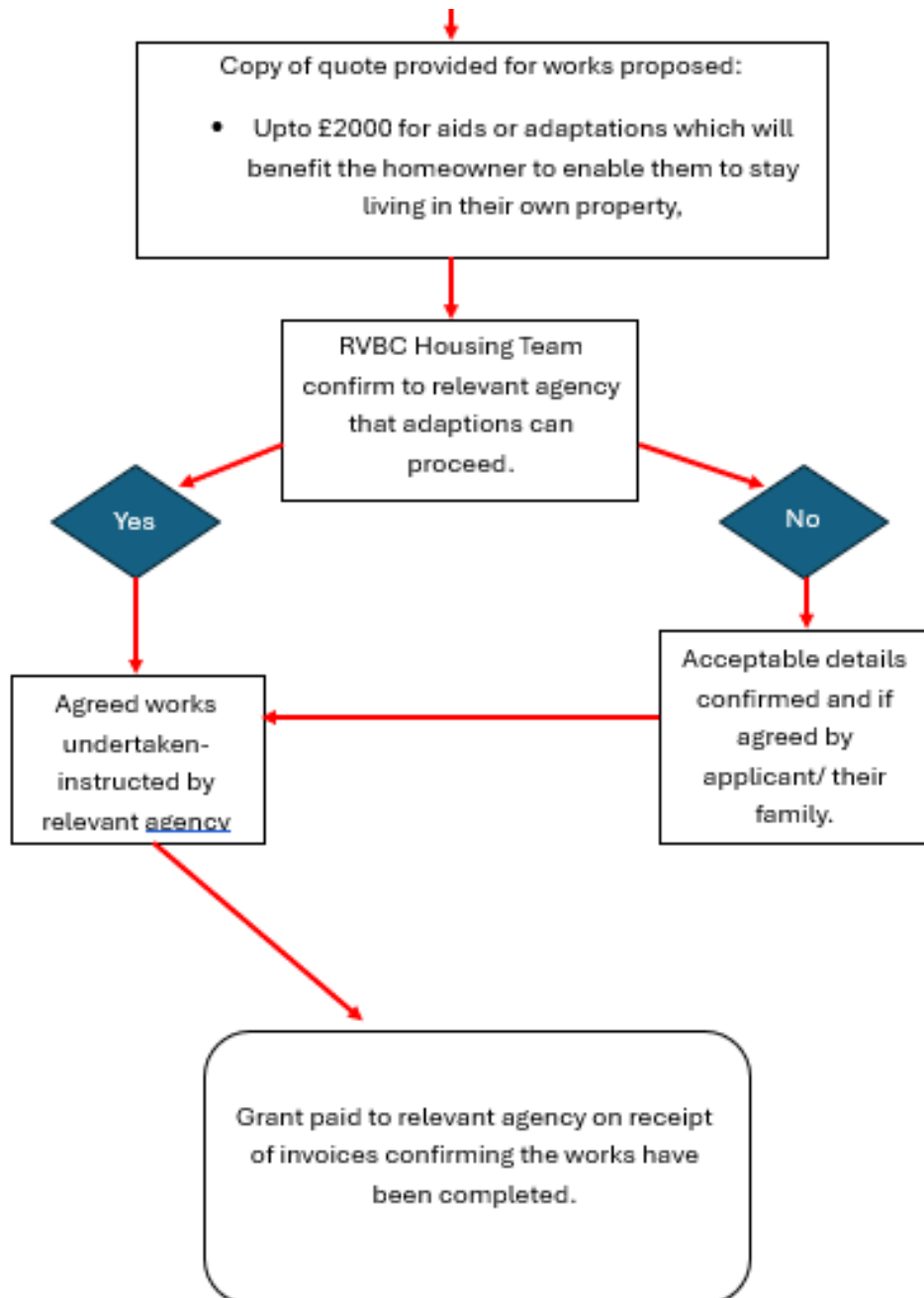
Appendix 1- DFG/ RVA Process



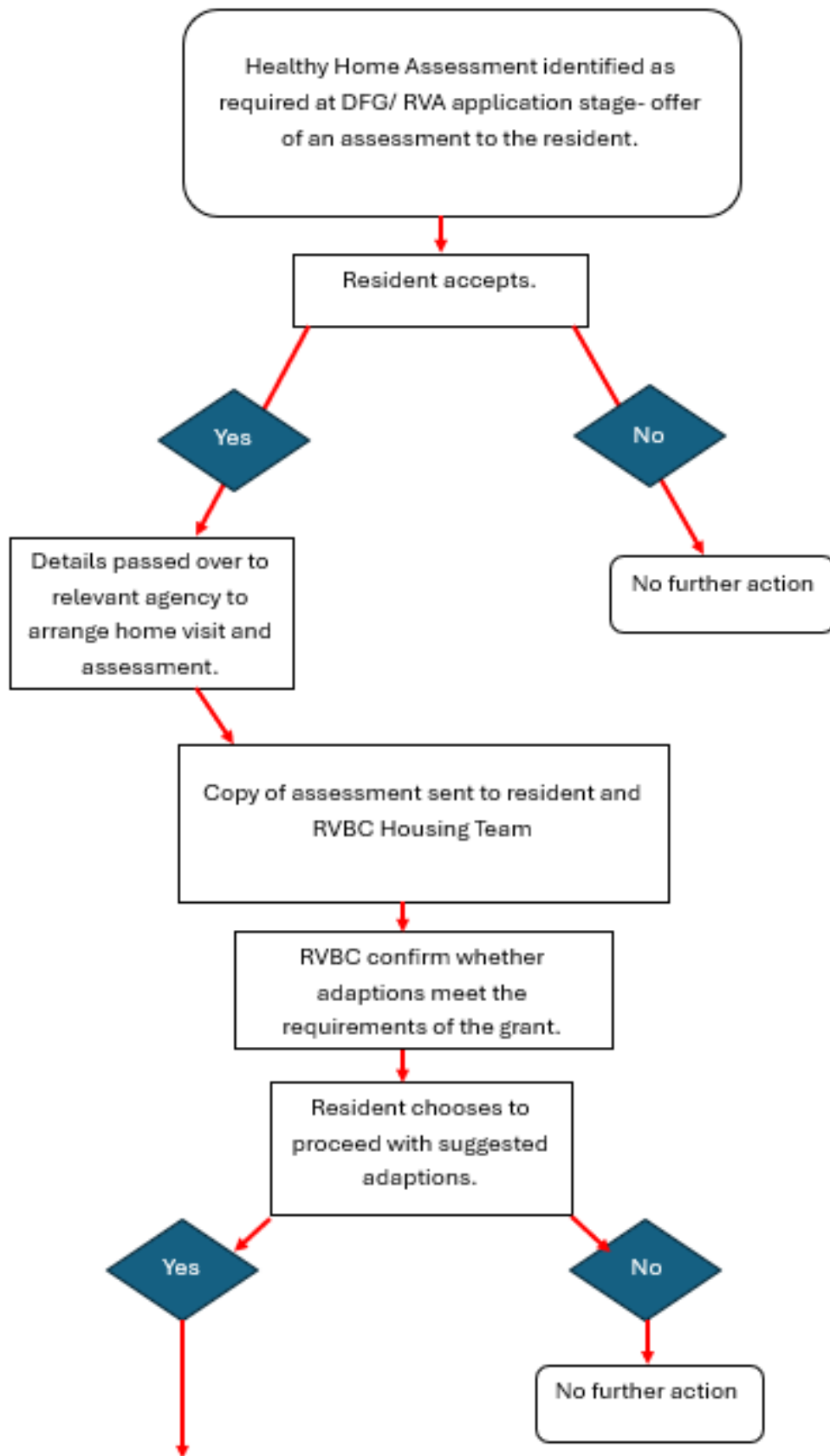
Appendix 2- Neurological Disorder Assistance Scheme Grant Process



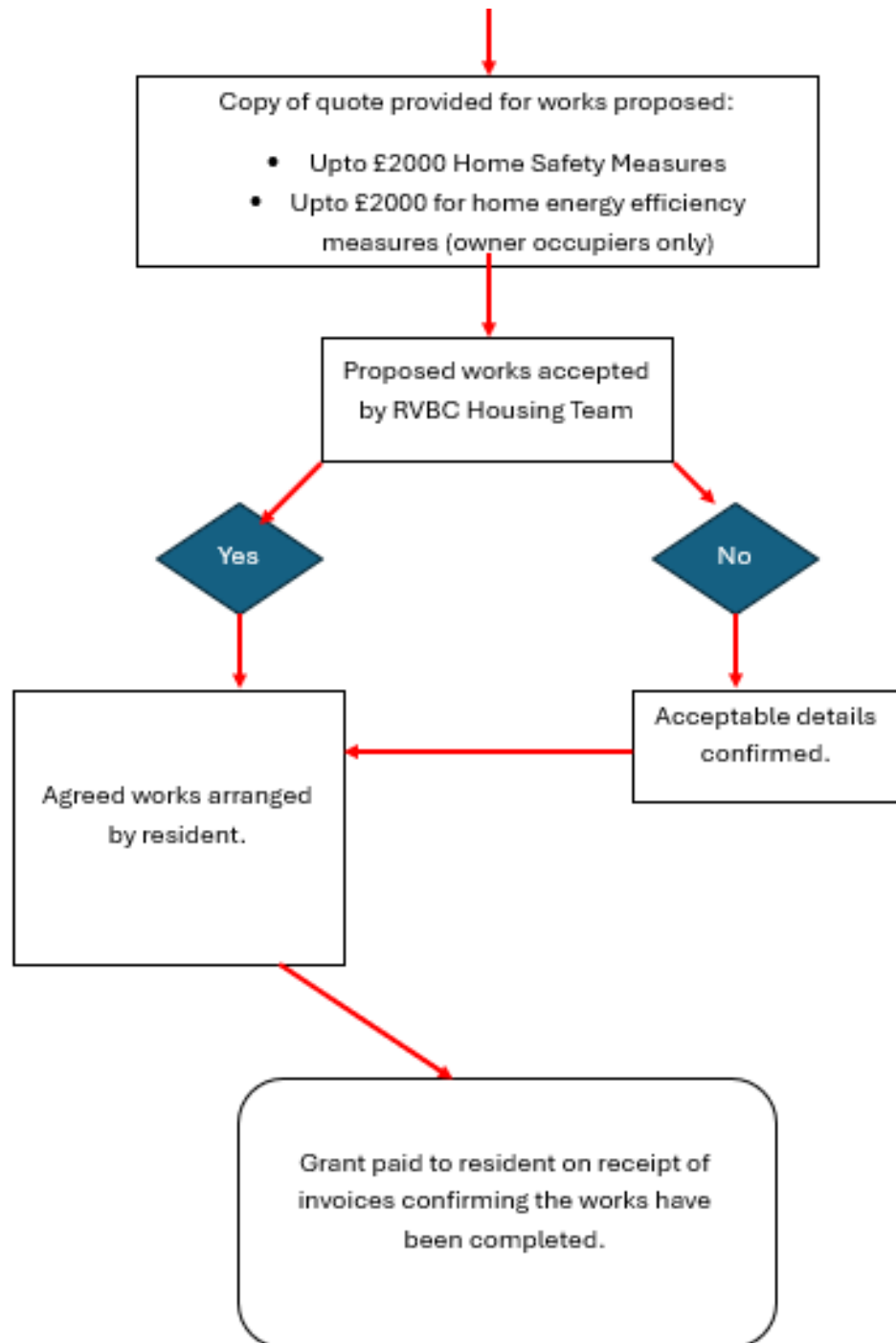
Appendix 2- Neurological Disorder Assistance Scheme Grant Process



Appendix 3- Home Safety and Home Energy Efficiency Grant



Appendix 3- Home Safety and Home Energy Efficiency Grant



HEALTHY HOME ASSESSMENT

NAME ADDRESS

..... POST CODE..... WARD.....

TEL EMAIL..... DOB

Regd disabled/long term condition Prevent hospital admission Hospital discharge

Health condition -

FIRE SAFETY

1. Is there at least one smoke detector fitted and working?
2. Is there a carbon monoxide detector?
3. Is the electrical system in good working order?
4. Are electrical sockets overloaded?
5. Are any gas appliances checked and serviced regularly?
6. Are guards fitted on portable heaters?

	Action Needed

STAYING WARM

7. Is the house kept warm enough? (18°C – 24°C)
8. Does the home have central heating and is it in good working order?
9. Is the heating system programmable?
10. If so, does the client know how to use it?
11. Is the property insulated?
12. Does the client experience draughts/cold?
13. Has the client considered switching energy suppliers?

PROPERTY DETAILS

14. Does the property appear to be in good structural condition?
15. Any evidence of damp or mould?
If yes, where?
16. Is hot and cold water available?

Appendix 4- Healthy Home Assessment

SECURITY

17. Is the property secure? Does it need extra locks, etc.?
 18. Would a keysafe be beneficial?

MOBILITY

19. Is there a handrail fitted on the stairs?
 20. Does the client find it difficult to get in and out of the bath or shower?
 21. Are taps easy to turn on and off?
 22. Are grab rails fitted beside bath and toilet?
 23. Can the client get in and out of bed easily?
 24. Is furniture arranged so it's easy to move around?
 25. Can the client get in and out of the property easily?
 26. Is the ground externally level with a clear walkway?

GENERAL

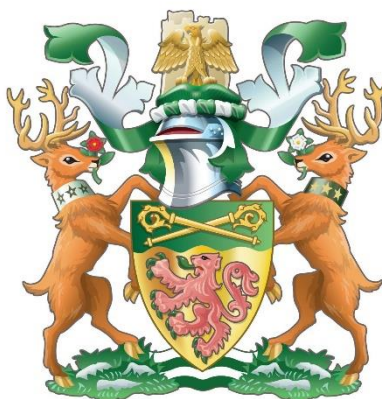
27. Are floor surfaces nonslip, securely fixed and in good repair?
 28. Can the client easily pick up post?
 29. Is the kettle cordless?
 If not, does it have a "curly" or short flex?
 30. Is storage easy to reach without straining?
 31. Does the client have a pair of sturdy steps?
 32. Are there any trailing or damaged flexes or plugs?
 33. Are doorways, hall and stairs well-lit and free from clutter?
 34. Are two way light switches fitted?

I confirm that I have given my consent for the collection of this data and for information to be passed on to other organisations to enable me to access appropriate services and advice.

SIGNED DATED

To be completed by Assessor

Handyperson	Technical Service	Caseworker	
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Ribble Valley
Borough Council

www.ribblevalley.gov.uk

PROPOSED DISCRETIONARY DISABLED FACILITIES GRANT POLICY

Housing Grants, Construction and Regeneration Act 1996

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

Reviewed Oct 2023

Appendix 5- Existing Policy

1.Introduction

Housing is a key determinant of health and poor housing is directly linked to poor health. This disabled facilities grant policy details the financial assistance that the Council aims to provide to support improvements to enable disabled occupants to remain in their own home through the use of the Better Care Fund allocation.

The Council is required to adopt a Discretionary Disabled Facilities Grant Policy which sets out how it intends to use its discretion to develop schemes having regard to the needs of the Borough, the availability of funding, and the Council's priorities.

This Discretionary Disabled Facilities Grant Policy forms part of the Council's over-arching Housing Strategy. This policy was first adopted January 2018 and has proved to be successful in supporting the householder to maintain independent living.

2.Aims and Priorities

Improving the housing conditions across the Borough will support improvements in health and well-being as well as having a positive impact on the quality of local neighbourhoods, particularly for those residents who are vulnerable and cannot access their homes and gardens due to their disability.

This policy sets out in greater detail our offer to disabled occupants and their families. It also details to local Councillors, local residents and our stakeholders how we will work to maintain and improve the provision of adapted property across the borough.

Appendix 1 details the assistance schemes that the Council intends to offer during the life of this policy and sets out specific eligibility criteria relating to each scheme.

The health and well-being of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

3.Disabled Facilities Grants

The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed and the Council is unable to deviate from these requirements.

The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to ensure everyone has the same opportunity to have their home adapted.

In some cases the use of Disabled Facilities Grants is able to assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

4.Discretionary Top-up Grant

Appendix 5- Existing Policy

The Council have agreed to use discretionary powers to provide in eligible cases a top-up award in addition to the £30,000 mandatory grant. In more complex cases the work required often goes over the mandatory grant award maximum. This top-up of a maximum of £25,000 will assist to provide all the required work identified by the Occupational Therapist (OT). In addition to this, the 10% administration fee will also be eligible for the discretionary grant. The additional £25,000 can only be accessed where the full £30,000 of mandatory grant has been utilised. The discretionary element will be registered as a land charge if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10 year period, the Council require repayment. * Please see exception policy. In exceptional circumstances where more than one DFG is approved, more than £25,000 may be registered.

The availability of the top-up grant is at the discretion of the Council and subject to availability of funding.

5. Ribble Valley Adaptation Grant

For some households the means testing requirement makes them not eligible for assistance. This often means the works are not carried out or don't fully meet the person needs. The Ribble Valley adaptation allows a grant to provide the associated works to address the needs of the applicant as recommended by the Occupational Therapist up to a maximum of £10,000. Where the RVA is providing the calculated contribution the applicant will still be eligible for further items to be provided as a DFG.

The availability of the Ribble Valley Adaptation Grant is at the discretion of the Council and is subject to the availability of funding.

6. Home Safety and Energy Efficiency

For all OT referrals received a standard home energy efficiency and home safety assessment is available to the grant applicants and this will be carried out by the Home Improvement Agency (or other suitable agency).

Where simple energy efficiency measures are identified, such as boiler repairs, boiler servicing, insulation measures, a grant for upto £2,000 can be applied for.

Where simple home safety measures are identified which reduce the risk of falls or accidents in the home, such as removal of tripping hazards, smoke detectors, carbon monoxide monitors, then a grant for upto £2,000 can be applied for.

This is not means tested and only available to households assessed as requiring adaptations to the home.

7. Dementia Grants

Small grants to fund home modifications that would allow someone with a diagnosis of a neurological disorder to remain living safely in their home. These could include Smart Home Kits such as a smart thermostat to control heating and hot water, video doorbell, smart switches, smart lightbulbs and an Alexa or Google Home for voice or other assistive technology grants. The dementia grant is a maximum of £2,000 and is a non means tested award available on request with supporting evidence from a medical practitioner (e.g. GP, consultant, OT). A home assessment will be carried out by the Home Improvement Agency (or other suitable agency) to assess the needs of the household.

8.Review of the Policy

The ability to provide Discretionary Top up, Ribble Valley Adaptation grants, Home Safety or Dementia Grants will be reviewed quarterly regarding financial capacity to award the discretionary element. Mandatory grants will take priority.

The provision of all grants mandatory and discretionary will be reported to each Health and Housing Committee.

The policy will be reviewed annually by the Health and Housing Committee.

*** Exception Policy**

The Council may demand repayment by the recipient of the grant if –

- a) the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date; and
- b) the local housing authority, having considered -
 - i. the extent to which the recipient of the grant would suffer financial hardship if required to repay all of the grant;
 - ii. whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of his employment;
 - iii. whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises.; and
 - iv. whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity is satisfied that it is reasonable in all circumstances to require the repayment.
 - v. The land charge is removed on death of the applicant or the person who would derive benefit from the adaptation.

Appendix 1- Grants

Priority 1 – Assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
Mandatory Disabled Facilities Grant	<p><u>Maximum assistance per application:</u></p> <p>Statutory maximum: £30,000 from Better Care Fund allocation</p>	<p><u>Assistance to:</u></p> <p>Meet the Council's statutory obligation to assist disabled residents to live independently in their homes</p>	<p><u>Aids and adaptations to:</u></p> <p>a) be recommended by an Occupational Therapist;</p> <p>b) meet the regulations governing eligibility for works, including:</p> <ul style="list-style-type: none"> ▪ adaptations to aid access into and around the property; ▪ works to ensure the safety of the applicant; ▪ provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power; ▪ provision of suitable kitchen facilities or adaptation of existing kitchen, and; ▪ works to enable a disabled resident to care for dependent residents. 	<p><u>Applications considered from:</u></p> <p>a) disabled home owners;</p> <p>b) disabled tenants (both in the private and social housing sectors);</p> <p>c) disabled persons living at home with their family, and;</p> <p>d) parents or guardians of a disabled child;</p>	<p><u>Applications to include:</u></p> <p>a) completed application form, and;</p> <p>b) two estimates for the works in the required format</p> <p><u>Applications subject to:</u></p> <p>a) means test through standard test of resources, except where;</p> <p>b) the grant is approved in respect of a disabled child under the age of 19</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the Council</p> <p>c) 10% admin is charged for the technical support</p>

Appendix 1- Grants

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<p>and administration of the grant.</p> <p><u>Grants in excess of £10,000 to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment)</p> <p>b) 10% admin fee is charged .</p> <p>c) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned within 10 years.</p>
<p>Ribble Valley Adaptation Grant</p>	<p>Maximum individual grant £10,000 + admin fee</p> <p>To be funded from Better Care Fund</p>	<p>As per Mandatory DFG towards the one item</p>	<p>Ribble Valley Adaptation Grant to address the needs of the applicant;</p> <ul style="list-style-type: none"> • provision of stair lift • conversion bathroom to wet room • ceiling track hoist • wash only bidet • provision of ramps, half steps and galvanised rails 	<p>As per mandatory DFG</p> <p>Only 1 Ribble Valley adaptation grant within a 5 year period</p>	<p>All scheme conditions are the same as Mandatory DFG above except:</p> <ul style="list-style-type: none"> • no means test

Appendix 1- Grants

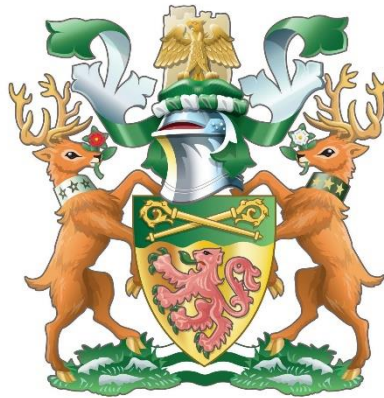
Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
			<ul style="list-style-type: none"> access inside or outside the property Any other adaptation as recommended by the OT 		
Disabled Facilities Discretionary Top up Grant	<p><u>Maximum assistance per application:</u></p> <p>£25,000 from Better Care Fund allocation + admin fee</p>	<p><u>Assistance to:</u></p> <p>a) provide top-up funding to meet the reasonable cost of aids and adaptations to assist the applicant to live independently in their home, where a Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less contribution also exceeds the statutory maximum (currently £30,000).</p>	<p><u>Aids and adaptations to be:</u></p> <p>(As set out above for Mandatory Disabled Facilities Grants)</p>	<p><u>Applications considered from:</u></p> <p>a) applicants for a Mandatory Disabled Facilities Grant, where the eligible costs of the work exceed the mandatory grant</p>	<p><u>Applications to include:</u></p> <p>a) No separate application - assistance linked to Mandatory DFG application</p> <p><u>Applications subject to:</u></p> <p>a) means test through standard test of resources, except where</p> <p>b) the grant is approved in respect of a disabled child under the age of 19</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of application approval</p> <p>b) completed to the satisfaction of the Council</p> <p><u>All the discretionary top up grant amount to be:</u></p>

Appendix 1- Grants

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<ul style="list-style-type: none"> a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment) b) 10% admin fee is charged. c) the full grant to be repaid if the property is sold, transferred, or assigned within 10 years. See exception policy.
Home Safety and Energy Efficiency Grant	Max assistance per application £4k non means tested	Assistance to ensure the property is free from hazards and any energy efficiency measures or hard to heat properties are improved.	Aids available ; Boiler servicing Boiler replacement Insulation	Applications eligible from; All households where adaptations are recommended by OT	Owner occupiers for energy efficiency grants only. 10% admin fee is charged.

Appendix 1- Grants

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
Neurological Disorder Assistance Scheme	£2k max Smart technology or any aids required to assist remaining in the home. As identified through an assessment.	To ensure all households have the adaptations required to enable them to remain at home if possible.	Smart technology Colour coded doors / walls As identified in the home assessment.	All households with a local connection living in their own home with a neurological diagnosis from a medical practitioner.	10% admin fee is charged.



Ribble Valley
Borough Council

www.ribblevalley.gov.uk

LOCAL HOUSING ASSISTANCE POLICY

Housing Grants, Construction and Regeneration Act 1996

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

Reviewed June 2024

Appendix 6- Updated Policy Wording

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Appendix 6- Updated Policy Wording

1. Introduction

Disabled Facilities Grants (DFG) are capital grants that are available to people of all ages and in all housing tenures (i.e. whether renting privately, from a social landlord or council, or owner-occupiers) to contribute to the cost of adaptation. The DFG is one of a range of housing support measures that a local authority can use to help enable people to live independently and safely at home and in their communities.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) provides general powers for local housing authorities to provide assistance for housing renewal, including home adaptations. The powers can only be used in accordance with a published Housing Assistance Policy.

By publishing a Housing Assistance Policy under the RRO, housing authorities can use government funding for the DFG more flexibly.

This funding is primarily for the provision of home adaptations to help people to live independently, so it is important for any local Housing Assistance Policy to clearly set out what additional adaptations assistance is to be provided. In January 2018 Ribble Valley Council adopted its Discretionary Disabled Facilities Grant Policy which set out how it intends to use its discretion to develop schemes having regard to the needs of the Borough, the availability of funding, and the Council's priorities.

This Discretionary Disabled Facilities Grant Policy forms part of the Council's over-arching Housing Strategy and has proved to be successful in supporting the householder to maintain independent living. The Discretionary Disabled Facilities Grant Policy has been renamed Housing Assistance Policy covering all grants offered via the Better Care Fund.

2. Aims and Priorities

Improving the housing conditions across the Borough will support improvements in health and well-being as well as having a positive impact on the quality of local neighbourhoods, particularly for those residents who are vulnerable and cannot access their homes and gardens due to their disability.

This policy sets out in greater detail our offer to disabled occupants and their families. It also details to local Councillors, local residents and our stakeholders how we will work to maintain and improve the provision of adapted property across the borough.

Appendix 1 details the assistance schemes that the Council intends to offer during the life of this policy and sets out specific eligibility criteria relating to each scheme.

The health and well-being of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

3. Mandatory Disabled Facilities Grants

The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

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The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed, and the Council is unable to deviate from these requirements.

The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to ensure everyone has the same opportunity to have their home adapted.

In some cases, the use of Disabled Facilities Grants can assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

There is currently a maximum grant paid of £30,000 in relation to Mandatory Disabled Facility grants. Owner-occupiers, landlords and tenants can apply for a DFG. The DFG must be for a disabled person and is means-tested which means that income and savings are assessed according to rules set out in government regulations. This means the disabled person may have to pay something towards the cost of the work. An applicant with a child or young person that has a disability will not be means-tested.

A 10% administration fee will be charged for the technical support and administration of the grant.

Any grant over £5,000 will be registered as a land charge, if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council require repayment. The maximum charge to be repaid is £10,000.

4. Discretionary Top-up Grant

The Council have agreed to use discretionary powers to provide in eligible cases a top-up award in addition to the £30,000 mandatory grant. In more complex cases the work required often goes over the mandatory grant award maximum. This top-up of a maximum of £25,000 is linked to the mandatory DFG application and will only be considered in cases where additional funding is required to provide all the required work identified by the Occupational Therapist (OT).

A 10% administration fee will be applied to the discretionary grant.

The additional £25,000 can only be accessed where the full £30,000 of mandatory grant has been utilised.

The discretionary element will be registered as a land charge if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council require full repayment.

The availability of the top-up grant is at the discretion of the Council and subject to availability of funding.

5. Ribble Valley Adaptation Grant

For adaptations recommended by the Occupational Therapist but where the applicant is not eligible for the mandatory disabled facilities grant funding the Council offers a Ribble Valley Adaptation Grant (RVA).

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This grant is up to a maximum of £10,000 and the 10% administration fee will be applied to the RVA.

An RVA will be registered as a land charge and, in the event the property is sold within a 10-year period, the Council require full repayment.

The availability of the Ribble Valley Adaptation Grant is at the discretion of the Council and is subject to the availability of funding.

6. Home Safety and Energy Efficiency

During the home visit, following the Occupational Therapist referral, the RVBC Housing Officer will consider whether the property would benefit from a healthy home assessment. This assessment will be offered to the homeowner/ tenant when appropriate. This will be carried out by the Home Improvement Agency (or another suitable agency).

A maximum grant of £4,000 per property is available for measures identified via the assessment for example:

Energy efficiency measures- simple energy efficiency measures, such as boiler repairs, boiler servicing, insulation measures. Energy efficiency measures are only available to owner occupiers.

Home safety measures- Simple home safety measures which could reduce the risk of falls or accidents in the home, such as removal of tripping hazards, smoke detectors or carbon monoxide monitors.

This is not means tested and only available to households assessed as requiring adaptations to the home.

The 10% administration fee will be applied to this grant.

7. Neurological Disorder Assistance Scheme

These grants are available to anyone who has been diagnosed with dementia/ any neurological disorder and is still living in their own home within the Ribble Valley. This can be as an owner occupier or tenant.

Referrals can be made from a range of agencies including Age Concern, GPs, early intervention dementia service, integrated neighbourhood team, Cross Roads Care, social prescribing workers, occupational therapists, social services, careers link and via self-referral and through family members.

The scheme will provide a grant of up to £2,000 for minor adaptations designed to help the individual, and their carers, cope with the challenges of living with the condition. A letter from the GP or specialist confirming that dementia has been diagnosed will be required.

The grant can cover adaptations within the home such as, Smart Home Kits, a smart thermostat to control heating and hot water, video doorbell, smart switches, smart lightbulbs and an Alexa or Google Home for voice or other assistive technology.

A home assessment will be carried out by the Home Improvement Agency (or other suitable agency) to assess the needs of the household.

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The grant will not cover items that could be funded through a Disabled Facilities Grant but can be used in addition to them.

The grant will not be subject to means testing and the grants will not be repayable.

A 10% administration fee (or minimum of £50) will be applied to this grant.

8. Review of the Policy

The ability to provide Discretionary Top up, Ribble Valley Adaptation grants, Home Safety or Neurological Disorder Assistance Scheme Grants will be reviewed quarterly regarding financial capacity to award the discretionary element. Mandatory grants will take priority.

The provision of all grants mandatory and discretionary will be reported to each Health and Housing Committee.

The policy will be reviewed annually (or more regularly if required) by the Health and Housing Committee.

9. Land Charge

A Local Land Charges register is maintained by every local authority in England and Wales. It records details of all entries registered against a property within the Borough that fall within the definition of a Local Land Charge. These charges may be used to place a financial charge against a property.

If you wish to sell your house, the purchaser's solicitor will contact the Council to do a search of the Local Land Register which will reveal any existing charges against the property.

DFGs are publicly funded and there is high demand for assistance with aids and adaptations. This mechanism provides a means of recirculating limited public funds back into use for other disabled residents. The land charge will not apply to any equipment installed (e.g. through the floor lifts, step lifts, modular ramps, specialist WCs and stairlifts)

The Local Land Charge will remain on the register for ten years after the grant work has been completed and the grant paid.

If you move home within the ten-year grant condition period then you will be required to pay the amount of the Land Charge.

Under certain circumstances, the Council may decide not to recover the debt and this decision will be made on a case by case basis, depending on the circumstances of the applicant. Please see exception policy below.

The land charge is removed on death of the applicant or the person who derived benefit from the adaptation.

10. Means Test

The DFG means test is in place to ensure that DFG funding reaches those people who are on the lowest incomes and least able to afford to pay for the adaptations themselves. Means

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testing applies to applications made by owner-occupiers, tenants and occupants of a qualifying houseboat or caravan.

The assumed weekly needs of the household (the “applicable amount”) is calculated taking into account the number of people, their ages and other circumstances. This is then compared to actual income, and where income is greater than the applicable amount, a “loan generation factor” is applied to the “excess income” to arrive at a notional “affordable loan”.

This is the amount by which the grant is reduced, or the contribution expected from the applicant. The reduction in grant caused by this test is lower for tenants because it is assumed that loans will be available on less favourable terms than owner occupiers.

Contribution = (actual income – applicable amount) x loan generation factor.

It is the income of the disabled person, and where applicable their partner, that is taken into account - rather than the applicant if that is a different person. In the regulations this is the “relevant person”.

For someone with variable income, authorities can calculate average weekly earnings over a representative period of up to a year that reflects the current situation. For example, the average weekly income of a relevant person currently in stable employment should not be diluted by including any previous periods of unemployment. Similarly, where a relevant person has recently been made redundant, it may not be appropriate to include periods of employment in their assessment of income.

11. Exception Policy

The Council may decide not to recover the debt having considered -

- vi. the extent to which the recipient of the grant would suffer financial hardship if required to repay all of the grant;
- vii. whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of his/her employment;
- viii. whether the disposal is made for reasons connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises.;
- ix. whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity is satisfied that it is reasonable in all circumstances to require the repayment.

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Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
Mandatory Disabled Facilities Grant	<u>Maximum assistance per application:</u> Statutory maximum: £30,000	<u>Assistance to:</u> Meet the Council's statutory obligation to assist disabled residents to live independently in their homes	<u>Aids and adaptations to:</u> a) be recommended by an Occupational Therapist; b) meet the regulations governing eligibility for works, including: <ul style="list-style-type: none"> ▪ adaptations to aid access into and around the property; ▪ works to ensure the safety of the applicant; ▪ provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power; ▪ provision of suitable kitchen facilities or adaptation of existing kitchen, and; ▪ works to enable a disabled resident to care for dependent residents. 	<u>Applications considered from:</u> a) disabled home owners; b) disabled tenants (both in the private and social housing sectors); c) disabled persons living at home with their family, and; d) parents or guardians of a disabled child;	<u>Applications to include:</u> a) completed application form, and; b) two estimates for the works in the required format <u>Applications subject to:</u> a) means test through standard test of resources, except where the grant is approved in respect of a disabled child under the age of 19 <u>Works to be:</u> a) completed within 12 months of grant approval; b) completed to the satisfaction of the Council c) 10% admin is charged for the technical support and administration of the grant. <u>Grants in excess of £5,000</u>

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Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<p><u>to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment)</p> <p>c) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned within 10 years.</p>
<p>Disabled Facilities Discretionary Top up Grant</p>	<p><u>Maximum assistance per application:</u> £25,000</p>	<p><u>Assistance to:</u> provide top-up funding to meet the reasonable cost of aids and adaptations to assist the applicant to live independently in their home, where a Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less contribution also exceeds the statutory maximum (currently £30,000).</p>	<p><u>Aids and adaptations to be:</u> (As set out above for Mandatory Disabled Facilities Grants)</p>	<p><u>Applications considered from:</u> applicants for a Mandatory Disabled Facilities Grant, where the eligible costs of the work exceed the mandatory grant</p>	<p><u>Applications to include:</u></p> <p>a) No separate application - assistance linked to Mandatory DFG application</p> <p><u>All the discretionary top up grant amount to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment)</p>

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Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<p>b) 10% admin fee is charged.</p> <p>c) the full grant to be repaid if the property is sold, transferred, or assigned within 10 years. See exception policy.</p>
<p>Ribble Valley Adaptation Grant</p>	<p>Maximum assistance per application: £10,000</p>	<p>To assist disabled residents to live independently in their homes</p>	<p>Ribble Valley Adaptation Grant to address the needs of the applicant;</p> <ul style="list-style-type: none"> • provision of stair lift • conversion bathroom to wet room • ceiling track hoist • wash only bidet • provision of ramps, half steps and galvanised rails • access inside or outside the property • Any other adaptation as recommended by the OT 	<p>For adaptations recommended by the Occupational Therapist but where the applicant is not eligible for the mandatory disabled facilities grant funding the Council</p>	<p>Applications to include:</p> <p>a) completed application form, and;</p> <p>b) two estimates for the works in the required format</p> <p>Works to be:</p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the Council</p> <p>c) 10% admin is charged for the technical support and administration of the grant.</p> <p>The grant will be registered as a local land charge against the property (if the works include alterations to the property on owner occupied</p>

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Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					properties (ie, not equipment) and shall be repaid if the property is sold, transferred, or assigned within 10 years.
Home Safety and Energy Efficiency Grant	Max assistance per application: £4,000 (£2,000 for home safety and £2,000 for energy efficiency)	Assistance to ensure the property is free from hazards and any energy efficiency measures or hard to heat properties are improved.	Aids available ; Boiler servicing Boiler replacement Insulation	Applications eligible from; All households where adaptations are recommended by OT	Owner occupiers for energy efficiency grants only. 10% admin fee is charged.
Neurological Disorder Assistance Scheme	Maximum assistance per application: £2,000	To ensure all households have the adaptations required to enable them to remain at home if possible.	Smart technology Colour coded doors / walls As identified in the home assessment.	All households living in their own home with a neurological diagnosis from a medical practitioner.	Only measures identified through an assessment can be implemented upto a maximum of £2,000. 10% admin fee is charged.