



EAST CAMBRIDGESHIRE DISTRICT COUNCIL



The Housing Adaptations Policy 2017

Implementation April 2017

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1.0 BACKGROUND

1.1 Introduction

The **Housing Adaptations Policy 2017** is an important part of the Environmental Services, Domestic Team's role in protecting public health.

This policy has been written by incorporating the **Cambridgeshire Housing Adaptations Agreement**, which has been signed up to by all of the Cambridgeshire Local Authorities in Partnership with Cambridgeshire & Peterborough Clinical Commissioning Group.

Our policy supports priorities identified in Cambridgeshire's Health and Wellbeing Strategy 2012-2017 (see link below), where people's homes are recognised as one of the factors which can positively or negatively affect a person's physical and mental health and wellbeing.

<http://www.cambridgeshireinsight.org.uk/health/hwb>

This policy explains how the local authority will support local people and work with other agencies, both statutory and voluntary, to provide assistance for housing renewal.

It also supports the Housing and Health Joint Strategic Needs Assessment 2015-16 (JSNA) and the East Cambridgeshire District Council's Housing Strategy.

The Joint Strategic Needs Assessment outlines the main areas where housing and poor health are linked. It is designed to identify and flag key pieces of information about the health and wellbeing needs of people who live in Cambridgeshire, along with inequalities in health for specific population groups.

<http://www.cambridgeshireinsight.org.uk/jsnasummaryreport>

East Cambridgeshire District Council recognises the importance of good quality housing that is affordable to its occupants. Furthermore, we recognise the role that housing plays in the wider community and the contribution it makes to people's quality of life. This is demonstrated within the East Cambridgeshire Housing Strategy.

http://www.eastcamb.gov.uk/sites/default/files/housing/housing_strategy_24583.pdf

The Housing Adaptations Policy 2017 is dynamic and in implementing this Policy, the Council will work towards the key findings of the JSNA and the Housing Strategy objectives to improve housing conditions and therefore the health and wellbeing of the community.

The first policy was adopted in 2003 in response to the introduction of the Regulatory Reform Order 2002. This order provided local authorities with general powers to provide assistance for repairs, improvements and adaptations to enable people to continue to remain in their homes.

In 2014 the Government recognised the contribution good, accessible, warm and safe housing makes to improved health and social care outcomes and passed the DFG Allocation capital funding to the Department of Health to be included in the Better Care Fund (BCF). This was then passed down to the housing authorities by the County Council as required by BCF regulation.

The inclusion of the Disabled Facilities Grant (DFG) Allocation within the BCF and the new focus on housing working more closely with health and social care, triggered the five Cambridgeshire district

housing authorities, the County Council and the CCG to carry out a Review of DFGs and adaptations in Cambridgeshire. This was led by the County Council as a project within the Older People's Accommodation Strategy. The review was initiated in early 2016 at the same time as the Government announced a significant increase in the DFG Capital allocation.

In Cambridgeshire this meant an increase in capital allocation from £1.9m to £3.4m. The DFG Review was completed in November 2016 and resulted in three key findings:

1. New services are needed that consider people's needs in context, including early conversations and planning for the longer term.
2. Existing services will need to adapt to support a growing population
3. Funding arrangements across the system will need to change to support a shift in focus.

1.2 Legislative Background

The Housing Act 2004 places a duty on local authorities to keep housing conditions under review. The Act introduced the Housing Health and Safety Rating System (HHSRS) risk assessment for residential properties. From April 2006 the HHSRS replaced the old housing fitness standard. The Act also introduced a mandatory duty on local authorities to licence Houses in Multiple Occupation in certain circumstances.

The Regulatory Reform Order 2002 (RRO) repealed much of the Housing Renovation Grants regime of the previous Housing Grants, Construction and Regeneration Act of 1996 but left in place the Mandatory Disabled Facility Grants and discretionary grant duties.

In 2008/09 the government extended the scope of the Regulatory Reform Order 2002 (RRO) to include use of the DFG Capital Allocation. This allowed authorities to use the capital allocation on other types of adaptations, repairs and assistance. The Cambridgeshire authorities haven't until now adopted this approach and continued to use the DFG Allocation purely for disabled facilities grants; funding their RRO policy initiatives through separate capital funding directly from their own capital budgets.

A key recommendation of the Review was to develop a joint policy across the partners to allow the more flexible use of the increased DFG Capital Allocation in line with the Better Care Fund focusing on delivering health priorities and outcomes. It has not been possible to develop a joint policy, however all authorities have signed up to the Cambridgeshire Housing Adaptations Agreement, this Policy is based on that agreement and will form the basis of any future joint policy.

In addition the Home Energy Conservation Act 1995 continues to place a requirement on the authority to have a strategy for promotion and adoption of energy efficiency measures and to work towards the reduction of fossil fuel use.

1.3 Strategic Context and Key Priorities

As the DFG capital allocation is now directed from the Department of Health through the Better Care Fund, the BCF Plan is the overarching strategic document that partners are now working to.

General information about the Better Care Fund

http://www.cambridgeshire.gov.uk/info/20166/working_together/575/better_care_fund

As part of preparing the BCF Plan for Cambridgeshire, all organisations in Cambridgeshire agreed to the following vision for health and social care services:

Over the next five years in Cambridgeshire we want to move to a system in which health and social care help people to help themselves and the majority of people's needs are met through family and community support where appropriate. This support will focus on returning people to independence as far as possible with more intensive and longer term support available to those that need it.

This shift is ambitious. It means moving money away from acute health services typically provided in hospital and from ongoing social care support. This cannot be achieved immediately – such services are usually funded on a demand-led basis and provided as they are needed in order to avoid people being left untreated or unsupported when they have had a crisis. Therefore reducing spending is only possible if fewer people have crises: something which experience suggests has never happened before. However this is required if services are to be sustainable in the medium and long term.

1.4 The Purpose and Scope of this Document

The purpose of this document is to amend East Cambridgeshire DC to reflect the Housing Adaptations Agreement. This policy is designed to provide a consistent approach to the use of capital resources for adapting the homes of vulnerable people in order to maintain independent living for longer.

This may not necessarily be achieved by keeping them in the home they are currently living in by carrying out repairs and adaptations, but to also provide options to re-locate. Where adaptations are required, this policy is designed to support the delivery of high quality works in as short a time as possible.

The policy supports the best use of resources to achieve these aims while recognising that there will be local policy differences within each district area. It is anticipated that each district will develop a policy which includes local initiatives, procedures, application processes and approvals.

In accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, this document sets out the overarching policy that has been adopted by East Cambridgeshire.

1.5 Capital Resources

Better Care Fund (BCF) Capital Allocation

The DFG Capital Allocation for Cambridgeshire has increased from £1.9 in 2015/16 to £3.4m in 2016/17. This is allocated across the districts as shown in the table below. While at the time of writing the actual amounts for 2017/18 onwards are unknown, it is expected that the total DFG Capital Allocation will increase nationally by 2019/20 to £500m providing incremental increases across the County.

Local Authority	Previous DFG Capital Allocation 15/16	Current DFG Capital Allocation 16/17
Cambridge	£304,000	£576,272
Fenland	£498,545	£844,881
Huntingdonshire	£549,000	£1,018,751
E Cambridgeshire	£260,000	£472,949
S Cambridgeshire	£312,241	£566,013
Total	£1,923,786	£3,478,886

This Capital allocation is currently passed to the districts in full, however this policy allows for some flexibility with regard to the retention of some capital by the County Council should the partners choose to agree this in future.

Local housing authority capital

In addition to the BCF capital, local housing authorities have historically provided additional capital funding for Disabled Facilities Grants as well as capital to fund adaptations and repairs in line with their local policies developed under the Regulatory Reform (Housing Assistance) Order 2002. This policy allows the districts to use the Government DFG Capital Allocation more flexibly to deliver the assistance offered.

1.6 The Local Housing Position in East Cambridgeshire

1.6.1 Introduction

The last review of all housing in the district was carried by using a Housing Model in July 2015. Please see link below:-

<http://www.eastcamb.gov.uk/sites/default/files/Building%20stock%202015.pdf>

East Cambridgeshire also commissions a Health Impact Assessment 2015

The Housing Model examined private sector dwellings and estimated that there were 35,539 private sector dwellings in the district.

1.6.2 House Conditions

(i) Housing Health and Safety Rating System

The HHSRS assesses potential hazards of a dwelling and divides these into Category 1 or Category 2 hazards, with Category 1 being the most serious and where found they require formal action by the Council.

The model estimated that 8,122 Category 1 Hazards (as one dwelling could have more than one Category 1 Hazard) were within the dwellings in East Cambridgeshire, where 1,700 were within the private rented sector.

The total cost of mitigating Category 1 hazards in East Cambridgeshire's private sector stock is

estimated to be £18.3 million.

The owner occupied sector contains the greatest number of Category 1 hazards requiring an estimated £23.4 million to mitigate.

The main hazards relate to excess cold, falls on stairs, falls between levels and falls on the level.

(ii) **Energy Efficiency**

Energy efficiency was an important aspect of the Housing Model.

In 2009 the Standard Assessment Procedure (SAP) was the recommended system for home energy rating based on a score of 1 to 100 with a high score indicating high energy efficiency. The Energy Performance of Buildings (England and Wales) Regulations 2012 now covers the requirements for energy efficiency of residential buildings and requires the use of the Energy Performance Certificate (EPC) to show the energy rating of a building.

The average simple SAP rating for all private sector dwellings in East Cambridgeshire was found to be modeled at 52. This is higher than both England (55) and the East of England (55). (The Simple Sap is an estimate of a residual dwelling's likely SAP score and is only an estimate used as a guide.)

This poor rating, is probably due to the age profile and type of construction of the housing stock but shows initiatives in Energy Efficiency are required.

Another key element relating to energy efficiency is households in fuel poverty. The model estimated that 24.3% (1,205) of private rented dwellings in East Cambridgeshire to have an EPC rating below Band E. The Council website has more details on all aspects of energy efficiency and potential funding streams.

<http://www.eastcambs.gov.uk/energy-efficiency/energy-efficiency>

1.6.3 Overall Conclusions and Recommendations from the Model and Health Impact Assessment 2015

The key findings of the Housing Model and the Health Impact Assessment 2015 can be found in the links below:-

Housing Model 2015

<http://www.eastcambs.gov.uk/sites/default/files/Building%20stock%202015.pdf>

Health Impact Assessment 2015

<http://www.eastcambs.gov.uk/sites/default/files/Health%20impact%202015.pdf>

The main points are:-

1. The cost of making the necessary improvements to dwelling conditions to remove Category 1 hazards with the private rented sector is £4.9 million.

2. The owner occupied sector contains the greatest number of Category 1 hazards requiring an estimated £23.4 million to mitigate.
3. The estimated cost to the NHS caused by these hazards is £1.4 million each year. If wider costs to society are considered, the total costs are estimated to be £4 million.
4. The most common hazards are excess cold (3,211), falling on stairs (1,582) and falling on the level (739).
5. The model indicated that private stock was better than the stock for the whole of England for low income households, but worse for excess cold.
6. The evidence indicates that initiatives to reduce the incidence of falls at home should be one of the more cost effective strategies. Initiatives within this policy for small scale works of repairs and improvements/adaptations will be effective in this area.
7. A wide range of measures needs to be provided to assist and support residents to improve and maintain both owner occupiers and the private rented sector within their homes.
8. The report recognises the importance of work carried out in the Local Authority with services, such as grants, advice to landlords and the public, enforcement where necessary, work from the Home Improvement Agency (Care and Repair) or a Handyperson scheme to take action to address poor or unsuitable housing.
9. It is essential for the Council to continue to support the most vulnerable people struggling to maintain their houses to enable them to remain living in their own home. To achieve this, the Council should continue to develop and maintain partnerships with other organisations for a multi-agency approach and this policy goes towards this.

The legislative requirement is that the housing stock model or survey should be undertaken every **five years** to provide evidence to support the development of an appropriate housing strategy.

1.7 HOUSING IN CONTEXT

1.7.1 Health and Financial Implications of Poor Housing

It has long been recognised that poor housing has adverse effects on health and leads to demands on other budgets in other areas of the public sector, for example the National Health Service (NHS).

Table 1: Causes of deaths and injuries in the UK (WHO Europe 2005)

Per Year	Killed Persons	Injured Persons
At work	380	1,500,000
On the road	3,600	317,000
In the home	4,100	2,700,000

The above table highlights the importance of housing and the need to ensure adequate resources are allocated to address improvements needed and reduce the impacts of poor housing.

1.7.2 Housing Defects and their potential Health Risks (CIEH 2013)

Table 2: Typical health outcomes and first year treatment cost for selected HHSRS hazards

	Class 1	Class 2	Class 3	Class 4
Damp and mould	Not applicable	Type 1 allergy (£1,998)	Severe asthma (£1,120)	Mild asthma (£180)
Excess cold	Heart attack, care, death (£19,851)	Heart attack, (£22,295)	Respiratory condition (£519)	Mild pneumonia (£84)
Radon (radiation)	Lung cancer then death (£13,247)	Lung cancer survival (£13,247)	Not applicable	Not applicable
Falls on the level	Quadriplegic (£59,246)	Femur fracture (£25,424)	Wrist fracture (£745)	Treated cut or bruise (£67)
Falls on stairs and steps	Quadriplegic (£59,246)	Femur fracture (£25,424)	Wrist fracture (£745)	Treated cut or bruise (£67)
Falls between levels	Quadriplegic (£59,246)	Head injury (£6,464)	Serious hand wound (£1,693)	Treated cut or bruise (£67)
Fire	Burn, smoke, care, death (£11,754)	Burn, smoke, care, death (£7,878)	Serious burn to hand (£2,188)	Burn to hand (£107)
Hot surfaces and materials	Not applicable	Serious burns (£4,652)	Minor burn (£1,234)	Treated very minor burn (£107)
Collision and entrapment	Not applicable	Punctured lung (£3,439)	Loss of finger (£1,536)	Treated cut or bruise (£67)

1.8 The Council's Role in Private Sector Housing

The Council is committed to improving conditions across all tenures, including privately rented and owner occupied houses. It is primarily an owner's responsibility to maintain their own home but the Council acknowledges that some homeowners, particularly the elderly and vulnerable do not have access to resources to keep their homes in good repair.

The result of poor quality housing has an adverse impact on the health and safety of occupiers that in turn impacts upon other services provided throughout the district.

By improving housing conditions, contributions are made to broader policies such as health, regeneration, energy efficiency and environmental sustainability.

The Council has a number of legal duties as identified earlier in this policy in relation to private sector housing stock which it must undertake.

These may be summarised as follows:

1. Production and implementation of a Housing Adaptations/Private Sector Housing Renewal Policy.
2. Housing inspections using the HHSRS to address serious disrepair.
3. Fund and administer the provision of mandatory Disabled Facility Grants.
4. Operation of a licensing scheme for Houses in Multiple Occupation.
5. Issue site licences for mobile home parks.
6. Assessment of housing needs for Gypsy and Traveller Communities.

SECTION 2.0 - ASSISTANCE AVAILABLE

The Council's policy on assistance takes into account the responsibility of owners to primarily maintain their own properties, but it also considers their ability to do so, the vulnerability of different groups and the eligibility criteria that have been determined locally. Assistance is generally available to those living in any tenure; however assistance will not normally be provided where it is the responsibility of another party (i.e. a landlord) to carry out such works or where signposting to other services might be more appropriate.

While the decisions to approve Grants remain with the local housing authorities across Cambridgeshire, (in East Cambridgeshire's case, Environmental Services, Domestic Team), Home Improvement Agencies such as Care and Repair, also provide support and professional technical advice to ensure that the works are carried out to a satisfactory standard and that they meet the applicant's needs. A fee is charged by them which is covered by the grant (up to the maximum grant available).

2.1 Mandatory Disabled Facilities Grants (DFG's)

The Council will award Mandatory Disabled Facilities Grants (DFG's) according to the governing legislation and guidance issued by Central Government, which determines amongst other things the maximum amount of grant, the type of work that can be funded, the maximum contribution to be made and the test of financial resources that must be applied.

With effect from 1st April 2010 the Council, in accordance with a change in government guidance, determined to impose a local land charge on properties where a DFG has been paid and the property is **disposed of within 10 years**. The charge is only registered against adapted properties of owner/occupiers where the cost of the DFG **exceeds £5,000** and the **maximum charge registered is limited to £10,000**.

Eligibility

Mandatory Disabled Facility Grants are available to all people with disabilities living in East Cambridgeshire, subject to a needs assessment by Social Services. Occupiers of all types of residential properties are eligible to apply. These include park homes and houseboats and eligibility for a DFG extends to a range of licences, for example agricultural workers and service employees.

Applications from Registered Social Landlords (RSL's) or their tenants may also be made.

Application for grant aid on a dwelling owned by a trust shall be subject to individual consideration by the Council and its legal advisors.

The relevant **certificates** (see **Section 3.0-Additional Information-Certificates and Conditions of Occupation**) shall accompany a grant application when the conditions associated with either an owner/occupier, tenant or occupiers application can be met. If the application is for a property held in trust or is occupied under another licence, for example agricultural workers, it will be at the LA's discretion as to the appropriateness or otherwise of the requirement for written documentation relating to interest or future occupation.

Determination of whether works are reasonable and practical

The Council must satisfy itself that it is *reasonable and practical* to carry out the relevant works having regard to the age and condition of the dwelling. If the Council determines that the relevant adaptations are not reasonable and a more suitably adapted property is available in the locality, which the disabled

person could potentially move to, then a **Discretionary grant up to a maximum of £5000** is available in appropriate circumstances (see **Disabled Persons Relocation Grants (DPRGs)**). This grant will be subject to the national means test for mandatory grants. Any expenses related to moving from one property to another (irrespective of tenure) and the associated Care and Repair fees required to arrange a move (agreed in advance), can be considered in an application of this type.

Means Testing

Disabled Facilities Grants for adults are means tested using the national financial Test of Resources. Grants for Children are not subject to a means test.

East Cambridgeshire Care and Repair will advise you on whether or not you might be eligible and can assist you with your application. You may be eligible for a Grant but your financial circumstances mean you may be asked to make a contribution.

Validation and approval

Approval of DFGs will be carried out by the Grants Officers within East Cambridgeshire, Environmental Services Domestic Team. Care and Repair will ensure that your application is complete and all the necessary paperwork is in place before submitting your application to the Grants Officers for approval.

Maximum Amounts

The maximum amount for a disabled facilities grant is **£30,000**. Where the works required cost in excess of this amount you may be asked to make a contribution or seek alternative sources of funding. In some circumstances you may be able to apply for a **Financial Assistance (Top-up) Grant/Loan** to help with this. See page 15 for details.

Successive applications

The Council will ensure that applicants are clearly advised of the importance of pursuing an application for a DFG, even where it is clear that an individual contribution exceeds the cost of the present works. There will be no limit on the number of successive applications for a DFG being made, subject to a recommendation from Social Services, usually an Occupational Therapist (OT).

In exceptional, more complex cases where the cost of the works exceeds the statutory grant limit, the Homes Improvement Agency (HIA) i.e. in East Cambridgeshire, Care and Repair will support householders to source alternative routes for funding.

Standard bathroom adaptations, stair-lifts, ramps and hoists

Some small standard adaptations eligible for a disabled facilities grants may be offered as a Disabled Minor Works Grant (**DMWG**) if it is felt the work can be carried out more quickly through this type of Grant. Your local Home Improvement Agency will advise you on the most appropriate route for you. This option, if offered, does not affect your statutory right to apply for a disabled facilities grant.

2.2 Disabled Minor Works Grants (DMWG's)

The aim of these grants is to provide funding to enable vulnerable households to remain living independently. **DMWG's** are however subject to a simplified means test and are available where a relatively minor adaptation is required.

Types of minor works can include:

- Standard Bathroom adaptations
- Basic straight stair- lifts
- Ramps
- Hoists

Eligibility

Applications will be considered from households where an assessed need has been identified by Social Care Services for a child or an adult living in the property. Applications can be made by tenants and owner occupiers but will not be granted where another party has responsibility to carry out the work (i.e. your landlord)

Means Test

A simplified means test will be applied considering your financial circumstances.

A DMWG can be given to those who are receiving one of the following qualifying benefits or any equivalent or successor benefits:

- Universal credit
- Income support,
- Income based job seekers allowance
- Working Tax credit
- Housing benefit,
- Council tax benefit (not single person reduction)
- Income based job seekers allowance,
- Guaranteed pension credit,
- Households receiving working tax credit with a relevant income less than the current level set by the DWP and which includes a disability element,
- or child tax credit with a relevant income less than the current level set by the DWP

The Council has the discretion to consider a **DMWG** where applicants are not on qualifying benefits but instead are:-

- with an income (at the time of application), of less than the current level recognised by the DWP,
- **and** have savings less than the current cut off level determined by the benefits service,
- **and** are considered to be a priority due to their situation or their urgency of the works required. This may include priority, when assessed, to support an applicant's timely discharge from hospital.

Approval of a grant will be at the discretion of the Council and judged on the basis of need.

Maximum amounts of Grant

The maximum amount allowed for a Disabled Minor Works Grant is **£8,000**. Where the cost of the works is likely to reach above this level you may be asked to apply for a Disabled Facilities Grant (**DFG**) instead.

Certificates and Conditions of Occupation

There is no requirement for a prior qualifying period. There is a local land charge on properties where a DMWG has been paid and the property is **disposed of within 10 years**. The charge is only registered against adapted properties of owner/ occupiers. The first £5000 is disregarded but a charge will be placed on for any monies above £5000 i.e. if a grant has been given for the maximum £8000, there will be a £3000 charge on the property.

Application process

East Cambridgeshire District Council or Care and Repair will be able to advise you on the application and approval process.

2.3 Discretionary Minor Repair Grants (MRG's)

Discretionary Minor Repair Grants (**MRG's**) are available for small works of repair, for example, to replace or repair rotted woodwork, minor electrical works, rainwater goods or other repairs that are not classed as adaptations and may include:

- Repairs and replacements
- Remedying Hazards in the home
- Promoting warm homes
- Energy efficiency measures

Eligibility

Applications will be considered from owner occupiers responsible for the maintenance of their home who do not have the resources to fund it themselves. Applicants are expected to consider other funding options before approaching the Council for assistance.

Means Test

A simplified means test, the same as the Disabled Minor Works grants will be carried out.

A Discretionary **MRG** can be given to those who are receiving one of the following qualifying benefits or any equivalent or successor benefits:

- Universal credit
- Income support,
- Income based job seekers allowance
- Working Tax credit
- Housing benefit,
- Council tax benefit (not single person reduction)
- Income based job seekers allowance,
- Guaranteed pension credit,
- Households receiving working tax credit with a relevant income less than the current level set by the DWP and which includes a disability element,
- or child tax credit with a relevant income less than the current level set by the DWP

The Council has the discretion to consider a Discretionary **MRG** where applicants are not on qualifying benefits but instead are:-

- with an income (at the time of application), of less than the current level recognised by the DWP,
- **and** have savings less than the current cut off level determined by the benefits service,
- **and** are considered to be a priority due to their situation or their urgency of the works required.

This may include priority, when assessed, to support an applicant's timely discharge from hospital.

MRG's are also available to anyone aged 60 or over and which although they may not be receiving any benefits would have a nil contribution under the national means test for grants.

Applications will be considered for small-scale works of repair, improvement or adaptation to a dwelling. The dwelling may be of a traditional construction or a houseboat or mobile home.

Applications from tenants of Registered Social Landlords **will not** be considered for MRG's.

East Cambridgeshire District Council or Care and Repair will advise you on whether or not you may be eligible and can assist you with your application. Approval of a grant will be at the discretion of the Council and judged on the basis of need.

Maximum Amount of Grant

The maximum amount allowed to one household for Discretionary Minor Repairs Grants is **£3,000**. There can be a number of separate applications for Discretionary Minor Repairs Grants to a maximum of £3000. There is no requirement for this grant to be repaid.

On completion of the works the property should be in good condition and meet the Decent Homes Standard. 2 years from the completion date, a household can apply for a subsequent MRG.

Certificates and Conditions of Occupation

There are no certificates or other grant conditions attached to applications for MR grants and there is no requirement for a prior qualifying period.

2.4 Financial Assistance (Top up) Loan

In cases where the cost of a Disabled Facilities Grant is above the maximum amount of £30,000 or where the applicant is liable under the means test to make a contribution, it may in some circumstances be possible to apply for a **Financial Assistance (Top –up) Loan**.

These loans were previously administered in separate schemes by both local housing authorities and the County Council, however this policy is designed to enable East Cambridgeshire District Council to make financial decisions on behalf of the County Council in appropriate cases.

Eligibility

Applications may be considered from tenants or owner occupiers in cases where a need has been identified and work has been recommended as being 'necessary and appropriate' but the client cannot meet their contribution, or the amount awarded does not cover the full cost of the adaptation.

Financial Assistance will only be considered in cases where:

- An application for funding from elsewhere has been unsuccessful
- Failure to carry out the works would mean that the service user is unable to remain living in the community

- Completion of the work would potentially bring savings in other areas of social care provision e.g. direct reduction in care package costs
- The service user or their carer would be at significant risk if the work wasn't completed
- The option to move to more suitable accommodation has been explored fully.

Means Test

A means test will be carried out to assess your ability to repay the loan. Any monies awarded as a Financial Assistance (Top-up) Loan will be repayable in regular amounts on a monthly basis and secured on your home by means of a Land Charge (Owner Occupiers only). There is a protected savings limit of £6,000 but any savings above this the council would expect the client to pay towards the works themselves.

2.5 Disabled Persons Relocation Grants (DPRG's)

Applications for a Disabled Persons Relocation Grant (**DPRG**) can be considered when it is not straight forward or possible to adapt a disabled persons existing accommodation and a suitable alternative property can be identified.

A Grant will contribute towards the cost of:

- (a) removal expenses;
- (b) carpets, window coverings and white goods (in some instances);
- (c) estate agent's fees;
- (d) redecoration;
- (e) security measures
- (f) any other expense of relocation reasonably incurred.

Eligibility

An assessed need must be identified and the aggregate cost of all assistance under this grant must not exceed the cost of adapting the persons existing accommodation. Applications can be considered for owner occupiers or tenants.

Maximum amount of Grant

The maximum amount payable will be limited to £5,000 (or local amount) per Grant.

Application Process

Your local Council or Home Improvement Agency will be able to advise you on the application and approval process that applies locally. Approval of a grant will be at the discretion of the Council and judged on the basis of need.

2.6 Other initiatives

This policy is designed to support the development of other initiatives using the flexible use of the DFG Capital Allocation. Where possible in future other Capital Projects will be developed either by single Councils or jointly to promote independent living of vulnerable households. These may include:

- Health Prevention initiatives
- Fuel Efficiency initiatives
- Housing Options advice and support
- Hospital discharge

- Handyperson services

SECTION 3.0 - ADDITIONAL INFORMATION

3.1 Prioritisation of funding

While this policy is designed to encourage flexible use of the DFG Capital Allocation, the availability of sufficient capital to meet the need for mandatory Disabled Facilities Grants should be seen as a priority.

3.2 Appeals

In cases where an applicant wishes to appeal against an adverse decision on a grant application the local housing authority to which they applied will apply its own local appeals procedures which will be included in their local policy. Please contact your local housing authority for further information on their appeals process.

3.3 Discretionary cases outside of this policy

All applications for assistance contained within this policy are subject to the relevant individual local authority decision making process. However, this policy allows for exceptions to the policy to be made in exceptional circumstances and each case should be considered on its merit.

3.4 Service Standards

The Councils within the Countywide Agreement are working towards agreeing common service standards and performance measures in order to drive service improvement.

All partners are expected to abide by local data protection, safeguarding and equality standards while operating this policy.

3.5 Implementation and Review

This policy will come into effect on 1st April 2017. This will be made widely available to the public and other professionals who may be impacted by the policy. The policy will be monitored. The policy will be reviewed during 17/18 in conjunction with all the Cambridgeshire district/city Councils to formulate and agree a joint policy.

3.6 Terms and Conditions (applicable to all grants or loans)

Applications

1. Applications for grant assistance shall be accompanied by **2 estimates**. One estimate will only be accepted at the discretion of the Council, in exceptional circumstances. Examples of such circumstances are if the work is highly specialised, if the Council has a standard schedule of costs for items of work, or if the grant is for small works (under £1000) that by their individual circumstance would prove impractical to arrange for 2 separate quotes.
2. In approving an application for a grant the Council may require as a condition of the grant that the eligible works are carried out in accordance with any specification they decide to impose.
3. It will be at the discretion of the Council as to the level of professional fees deemed reasonable to be taken into account in the calculation of financial assistance. Where an applicant uses Care and Repair Services then the Council will include the fees in the calculation of financial assistance.
4. Where the Applicant or a member of the family proposes to carry out the work, the Council will only consider providing assistance for the cost of materials subject to suitable invoices or receipts.

Grant progress

1. It is a condition of the grant that the eligible works are carried out within **twelve months** from the date of approval of the application or, where the delayed payment of a Mandatory Grant under section 36 of the Housing Grants, Construction and Regeneration Act 1996 applies, from the date specified in the Councils notification of decision. This period, however, may be extended by the Council if they think fit, particularly where they are satisfied that the eligible works cannot be, or could not have been carried out without carrying out other works which could not have been foreseen when the application was made. If an applicant requires additional time a request must be made in writing before the end of the 12-month period. Failure to do so could result in the grant offer being withdrawn.
2. Any contract is between the applicant and their chosen contractor. By approving an application for assistance the Council is providing the applicant with an undertaking to pay a specific sum of money, subject to satisfactory completion of the approved works and on condition that the applicant complies with the agreed terms. An applicant who fails to comply with the terms and conditions of assistance will be wholly liable for meeting any costs incurred under the contract.
3. Unless the Council directs otherwise the eligible works must be carried out by the contractor whose estimate accompanied the application, or where two or more estimates were submitted, by one of those contractors.
4. Where a contractor discovers the need for further works after starting on site, additional financial assistance will only be considered if those works could not have been foreseen prior to the commencement of the works. Additional costs must be approved before any additional work is carried out.

Completion of works

1. The payment of grant, or part of the grant, is conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with an acceptable invoice or receipt for payment of the works and any preliminary or ancillary services or charges. An invoice, demand or receipt will not be acceptable if the applicant or a member of the applicant's family gives it.
2. Applicants are required to inform the Council of all relevant changes in their circumstances between the date the grant is approved and the date the final payment is made. Where an applicant dies, or is required to move into residential care because of deterioration in their health, the Council will provide assistance for any works that have already been completed.

3.7 Certificates and Conditions of Occupation

A certificate relating to the future occupation of the property shall accompany all relevant applications for a DFG:

a) Owner-Occupiers.

A certificate that states the applicant has or proposes to acquire an owner's interest in the dwelling, and that they intend that the disabled occupant will live in the dwelling as their only or main residence throughout the grant condition period of **5 years**. The Council retains the discretion to demand repayment of the grant following a breach this condition.

b) Tenants

A certificate that states the applicant is a tenant, and that they intend that the disabled occupant will live in the dwelling as their only or main residence throughout the grant condition period of **5**

years. The Council retains the discretion to demand repayment of the grant following a breach of this condition. It will be at the Council's discretion whether an application should also be accompanied by an owner's certificate from the landlord.

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

A certificate that states the applicant intends that the disabled occupant will live in the qualifying houseboat or park home as their only or main residence throughout the grant condition period of **5 years.** The Council retains the discretion to demand repayment of the grant following the breach of this condition. A consent certificate must also accompany an occupier's application, from each person with an interest in the land or mooring, or in the park home site and boatyard itself.

If none of the above certificates are appropriate to the applicant's situation then signed documentation shall be provided by either the owner or the occupier to confirm the intention for future occupation of the property by the relevant disabled person

d) Availability for letting

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

1. It is a condition of the grant that, throughout the grant condition period (that is 5 years beginning from the date on which the Council certifies the eligible works to have been completed to their satisfaction) the dwelling will be let or available for letting as a residence. Being available as a holiday letting will not satisfy compliance with this requirement.
2. It is also a condition of the grant that the Council may by written notice require the owner to provide within 21 days a statement showing how the property is occupied.
3. The grant conditions remain in force throughout the initial period and are binding not only on the person who provides the certificate but also on any subsequent owner of the dwelling.
4. It is a further condition of the grant that if, either after any instalment of grant has been paid and before the certified date, or during the grant condition period, as the case may be, an owner makes a sale or transfer of the whole or any part of the premises to which the application applied he is obliged to repay to the Council on demand the entire amount of the grant. An owner is required to notify the Council forthwith in writing of his intention to make a relevant disposal and to give the Council any information reasonably requested by them in that connection.

3.8 Suggestions/Complaints

East Cambridgeshire District Council is committed to providing a high standard of customer care, and aims to follow the published Customer Care Code at all times. This Council also has a complaints policy and welcomes comments and ideas on how individuals think the services can be improved. If you do wish to make a suggestion or have a comment about any aspect of our service then a leaflet explaining the procedure is available from the District Council offices. The address, telephone number and office opening hours are shown in **Appendix A**. A copy will be sent to you if requested. In addition you can use the District Council website for making suggestions or complaints by going to:

www.eastcamb.gov.uk

SECTION 4.0 - ACCESS TO THE SERVICE

4.1 Equal opportunities

The Council operates an equal opportunities policy and seeks to make all of its services accessible to all members of the community.

Access to the process can be by telephone call, or personal, written or electronic inquiry.

A translation service is available at the District Council offices for non English speaking inquiries. In addition this document can be made available in large print or on audiotape if required. Please contact Customer Services on 01353 665555.

4.2 Sources of advice

ECDC, through the Environmental Services Domestic Team and Care and Repair Services, provides information and technical advice for a range of housing functions, ranging from Housing Conditions (for all tenures and for houseboats and mobile homes), Houses in Multiple Occupation, Empty Properties and Energy Efficiency through to Disabled Facilities Adaptation options and access to grants and other forms of financial assistance. The Domestic Team can be contacted on 01353 665555. If your enquiry is relevant to repairs and adaptations for vulnerable persons then please contact Care and Repair Services on 01353 616950.

The Housing Advice Team at the District Council provides free and confidential advice on housing rights and options, benefits, homelessness, harassment and can assist you in finding accommodation. They can be contacted on 01353 665555.

For either of the above services you can call into the Council offices during normal office hours. The full address and office hours are shown in Appendix A.

4.3 The Grant Application Process

Stage 1 – Initial enquiry

The initial contact will be recorded on the computerised administration system. All enquirers who are classed as vulnerable or who are over 60 or in need of adaptations to their properties will be advised to contact Care and Repair Services for initial assessment or for those wishing to make their own application a grant information pack will be sent to them. Those persons in need of adaptations to their properties will be directed to the OT service via Cambridgeshire Direct.

Stage 2 – Preliminary assessment

On receipt of financial information provided by the applicant the Council will make a preliminary assessment of the applicant's entitlement to assistance and provide them with an estimate of how much (if anything) they are likely to have to contribute towards the cost of the qualifying works. If applicants wish the Council to proceed with a house inspection they should advise them accordingly.

It will be at the Council's discretion as to the acceptance of an application for work that is covered by an insurance payment or a claim against a third party. Grant aid will normally only be considered if there is an urgent need for the work. Again it will be at the discretion of the Council on the issue of repayment. Applications of this type must include full details of the insurance claim at the earliest stage of application.

Stage 3- House survey

On request an officer will arrange to make a home visit where considered necessary. The exceptions for making a home visit at this stage are either where the work will obviously not qualify for any assistance or in the case of a disabled application when the Occupational Therapist/Social Services has yet to make formal recommendations to the Council.

Stage 4 – Formal application

After surveying the applicant's home, if applicable, the Council will send the applicant an application pack containing written instructions, an application form, a schedule of qualifying works, and proof of ownership and future occupation certificates forms for completion. If a formal application pack is not appropriate then the inquirer will be given advice on issues such as home maintenance or the potential options for obtaining further financial advice.

To make a valid application, the applicant must complete the application form in accordance with the written instructions provided, and include with the application form 2 detailed estimates and the relevant certificates.

In making an application for financial assistance the applicant agrees to the terms and conditions attached to the provision of that assistance.

Stage 5 – Approval of application

Before approving an application the Council must satisfy itself that the application is complete and that it accurately reflects the applicant's circumstances. The Council must also be satisfied that the applicant clearly understands and accepts the conditions of any financial assistance being provided. Signed documentation must be provided to that effect. The Council must also be satisfied that the cost of the works is reasonable and that all the relevant permissions have been obtained for example Building Regulations and Planning Permission.

An approval certificate will be sent to the applicant, informing them of the nature and value of the assistance that is to be provided, and giving them details as to the terms and conditions that are attached to the provision of that assistance.

The Council will approve all Disabled Facilities Grants not later than 6 months after a complete application has been made. In exceptional circumstances where the Council has no option but to delay payment of particular grants, then a date shall be specified at the time of approval, that the grant or part of the grant will not be paid before a specified date. This date shall not be later than 12 months after the date of application.

Stage 6 – Payments

Upon receiving the grant approval certificate the applicant should contact the contractor to make arrangements for the work to commence.

On satisfactory completion of the work, the applicant must notify the Council. An officer will visit the property to inspect the works before arranging payment. All relevant approvals must be obtained prior to payment.

Unless otherwise specified, payment will normally be made direct to the contractor.

APPENDIX A

Contact details

**Domestic Team,
Environmental Services,
East Cambridgeshire District Council
The Grange, Nutholt Lane,
Ely, Cambs CB7 4EE**

Tel: 01353 665555
e-mail: health@eastcambs.gov.uk
Website: <http://www.eastcambs.gov.uk/housing/grants-adaptations-repairs>
Office hours: Monday – Thurs
8:45am – 5:00pm
Friday 8:45am – 4:30pm

**Housing Advice
East Cambridgeshire District Council
The Grange, Nutholt Lane,
Ely, Cambs CB7 4EE**

Tel: 01353 665555
e-mail: housing@eastcambs.gov.uk
Office hours: Monday – Thurs
8:45am – 5:00pm
Friday 8:45am – 4:30pm

Care and Repair Services

Tel: 01353 616950
e-mail: careandrepairservices@eastcambs.gov.uk
Website: <http://www.eastcambs.gov.uk/care-and-repair>

A list of builders may also be requested. We cannot recommend builders on the list but the list contains builders who have carried out work on grants.

Office hours: Monday – Thurs
8:45am – 5:00pm
Friday 8:45am – 4:30pm

**Rural Cambs Citizens Advice Bureau
70 Market Street, Ely CB7 4LS**

Tel: 0844 2451292
0300 3300650
Website: www.ruralcambscab.org.uk

Drop in opening hours: Mon, Wed, Thu
9:15am – 12 noon

**Newmarket Citizens Advice Bureau
Foley Gate
Wellington Street
Newmarket CB8 0HY**

Tel: 01638 665999
Email: adviser@newmarketcab.cabnet.org.uk

Opening times Mon, Tue, Thu,
9:30am-2.30pm

**Ely Library
6 The Cloisters
Ely CB7 4ZH**

Tel: 0345 045 5225
Email: your.library@cambridgeshire.gov.uk

Opening times Monday 9:30am – 1:00 pm
Tue/Wed 9:30am – 5:00 pm
Thursday 9:30am – 7:00pm
Friday 9:30am – 5:00pm
Saturday 9:30am – 4:00pm
Sunday 12.00 noon – 4.00pm