



# **Financial Assistance Policy**

**For the Better Care Fund**

Date: May 2026

Review: May 2029

# Contents

|          |                                                  |           |
|----------|--------------------------------------------------|-----------|
| <b>1</b> | <b>Introduction</b>                              | <b>4</b>  |
| 1.1      | Purpose                                          | 4         |
| 1.2      | Review                                           | 4         |
| 1.3      | Funding                                          | 5         |
| <b>2</b> | <b>Context</b>                                   | <b>5</b>  |
| 2.1      | Housing and Health                               | 5         |
| 2.2      | Armed Forces Covenant                            | 5         |
| 2.3      | Better Care Fund                                 | 5         |
| 2.4      | BCF Metrics                                      | 6         |
| <b>3</b> | <b>Priorities</b>                                | <b>7</b>  |
| 3.1      | Devon BCF Priorities                             | 7         |
| 3.2      | Health and Wellbeing Board Priorities            | 7         |
| 3.3      | Local District Priorities                        | 8         |
| 3.4      | Objectives of this Policy                        | 8         |
| <b>4</b> | <b>Mandatory Disabled Facilities Grants</b>      | <b>10</b> |
| 4.1      | Background                                       | 10        |
| 4.2      | Eligibility                                      | 10        |
| 4.3      | Conditions                                       | 10        |
| <b>5</b> | <b>Accessible Homes Grant</b>                    | <b>13</b> |
| 5.1      | Background                                       | 13        |
| 5.2      | Eligibility                                      | 13        |
| 5.3      | Conditions                                       | 13        |
| <b>6</b> | <b>Accessible Homes Grant: Contribution</b>      | <b>15</b> |
| 6.1      | Background                                       | 15        |
| 6.2      | Eligibility                                      | 15        |
| 6.3      | Conditions                                       | 15        |
| <b>7</b> | <b>Accessible Home Grant: Moving Application</b> | <b>16</b> |
| 7.1      | Background                                       | 17        |
| 7.2      | Eligibility                                      | 17        |
| 7.3      | Eligible Expenses – owner occupier               | 18        |
| 7.4      | Eligible expenses – tenant                       | 18        |
| 7.5      | Conditions                                       | 18        |
| <b>8</b> | <b>Healthy Homes Grants</b>                      | <b>19</b> |
| 8.1      | Background                                       | 19        |

|           |                                                           |           |
|-----------|-----------------------------------------------------------|-----------|
| 8.2       | Eligibility .....                                         | 19        |
| 8.3       | Conditions .....                                          | 20        |
| <b>9</b>  | <b>Home Improvement Loans .....</b>                       | <b>21</b> |
| 9.1       | Background.....                                           | 21        |
| 9.2       | Eligibility .....                                         | 21        |
| 9.3       | Conditions .....                                          | 22        |
| <b>10</b> | <b>BCF Loans .....</b>                                    | <b>23</b> |
| 10.1      | Background.....                                           | 23        |
| 10.2      | Eligibility .....                                         | 23        |
| 10.3      | Conditions .....                                          | 24        |
| <b>11</b> | <b>Miscellaneous .....</b>                                | <b>25</b> |
| 11.1      | Exceptions to this policy.....                            | 25        |
| 11.2      | Appeals and complaints .....                              | 25        |
| <b>12</b> | <b>Appendix A: Eligible works.....</b>                    | <b>26</b> |
| 12.1      | Disabled Facilities Grant and Accessible Homes Grant..... | 26        |
| 12.2      | Purposes for which a grant must or may be given .....     | 27        |

# 1 Introduction

## 1.1 Purpose

- 1.1.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues.
- 1.1.2 This policy sets out the areas on which Devon will focus any available resources to improve housing conditions across the district. With limited resources available it is essential that funding is targeted to those areas that contribute to the delivery of the Better Care Fund and Health and Wellbeing Board (HWB) priorities and local district council priorities.
- 1.1.3 The policy covers a three-financial year period: 26/27 27/28 28/29, unless reviewed within that timeframe.
- 1.1.4 This policy provides the Devon Councils with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below.
- 1.1.5 While each Devon district will adopt a similar policy, based on core principles, it is recognised that there will be differences between districts, reflecting local priorities.
- 1.1.6 This policy is owned by the following Councils:
- Devon County Council
  - East Devon District Council
  - Exeter City Council
  - Mid Devon District Council
  - North Devon District Council
  - South Hams District Council
  - Teignbridge District Council
  - Torridge District Council
  - West Devon District Council

## 1.2 Review

- 1.2.1 Since the first version of this Devon Wide policy, it has been reviewed three times the latest being in 2026. Having worked with the policy for the last four years a more detailed review has been undertaken in consultation with

stakeholders to identify any gaps or enhancements required to the policy. This policy incorporates the agreed changes suggested by stakeholders and will be reviewed on a regular basis to ensure it continues to meet local needs.

## **1.3 Funding**

- 1.3.1 The assistance contained within this policy is only available subject to the availability of funding. Where funding is limited, priority for spend will be given to the Mandatory Disabled Facilities Grant across the County (see section 4).

# **2 Context**

## **2.1 Housing and Health**

- 2.1.1 Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents of Devon.
- 2.1.2 In 2008, flexibilities were introduced enabling councils to use government grant that has been allocated for disabled facilities grants to be used more intelligently to deliver adaptations for disabled people outside of the mandatory grant regime.
- 2.1.3 Research has shown that there is a direct impact on the health and well-being of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.
- 2.1.4 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health and in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health. The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain them and as a result hazards can develop.
- 2.1.5 This policy aims to address the link between housing conditions and health through the provision of adaptations that allow disabled people to remain safely and independently in their home; along with reducing serious hazards in the home that have the potential to cause accidents and ill health.

## **2.2 Armed Forces Covenant**

- 2.2.1 Armed Forces personnel and their families have been considered when developing the discretionary grants available under this policy, increasing access to adaptations without the need for a means test and providing other relevant help.

## **2.3 Better Care Fund**

- 2.3.1 In 2015 the government introduced the Better Care Fund in an attempt to bring health and social care together in an integrated way. The fund is a combination of government funding from the Department of Health and the Department for Levelling Up, Housing and Communities and includes the grant allocation for disabled facilities grants (DFG).
- 2.3.2 Each year, in June, the government publishes the Better Care Fund Policy Framework. This document lists the conditions that the better care fund must be used to address and have remained largely unchanged.
- The conditions are:
- 2.3.3 **Condition 1:** *a jointly agreed plan between local health and social care commissioners, signed off by the HWB* – The local authority and CCGs must agree a plan for their local authority area that includes agreement on use of mandatory BCF funding streams. The plan must be signed off by the HWB.
- 2.3.4 BCF plans should set out a joined-up approach to integrated, person-centred services across local health, care, housing and wider public services. They should include arrangements for joint commissioning, and an agreed approach for embedding the current discharge policy in relation to how BCF funding will support this.
- 2.3.5 **Condition 2:** *NHS contribution to adult social care to be maintained in line with the uplift to CCG minimum contribution* - The funding must be used to contribute to the maintenance of adult social care services in each local authority.
- 2.3.6 The minimum expectation of spending for each HWB area is derived by applying the percentage increase in the CCG contribution to the BCF for the area to the 2020 to 2021 minimum social care maintenance figure for the HWB.
- 2.3.7 **Condition 3:** *invest in NHS commissioned out of hospital services* - BCF narrative plans should set out the approach to delivering this aim locally, and how health and local authority partners will work together to deliver it.
- 2.3.8 **Condition 4:** *a plan for improving outcomes for people being discharged from hospital* - This national condition requires areas to agree a joint plan to deliver health and social care services that support improvement in outcomes for people being discharged from hospital, including the implementation of the hospital discharge policy.

## 2.4 BCF Metrics

- 2.4.1 Having regard to the national conditions, areas have flexibility in how the fund is spent over health, care and housing schemes or services. Ambitions need to be agreed on how this spending will improve performance against the BCF metrics detailed below.
- 2.4.2 These metrics are:
- [Discharge Indicator Set](#) - reducing length of stay in hospital, measured through the percentage of hospital inpatients who have been in hospital for longer than

14 and 21 days; and improving the proportion of people discharged home using data on discharge to their usual place of residence

- Avoidable admissions to hospital
- Admissions to residential and care homes
- Effectiveness of re-ablement

2.4.3 Plans under national condition 4 (discharge) should describe how HWB partners will work with providers to improve outcomes for a range of discharge measures, covering both reductions in the time someone remains in hospital, and effective decision making and integrated community services to maximise a person's independence once they leave hospital.

2.4.4 This policy forms part of the suite of options to achieve these conditions. Devon county Council and the District Councils have identified an opportunity to provide additional grant and loan products to meet these conditions and deliver against the Health and Wellbeing Board priorities.

## 3 Priorities

### 3.1 Devon BCF Priorities

3.1.1 In Devon, the Better Care Fund priorities aim to achieve the following outcomes:

- Reduced admissions to residential and nursing care homes
- Reduce delayed transfers of care
- Reduce avoidable emergency admissions
- Increase dementia diagnosis rates

### 3.2 Health and Wellbeing Board Priorities

3.2.1 In addition, the 'Healthy and Happy Communities' Devon Joint Health and Wellbeing Strategy 2020–25 also contains a series of priorities that this policy can contribute to.

3.2.2 The priorities are detailed below and those that this policy has a direct impact on are in bold.

1. Create opportunities for all-inclusive economic growth, education and social mobility
  - a. Narrow gaps in educational attainment and adult skills
  - b. Reduce levels of child poverty
  - c. Support economic growth in more disadvantaged areas
  - d. Increase social mobility**

2. Healthy, safe, strong and sustainable communities creating conditions for good health and wellbeing where we live, work and learn
  - a. **Improve housing conditions**, reduce homelessness, and increase supply of appropriate, high-quality housing
  - b. Create conditions for good health, physical activity and social interaction
  - c. Support healthy workplaces and schools
  - d. Help keep communities and individuals safe
3. Focus on mental health building good emotional health and wellbeing, happiness and resilience
  - a. Reduce loneliness in all age groups
  - b. Identify people at risk and intervene to improve poor mental health as soon as possible
  - c. Proactively address the mental health consequences of trauma and adverse childhood experiences
  - d. Promote a positive approach to mental health and wellbeing
4. Maintain good health for all, supporting people to stay as healthy as possible for as long as possible
  - a. Prevent ill health by enabling people to live healthier lives
  - b. Detect disease in the early stages to reduce impact on health
  - c. **Support those with long-term conditions to maintain a good quality of life**
  - d. **Support carers to improve and maintain their own health & wellbeing**

### 3.3 Local District Priorities

- 3.3.1 Each Devon District Council has its own agreed priorities detailed within its Corporate/Strategic Plans that are specific to their geographical areas. There are however some goals that are common across the county. These include:
- Providing quality housing
  - Housing that is safe and meets the communities needs
  - Promoting health and wellbeing

### 3.4 Objectives of this Policy

3.4.1 This policy aims to utilise the BCF funding to provide financial assistance to residents that help realise the combined priorities detailed above.

3.4.2 In order to achieve this the policy will focus on the following objectives:

- **Objective 1** - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary, appropriate and reasonably practicable). To prevent admissions to care, to assist with delayed transfers where possible and to ensure a safe home that supports health and wellbeing.
- **Objective 2** – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions
- **Objective 3** – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.
- **Objective 4** – Assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.
- **Objective 5** – Assist vulnerable people impacted by hoarding and the cleanliness of their home.
- **Objective 6** – Assist people to move to more appropriate accommodation that meets their needs.

## 4 Mandatory Disabled Facilities Grants

### 4.1 Background

- 4.1.1 The delivery of the disabled facilities grant programme is mandatory and a statutory function of the local housing authority. The delivery of this function is governed by the Housing Grants, Construction and Regeneration Act 1996.

### 4.2 Eligibility

- 4.2.1 Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, in consultation with, or otherwise approved by Devon County Council.
- 4.2.2 All owner-occupiers, tenants, licensees or occupiers who have relevant assessed needs, as identified by a relevant Occupational Therapist are eligible to apply for a Disabled Facilities Grant, subject to relevant permissions.

### 4.3 Conditions

- 4.3.1 All grants other than those for children are subject to a test of financial resources, which is prescribed by The Housing Renewal Grants Regulations 1996.
- 4.3.2 At the time of writing, the grant maximum in England is £30,000. This is set by Government and is subject to occasional review. If the grant maximum is reviewed, this policy will adopt the new mandatory grant maximum for England, as stated here: <https://www.gov.uk/disabled-facilities-grants/what-youll-get>, or other official UK Government source.
- 4.3.3 The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).
- 4.3.4 In order to make an application the applicant must supply the following:
- A completed and signed application form
  - Evidence of financial situation
  - Evidence of ownership of the property or the right to reside at the property
  - Permission for the works to be carried out (if applicable)
  - For more complex works; a detailed schedule of works and plans that must be agreed by the council
  - Any planning or building regulation approvals

- Tenders for the works unless using an agreed procurement framework.
- 4.3.5 The final approved sum will be based on competitive contracting through the council's procurement system, or other process. This applies to the approved sum only and not to the final choice of contractor by the applicant.
  - 4.3.6 Only the works agreed by the council will be covered by the grant.
  - 4.3.7 If the grant is approved there are 12 months to complete the works.
  - 4.3.8 The works must be completed by the contractor stated on the approval document
  - 4.3.9 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
  - 4.3.10 If the applicant has a financial contribution towards the cost of adaptations they must ensure they have funds in place to cover their share of the costs before the work begins on site.
  - 4.3.11 Where further grant funding is not available and subject to conditions, a loan from Lendology Community Interest Company may be available to cover an assessed financial contribution to a grant.
  - 4.3.12 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
  - 4.3.13 Any increase in the grant may have an impact on the charge placed against the property.
  - 4.3.14 Applicants who are successful in their application for assistance will be required to maintain the adaptation.
  - 4.3.15 The contract for the works is the responsibility of the applicant.
  - 4.3.16 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
  - 4.3.17 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.
  - 4.3.18 Only works falling within the mandatory elements, as specified in Appendix A, will be covered by the grant<sup>1</sup>.
  - 4.3.19 Lifts (stair lifts, step lifts and through floor lifts) and other equipment funded through the DFG process will belong to the applicant. Servicing and upkeep is the responsibility of the applicant. The Council only usually remove lifts or other equipment if they are able to be economically refurbished and reused, or in the case of a moving grant, equipment may be removed to be re-used in the 'new' property if considered an effective use of resources.
  - 4.3.20 For owner occupiers, where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years.

4.3.21 No more than £10,000 will be placed as a charge as a result of grant awards under the following grant types:

- Disabled Facilities Grant
- Stair lift grant
- Bathroom adaptation grant

4.3.22 Where the cost of the work exceeds the mandatory grant limit the applicant may be eligible to an Accessible Homes Grant, subject to available funds.

## 5 Accessible Homes Grant

### 5.1 Background

5.1.1 The Accessible Homes Grant is subject to available funding.

5.1.2 Grant funding is available in the following circumstances:

- Where a mandatory grant has been approved but the cost of the work exceeds the mandatory grant maximum.
- Where there are works that may not be covered by the Disabled Facility Grant in relation to adapting the home and making it safe.

5.1.3 In addition, a grant of up to £2,000 is available in the following circumstances:

- To pay fees associated with feasibility works to determine if an eligible adaptation can proceed, including any reasonable adjustments in the collation and submission of a valid application.
- Installation of technology enabled care to aid hospital discharge, or to prevent hospital admission.

### 5.2 Eligibility

5.2.1 To be eligible for this grant the applicant must either:

- be eligible to apply for a mandatory Disabled Facilities Grant, or
- require other works or equipment deemed as reasonable and practicable by the council to adapt the home or make it safe for the disabled occupant, or their carer(s).

5.2.2 All applicants are subject to the DFG means test, except the parents and/or guardians of a disabled child, where a means test is not required for the mandatory DFG. Adult applicants will have been means tested as part of the formal Disabled Facility Grant application.

### 5.3 Conditions

5.3.1 The grant maximum for combined Accessible Homes Grants (this grant and “Accessible Homes Grant: Contribution”) is £40,000. Anything over £40,000 will not attract any further Accessible Homes Grant funding.

5.3.2 Evidence supplied by the Disabled Facility Grant applicant will be used to support the application for the Accessible Home Grant.

5.3.3 In addition to any land charge placed on the property under other sections of this policy, a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The charge(s) will be repayable if the

property is sold, assigned or transferred within 10 years of the grant being completed.

- 5.3.4 Only the works agreed by the council will be covered by the grant
- 5.3.5 Eligible works must be completed within 12 months of the grant being approved.
- 5.3.6 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 5.3.7 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 5.3.8 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 5.3.9 Any increase in the grant may have an impact on the charge placed against the property.
- 5.3.10 Applicants who are successful in their application for assistance will be responsible for maintaining the adaptation.
- 5.3.11 The contract for the works is the responsibility of the applicant.
- 5.3.12 The council will only offer grant funding for those works that are considered appropriate, reasonable and practicable to meet the needs of the disabled person.
- 5.3.13 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 5.3.14 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the council.
- 5.3.15 The DFG means test applies to all applications for AHG. This includes DFG passporting benefits and other exclusions, such as applications for adaptations for children.

## 6 Accessible Homes Grant: Contribution

### 6.1 Background

- 6.1.1 The Accessible Homes Contribution Grant is available where the DFG means test identifies that a contribution is required. This includes cases where the means tested contribution is larger than the total cost of works (a 'nil-approval')
- 6.1.2 The Accessible Homes Contribution Grant is subject to available funding.

### 6.2 Eligibility

- 6.2.1 To be eligible for this grant the applicant must meet the following:
- 6.2.2 The applicant must either be:
- eligible to apply for a mandatory Disabled Facilities Grant, or
  - eligible for the 'Accessible Homes Grant – General'
- 6.2.3 An applicant will only be eligible for grant funding to cover an identified contribution where the amount of assessed contribution the applicant has to pay represents at least a third or more of the applicant's savings. For example:
- An applicant has a means tested contribution of £1500.00. If the applicant has savings of £4500 or less, they will be able to access additional grant to cover the contribution; subject to grant limits and finance availability.*
- This is a taper, so in the above example, if the applicant had £6000 in savings, they would be expected to pay £500 (they would receive a £1000 AHG grant).*

### 6.3 Conditions

- 6.3.1 The grant maximum for combined Accessible Homes Grants (this grant and the Accessible Homes Grant) is £40,000. Anything over £40,000 will not attract any further Accessible Homes Grant funding.
- 6.3.2 Evidence supplied by the Disabled Facility Grant applicant will be used to support the application for the Accessible Home Grant.
- 6.3.3 In addition to any land charge placed on the property under other sections of this policy, a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed.
- 6.3.4 In addition to the above, this grant is subject to the conditions of the primary grant to which it is contributing.

## 7 Accessible Home Grant: Moving Application

### 7.1 Background

- 7.1.1 This grant may be available to assist a disabled person to move to more suitable accommodation subject to available funding.

### 7.2 Eligibility

- 7.2.1 An applicant will be eligible for this grant

- Where the Occupational Therapist and/or the Council consider re-housing to be more appropriate than adapting the existing accommodation.
- Where the landlord has refused permission for any adaptation works to be carried out and therefore it is no longer feasible for the occupier to remain in the property.
- Where it is possible to carry out works at the existing property the total cost incurred in the eligible 'moving on' expenses and any estimated eligible adaptation costs at the 'new' property should not be greater than the cost of adapting the applicant's current home.
- Where the 'new' property, in the opinion of the Council, provides a long term, sustainable home for the person for whose benefit the works are required.
- Adaptations at the 'new' property will be subject to the Statement of Needs and a new DFG application. Adaptations may exceed the mandatory DFG grant and any top-up assistance available, so this should be considered by the applicant prior to moving.
- If the property is within a neighbouring authority covered by this policy then the new authority will need to ensure the new property is suitable. This should also be agreed with the Occupational Therapist. The applicant must ensure that the relevant council's officers and Occupational Therapist have been consulted.

- 7.2.2 All applicants are subject to the DFG means test, except the parents and/or guardians of a disabled child, where a means test is not required for the mandatory DFG. Adult applicants will have been means tested as part of the formal Disabled Facility Grant application.

- 7.2.3 In determining the 'reasonable expenses' regard shall be given to the following criteria:

- The cost of the eligible works at the applicant's existing property are not deemed reasonable, or;
- The eligible works at the applicant's existing home are not technically feasible, or;

- The adaptation of the applicant's existing property does not provide a sustainable, long term solution for their housing needs, or;
- The landlord of the property refuses to give permission for the necessary works to be carried out.

### **7.3 Eligible Expenses – owner occupier**

7.3.1 Expenses that can attract grant under this section may include the cost of:

- Any arrangement fee charged by a lender to cover the formation of a mortgage.
- Conveyancing fees.
- Solicitors' fees.
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional or other removal costs
- Estate Agent Commission.

7.3.2 The maximum grant payable for eligible expenses under this heading for an owner occupier is £10,000.

### **7.4 Eligible expenses – tenant**

7.4.1 For a tenant the expenses that can attract grant under this section may include the cost of:

- Letting agent fees
- Professional or other removal fees

7.4.2 The maximum grant payable for eligible expenses under this heading for a tenant is £5,000.

### **7.5 Conditions**

7.5.1 Grant assistance is only payable to an owner occupier upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.

7.5.2 When moving to rented accommodation the applicant must obtain permission from the landlord for any adaptations to be carried out before the grant will be paid.

- 7.5.3 To qualify for this grant the applicant must have been resident in the existing property for at least 2 years prior to making an application to move.
- 7.5.4 The applicant must intend to live in the new property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit).

## 8 Healthy Homes Grants

### 8.1 Background

- 8.1.1 The Healthy Homes grant is a flexible grant to provide urgent/essential repairs to the home to ensure the health, safety and welfare of the occupier(s).
- 8.1.2 This includes assisting an occupier with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission. The underlying premise is that this will be on a one-time basis.

### 8.2 Eligibility

- 8.2.1 To qualify for this grant the applicant must either:
- a. have been declined by Lendology CIC for a Home Improvement Loan
  - b. be in receipt of one of the following benefits:
    - Pension Credit
    - Universal Credit

*(Universal Credit replaces the following means tested benefits: Housing Benefit, Income Related Employment Support Allowance, Income Based Job Seekers Allowance, Child Tax Credit, Working Tax Credit and Income Support)*
  - c. Have works that are judged by an officer of the council to be time-critical (e.g. to enable hospital discharge) and are otherwise in financial hardship following an assessment by:
    - Lendology CIC
    - The council's Housing Options, Benefits or other relevant team
    - Other third party commissioned by the council to work in a community support role.
- 8.2.2 A grant can be awarded in addition to a loan from Lendology CIC if the amount of loan available is not enough to cover the cost of addressing the eligible works.
- 8.2.3 Healthy Homes Grant can be used to fund repairs to disabled adaptations where the equipment or other works are out of warranty or guarantee.
- 8.2.4 This grant can be used to fund temporary measures or items that can be removed to allow the occupier to return home as part of end-of-life care, or otherwise to expedite hospital discharge. Eligible works may be funded by DFG or Accessible Homes in the first instance, depending on the most expedient route.

8.2.5 To prevent unnecessary hospital admission, or to expedite hospital discharge, this grant can be used to support those with hoarding disorder. In practice this can include the following:

- a. Help with cleansing a property to expedite hospital discharge, to enable someone to receive care, or to enable other eligible works under this policy to take place.
- b. Practical support with hoarding behaviour to alleviate impacts on the health of the occupier, as assessed by an officer of the council, or other social care professional.
- c. Clearance of the dwelling to ensure the safety of the occupier following an assessment by an officer of the council

### 8.3 Conditions

8.3.1 Households can apply for a 'Healthy Homes grant' on multiple occasions; except where stated otherwise, the maximum grant available is £10,000 in any two-year period. This period is defined as 2 years from the date of completion of the first grant.

8.3.2 Unless stated otherwise below, for owner occupiers a local land charge will be placed against the property for a period of 10 years for the total amount of the grant.

8.3.3 A local land charge will not be placed against the property if the purpose of the grant is to:

- a. Works to disabled adaptations already subject to a charge. This will apply to the cost of those works only, if the grant is being used for multiple reasons.
- b. provide equipment or works to help with end-of-life care.
- c. help with hoarding or the cleansing of a property.

8.3.4 For tenants the grant will only be available where the landlord is not responsible for the works required. As such, the grant will be limited to providing assistance with infestations and accumulations (hoarding) where the condition of the dwelling will lead to a delayed transfer of care (hospital discharge) or potential avoidable hospital admission, where the landlord is not responsible for the works.

8.3.5 An applicant can apply for a loan for any substantial work beyond removing the immediate health and safety risk.

8.3.6 If the completed works are satisfactory for the purposes of the grant, the Local Authority officer can sign off the works if the client says they will not sign the completion.

## 9 Home Improvement Loans

### 9.1 Background

9.1.1 Lendology CIC (formerly known as Wessex Resolutions Community Interest Company (WRCIC)) is a not-for-profit company contracted by the council to deliver loans to residents in the district.

9.1.2 Lendology CIC administer loans within the requirements of this policy. Home Improvement Loans are flexible and can be used for the following purposes (with specific reference to the Better Care Fund):

- Home repairs and improvements to bring the dwelling up to the Decent Homes Standard.
- Adaptation works where grant is not available
- To cover an applicant contribution to a grant
- To cover the cost of the work over the Disabled Facilities Grant and/or Accessible Homes Grant maximum (this will be provided as a BCF Loan, subject to available funds)

9.1.3 In addition, loans can be used for the following purposes subject to available funding outside the Better Care Fund:

- To bring empty homes back into use
- For renewable energy enhancements and energy efficiency improvements
- For landlords to carry out repairs or improvements to rented accommodation to address either:
  - a. Assessed failures of the Decent Homes Standard, or.
  - b. Works to meet requirements of the Management Regulations, or.
  - c. Works to meet requirements of other regulations placing duties on managers of rented accommodation

### 9.2 Eligibility

9.2.1 This will vary and is based on the individual circumstances of each applicant. Loan advisors from Lendology CIC will carry out an assessment and provide independent advice on ethical and responsible lending and the most appropriate product to suit the needs of the applicant.

### 9.3 Conditions

- 9.3.1 Conditions may vary depending on the loan product selected and the individual circumstances of each applicant.
- 9.3.2 Typical 4.2% APR, loans are subject to status. Lendology may insist on loans being protected at the Land Registry by a Title Restriction. Missing payments could affect your credit rating and ability to obtain credit in the future.

## 10 BCF Loans

### 10.1 Background

10.1.1 Subject to available ring-fenced Better Care Fund (BCF) capital deposited with Lendology CIC, the following loans will be available to those meeting the eligibility criteria. Eligibility criteria include an assessment by Lendology.

10.1.2 The Better Care Fund (BCF) aims to deliver against the following objectives:

- enable people to stay well, safe and independent at home for longer
- provide the right care in the right place at the right time

10.1.3 It is recognised that some residents will meet grant eligibility criteria relating to property condition or adaptation need but will not meet the financial eligibility criteria. For example:

- Those who have an Occupational Therapist assessment, but whose assessed financial contribution is too high for them to receive grant funding or Accessible Homes Grant funding, or
- Those who have urgent or essential repairs required to their homes to ensure the health and wellbeing of occupants, but do not meet the financial eligibility criteria of the Healthy Homes Grant.

10.1.4 The above are examples and are not intended to be an exhaustive list.

10.1.5 Lendology CIC administer loans within the requirements of this policy. BCF Loans are flexible and can be used for the following purposes (with specific reference to the Better Care Fund), subject to meeting any non-financial grant criteria in the first instance:

- To cover the cost of DFG adaptations for those with a large, assessed contribution, who are not eligible for AHG, or those following the DFG nil approval route.
- To cover the cost of any required work over the Disabled Facilities Grant maximum and/or Accessible Homes Grant maximum.
- Home repairs and improvements to address any urgent or essential works to protect the health and wellbeing of the occupants.

10.1.6 BCF loans will be offered at 0% interest to cover works that would have otherwise been grant funded, but for the financial assessment.

### 10.2 Eligibility

10.2.1 This will vary and is based on the individual circumstances of each applicant. Loan advisors from Lendology CIC will carry out an assessment and provide

independent advice on ethical and responsible lending and the most appropriate product to suit the needs of the applicant.

- 10.2.2 The maximum loan amount is based on the eligible works and, ultimately, the Lendology CIC assessment of affordability.

### 10.3 **Conditions**

- 10.3.1 Conditions may vary depending on the loan product selected and the individual circumstances of each applicant.
- 10.3.2 Loans are subject to status. Lendology may insist on loans being protected at the Land Registry by a Title Restriction. Missing payments could affect your credit rating and ability to obtain credit in the future.

# 11 Miscellaneous

## 11.1 Exceptions to this policy

- 11.1.1 The council accept that applications may be received for adaptations or works not covered by the circumstances listed above or outside the eligibility criteria listed. In all cases, these will need to be formally determined.
- 11.1.2 Any such application will be referred for assessment by the Environmental Health and Community Safety Service Lead in consultation with the relevant Director.
- 11.1.3 Such applications will be determined with reference to relevant priorities as laid out in relevant the council Policies.
- 11.1.4 Disabled Facilities Grants that meet the following criteria will not be subject to a test of financial resources:
  - Grants for community equipment (aids and minor adaptations) if the cost of the adaptation is £1,000 or less.

## 11.2 Appeals and complaints

- 11.2.1 Where the applicant has a complaint about the manner in which the council is applying this policy, then they should follow the Council's formal complaints process.
- 11.2.2 Where the complaint is in respect of works, the complaint should be made to the contractor in the first instance, if this does not resolve the problem then the council should be contacted for advice.

## 12 Appendix A: Eligible works

### 12.1 Disabled Facilities Grant and Accessible Homes Grant

- 12.1.1 An assessment by an agreed Occupational Therapist must be carried out. The Occupational Therapist will then recommend the type of adaptation required.
- 12.1.2 Minor works are assessed by the Occupational Therapist and may be dealt with outside of the grant process.
- 12.1.3 To decide on an eligible scheme there is a two-stage process:
- a. The Occupational Therapist assesses what is 'necessary and appropriate' to meet the needs of the disabled occupant.
  - b. The Environmental Health and Community Safety service assess what measures are reasonable and practicable to meet the identified needs in practice.
- 12.1.4 During both stages of this process the Occupational Therapist and Environmental Health and Community Safety service will work closely with the applicant to ensure, as far as possible, that their input is considered.

### 12.2 Purposes for which a grant must or may be given

- 12.2.1 The following (12.2.2 – 12.2.14) are the purposes for which a mandatory Disabled Facilities Grant are available, as contained in legislation.
- 12.2.2 Each adaptation criteria is provided with an example. The examples are intended to give a brief idea of the type of work available. In each case, the eligible works will be decided through the process laid out in 12.1, above.
- 12.2.3 Facilitating access by the disabled occupant to and from the dwelling, or the building in which the dwelling or flat is situated.
- *For example, ramping and/or handrails to the main external door.*
- 12.2.4 Making the dwelling safe for the disabled occupant and other persons residing with them.
- *For example, upgrading of the electrical installation, where the current installation is considered unsafe for the disabled occupant.*
- 12.2.5 Facilitating access by the disabled occupant to a room used or usable as the principal family room.
- *For example, alterations to facilitate wheelchair access to a living room.*
- 12.2.6 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping.
- *For example, alterations to facilitate wheelchair access to a bedroom.*

- 12.2.7 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility.
- *For example, installation of a stairlift to facilitate access to a first floor WC.*
- 12.2.8 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both) or facilitating the use by the disabled occupant of such a facility.
- For example, installation of a level-access shower.
- 12.2.9 Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin or facilitating the use by the disabled occupant of such a facility.
- *For example, provision of an accessible wash hand basin, including any alterations necessary to facilitate access.*
- 12.2.10 Facilitating the preparation and cooking of food by the disabled occupant.
- *For example, installing low-level food preparation areas.*
- 12.2.11 Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system there or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs.
- *For example, upgrading/replacing of boilers/radiators where the property has been extended as part of a wider adaptation.*
- 12.2.12 Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
- *For example, alterations to the height and/or position of light switches and power points to make them accessible to the disabled person.*
- 12.2.13 Facilitating access and movement by the disabled occupant around the dwelling to enable them to care for a person who is normally resident there and is in need of such care.
- *For example, widening of doorways.*
- 12.2.14 Facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.
- *For example, providing level access to an existing/provided paved area of suitable size.*
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