

Subject: Revised Private Sector Housing Adaptation and Improvement Policy
Report to: Executive Leadership Team: 8th July 2019
Housing & Neighbourhoods Committee 25th July 2019

Report by: Independent Living Service Manager

SUBJECT MATTER/RECOMMENDATIONS

Housing & Neighbourhoods Committee are requested to:

- Consider and approve the Private Sector Housing Adaptation and Improvement Policy.
- Approve the virement of the £400,000 capital budget for Healthy Homes to create a £250,000 budget to fund discretionary disabled facilities (DFG) grants top up grants and provide a £150,000 budget to fund discretionary DFG top up loans to support the equity loan offer to residents as outlined in Appendices 2 and 4 of the Policy.

1. INTRODUCTION/BACKGROUND

- 1.1 The Housing Grants Construction and Regeneration Act 1996 confers a statutory duty on the Council to provide Disabled Facilities Grants to eligible applicants. The Regulatory Reform (Housing Assistance) Order 2002 requires Councils to publish a policy detailing the financial assistance available to privately owned dwellings, who is eligible to receive it and how the assistance will be delivered.
- 1.2 Great Yarmouth Borough Council's policy sets out the:
- legislation governing the assistance available,
 - national and local policy context,
 - type of assistance available to applicants (both mandatory and discretionary)
 - eligibility criteria for assistance; and the
 - capital resource available to deliver the various types of assistance.
- 1.3 A refreshed set of appendices provides detail of the assistance available.
- 1.4 The current policy, which was adopted in August 2015, has been reviewed and the recommended amendments and additions are set out in following section.

2. SUMMARY OF KEY POLICY REVISIONS

- 2.1 The policy has been reviewed and updated as follows:
- 2.2 **Sections 1 to 5** have been updated to reflect changes in national and local policies and key strategies such as:

- reference to the inclusion of the Disabled Facilities Grant budget in the Better Care Fund to drive development of integration locally by having a jointly agreed locality plan between health, social care and housing.
- reflecting the priorities in the Council's Corporate Plan of '*helping residents address housing issues that impact on their health*' and '*providing early help, when people need public health and care to prevent avoidable problems and to help more people to help themselves*'.
- including the most recent data from the Building Research Establishment (BRE) Borough-wide Private Sector Housing Stock Model Study and Health Impact Assessment.

2.3 **Section 6: Priorities** adds two additional policy priorities to reflect the closer working with health on delayed hospital discharge and preventing hospital admissions.

2.4 **Section 8: Assistance Available** lists the mandatory and discretionary financial assistance available as well as the range of advice and guidance the Independent Living Service and others provide. New in this section is:

- **The Discretionary Disabled Facility Grant Top-up.** Where a client has been awarded a Disabled Facilities Grant, a top-up may be provided as follows:
 - A discretionary top-up grant:
 - Where the value of the works is below £30,000 but professional fees means the total DFG would exceed £30,000
 - To cover variations to work on site where the value of the works is just below £30,000 but a variation in the work required may take the total cost of the DFG above £30,000.
 - A discretionary top up loan may also be provided as follows:
 - Where there is a client contribution, which has been determined by a means test and the client will not be able to access the DFG without a loan
 - Where the value of the works exceeds the maximum statutory grant of £30,000.
- **The assistance contained in the Better Care Locality Plan** such as Healthy Homes, I'm Going Home and District Direct.
- The details of the County-wide **Warm Homes Scheme** and the development of a **Dementia Grant (Forget-Me-Not)**.

2.5 **Appendices:** These contain more detail on the assistance available.

3. **FINANCIAL IMPLICATIONS:**

3.1 **Current Financial Position (Capital)**

The Council broadly has two streams of capital funding. The Better Care Fund Disabled Facilities Grant is used to deliver adaptations to borough residents living in the private sector or to residents who are tenants of a registered social landlord. In addition, the Council also holds two loan portfolios, which comprise of individual discretionary loans to home owners. The Council recycles these loans to help eligible

vulnerable households, meet the cost of adaptation works where the value of the works exceeds the statutory minimum grant, undertake essential works to their homes to remove category 1 hazards or in exceptional circumstance to relocate if repairs or adaptations to the current home is not a practical or feasible solution.

3.1.1 *Disabled Facilities Grant*

The Council receives an annual capital funding allocation from the Better Care Fund to deliver disabled facilities grants which for 2019/2020 is £1,188,068. In 2018/19 the Council's total grant allocation was £ 1,219,371 which was made up of the initial allocation of £1,101,021 plus an additional £118,350 which the Ministry of Housing Communities and Local Government made available in December 2018. The total pot of £1,219,371 was fully utilised; helping over 300 households in the private sector with adaptations ranging from minor works such as grab rails to ground floor extensions to facilitate accessible living.

In addition, the Council can chose to provide capital funds via borrowing should the amount of government grant not meet the demand for adaptations. There will be a revenue cost associated with any borrowing required to fund Disabled Facilities Grants which will have to be met from the general fund.

3.1.2 *Discretionary Loans*

The Council administers two loan portfolios. The Norfolk and Waveney Equity Loan Scheme and the Council's own scheme. Both schemes began with initial capital investment, which is now recycled as loans are repaid to help others.

The Norfolk and Waveney Equity Loan Scheme is administered by the Council on behalf of the other Norfolk authorities and Waveney District Council (now East Suffolk District Council). This was originally a £1 million allocation of which £75,000 is available in 2019/20 from repaid loans.

The Council's own loan scheme is worth £1.9 million with loans held as a mixture of section 33 local land charge loans for loans up to £15,000 and Equity Share loans for loans over £15,000. Currently £540,000 is available from recycled loans.

3.1.3 **Revenue**

The revenue budget for delivery of Disabled Facilities Grants and Loans to the private sector sits in the general fund and the service is provided by the Independent Living Team. The Independent Living Team operates a Home Improvement Agency that supports applicants through the entire disabled facilities grant process from initial application to completion of the works. There is a fee for this service, which is set against the disabled facilities grant. These fees provide income for the council, to

off-set against the cost of providing the service. In addition, Great Yarmouth and Waveney Clinical Commissioning Group provide annual funding of £30,000, which contributes towards the cost of a caseworker to help people through the Disabled facilities Grant process and towards the cost of the delivery of the Handyperson service.

3.2 **Developing the Service using the Healthy Homes Budget**

The Council has held for several years a capital budget of £400,000 within the capital programme called Healthy Homes. This budget was established to support housing renewal projects. To deliver two of the schemes detailed in the policy the proposal is to use this budget to support the discretionary disabled facilities grants top up grants and to provide additional capital funding into the discretionary loan scheme to support disabled facilities grants top up loans. Appendix 2 of the Policy provides the detail of these schemes.

3.3 The £400,000 will be split as follows:

- £250,000 for discretionary disabled facilities grants top up grant.
- £150,000 for discretionary disabled facilities grant top up loans which will be managed within the discretionary loan budget.

This budget will be drawn down as and when required and will be demand led.

3.4 Adding the additional £150,000 to the discretionary loan budget will enable the council to launch a scheme that helps vulnerable residents to access adaptations that either exceed the statutory value of £30,000 or where the applicant has a means tested contribution that they are unable to afford.

3.5 In addition, using the £540,000 that is currently available in the discretionary loan budget the Council will be able to relaunch this discretionary emergency repair loan scheme. The policy identifies that 19% of dwellings in the private sector have a Housing Health and Safety Rating System category 1 hazard. This funding will enable the Council to proactively help owner occupiers tackle category 1 hazards within their home. This funding can be blended with other funding streams such as Warm Homes funding to maximise the total funding available and the range of works that can be completed.

4. **CONCLUSION**

4.1 The policy has been updated to reflect the practical delivery of the mandatory and discretionary assistance the Council makes available to vulnerable residents to support wellbeing and independence. Through partnerships with Health and Social Care' the Council has successfully delivered schemes such as Healthy Homes Assistance and I'm Going Home which last year prevented 69 hospital admissions via A&E and saved 690 bed days. The intention is for these schemes to be rolled out

across the rest of Norfolk, supported by the relevant District Councils and Clinical Commissioning Groups.

- 4.2 Housing has for some time been a Cinderella Service to Health and Social Care. However, there is now a wealth of research and a growing understanding of the vital role housing plays in supporting a person's health and wellbeing. Locally this is being borne out by the innovative collaborative work the Council is doing with Health & Social Care developing schemes such as Healthy Homes Assistance and District Direct.
- 4.3 The revised Policy and proposal to utilise the Healthy Homes capital budget will only strengthen the assistance available to the boroughs residents.

5. **RECOMMENDATIONS**

- 5.1 Housing & Neighbourhoods Committee are requested to:
- Consider and approve the Private Sector Housing Adaptation and Improvement
 - Approve the virement of the £400,000 capital budget for Healthy Homes to create a £250,000 budget to fund discretionary disabled facilities (DFG) grants top up grants and provide a £150,000 budget to fund discretionary DFG top up loans to support the equity loan offer to residents as outlined in Appendices 2 and 4 of the Policy.

6 **SUPPORTING DOCUMENTS**

Private Sector Housing Adaptation and Improvement Policy 2019



GREAT YARMOUTH
BOROUGH COUNCIL

Private Sector Housing Adaptation and Improvement Policy 2019

Document created	June 2019
Agreed by Housing & Neighbourhoods Committee	
Review Date	July 2021

1	Introduction
2	Legislation Informing this Policy
3	National Policy
4	Local Strategic Aims
5	Policy Aim and Priorities
6	Capital Resource 6.1 Assistance Available 6.1.1 Financial Assistance <ul style="list-style-type: none"> • Disabled Facilities Grants – mandatory (Appendix 1) • Disabled Facilities Grant Top-up Grant or Loan - discretionary (Appendix 2) • Norfolk and Waveney Equity Loan Scheme - discretionary (Appendix 3) • Emergency Repair Loan (Appendix 4) • Healthy Homes Assistance – discretionary (Appendix 5) • Handy Person Scheme – discretionary (Appendix 6) • Forget Me Not Grants – discretionary (Appendix 7) 6.1.2 Practical Assistance and Advice <ul style="list-style-type: none"> • Independent Living • Early Help • Handy Person • Environmental Health • Housing Advice • District Direct • Warm Homes • ECO Flexible Eligibility (Appendix 8) • I'm Going Home (Appendix 9)
7	Repayment of Grant and/or Loan
8	Contacting the Independent Living Service, Comments, Compliments and Complaints
9	Applicants Outside the Policy
10	Key Service Standards
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1. INTRODUCTION

The quality and suitability of a person's home can have a major impact on their quality of life and general wellbeing. There are direct links between unsatisfactory housing and poor health particularly in older people, residents with disabilities or chronic illness and households with young children. Local authorities have a responsibility to deal with private sector housing that is in poor condition or needs adaptations to meet the needs of those with disabilities.

This policy sets out the financial and other assistance available to residents who are eligible to receive it and how it is delivered. The financial assistance set out in this policy covers both statutory Disabled Facilities Grants and discretionary other grants and loans the Council can provide.

2. LEGISLATION INFORMING THIS POLICY

Housing Grants Construction and Regeneration Act 1996

Under this act the Council has a duty to provide Disabled Facilities Grants (DFG) to eligible applicants.

Regulatory Reform (Housing Assistance) Order 2002

This Order provides a wide-ranging power to provide 'assistance in any form' 'either directly or indirectly to enable a person:'

- To acquire living accommodation (whether within or outside their area)
- To adapt or improve living accommodation (whether by alteration, conversion or enlargement)
- To repair living accommodation
- To demolish buildings comprising or including living accommodation
- Where buildings comprising or including living accommodation have been demolished, to construct buildings that comprise or include replacement living accommodation.

Under this legislation the Council is required to publish a renewals policy stating how it intends to use its powers to offer assistance to enable improvements to private sector housing, and who is eligible to receive it.

Housing Act 2004

This Act introduced several new provisions, which included Under Part 1 of the Act the introduction of a new Housing Health and Safety Rating Scheme (HHSRS) to replace the Housing Fitness Standard. This gave Councils the powers to take enforcement action based on assessments carried out under the HHSRS. These assessments focused on hazards that are most likely to occur in housing. This has helped Councils target some of the poorest-condition properties that are often housing some of the most vulnerable residents.

3. NATIONAL POLICY

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society is about improving living standards for older people. The strategy recognises that housing, health and care need to be increasingly interdependent as no one sector can deal with the challenges an ageing population presents.

In relation to this document Chapters 5 and 6 are the most relevant, emphasising the importance and cost effectiveness of access to 'that little bit of help', which enables people to remain living in their home in comfort and safety. That help can be in the form of Handy Person services, which meet the needs of vulnerable and older people requiring minor repairs and small household jobs, through to the delivery of Disabled Facilities Grants to fund adaptations that enable disabled people and people with mobility issues to continue to live independently in their own homes.

ODPM Circular 05/2003

The Circular provides authorities with a much greater degree of flexibility in devising a policy to deal with poor condition housing, both in terms of the policy tools available to them, and in terms of their ability to work in partnership with others. It therefore provides a major opportunity for local authorities to contribute further towards the Government's overall strategies towards tackling poverty and social exclusion, health inequalities and neighbourhood decline.

The Order also states that before the powers contained within it can be used, the authority must publish a policy on how it intends to use them.

The Care Act 2014

The Care Act 2014, which came into effect from 1st April 2015, is a significant piece of legislation that will determine the future direction and quality of care and support. It aims to:

- provide a single, clearer framework for the provision of care and support,
- promote a preventative approach with services built around an individual's wellbeing,
- give carers a right to assessment for support
- promote integration of health and social care
- make statutory provision for Safeguarding Adults Boards.

The Care Act includes local housing authorities and providers as important partners for health and social care. The statutory guidance sets out how and when housing provision and options should be included into the processes in place to support wellbeing and address care and support needs.

Services that support people to maintain and adapt their homes are key to preventing, reducing and delaying care and support needs and acknowledgement has been given to the vital work that Home Improvement Agencies such as Safe at Home do to support people to live safely and independently in their own homes.

Better Care Fund

The Better Care Fund (BCF) is a pooled budget that enables the NHS and local authorities to jointly commission health and social care services, to drive development of integration locally.

The BCF includes Disabled Facilities Grant (DFG) monies. The budget for DFGs is no longer ring-fenced therefore it is vital that the district council, whose statutory responsibility it is to deliver DFGs is linked into the process of developing and delivering the BCF with the lead agencies within health and social care. To this end a locality plan has been jointly developed by Great Yarmouth Borough Council, Norfolk County Council and Great Yarmouth & Waveney CCG.

National Policy consistently highlights the importance of housing and the fundamental role it plays in prevention, promoting independence health and wellbeing.

Councils have several statutory obligations relating to private sector housing including those relating to housing standards and eradication of risk through to the delivery of Disabled Facilities Grants. An external review of DFGs was carried out in 2018 to look at their operation and provide evidence-based recommendations to meet two key aims: to support people to live in suitable housing so they can remain independent for longer and to develop the case for increased joined up action across housing, health and social care. **The review report (Dec 2018) makes 45 recommendations including that those recommendations be considered by Government as part of the forthcoming Green Paper on Social Care.** The Council's Independent Living Services, including Safe at Home, along with Environmental Health are key services working with vulnerable households and landlords to improve conditions within the private sector.

4. LOCAL STRATEGIC AIMS

The policy contributes to the following local strategies:

Great Yarmouth Borough Council's Housing Strategy 2018-2023

Great Yarmouth Borough Council's Housing Strategy's commits to providing 'Decent Homes' across all housing tenures and highlights that 62% of dwellings in Great Yarmouth are owner-occupied, 20% are privately rented and 18% affordable housing owned by the Council and a number of Registered Providers. The Housing Strategy Action Plan includes specific actions to work with commissioners to develop services to meet current and future needs of specific client groups and to work with partners from health and social care to offer solutions to enable people to remain at home.

Better Care Fund & Disabled Facilities Grant (DFG) Locality Plan

A locality plan has been jointly developed by Great Yarmouth Borough Council, Norfolk County Council and Great Yarmouth and Waveney CCG in accordance with the BCF guidance.

The Locality Plan sets out the agreed approach to delivery of Disabled Facilities Grants and other schemes that support the Borough's residents to remain living independently within their own homes. A copy of the *Locality Plan*, (*Hyperlink to be inserted when document is on website*) with full details of the themes, is on the GYBC website.

Great Yarmouth Borough Council's Corporate Plan

This policy plays a part in contributing to the Council's priorities within the emerging corporate plan. In particular the policy contributes to:

- **Housing**
 - 'helping residents address housing issues that impact on their health'
- **Neighbourhoods, Communities and the Environment**
 - 'providing early help, when people need public health and care, to prevent avoidable problems and to help more people to help themselves'

Local Context for the Policy

Government data¹ estimates that out of a total Great Yarmouth population of 99,417, 30,024 (30.2%) are 60 or over, 23,738 (23.9%) are 65 or over and 6268 (6.3%) are 80 or over. It is estimated that 7.1%² of the total Great Yarmouth population assesses their health as bad (5.5%) or very bad (1.6%), which is higher than for Norfolk and England.

This policy draws on the findings of the **Building Research Establishment (BRE) Borough wide Private Sector Housing Stock Model Study and Housing Health Impact Assessment**. Their reports received in June 2017 gave the following headline figures:

- Total number of private sector dwellings - 37,210
- 19 % of dwellings have a HHSRS category 1 hazard (7,002)
- 20 % of dwellings in the private rented sector have a HHSRS category 1 hazard (1,808)
- 11% of dwellings have a HHSRS category 1 excess cold hazard (SAP rating below 33.5) (3,980)
- 8% of dwellings have a HHSRS category 1 falls hazard (3,111)
- Estimated cost to remedy all HHSRS category 1 hazards £26.8 million
- 3% of dwellings are in disrepair (Decent homes definition) (1,226)
- Number of low income households living in private sector housing (2,763)
- Number of households in fuel poverty (LIHC) (5,718)
- Number of dwellings below EPC band E (5,328)
- Average simple SAP rating 54 (EPC band E)

¹¹ Office for National Statistics (ONS) Population Estimates (2017), from Norfolk Insight, Great Yarmouth District;
<https://www.norfolkinsight.org.uk/population/report/view/b15822d80ec54439bb12134b7c857bb9/E07000145>

² Office for National Statistics (ONS) Population Estimates (2017), from Norfolk Insight, Great Yarmouth District;
<https://www.norfolkinsight.org.uk/health-and-social-care/report/view/8bb7569ba83b42678dfb5d02ec6d3688/E07000145>

5. POLICY AIM AND PRIORITIES

Policy Aims:

The Council seeks to improve the health, safety and wellbeing of residents of the Borough who live in private sector housing, by promoting and providing a range of assistance to improve and maintain the condition of properties and/or to fund adaptations which support the resident to live independently and well.

The Council will ensure that the available capital resources are focussed on meeting the needs of the most vulnerable. This focus needs to be set in the context of greater demands on DFG resources and increasing pressures on some of the most vulnerable households in relation to the costs of maintaining and heating their homes.

Priorities:

The key priorities for this policy are to:

- help enable disabled and people with mobility issues live independently in their own homes
- tackle housing conditions that represent a hazard to occupier's health and wellbeing, focusing on the most vulnerable households to achieve a solution that will meet their longer-term needs
- support the provision of measures that will help vulnerable households feel safe and secure in their own homes and contribute towards maintaining independent living
- work with a range of partners across all sectors to promote and facilitate opportunities to improve and maintain standards in private sector housing and to tackle fuel poverty.
- facilitate safe hospital discharge
- prevent imminent hospital admission.

6. CAPITAL RESOURCE

For 2019/2020 the Council's allocation from the Better Care Fund to deliver Disabled Facilities Grants (DFGs) is £1,188,068 with future funding levels agreed on an annual basis reflecting government's assessment of the level of need and previous spend on DFGs. If required to meet the statutory obligation to deliver DFG in any year, the Council will borrow to meet the demand. The Council helps on average 320 households per year with essential adaptations to their homes that allow residents to remain living independently, to be safely discharged from hospital or to prevent hospital admission.

6.1. Assistance Available

The Council will provide both financial assistance and advice and information to applicants as set out below.

6.1.1. Financial Assistance

Financial assistance available to eligible applicants and whether the assistance is mandatory or discretionary is as follows:

- Disabled Facilities Grants – mandatory (see Appendix 1)
- Disabled Facilities Grant Top-up Grant or Loan – discretionary (see Appendix 2)
- Norfolk and Waveney Equity Loan Scheme – discretionary (see Appendix 3)
- Emergency Repair Loan – discretionary (see Appendix 4)
- Healthy Homes Assistance – discretionary (see Appendix 5)
- Handy Person Scheme – discretionary see (Appendix 6)
- Forget Me Not Grants – discretionary (see Appendix 7)

All assistance is subject to the applicant meeting eligibility criteria and in relation to discretionary assistance, subject to funding availability.

6.1.2. Practical Assistance and Advice

The Council provides a range of advice and information to assist owner occupiers, tenants renting privately and private sector landlords to support housing standards within the borough. The Council also supports access to external funding to address issues of fuel poverty.

- **Independent Living Service**

The council provides support to older or vulnerable people to enable them to remain in their own homes through Safe at Home, the Council's Home Improvement Agency. The service delivers tailored advice and support, linking clients to independent advice and financial help to deal with repairs, improvement and adaptations needs. The service also provides advice and information on alternative sources of funding including supporting residents to apply for charitable funding.

- **Early Help**

Through the Early Help Hub clients can be put in touch with a wide range of voluntary sector support agencies and projects.

- **Handy Person**

A trusted service to support residents to make small scale adaptations and undertake low level home maintenance works to ensure they can maintain their independence or to keep their homes at a suitable standard.

- **Environmental Health**

Advice and information to landlords and tenants plus as necessary enforcement action to ensure properties are safe and not presenting a risk to tenants.

- **Housing Advice**

Where a person's home cannot be made suitable for their needs or there is an identified housing need the Housing Options Team can provide advice and support on the options available. This team also deals with customers who are experiencing or are at risk of homelessness and maintains the Housing List.

- **District Direct**

A service where a Council Housing Officer works in the discharge hub in the James Paget University Hospital providing a range housing advice and support to patients to enable safe discharge or to prevent admission.

- **Warm Homes**

County-wide funding for first time central heating systems, for eligible home owners or private tenants, accessed through the Council's Independent Living Services team.

- **ECO Flexible Eligibility** (Appendix 8)

The Council uses the flexible eligibility under the Energy Company Obligation (ECO) to assist residents in fuel poverty by providing scheme authorisation that will allow the installation energy efficiency measures at subsidised rates or in some circumstances for free. This service is accessed through the Independent Living Services team.

- **I'm Going Home** (Appendix 9)

The loan of a community alarm and key-safe over a short period of time which allows a patient to be cared for in their own home instead of in a hospital environment. This service is accessed through the hospital where a health or social care professional determines that a patient needs the service to enable a safe discharge.

7. REPAYMENT OF GRANT AND/OR LOAN

Repayment of Disabled Facilities Grant

In accordance with legislation, the Council applies a limited charge on the property, registered with Local Land Charges when it provides a DFG of at least £5,000 to the owner of a home. The legislation governing approval and payment of disabled facilities grants allows for repayment of individual grants that exceed £5,000 up to a maximum repayable sum of £10,000 if the property is disposed of through sale, assigned or transfer to another person within 10 years of the completion of the works funded through the DFG.

In some cases, specific considerations of an applicant's circumstances in relation to any such disposal will be considered. The factors the Council have regard to are as follows:

- a) The extent to which the recipient of grant would suffer financial hardship were he/she required to repay all or any part of the grant;
- b) Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- c) Whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
- d) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.
- e) Moving to a property that facilitates a more appropriate care setting for the applicant.

Having considered the above circumstances, the Council may at its discretion considering all the facts available to it and whether the recipient would face financial hardship, require some, all or none of the grant to be repaid to the Council.

Repayment of Discretionary Loans

Where a Council provided loan is interest free and is for a sum under £15,000, it is registered as a charge with the local land charges. The cost of doing this will be included in the loan.

Where loan is provided for a sum of £15,000 or more, the loan will be provided on an equity share basis. The Council's interest is lodged on the property's title deeds with the Land Registry. The cost of doing this will be included in the loan.

Repayment of the full amount of the loan is required:

- On sale or transfer of ownership of the property
- If the property ceases to be the applicant's principal residence
- If the property remains vacant for more than six months.

The Council may decide not to demand full repayment or may defer its demand for repayment under the following circumstances:

- a) Where the loan is in joint names and one of the applicants has died and the other named person is still in residence or the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- b) Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, a nursing care home where care will be provided
- c) Where the applicant has been forced to move due to racial or other harassment or domestic violence.
- d) Moving to a property that facilitates a more appropriate care setting for the applicant.

All decisions are at the discretion of the Council when considering all the facts of the cases and whether the recipient would suffer financial hardship should they be required to repay all or any part of the loan.

8 CONTACTING THE INDEPENDENT LIVING SERVICE, COMMENTS, COMPLIMENTS AND COMPLAINTS

For further information or to apply for a DFG or a discretionary grant or loan detailed in this policy or assistance from the Handy Person Service contact the Independent Living Service. Feedback on the services outlined in this policy or any of the Councils Services can be given:

- By email: safehome@great-yarmouth.gov.uk
- By telephone: 01493 846371
- In writing to: Independent Living Service, 105 Caister Road Great Yarmouth NR30 4DG

A complaint is defined as a situation where there is dissatisfaction with the service provided or dissatisfaction with a response to a request for a service

The Council operates a two-part complaints procedure. In the first instance the complaint is investigated and responded to by the relevant service manager. If the complainant is unhappy with that outcome the complaint moves to the second stage where it is re-investigated by a director. If after second stage the complainant is dissatisfied with the response the next step is to contact the Local Government Ombudsman (LGO).

Comments, complaints or compliments about the services detailed in this policy can be made:

- By email: complaints@great-yarmouth.gov.uk
- By telephone: 01493 856100
- In writing to: Complaints, Member Services, Town Hall, Hall Plain, Great Yarmouth NR30 2QF
- In person: at the Town Hall or Greyfriars House
- Online www.great-yarmouth.gov.uk/commentscomplimentsandcomplaints

9 APPLICANTS OUTSIDE POLICY

Applicants living in the following properties are not included within the provisions of this policy:

- those owned by Registered Providers, unless the application is for a DFG
- those owned by property developers and speculators
- Council owned properties within the Housing Revenue Account
- Commercial Premises
- Second Homes
- Holiday Homes
- buildings bought in the knowledge that they were in a state of disrepair or were unfit for human habitation.

10 KEY SERVICE STANDARDS

The level of customer satisfaction with the services provided will be monitored and the information used to help review the policy in future years to meet customer needs. A questionnaire will be sent to each applicant to determine how satisfied they were with the help and advice given by the Independent Living Service, the clarity of forms and written correspondence, time taken to process the application, contractor performance and funding arrangements.

The policy and procedures will be reviewed at regular intervals to retain flexibility to ensure the service provided is improved upon and is able to adapt to changing social and economic trends. Performance indicators and improvement targets will be developed after the first year of operation of this policy and will be based upon the outputs from year one of the policy. The provisions for assistance within the policy will be reviewed and updated annually.

Outputs:

- Disabled Facilities Grants: Number of referrals
 Number of approvals
 Number of completions
 Profile of spend against total budget

- Handy Person scheme: Number of enquiries
 Number of jobs completed
 Profile of spend against total budget

- Healthy Homes: Number of referrals
 Number of completions
 Number of bed days saved

- I'm Going Home: Number of referrals received
 Number of packs issued
 Number of bed days saved

- Forget-me-not: Number of referrals
 Number of approvals
 Number of grants completed
 Total spend against total budget

Appendix 1

DISABLED FACILITY GRANT (DFG)	
Purpose of assistance	To help with the cost of essential adaptations to give an occupant better freedom of movement into and around their home and to access essential facilities within it.
Maximum Grant	<ul style="list-style-type: none"> £30,000 for mandatory works subject to a statutory means test. If the Means Test demonstrates an applicant's income exceeds the threshold the grant will be reduced by the amount the applicant is required to contribute.
Eligible Persons	<ul style="list-style-type: none"> Any disabled person, as described by the Housing Grants, Construction and Regeneration Act 1996 s100. Applicants can be owner-occupiers, private tenants, or tenants of a Registered Provider. Tenants will be required to have a tenancy agreement and for their landlord to confirm that subject to tenancy breaches they can remain in the property for a minimum of 5 years.
Eligible Properties	<ul style="list-style-type: none"> Houses Flats Bungalows Mobile homes Residential boats
Eligible Costs	<ul style="list-style-type: none"> Works must be necessary and appropriate to meet the needs of the disabled person; and Works must be reasonable and practical to carry out having regard to the age and condition of the dwelling or building and the maximum grant available. Fees for costs and professional services in connection with the scheme Cost of a five-year stair-lift, through floor lift or external lift warranty and wash-dry toilets warranty.
Assessment of costs of works	<p>For clients of Safe at Home eligible costs will be determined by the tendered contract framework or through a competitive tender process for large scale works (where several works are required to adapt the property or where small extensions are required).</p> <p>For clients not using Safe at Home eligible costs will be determined by the submission of a minimum of two independent quotes for the recommended works, which will then be assessed for reasonable cost. These quotes should include, where appropriate, professional fees for example a structural surveyor.</p>

Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and garden and to principal rooms within the home as described in section 23 of the Housing Grants Construction and Regeneration Act 1996 • Making the dwelling safe for use by the disabled person • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use.
Overview of the Process	<ul style="list-style-type: none"> • Applications for adaptations can be made to Norfolk County Council Adult Social Care, or directly to the Council's Independent Living Service • A telephone assessment is carried out to determine eligibility and to gather information to determine who the most appropriate person is to visit the client • A home visit is carried out by a Health Professional, usually by an Occupational Therapist who will consider if the client needs adaptations and if so, will make a recommendation of the works necessary • The recommendation is sent to the Borough Council and the client is asked to make an application for the DFG funding. • The application can then take one of two routes which are broadly: • Safe at Home is engaged by the client to act on their behalf to apply for the grant, engage contractors and oversee the work or • The client applies for the grant, obtains quotations for the works and oversees the delivery. • Once an application has been submitted, a financial assessment will be undertaken to identify if the client is eligible for a grant and if so, the level of any contribution the client will make. If the client's contribution exceeds the costs of the works required, no grant will be provided. • A grant will only be approved where the client is eligible for a grant, the grant will not exceed £30,000 and it is reasonable and practical to carry out the works, • The complete application process can be found on the Council's website: www.great-yarmouth.gov.uk/disabledfacilitiesgrant

Appendix 2

DISCRETIONARY DISABLED FACILITY TOP UP GRANT OR LOAN (DFG TOP-UP)

Purpose of assistance	<p>Where a client has been awarded a DFG, a discretionary top-up grant may also be provided as follows:</p> <ul style="list-style-type: none"> • Where the value of the works is below £30,000 but professional fees means the total DFG would exceed £30,000 • To cover variations to work on site where the value of the works is just below £30,000 but a variation in the work required may take the total cost of the DFG above £30,000. <p>Where a client has been awarded a DFG a discretionary top up loan may also be provided as follows:</p> <ul style="list-style-type: none"> • Where there is a client contribution, which has been determined by a means test and the client will not be able to access the DFG without a loan • Where the value of the works exceeds the maximum statutory grant of £30,000.
Maximum Grant or Loan	<p>Subject to funds being available a discretionary grant can be provided for:</p> <ul style="list-style-type: none"> • Professional fees up to £6,000 maximum • Variations up to £6,000 maximum <p>Subject to funds being available discretionary loans can be provided:</p> <ul style="list-style-type: none"> • Up to a maximum of £50,000 with the advance being no more than 35% of the free equity in the property and secured on the property <p>NOTE: all top-up loans will be secured on the property – see Section 7 of the Policy for more information.</p>
Eligible Persons	<ul style="list-style-type: none"> • Any disabled person, as described by the Housing Grants, Construction and Regeneration Act 1996 s100, who is an owner occupier. • The client must have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit • In relation to a loan, the applicant must own the property.
Eligible Properties	<p>Grants</p> <ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats <p>Loans</p> <ul style="list-style-type: none"> • Houses • Flats • Bungalows

Eligible Costs	<ul style="list-style-type: none"> • Works that are essential for access, personal care, bedroom, kitchen, safety and services as described in the Housing Grants Construction and Regeneration Act 1996 s 23 • Works must be necessary and appropriate to meet the needs of the disabled person; and • Works must be reasonable and practical to carry out having regard to the age and condition of the dwelling or building. • Fees for costs and professional services in connection with the scheme • Cost of a five-year stair-lift, through floor lift or, external lift warranty and wash-dry toilets warranty.
Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and to principal rooms within the home • Making the dwelling safe for use by the disabled person • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use • Agents' and surveyors' fees.
Overview of the Application Process	<p><u>DFG Top-Up Grant</u></p> <ul style="list-style-type: none"> • To be eligible for a discretionary DFG Top-Up Grant the applicant must already have completed a DFG application for the works required, please see Appendix 1 DFG, and all costs for the works must have been established. • No further information is required from the applicant. <p><u>DFG Top-Up Loan</u></p> <ul style="list-style-type: none"> • To be eligible for a discretionary DFG Top-Up Loan the applicant must already have completed a DFG application for the works required, please see Appendix 1 DFG, and all costs for the works must have been established. • The applicant will be asked to provide information on all borrowings secured against the property such as a mortgage, the approximate amount left to repay and confirm that the property title is registered. If the property is not registered with Land Registry the applicant will have to instruct their own solicitor to have the property title registered before the loan application can proceed. • Independent Living Services will carry out an initial assessment to see if the amount of loan required does not exceed £50,000 and/or is no more than 35% of the free equity in the property. • Once satisfied that the loan amount requested is unlikely to exceed the maximum limits set out in the step above Independent Living Services will confirm the title registration with Land Registry and instruct an independent surveyor to value the property. • Existing lenders will be contacted and their agreement to a further charge on the property sought. • Once the valuation is received and other lenders consent to the charge is obtained, along with confirmation of the amount of outstanding mortgage/loan outstanding,

	<p>Independent Living Services will draw up the Loan Agreement in duplicate for the applicant to sign and the council to sign and seal.</p> <ul style="list-style-type: none">• Independent Living Services will check with Land Registry that no further charges have been placed against the property during this process. If a further charge has been placed upon the property this will delay or prevent the DFG Top-Up Loan from being registered.• Once confirmation is received from Land Registry that no additional charges have been placed upon the property Independent Living Services will register the DFG Top-Up Loan and the relevant funds can be released.• One copy of the Loan Agreement will be sent to the applicant for them to retain and the other will be retained by the council.
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Appendix 3

DISCRETIONARY NORFOLK AND WAVENEY EQUITY LOAN SCHEME	
Purpose of assistance	This is a discretionary loan to help people who need to adapt their home, so they can continue to live there independently or to free their home of serious hazards, which would affect the health and safety of the occupants. The loan can also be used in situations where relocation could be a more suitable solution for some applicants in preference to repair or adaptation of their existing dwelling.
Maximum Loan	Subject to funds being available, loans up to a maximum £50,000 are possible with the advance being no more than 35% of the free equity in the property and secured on the property.
Eligible Persons	<p>The scheme is open to owner occupiers residing in Norfolk or the Borough of Waveney and who are in receipt of one or more benefits including:</p> <ul style="list-style-type: none"> • Housing Benefit • Council Tax Benefit • Income-based Job Seekers Allowance • Universal Credit • Child Tax Credit (with a household income less than £16,040) • Working Tax Credit (with a disability element and a household income of less than £15,500) • Attendance Allowance • Disability Living Allowance • Personal Independence Payment • Industrial Injuries Disablement Benefit • War Disablement Pension • Pension Credit Guarantee
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows
Overview of the Process	Applications should be made directly to the Independent Living Service at Great Yarmouth Borough Council who administer and manage the scheme on behalf of the other district councils.

Appendix 4

DISCRETIONARY EMERGENCY REPAIR LOAN	
Purpose of assistance	Discretionary assistance for emergency repairs and renewal to make a property safe, secure, or fit for occupation in an emergency situation.
Maximum Loan	<ul style="list-style-type: none"> • Subject to funds being available discretionary assistance can be provided by a loan secured on the property • Up to a maximum of £50,000 with the advance being no more than 35% of the free equity in the property and secured on the property.
Eligible Persons	<p>An applicant must either:</p> <ul style="list-style-type: none"> • Own the property • Be a private tenant responsible for carrying out the works as set out in the tenancy agreement <p>And have lived in the property as their only or main residence for at least 24 months and be in receipt of a qualifying benefit, including:</p> <ul style="list-style-type: none"> • Housing Benefit • Council Tax Benefit • Income-based Job Seekers Allowance • Universal Credit • Child Tax Credit (with a household income less than £16,040) • Working Tax Credit (with a disability element and a household income of less than £15,500) • Attendance Allowance • Disability Living Allowance • Personal Independence Payment • Industrial Injuries Disablement Benefit • War Disablement Pension • Pension Credit Guarantee
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalow
Eligible Costs	<ul style="list-style-type: none"> • Works essential to the removal of Category 1 Hazards • Fees for Certificates and Professional Services in connection with the above.
Scope of Works	<p>This could include:</p> <ul style="list-style-type: none"> • Electrical/gas safety work • Plumbing • Boiler replacement • Leaking roof • Emergency structural repairs (non-insurable)
Overview of the Application Process	<ul style="list-style-type: none"> • Applications should be made directly to the Independent Living Service at Great Yarmouth Borough Council. • Once confirmation that both the applicant and the dwelling that they live in are eligible for assistance a technical officer from Independent Living Services will inspect the

	<p>property and raise a schedule of eligible works.</p> <ul style="list-style-type: none"> • The applicant will be asked to supply a minimum of 2 estimates covering the scope of the scheduled works plus any additional costs such as agent or structural engineer fees. The applicant will also need to provide information on all borrowings secured against the property such as a mortgage, the approximate amount left to repay and confirm that the property title is registered. If the property is not registered with Land Registry the applicant will have to instruct their own solicitor to have the property title registered before the loan application can proceed. • Independent Living Services will carry out an initial assessment to see if the amount of loan required does not exceed £50,000 and/or is no more than 35% of the free equity in the property. • Once satisfied that the loan amount requested is unlikely to exceed the maximum limits set out in the step above Independent Living Services will confirm the title registration with Land Registry and instruct an independent surveyor to value the property. • Existing lenders will be contacted and their agreement to a further charge on the property sought. • Once the valuation is received and other lenders consent to the charge is obtained, along with confirmation of the amount of outstanding mortgage/loan outstanding, Independent Living Services will draw up the Loan Agreement in duplicate for the applicant to sign and the council to sign and seal. • Independent Living Services will check with Land Registry that no further charges have been placed against the property during this process. If a further charge has been placed upon the property this will delay or prevent the Emergency Repair Loan from being registered. • Once confirmation is received from Land Registry that no additional charges have been placed upon the property Independent Living Services will register the Emergency Repair Loan and the relevant funds can be released. • One copy of the Loan Agreement will be sent to the applicant for them to retain and the other will be retained by the council.
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Appendix 5

DISCRETIONARY HEALTHY HOMES ASSISTANCE	
Purpose of Assistance	To either enable timely hospital discharge or provide a proactive prevention service that prevents hospital admission.
Grant Available	<ul style="list-style-type: none"> • Works under £1,000 are not means tested and are subject to funding being available. However, assistance is restricted to three separate applications in any twelve-month period. • Works over £1,000 will be means tested and will follow a fast track DFG process, where the maximum grant available is £30,000 (please see Appendix 1 for full requirements of grant).
Eligible Persons	<p>Residents of the borough who are:</p> <ul style="list-style-type: none"> • Hospital discharge cases or • At risk of an imminent hospital admission <p>Applicants must be referred by a health or social care professional using the Healthy Homes Referral Form.</p>
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats
Scope of Works	<ul style="list-style-type: none"> • Improving access to the home and to principal rooms within the home – providing grab rails, additional banister rails lowering thresholds • Making the dwelling safe for use by the disabled person – removing trip hazards • Providing washing, toilet and cooking facilities where necessary • Improving or providing heating • Adapting controls to power, light and heating to make them easier to use
Overview of the Process	Applicants must be referred by a health or social care professional using the Healthy Homes Referral Form.

Appendix 6

DISCRETIONARY HANDY PERSON SCHEME	
Purpose of assistance	The Handy Person service provides clients with help to do small jobs around the home that will help them to continue to live independently in safety, comfort and warmth.
Maximum Value of Works	The service will undertake works up to the value of £300 including the cost of materials, which will normally be supplied by the customer.
Eligible Persons	Borough residents who are over 60 or who are disabled and are at least 18 years old.
Eligible Properties	<ul style="list-style-type: none"> • Houses • Flats • Bungalows • Mobile homes • Residential boats
Eligible Costs	<ul style="list-style-type: none"> • Residents over 60 or disabled who are not on an income related benefit will be charged an hourly rate for the service of £30. This is the hourly rate for 2019/20 and is subject to annual review. • Residents over 60 or disabled who are on an income related benefit will be charged a subsidized hourly rate for the service of £15. This is the subsidized hourly rate for 2019/20 and is subject to annual review. • Up to date and full details of the charges can be found on the Council's website: https://www.great-yarmouth.gov.uk/handyperson
Scope of Works	<p>The scheme assists clients with a range of small jobs such as:</p> <ul style="list-style-type: none"> • Replacing tap washers and ball valves • Fixing grab rails, removing trip hazards • Easing doors and windows or changing door handles • Replacing light bulbs • Bleeding radiators • Unblocking waste pipes and refitting rainwater pipes • Fitting smoke detectors and security locks • Replacing broke fittings and general minor repairs <p>The handy person operative will also carry out a comprehensive home safety audit to identify any other issues, provide advice and information or to refer on to other services as appropriate.</p>
Overview of the Application Process	<ul style="list-style-type: none"> • Residents call the Independent Living Service • Residents are requested to provide proof that they are on an income related benefit to the Handyperson operative when they attend to carry out the work to get the subsidised rate • Following completion of the work the customer will receive an invoice for the works carried out.

Appendix 7

DISCRETIONARY FORGET-ME-NOT GRANTS	
Purpose of Assistance	<ul style="list-style-type: none"> • To assist people living with Dementia and those caring for them in the maintenance of a safe, decent and warm home • To prevent admission to and aid discharge from hospital or residential care.
Maximum Grant	<ul style="list-style-type: none"> • £500
Eligible Persons	<ul style="list-style-type: none"> • A resident with a diagnosis of dementia or likely diagnosis of dementia
Eligible Properties	<ul style="list-style-type: none"> • Permanent and legal residence within the borough of Great Yarmouth
Scope of Works	<p>Works will include small-scale works following an assessment of the property such as;</p> <ul style="list-style-type: none"> • Additional lighting in the home • Decorating in such a way to provide contrast to the walls and skirting boards • Adding signage to rooms and cupboard doors • installing glass fronted cupboard doors • Fitting memory cues, photos frames to the wall, clocks and notice boards • Essential repairs to remedy category one hazards • Essential minor improvements and adaptations • Home Safety and Security works • Energy Efficiency measures where alternative home energy assistance is unavailable • Works to prevent unreasonable delay to the release of a patient from hospital or care home • Works to prevent a relevant person being admitted to hospital or care home.
Overview of the Application Process	The resident or their partner, family or representative call the Independent Living Service.
Conditions	<p>Must have lived in the relevant property for 12 months at the time of the initial enquiry and intend to remain in occupation for 5 years</p> <p>The grant will not be used to effect repairs/works that are the responsibility of a private or Registered Provider landlord.</p> <p>The grant will not be used to effect repairs/works/adaptations that can be funded through other means such as Disabled Facilities Grants.</p>

Appendix 8

DISCRETIONARY WARM HOMES FUND/ECO FLEX	
Purpose of Assistance	The aim of the Warm Homes and Eco Schemes is to increase comfort in fuel poor or vulnerable private sector households through the provision of insulation measures or first time central heating systems.
Maximum Grant/Loan	<ul style="list-style-type: none"> The maximum Warm Homes Fund grant available is £4,500. The maximum amount of grant from ECO varies between providers (GYBC is not a fund provider).
Eligible Persons	<p>Home owners and private sector tenants (or their landlords) who are on a low income or in receipt of (or have a tenant in receipt of) one or more benefits including:</p> <ul style="list-style-type: none"> Housing Benefit Council Tax Benefit Personal Independence Payment Pension Credit Guarantee/Saving Income Support Income based Job Seeker's Allowance Income-based Employment Support Allowance Universal Credit Tax Credits (Child/Working) Armed Forces Independence Payment Attendance Allowance / Constant Attendance Allowance Carer's Allowance Disability Living Allowance Severe Disablement Allowance War Pensions Mobility Supplement Industrial Injuries Disablement Benefit.
Eligible Properties	<ul style="list-style-type: none"> Houses Flats Bungalows Mobile homes
Scope of Works	<p>Warm Homes Fund works include:</p> <ul style="list-style-type: none"> First time installation of gas fired central heating First time installation of oil fired central heating where no mains gas is available. <p>ECO works include:</p> <ul style="list-style-type: none"> Loft insulation Cavity wall insulation Solid wall insulation First time installation of gas fired central heating Replacement of an inefficient gas boiler Replacement of broken boiler - gas or oil.
Overview of the Application Process	<ul style="list-style-type: none"> Applications for Warm Homes Fund assistance can be made directly to the Independent Living Service who will then liaise with the Norfolk fund administrators (Broadland District Council). Applications for ECO and ECO Flex must be made in the first instance to one of the participating energy supply companies, or one of their agents. The full list of participating supply companies can be found here; https://www.simpleenergyadvice.org.uk/eco-suppliers

Appendix 9

DISCRETIONARY I'M GOING HOME	
Purpose of Assistance	To facilitate safe hospital discharge or prevent imminent hospital admission.
Eligible Persons	<ul style="list-style-type: none"> Residents of the borough who are: <ul style="list-style-type: none"> Hospital discharge cases or At risk of an imminent hospital admission <p>Applicants must be referred by a health and social care professional using the Healthy Homes Referral Form.</p>
Eligible Costs	Free service, which is reviewed according to patient need but normally for no more than 6 weeks.
Scope of Scheme	<p>For a very short period-of-time a patient is supported by a range of services working closely to ensure the patient reaches a point where they can remain at home without the further need for care and support or with a care and support package that is then charged for.</p> <p>The package could comprise of:</p> <ul style="list-style-type: none"> Community Alarm Key safe Access to 24/7 monitoring for up to 6 weeks <p>In addition, external agencies can provide access to</p> <ul style="list-style-type: none"> Support through the Out of Hospital Team / Swifts Or access to services such as assistive technology/
Overview of the Application Process	Applicants must be referred by a health social care professional using the Healthy Homes Referral Form.

