

APPENDIX A

PRIVATE SECTOR HOUSING

# Home Improvements & Disabled Adaptions Policy

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# Executive Summary

As part of our Redbridge plan commitment to improving our homes and neighbourhoods we want to ensure that people are treated fairly, and we are working to improve the quality of housing for everyone regardless of tenure.

The Community Protection and Licensing Service is responsible for delivering the Council's Housing Home Improvement and Disabled Adaptation policy. The aim of the policy is to outline how the Council will target grant assistance for residents and landlords in the private housing sector.

Central Government makes capital funding available for mandatory Disabled Facilities Grants (DFGs) as part of the Department of Health's Better Care Fund. The grant is for the provision of essential adaptations to disabled people's homes to help them to live independently in their own homes for longer.

In 2008, Government made a number of changes to the way DFG was administered and the ways in which it could be used. These changes included the relaxation of some of the rules, allowing DFG monies to be used more flexibly and as part of wider strategic projects to keep people safe and well at home, and to reduce bureaucracy in the grant's administration.

In February 2019, Redbridge's Cabinet amended the Council's current policy under the Regulatory Reform (Housing Assistance) England and Wales Order 2002 (RRO). The amendment to the policy included introduced more focused range of discretionary grants to make homes safer and improve independence and wellbeing.

The revised 2023 policy brings about further changes to continue providing help and assistance to residents within the borough, more specifically the treatment of disabled people who require council's assistance in adapting their home to allow them to live independently.



## Disabled Facilities Grants

Mandatory Disabled Facilities grants are available to provide essential adaptations to give better freedom of movement into and around a home and to access essential facilities within it.

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

## Top Up Disabled Facilities Grants

A discretionary payment in addition to a mandatory DFG can be made by the Council to provide top up funding to meet the cost of aids and adaptations to assist an applicant to live independently in their home where a DFG is approved at the statutory maximum and the eligible expense, less contribution, exceeds the statutory maximum (currently £30,000).

There will be no requirement for a separate application as the assistance is linked to a mandatory DFG application, but a means test will be applied to both adult and children's applications for top up assistance. The maximum additional discretionary grant is set at £30,000.

## Independent Living Grants

Discretionary Independent Living Grants allow the Authority to respond more flexibly to the provision of grant funding to help meet the cost of adapting a property for a disabled adult or child so that they can continue to live as independently as possible in their own home provided, they are supported by an Occupational Therapist or Trusted Assessor recommendation. There is no means test for this grant and there are no repayment conditions. Maximum assistance available is £19,000.

## Relocation Grants

Where an adaptation is not an appropriate option, the Council may as an alternative and in agreement with the client, assist with the costs of relocating to a suitable property. There is no means test for this grant and there are no repayment conditions. This is a discretionary grant and the maximum assistance available is £10,000.



## Home Repairs Assistance - This Grant is No Longer Available

This discretionary grant will meet the reasonable costs of small-scale essential repairs or improvements necessary to rectify health or safety hazards within the home. The work will be to remove category 1 hazards determined by a HHSRS assessment. The maximum grant will £15,000 and will be subject to a means test to determine eligibility. The grant will be subject to a land charge and is repayable if the property is sold with 10 years of the completion of the work.

## Safe and Secure Grants

This grant will assist property owners aged 65 and over to enable home owners and tenants to quickly access financial assistance to carry out a wide range of minor adaptations and small repairs to reduce risks and accidents around the home, assist with hospital discharge or prevent hospital admission and to improve the security of their properties to prevent burglary. These grants are discretionary and are available up to a maximum £5,000.

## Empty Homes Grants

Discretionary Empty Homes Grants are available to bring long term empty properties back into use and increase the supply of safe, warm, and decent housing accommodation in the private rented sector in Redbridge.

## Handyperson Service

To assist older, vulnerable, and disabled occupants with minor repairs and adaptations around the home to help them stay safe and maintain independent living. The applicant must be aged 60 years or older or be disabled or have a long-term serious illness or health problem which makes it difficult to carry out the work. Residents awaiting discharge from hospital who would otherwise be prevented from returning home will also be eligible for assistance. This service is discretionary.



## Energy Efficiency Grants

The Council is committed to working towards being carbon neutral by 2050. Improving Energy efficiency through Redbridge Go Green Homes scheme helps households reduce their energy bills and reduce carbon emissions. The Redbridge Green Homes Grant is available following a successful application for external funding. This funding is available until March 2025 for homeowners and private landlords' eligibility terms and conditions apply.



# Introduction

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) - provides local authorities with the discretion to provide assistance for the purpose of improving living conditions so homes are safe to live in. This includes the use of DFG funding to support strategic priorities which integrate health, wellbeing and housing, for the benefit of local people.

This policy sets out the framework for DFGs, and how the Council intends to use its powers under the RRO to provide interventions to promote independent living and wellbeing.

Ensuring residents have access to safe, warm, and decent accommodation is an important priority for Redbridge Council. It will also reduce the burden on the health service by preventing unnecessary hospital admissions caused by the health impact of poor housing.

Whilst the Council has a role as direct housing provider, 90%1 of all housing in Redbridge is found in the private sector with 54% owner occupation and 36% privately rented. The rising cost of living across the UK means that more households may rely on support from assistance in this policy to pay for repairs and adaptations to their homes.

This policy replaces the previous policy approved by Cabinet in February 2019. It sets out a comprehensive housing assistance package that is targeted to meet those households in greatest need and is introduced under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

Grants have been identified as either mandatory or discretionary. The Council is statutorily obliged to provide mandatory grants. All other discretionary grants are dependent on budget being available.

The policy covers the following grant types:

- Disabled Facilities Grants (Mandatory)
- Top up Disabled Facilities Grants (Discretionary)
- Independent Living Grants ((Discretionary)
- Relocation Grants (Discretionary)
- Safe and Secure Grants (Discretionary)
- Home Repairs Assistance (Discretionary)
- Empty Property Grants (Discretionary)
- The Handyperson Scheme (Discretionary)
- Energy Efficiency Grants (Discretionary)



This policy will come into effect following approval by Cabinet. All formal applications for grant assistance received on or after that date will be dealt with under this policy. Any formal grant applications approved prior to that date will continue to be processed under the previous relevant policy.

<sup>1</sup> [www.ons.gov.uk](http://www.ons.gov.uk) subnationalestimatesof dwellingsbytenure



# Background

This policy has been developed following an analysis of the changing nature of private sector housing in Redbridge and the effectiveness of the grant assistance offered under the current policy. This analysis has identified the need to consider increased limits for financial assistance to allow for significant increases in the costs of building materials post pandemic.

The funding for Disabled Facilities Grants has changed and now offers a much more flexible approach to adapting disabling environments. It is also expected that there will be an increase in the number of people needing an adaptation for both physical and cognitive disabilities such as dementia. Providing targeted funding in a timely manner can reduce the number of people admitted to hospital by making their homes safe and warm.

Local statistics for Redbridge2 show a number of areas of increased demand on this service in the next 2-3 years:

- average life expectancy has increased from 76 years for men in 2003 to 80 years for men in 2013 and will continue to increase.
- those in the 90 years and over age group will represent 40% of the local population by 2030.
- the percentage of 18-64 year olds with a serious disability is expected to overtake the average for London in the next 2 years.



Empty Homes can blight an area and become a target for anti-social behaviour (such as vandalism, fly tipping, squatting), as well as damaging neighbouring properties due to their lack of maintenance. They are a wasted resource particularly in a time when there is an acute shortage of housing. Empty property grants will provide financial assistance to the owners to bring them back into use by offering a flexible range of assistance.



There are 706 long term empty properties (i.e. unoccupied and substantially unfurnished for more than 6 months as at 4 Oct 2021)<sup>3</sup>. This represents an increase of 7% over the previous year and equates to 0.66% of housing stock within the borough. Long term empty properties for London also increased by 7% over the same period, which equates to 0.88% of London housing stock.



<sup>2</sup> LBR Business Intelligence Hub - the Story of Redbridge

<sup>3</sup> Department for Levelling up, Housing & Communities data

# Funding

Funding for adaptations comes from the Department for Levelling Up, Housing and Communities in the form of the Better Care Fund (BCF) and an allocation of Redbridge funds agreed by Cabinet.

Spend on the allocated grant is dependent on Redbridge having a policy in place which details the grants available. This policy must also reflect the aims of the BCF.

Except for Mandatory Disabled Facilities Grants, all other forms of assistance outlined in this policy are discretionary and may be withdrawn at any time without prior notice dependent on available budget and demand.

Each year, the Council will decide what level of funding it makes available to support the assistance packages outlined in this policy. The Council has complete discretion in deciding how funding is allocated between the different types of assistance.

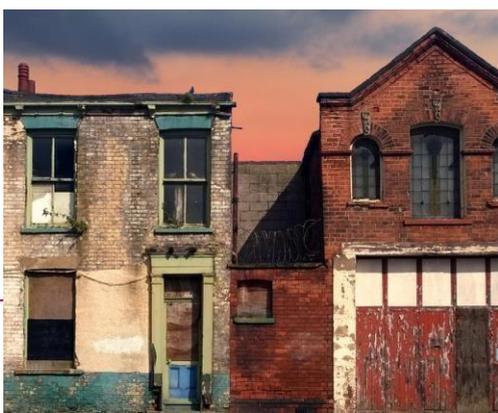
Award of discretionary grants is dependent on the council holding sufficient funds. This funding can be withdrawn without prior notice to include funding not being made available to grants waiting approval. Should the situation arise where the demand for grants outstrips the funding available Mandatory Disabled Facilities Grants will be given priority. Assistance by providing discretionary grants will support prevention, promote independence, and delay transfer of care.

## Empty Properties Funding

Acknowledging the impact of an empty property on anti-social behaviour in a neighbourhood, the Council will continue to use the remaining East London Renewal Partnership Grant to offer grants to bring empty homes back into use.

This funding will be used to offer grants that are attractive to landlords to encourage them to take rental nominations from our homeless applicants.

We will also continue to offer limited grant assistance to empty property owners who intend to live in the property themselves.





# The Better Care Fund (BCF)

The Better Care Fund helps to bring together health and social care - Putting the customer at the centre of their own care. Whilst working with the same amount of money for health and social care, the aim is to use the funds differently. This fund is designed to keep people in good health for as long as possible; reducing the time they spend in ill health and reducing time spent in hospital.

The requirements of the BCF are less prescriptive in the way it is used, which allows local authorities to take a more creative approach which is critical to providing care based on the needs of the individual.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives the Council more freedom and opportunities to address local housing issues. The Order repealed much of the existing prescriptive legislation governing the provision of renewal grants to homeowners and replaces it with a new wide-ranging power to help with housing renewal.

The Care Act 2014 requires Local authorities within an Integrated Care System (ICS) area to set out plans detailing how the DFG funding will be used over a two year period. The Regulatory Reform (Housing Assistance) Order 2002 gives the Council the authority to devise a policy that addresses local needs.



# Assistance Available

## Fees and other Ancillary Costs

Organising and overseeing the grant process is complex and involves a considerable amount of work. To enhance customer care, ensure quality of work and guard against fraud fees can be charged for the work carried. These preliminary or ancillary services or charges are specified in the Housing Renewal Grants (Services and Charges) Order 1996.

The Council may make allowance for ancillary fees to be included in the grant for services, subject to the maximum funding available for each grant type. Eligible fees can include:

- technical and structural surveys where required
- design and preparation of plans and drawings
- applications for building regulations approval (including application fee and preparation of related documents)
- applications for planning permission (including application fee and preparation of related documents)
- applications for listed building & conservation area consent (including application fee and preparation of related documents)
- supervision of the relevant works
- disconnection and reconnection of electricity, gas, water, or drainage utilities where this is necessitated by the relevant works

Where the fees are specifically for supervision and project management (by an external agent) of the work on site, a maximum of 15% of the assessed cost of works will be allowed.

Home Improvement Team (HIT) fees will also be applied to all grants to cover the cost of inspection, preparation of work schedule, processing and approving the grant. These fees will be calculated at a rate of 15% of the assessed cost of works and applied to the value of the grant over and above the maximum detailed below.

The Council fees are included in the total value of the Disabled Facilities Grant and do not impact upon the value of the maximum mandatory or discretionary grants.





# All Grants

## Disabled Facilities Grants (Mandatory)

Disabled Facilities Grants (DFGs) are governed by the Housing Grants, Construction and Regeneration Act 1996. This Act explicitly covers mandatory DFGs and in each case, the Council must be satisfied that the work is necessary, appropriate, reasonable and practicable and that this is the most cost effective option to meet the needs of the disabled person. The grant will not be available to fund alternative schemes put forward by clients. For schemes over the grant limit the property owner will be expected to contribute to the cost. The grant maximum is currently set at £30,000 and the Council will pay HIT fees on top of this at a rate of 15%.

The Grant is means tested for adults but not for children.

This grant is included here to show the full range of assistance available to Redbridge residents, however its administration is governed entirely by the above Act and associated guidance.

In accordance with national guidance occupational therapy assessment used to determine appropriate intervention to support independence through major adaptations can be funded through the DFG.

## Passporting Benefits

Adult DFG applicants who are in receipt of one of the following benefits will be 'Passported' to receive the reasonable cost of the eligible works and fees, without undergoing a financial means test.

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Guarantee pension credit
- Working/Child tax credit
- Housing Benefit
- Universal Credit

## The Housing Health and Safety Rating System

The Housing Health and Safety Rating System (HHSRS) is a risk assessment tool used to assess potential risks to the health and safety of occupants and their visitors in residential properties focusing on the hazards that are present in housing. Tackling these hazards will make housing healthier and safer to live in.

The HHSRS assesses 29 categories of housing hazard. Each hazard has a weighting which will help determine whether the property is rated as having category 1 (serious) or category 2 (less serious or less urgent).

## Top Up Disabled Facilities Grants (Discretionary)

A discretionary payment in addition to a mandatory DFG can be made by the Council to provide top up funding where a DFG is approved at the statutory maximum and the eligible expense, less contribution, exceeds the statutory maximum (currently £30,000).

There will be no requirement for a separate application as the assistance is linked to a mandatory DFG application, but a means test will be applied to both adult and children's applications for top up assistance. The maximum additional discretionary grant will be set at £30,000 plus HIT fees at 15%.

## Independent Living Grants (Discretionary)

To provide a fair and equitable service to all our residents, we will in the first instance offer an Independent Living Grant (ILG) to all applicants. If the cost of the work is likely to exceed the maximum ILG available, residents will be asked to submit to a means test in line with current DFG criteria. If eligible, the cost of necessary and appropriate work can be covered by a combination of the ILG and the mandatory DFG.

These grants will include adaptations otherwise eligible under the mandatory scheme which assist with independent living provided they are supported by an Occupational Therapist or Trusted Assessor recommendation. In the case of assistive technology only, recommendations will also be accepted from key staff in Adult Social Care or NELFT Paediatric teams.

The Independent Living Grant will also be available for the following even if they fall outside the works normally eligible under the DFG:

1. As a fast-track process to assist residents requiring end of life care at home. The assistance will allow the applicant and their family / carers to live well during their final journey and can include, temporary shower cubicles, stair lifts, toileting facilities. End of life conditions include but are not limited to those with:
  - a. Advanced, progressive, incurable conditions such as Motor Neurone Disease (MND)
  - b. General frailty and co-existing conditions that are life limiting
  - c. Palliative care including end stage cancer diagnosis
2. To assist those living with dementia related conditions. Work can include, but is not restricted to:
  - a. Replacing floor coverings, bathroom fittings and kitchen cupboards to reduce confusion and improve visual perception.
  - b. Installation of noise reduction measures.
  - c. Signage around the home for easier recognition
  - d. Use of assistive technology.
3. Make a property suitable for safe hospital discharge, preventing admissions and readmissions to hospital and long-term care providers. Assistance may include the capital cost of assistive technology<sup>4</sup>

<sup>4</sup> As outlined in [Disabled Facilities Grant \(DFG\) delivery: guidance for local authorities in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england)



4. To provide funding to repair or replace inefficient heating systems where the lack of heating will cause a worsening of an existing medical condition which could result in an unnecessary hospital admission.

In the case of urgent applications or those where the resident is at imminent risk of harm, requirements of the application may be waived in exceptional circumstances with the agreement of the Senior Home Improvement Officer.

There is no means test for this grant and there are no repayment conditions. Maximum assistance available is £19,000 plus HIT fees of 15%.

## Relocation Grants (Discretionary)

Where an adaptation is not an appropriate option, the Council may as an alternative and in agreement with the client, assist with the costs of relocating to a suitable property. The applicant would be subject to the same prescribed means test as that used for a DFG application.

The relevant costs to be treated as eligible within this discretionary grant can include:

- legal costs,
- estate agent's fees,
- removal costs,
- necessary utility and service set up costs.

In all cases the property to which the applicant moves must be free from category 1 hazards and must be adaptable to meet the disabled persons needs within the available Mandatory Disabled Facilities Grant. An individual who receives relocation assistance shall not be entitled to claim similar assistance for a period of 10 years. Receiving this grant does not prevent applicants applying and potentially receiving grants and assistance from other schemes in this policy, where they meet all other qualifying criteria.

There is no means test for this grant and there are no repayment conditions. Maximum assistance available is £10,000.

## Home Repairs Assistance (Discretionary) - This Grant is No Longer Available

Under the Regulatory Reform Order Councils can also make provision to assist residents with urgent repairs although these grants are not statutory. Redbridge Council allocates grant funding in recognition that often small amounts of funding can prevent an unnecessary admission to hospital for some of our most vulnerable residents.

This grant will meet the reasonable costs of small scale essential repairs or improvements necessary to rectify health or safety hazards within the home. The work will be to remove category 1 hazards determined by a Housing Health and Safety Rating System (HHSRS) assessment. Example of the types of measures that could be funded include:

- dangerous gas or electrical installations.
- no adequate heating or hot water during cold weather; and
- windows or doors which are no longer fit for purpose.

- serious roof leaks.
- improvements in energy efficiency ratings for residents living in a property with an EPC rating of D, E, F, or G.

The maximum grant will be £15,000 and will be subject to a means test to determine eligibility. The grant will be subject to a land charge and is repayable in full if the property is sold with 10 years of the completion of the work.

## Safe and Secure Grants (Discretionary)

The Safe and Secure Grant is designed to enable home owners and tenants\* to quickly access financial assistance up to a maximum £5,000 of per property necessary to:

- prevent falls in and around the home
- reduce hazards or risks that are likely to cause serious harm or injury
- repair or modify stairs, floors, and steps
- improve safety and security
- enable hospital discharge or prevent hospital admission.

Any assistance available will be targeted in areas where there is a known high burglary rate or there are indications that it could become one. This information is available from the Metropolitan Police Service Crime dashboard.

This is a discretionary grant and therefore such assistance only remains available while funds permit. Funding may be withdrawn with immediate effect for grants yet to be approved.

To be eligible for a grant the applicant must have an owner's interest in the property. For communal intercom door entry systems, the property must be either let as bedsits or hostel accommodation, with some sharing of basic amenities, or self-contained or purpose-built flats. At completion of the works to rented properties, the landlord must be a member of the London Landlord Accreditation Scheme and where premises are licensable under Part 2 or Part 3 of the Housing Act 2004, the premises are licensed.

\*this grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.

## Empty Homes Grants (Discretionary)

These grants offer empty property owners funding to carry out repairs to bring the property back into use. The conditions for this funding have been revised to reflect current housing needs and to make the grant more attractive to owners, with the aim of bringing more empty properties back into use.

The grant will be awarded on a sliding scale dependent on the type of property being made available (from a studio flat to a 5 bed roomed house) and how long the property will be available for residents to rent:



- rentals with Council nomination rights for 5 years - £20,000 to £40,000
- rentals with Council nomination rights for 3 years - £12,000 to £24,000
- rentals without Council nomination rights for 5 years - £4,000 to £8,000
- owner / prospective occupier with 10 year occupancy condition -
- £10,000 to £20,000

## Handyperson Scheme (Discretionary)

The Council currently offer residents access to a Handyperson service. The provision of this service is contracted out and is renewed every 3 years. Dependent on available funding and demand, this service may be subject to withdrawal in the future.

The service is intended to assist older, vulnerable, and disabled occupants with minor repairs and adaptations around the home to help them stay safe and maintain independent living.

The applicant must be aged at least 60 years old or be disabled or have a long-term serious illness or health problem which makes it difficult to carry out the work.

Residents awaiting discharge from hospital who would otherwise be prevented from returning home will also be eligible for assistance. The scheme eligibility criteria may be extended for other community safety or public health initiatives, subject to available resources.

The scheme provides up to two hours labour to help with small jobs around the home. The maximum time limit may be extended for residents awaiting discharge from hospital.

The type of work carried out includes changing light bulbs, fitting smoke alarms, small plumbing repairs, putting up handrails, grab rails and curtain rails, installing door / window locks, spy holes, security chains and key safes, moving furniture for easier access and works to prevent slips, trips and falls.

## Energy Efficiency Grants (Discretionary)

The Green Homes Grants scheme and can provide grants of up to a maximum of £4,500 for residential home for low-cost home energy improvement measures.

The grants are available to homeowners and landlords in the borough to help improve the energy efficiency of their homes, through the installation of low-carbon heating improvements. This could help save up on energy bills and make homes warmer and more comfortable for the people living in them.

The green homes grants can be blended with the Disabled Facilities Grant for owner / occupiers (subject to eligibility criteria).

Additional funding may not always be available for assistance, particularly through discretionary funding routes.

# Summary of Grant Conditions

## Mandatory Disabled Facilities Grants

### Purpose

To help meet the cost of adapting a property in which a disabled adult or child lives so they can live as independently as possible in their own home. All works must fall within the mandatory Disabled Facilities Grant (DFG) regime.

In considering applications for grant under this policy, the presumption will normally be that residents should have reasonable access into their home, to the main habitable rooms within the home - namely the living room and bedroom, and to a bathroom or shower room in which there are suitable facilities for washing and/or showering, and to the garden where reasonable and practicable.

### Who can apply?

The eligibility criteria for mandatory DFGs are set out in the Housing Grants, Construction and Regeneration Act 1996 as amended.

The applicant must be:

- the owner of the property; or
- a tenant with at least 5 years remaining on their tenancy; and
- over 18 years of age and living at the property as their main residence; and
- disabled or have a member of the family living with them who is disabled.

All applications for Disabled Facilities Grants are assessed by an Occupational Therapist or Trusted Assessor or other competent professional to determine the need. Separate provisions apply to Redbridge Council tenants and these arrangements fall outside the scope of this policy.





## What helps available

Grant assistance is available to adapt a property to meet the needs of a disabled occupant. The OT or trusted assessor assigned to the case will recommend works that are necessary and appropriate for the disabled person, for one of the following reasons:

- to facilitate access to the dwelling.
- to make the dwelling safe.
- To facilitate access to a family room, bedroom, or bathroom/toilet
- to provide or improve any heating system.
- to provide access to controls to provide heating, lighting, power, or amenities.
- to facilitate access around the dwelling to enable care of a resident.
- to enable access to a garden.

The Council will then determine whether the works are reasonable and practical, having regard for current best practice guidance and any relevant statutory instruments.

Proposed adaptations are considered by a Disabled Adaptations Panel which comprises senior officers from the Council and Occupational Therapy. This is designed to ensure a fair and equitable service to all applicants. Decisions made by this Panel may be appealed through the normal Council Complaints process.

Reduced assistance may be considered where it is not in the best interests of the applicant (due to poor health for example) to undertake full adaptation. The form of the reduced assistance must be agreed by the Disabled Adaptations Panel, having regard to the applicant's needs.

Where the applicant prefers to opt for an alternative scheme to that recommended by the OT / Trusted Assessor, funding will be provided to the maximum grant only and only to the value of the recommended works provided that the alternative scheme stills meets the identified needs.



## How to apply

The first step is to arrange an assessment by an Occupational Therapist or Trusted Assessor. For adults, ring the First Contact Team on **020 8708 7333**. For children, contact the Children's Trust on **020 8822 3218** or **8822 3219**.

Information on arranging an adult referral is available by clicking the link [here](#).

Information on the referral criteria and process for assessments of needs for children and young people can be made through [NELFT](#)

Where appropriate, the Occupational Therapist or Trusted Assessor will make a referral to the Home Improvement Team. The team can be contacted by telephone (**020 8554 5000**), [email](#) or in writing.

Once the Home Improvement Team have received a report from an Occupational Therapist or Trusted Assessor, a preliminary assessment of eligibility will be sent out to the client or family before officers visit the disabled person at home. Upon receipt of the preliminary assessment form information a means test is undertaken within 3-5 working days. When the grant aided adaptations have been agreed the disabled person will be sent a formal application pack. A formal application is made by completing and submitting:

- a prescribed application form.
- an owner occupation certificate or certificate of intended letting.
- future occupancy certificate
- proof of ownership.
- if the applicant is a tenant, written confirmation from the owner that they agree to the works being carried out.
- proof of income, savings and benefits.
- two competitive estimates from legitimate building contractors;  
and
- details of any professional fees and/or other ancillary charges.



<p><b>Amount of grant</b></p>	<p>The grant will cover the full cost of eligible work, up to a maximum of £30,000. This upper limit is set by statute and may be subject to change.</p> <p>The grant is subject to a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. The applicant’s assessed financial contribution will be deducted from the cost of the eligible work, or the £30,000 grant limit, whichever is the lower amount.</p> <p>In the case of a disabled child, there is no financial test of resources for a Mandatory Disabled Facilities Grant.</p> <p>If the total cost of the eligible work exceeds £30,000, the applicant may be entitled to additional financial support to meet the balance of the cost. For further information, please refer to Top Up Grants.</p> <p>Any HIT fees pertaining to the application will be included on top of the £30,000 maximum.</p> <p>The Council reserves the right to refuse grant assistance where the works are not necessary, appropriate, reasonable and practicable or are excessively expensive or where the property is not suitable for adaptation.</p>
<p><b>Grant Conditions</b></p>	<p>The grant will be registered as a local land charge against the property for which grant is awarded. The only exception to this is for Disabled Facilities Grants to Registered Providers (Housing Association) properties which will have no repayment conditions, in recognition of the fact that these properties are unlikely to be sold during the lifetime of the adaptations.</p> <p>If the owner or the disabled person disposes of the property or fails to comply with any grant conditions within 5 years of the Certified Date the grant will be repayable. The repayment amount will be the full value of the grant awarded or £10,000, whichever is the lesser amount.</p> <p>A private landlord can apply for a ‘Disabled Facilities Grant for Landlords’ to adapt their property to be suitable for a disabled occupier. If the applicant is a tenant, the applicant will need to obtain the written consent of the property owner agreeing that the eligible works can be completed to the property. Dependent upon the type adaptations required the Council may require written assurance from the landlord that the tenancy agreement would be long term (ideally 3-5 years).</p> <p><b>Please refer to Appendix A for general conditions.</b></p>

## Top up Disabled Facilities Grants

<p><b>Purpose</b></p>	<p>To assist with the cost of disabled adaptations that exceed the mandatory Disabled Facilities Grant (DFG) limit and to pay any top up funding where a mandatory grant does not cover the costs of the adaptation. (either as a result of unforeseen works or the extent of the original work that is recommended to the Council).</p> <p>This type of assistance will only be offered as a top up for schemes that fall within the mandatory grant headings as previously described in mandatory disabled facilities grants section.</p>
<p><b>Who can apply?</b></p>	<p>The applicant must be:</p> <ul style="list-style-type: none"> <li>• the owner of the property; and</li> <li>• over 18 years old and living at the property as their main residence; and</li> <li>• disabled, or have a member of their family living with them who is disabled; and</li> <li>• assessed as needing assistance by an Occupational Therapist (OT) or Trusted Assessor</li> </ul> <p>Separate provisions apply to Redbridge Council tenants and these arrangements fall outside the scope of this policy.</p>
<p><b>What help is available</b></p>	<p>Grant assistance is available to adapt a property to meet the needs of a disabled occupant and to assist with the cost of disabled adaptations that exceed the mandatory Disabled Facilities Grant (DFG) limit.</p> <p>Where the applicant prefers to opt for an alternative scheme to that recommended by the OT / Trusted Assessor, funding will be provided to the maximum grant only and only to the value of the recommended works provided that the alternative scheme stills meets the identified needs.</p> <p>The Council will determine whether the works are reasonable and practical, having regard for current best practice guidance and any relevant statutory instruments. Final approval will be at the discretion of the Group Manager or Head of Service.</p>



<p><b>How to apply</b></p>	<p>Enquiries will only be accepted from people who have already been assessed by an OT or Trusted Assessor and are eligible for a Mandatory Disabled Facilities Grant.</p> <p>There will be no requirement for a separate application as the assistance is linked to a mandatory DFG application, but a means test will be applied to both adult and children’s applications for top up assistance.</p> <p>There is no need to resubmit documents already submitted as part of the Mandatory DFG (provided they are still current).</p>
<p><b>Amount of grant</b></p>	<p>The grant will make up the difference between mandatory disabled facilities grant and the cost of eligible works, up to a maximum of £30,000.</p> <p>In the case of disabled children, both parents will be subject to the financial test of resources (means test) provided they are both normally resident at the property.</p> <p>A means test will be completed on the owners of the property, this will be applied to both adult and children’s applications for top up assistance.</p> <p>Any HIT fees pertaining to the application will be included on top of the maximum grant.</p>
<p><b>Grant Conditions</b></p>	<p>The grant will be registered as a local land charge against the property for which grant is awarded and must be repaid in full if the property is sold or ownership is transferred within 5 years of the Certified Date.</p> <p>This is a long-term financial commitment, and the applicant may wish to seek legal and/or financial advice before applying for this type of grant assistance.</p> <p>Any discretionary top-up will only be considered having regard to the amount of resources the Authority has at the time. If it does not have sufficient resources left to deal with other referrals that have been passed to the Authority by the Occupational Therapist or Trusted Assessor at the time, the Authority reserves the right not to approve any discretionary top-up.</p> <p><b>Please refer to Appendix A for general conditions.</b></p>



## Independent Living Grants

<b>Purpose</b>	<p>To allow the Authority to respond more flexibly to the provision of grant funding to help to meet the cost of adapting a property for a disabled adult or child so that they can continue to live as independently as possible in their own home.</p> <p>In order to provide a fair and equitable service to all our residents, we will in the first instance offer an Independent Living Grant (ILG) to all applicants. If the cost of the work is likely to exceed the maximum ILG available, residents will be asked to submit to a means test in line with current DFG criteria. If eligible, the cost of necessary and appropriate work can be covered by a combination of the ILG and the mandatory DFG.</p>
<b>Who can apply?</b>	<p>The applicant must be:</p> <ul style="list-style-type: none"><li>• the owner of the property; or</li><li>• a private sector tenant with at least 5 years remaining on their tenancy; and</li><li>• over 18 years old and living at the property as their main residence; and</li><li>• disabled, or have a member of their family living with them who is disabled; and</li><li>• assessed as needing assistance by an OT or trusted assessor</li></ul> <p>Separate provisions apply to Redbridge Council tenants and these arrangements fall outside the scope of this policy.</p> <p>Housing Association (RSL) tenants are not eligible for this grant</p>





### What helps available

These grants will include adaptations otherwise eligible under the mandatory scheme which assist with independent living provided they are supported by an Occupational Therapist or Trusted Assessor recommendation. In the case of assistive technology only, recommendations will also be accepted from key staff in Adult Social Care or NELFT Paediatric teams.

The Independent Living Grant will also be available for the following even if they fall outside the works normally eligible under the DFG:

1. As a fast-track process to assist residents requiring end of life care at home. The assistance will allow the applicant and their family / carers to live well during their final journey and can include, temporary shower cubicles, stair lifts, toileting facilities. End of life conditions include but are not limited to those with:
  - a. Advanced, progressive, incurable conditions such as Motor Neuron Disease (MND)
  - b. General frailty and co-existing conditions that are life limiting
  - c. Palliative care including end stage cancer diagnosis
  - d. To assist those living with dementia related conditions. Work can include, but is not restricted to:
  - e. Replacing floor coverings, bathroom fittings and kitchen cupboards to reduce confusion and improve visual perception.
  - f. Installation of noise reduction measures.
  - g. Signage around the home for easier recognition
  - h. Use of assistive technology.
2. Make a property suitable for safe hospital discharge, preventing admissions and readmissions to hospital and long-term care providers. Assistance may include the capital cost of assistive technology<sup>5</sup>
3. To provide funding to repair or replace inefficient heating systems where the lack of heating will cause a worsening of an existing medical condition which could result in an unnecessary hospital admission

In the case of urgent applications or those where the resident is at imminent risk of harm, requirements of the application may be waived in exceptional circumstances with the agreement of the Team Leader.

There is no means test for this grant and there are no repayment conditions. Maximum assistance available is £19,000 plus HIT fees of 15%.

Where the applicant prefers to opt for an alternative scheme to that recommended by the OT / Trusted Assessor, funding will be provided to the maximum grant only and only to the value of the recommended works provided that the alternative scheme stills meets the identified needs.

<sup>5</sup> As outlined in [Disabled Facilities Grant \(DFG\) delivery: guidance for local authorities in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england)

<p><b>How to apply</b></p>	<p>Enquiries will only be accepted from people who have already been assessed by an Occupational Therapist or Trusted Assessor and recommendation includes an adaptation of the property.</p> <p>Information on arranging an adult referral is available by clicking the link <a href="#">here</a>.</p> <p>Information on the referral criteria and process for assessments of needs for children and young people can be made through <a href="#">NELFT</a>.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• a prescribed application form.</li> <li>• an owner occupation certificate or certificate of intended letting.</li> <li>• future occupancy certificate</li> <li>• proof of ownership.</li> <li>• if the applicant is a tenant, written confirmation from the owner that they agree to the works being carried out.</li> <li>• proof of income, savings and benefits.</li> <li>• two competitive estimates from legitimate building contractors; and</li> <li>• details of any professional fees and/or other ancillary charges</li> </ul>
<p><b>Amount of grant</b></p>	<p>The grant will cover the full cost of eligible work, up to a maximum of £19,000.</p> <p>No means test (financial test of resources) will be applied.</p> <p>Any HIT fees pertaining to the application will be included on top of the £19,000 maximum.</p>
<p><b>Conditions</b></p>	<p>These grants are not means tested or repayable.</p> <p><b>Registered Social Landlords (RSLs)</b></p> <p>Registered Social Landlords (RSL's) and their tenants are eligible to apply for a mandatory DFG, but in these situations the Council will firstly investigate the RSL's ability to carry out and fund the adaptation works themselves. In all such cases, the Council will request that the RSL contributes towards the cost of the adaptation works before processing the application.</p> <p><b>Please refer to Appendix A for general conditions.</b></p>





## Relocation Grants

<p><b>Purpose</b></p>	<p>To help disabled residents move to a more suitable property if it is not practicable or cost effective to adapt their current property to meet their needs.</p>
<p><b>Who can apply?</b></p>	<p>Relocation grants are only available to applicants who would otherwise qualify for a mandatory DFG.</p> <p>Where it has been agreed by the Disabled Adaptations Panel that it is not practicable or cost effective to adapt a property, an application may be considered for a Relocation Grant. Similarly, where a disabled resident is moving to be nearer relatives who provide care, a relocation grant may be considered.</p> <p>The applicant must be:</p> <ul style="list-style-type: none"> <li>• the owner of the property; and</li> <li>• over 18 years old and living at the property as their main residence; and</li> <li>• disabled, or have a member of their family living with them who is disabled; and</li> <li>• assessed as needing assistance by an OT or trusted assessor</li> <li>• on a low income.</li> </ul> <p>To calculate whether someone is on a low income, the Council will conduct a financial test of resources. Applicants will only be accepted if their financial contribution is no more than £5,000 and they have no more than £16,000 in savings.</p>
<p><b>What help is available</b></p>	<p>Grant assistance is available to help a disabled person move into a property which is already suitable, or which is capable of being adapted to meet their needs, as determined by an OT or Trusted Assessor</p> <p>Grant will be considered towards the cost of adapting the new property must not exceed the £30,000 mandatory DFG grant limit, provided the new property is in the London Borough of Redbridge. No Top Up Disabled Facilities Grant will be available for the new property.</p> <p>This option will only be considered if the Council is satisfied it is not reasonable and practical to adapt their current home and that finding alternative accommodation is the best and most cost-effective long-term solution.</p> <p>It will remain the applicant’s responsibility to find suitable alternative accommodation. The Council is unable to provide this service.</p>

<p><b>How to apply</b></p>	<p>Enquires will only be accepted from people who have already been assessed by an OT and have been referred to the Home Improvement Team for a Mandatory Disabled Facilities Grant (see Part 3).</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• a prescribed application form.</li> <li>• an owner occupation certificate or certificate of intended letting.</li> <li>• future occupancy certificate</li> <li>• proof of ownership.</li> <li>• proof of income, savings and benefits.</li> <li>• full details about the new property.</li> <li>• one competitive estimate for legal and estate agency fees and confirmation of stamp duty liability.</li> <li>• two competitive estimates for removal costs.</li> <li>• details of any professional fees and/or other ancillary charges</li> </ul> <p>There is no need to resubmit any documentary evidence already provided as part of a recent DFG application.</p>
<p><b>Amount of grant</b></p>	<p>The grant will cover the following costs up to a maximum of £10,000:</p> <ul style="list-style-type: none"> <li>• legal fees.</li> <li>• estate agency fees.</li> <li>• stamp duty.</li> <li>• removal costs; and</li> <li>• any other ancillary costs or professional fees</li> </ul> <p>The grant is intended to help with the cost of moving home and not the capital cost of purchasing a new property. No payment will be released until the Solicitor has provided written confirmation that the sale of the property has been completed.</p> <p>Any HIT fees pertaining to the application will be included on top of the £10,000 maximum</p>
<p><b>Conditions</b></p>	<p>Receiving this grant does not prevent the applicant from applying for a mandatory Disabled Facilities Grant for the new property they are moving to. If the new property is outside of Redbridge, the DFG enquiry will be dealt with by the Council in whose area the property is located.</p> <p>Repeat applications for relocation grants will not be considered within 10 years of the date the grant was approved.</p> <p><b>Please refer to Appendix A for general conditions</b></p>



## Safe and Secure Grants

<p><b>Purpose</b></p>	<p>Grant assistance to encourage to enable homeowners and tenants to quickly access financial assistance to carry out a wide range of minor adaptations and small repairs to reduce risks and accidents around the home, assist with hospital discharge or prevent hospital admission and to improve the security of their properties to prevent burglary.</p>
<p><b>Who can apply?</b></p>	<p>The applicant must:</p> <ul style="list-style-type: none"> <li>• have owned and occupied the property for at least three years immediately preceding the date of application; and</li> <li>• be over 18 years old and living at the property as their main residence; and</li> <li>• be registered as disabled, or over 65 years of age, or</li> <li>• have someone living in the property who is disabled or being over 65 years of age; and</li> <li>• own their own home as a freeholder or leaseholder (with at least 5 years left to run), or</li> <li>• be a tenant*</li> </ul> <p>*this grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord. The tenant must have occupied the property for at least three years with a further 12 months remaining on the tenancy agreement.</p> <p>*a disability can be determined if you have one of the following:          disability benefit          blue badge of disabled bus pass          being registered as deaf or blind or partially sighted.          a medical letter from a GP or consultant</p> <p>The requirement for members of the household to be over 65 or under 16 will be waived in the case of grants to clear properties where safety because of excessive hoarding is an issue.</p>

## What helps available

Examples of eligible works may include:

- approved door viewers.
- letterbox shrouds (stops 'key fishing').
- London and Birmingham bars (to strengthens the door frame against 'kick-in' attack).
- water supply, drainage, and heating issues
- electrical and gas safety
- smoke and Carbon Monoxide detectors
- standalone Assistive Technology devices (not supplied by Social Services/Health)
- works to provide a communal intercom door entry system or door entry system providing it includes all lets.
- replacement windows or doors.
- repairs or modifications to stairs, floors and steps.



<p><b>How to apply</b></p>	<p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• a prescribed application form.</li> <li>• proof of ownership.</li> <li>• one estimate from a legitimate building contractor; and</li> <li>• details of any professional fees and/or other ancillary charges.</li> </ul> <p>Where appropriate, the Council may verify ownership details by carrying out a land registry check, rather than demanding a Certificate of Title.</p>
<p><b>Amount of grant</b></p>	<p>A maximum of £5,000 per property for approved security measures to make the home safe.</p> <p>Any HIT fees pertaining to the application will be included on top of the £5,000 maximum</p> <p>One grant application can be made in a 12 month rolling period.</p>
<p><b>Grant Conditions</b></p>	<p>These grants are not repayable.</p> <p>For communal intercom door entry systems, the property must be either let as bedsits or hostel accommodation, with some sharing of basic amenities, or self-contained or purpose-built flats.</p> <p>At completion of the works the landlord must be a member of the London Landlord Accreditation Scheme and where the premises is licensable under Part 2 or Part 3 of the Housing Act 2004, the premises are licensed.</p> <p>The grant will only be paid upon the successful completion of the works to the satisfaction of the HIT service and upon receipt of suitable invoice(s).</p> <p>This grant assistance will not be provided for tenanted properties where the eligible works are the normal, legal responsibility of the landlord.</p> <p><b>For general conditions please refer to Appendix A</b></p>



## Home Repairs Grants - This Grant is No Longer Available

<p><b>Purpose</b></p>	<p>To provide safe, warm and decent accommodation for, vulnerable or disabled homeowners who are at risk of harm due to the condition of their property.</p>
<p><b>Who can apply?</b></p>	<p>The applicant must:</p> <ul style="list-style-type: none"> <li>• have owned and occupied the property for at least three years immediately preceding the date of application (an exception will be made to the occupancy period where the</li> <li>• owner has been in hospital or long-term care for at least 6 months); and</li> <li>• be over 18 years old and living at the property as their main residence; and</li> <li>• have a member of their household who is aged 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness; and</li> <li>• be on a low income.</li> </ul> <p>To calculate whether someone is on a low income, the Council will conduct a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. Applicants will only be accepted if their financial contribution is no more than £5,000 and they have no more than a total of £16,000 in savings.</p>
<p><b>What help is available</b></p>	<p>Grant assistance is only available to address works that could be considered as category 1 hazards under the Housing Health and Safety Rating System (HHSRS). Examples of works that may be considered are:</p> <ul style="list-style-type: none"> <li>• dangerous gas or electrical installations.</li> <li>• no adequate heating or hot water during cold weather; and</li> <li>• windows or doors which are no longer fit for purpose.</li> <li>• serious roof leaks.</li> <li>• improvements in energy efficiency ratings for residents living in a property with an EPC rating of D, E, F, or G.</li> </ul>





<p><b>How to apply</b></p>	<p>Preliminary enquiries can be made by telephone (<b>020 8554 5000</b>), <a href="#">email</a>, or in writing.</p> <p>A formal application is made by completing and submitting:</p> <ul style="list-style-type: none"> <li>• a prescribed application form.</li> <li>• an owner occupation certificate</li> <li>• proof of ownership.</li> <li>• proof of income, savings and benefits.</li> <li>• two competitive estimates from legitimate building contractors; (only one estimate is required for works up to</li> <li>• £1,000) and</li> <li>• details of any professional fees and/or other ancillary charges.</li> </ul> <p>If the applicant is applying for assistance with top-ups or client contributions for a national or regional energy efficiency grant scheme, a letter or other satisfactory documentary evidence from the scheme provider may be accepted in lieu of two competitive estimates.</p> <p>Where appropriate, the Council may verify ownership details by carrying out a land registry check, rather than demanding a Certificate of Title.</p>
<p><b>Amount of grant</b></p>	<p>The grant will cover the full cost of eligible work, up to a maximum of £15,000.</p> <p>The grant is subject to a financial test of resources using the Ferret Renovator software package, or any similar package the Council decide to use. The applicant's assessed financial contribution will be deducted from the cost of the eligible work or from the maximum £15,000 grant limit, whichever is the lesser amount.</p> <p>Any HIT fees pertaining to the application will be included on top of the £15,000 maximum</p>







## Grant Conditions

There are no conditions attached to grants of up to £5,000. For grants over £5,000, they will be registered as a local land charge against the property for which grant is awarded and must be repaid in full if the applicant fails to comply with any grant conditions, or if the property is sold or ownership is transferred within 10 years of the Certified Date.

Throughout the 10-year grant condition period:

- the property must be covered by buildings insurance and must be kept in good repair.
- the owner must continue to occupy the property; and
- the owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.

This is a long-term financial commitment, and the applicant may wish to seek legal and/or financial advice before applying for this type of grant assistance.

No more than a total of £15,000 grant assistance will be provided in any 10-year period.

**Please refer to Appendix A for general terms and conditions**



## Empty Property Grants

<b>Purpose</b>	To bring long term empty properties back into use and increase the supply of safe, warm and decent housing accommodation in the private rented sector in Redbridge.
<b>Who can apply?</b>	<p>The applicant must be:</p> <ul style="list-style-type: none"><li>• the owner of the property; and</li><li>• a fit and proper person and</li><li>• the property must normally have been empty for at least six months at the date of application (for properties with nomination rights), for 12 months (for properties without nomination rights) or at least 5 years for an owner prospective occupier. However, at the discretion of the Group Manager or Head of Service, applications may be considered if the property has been empty for a shorter period.</li></ul>





## What help is available

Grant assistance is dependent on funding allocation and may be available to:

- renovate empty properties and bring them back into use.
- convert empty commercial properties or space above shops into living accommodation; and
- convert larger empty properties into multiple units of accommodation.

### **Please note:**

- the grant is not available for properties built within the last 10 years.
- the grant is for basic works to provide a habitable and functioning home with a basic decorative finish throughout, which is clean and free from defects. (Works over and above this standard can still be done, with the additional costs being on a self-funded basis).
- the proposed scheme of works must have regard to all relevant factors (location, size, housing need, access arrangements, internal layout, etc.). It must also comply with any funding conditions in place at the time of application.
- properties for rental which are wheelchair accessible are likely to meet priority needs and the grant can support works to achieve this.
- in the case of a rental property the proposed management arrangements must be to the Council's satisfaction.
- a Private Sector Leasing Scheme can be offered for the 5-year/3-year condition period for rental properties on the following basis:
  - guaranteed rent.
  - no void costs for owner (based on a 14-day void turnaround).
  - Local Housing Allowance rates (current at time of property being taken on).
  - resettlement support for nominated tenants.
  - managed by partner provider, allocated and funded by the Council.
  - no break clause.
  - please ask for an update on terms and conditions for renting with nomination rights, at point of application.
- the grant must be applied for and agreed before works commence - it cannot be awarded for works already carried out.
- a grant is dependent on a satisfactory application, availability of funding and - for rental properties - meeting the Council's priority needs for accommodation.

Final approval will be at the discretion of the Group Manager or Head of Service. In reaching a decision, they will consider whether the scheme provides the most appropriate, cost effective and long-term option to bring the property back into use. Any HIT fees pertaining to the application will be included on top of the maximum available.

## How to apply

Preliminary enquiries can be made by [email](#).

A formal application is made by completing and submitting:

- a prescribed application form.
- a certificate of intended letting; (for rental properties only)
- proof of ownership.
- proof of funds.
- evidence that mortgage company (if applicable) have agreed to works under the grant.
- evidence that mortgage company (if applicable) have agreed to works under the grant.
- evidence that freeholder (where applicable) agrees to the proposed works to the property.
- two estimates from legitimate building contractors.
- details of any professional fees and/or other ancillary charges; and
- details of the proposed management arrangements for the property (for rental properties only).

In the case of property conversions, evidence of planning permission and/or building regulation approval must also be provided.





### Amount of grant

The grant will cover up to 50% of the cost of the eligible work, (70% in exceptional cases), up to the maximum limits set out below:

	Renting with Nomination Rights for 5 years	Renting with Nomination Rights for 3 years	Renting without Nomination Rights for 5 years	Owner Prospective Occupier
One bedroom flat (or studio)	20,000	12,000	4,000	10,000
Two-bedroom flat or house	30,000	18,000	6,000	15,000
Three-bedroom flat or house	40,000	24,000	8,000	20,000
Four or five bedroom flat or house	35,000	21,000	7,000	20,000

Buildings containing two or more self-contained flats will be restricted to a maximum grant of £75,000 per property (or the sum of the applicable grants if this is less).

Larger grants may be considered, subject to available funding, at the discretion of the Group Manager or Head of Service. Relevant factors considered will include the location of the property, the length of time it has been empty, its impact on the local community, how it will contribute to meeting housing need and how it links to other corporate objectives

Prior to grant approval, the applicant must demonstrate to the Council's satisfaction that they have funding to pay their financial contribution to the scheme cost.

Additional £1,000 will be available to owners with Private Sector Leasing agreements with the London Borough of Redbridge to decorate the property to allow tenants to move in. This will not be included in the repayable part of the grant.

## Grant Conditions

The grant will be registered as a local land charge against the property and must be repaid in full if the owner disposes of the property or fails to comply with any of the grant conditions within the period specified below, calculated from the Certified date.

Throughout the grant condition period:

### **Owner Occupiers (10-year grant condition period)**

- the owners shall occupy the premises for a minimum period of 10 years.
- the owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.
- the owner will notify the Council within 30 days if the property becomes vacant.
- the property must be covered by buildings insurance and must be kept in good repair in accordance with all necessary legal requirements.

### **Grants for renting with nomination rights (3 year/5 year grant condition period)**

- the property must be rented out to tenants nominated by Redbridge Council's Housing Service. Schemes that help key workers or migrants may also be considered at the discretion of the Council.
- the property must meet relevant standards and will be subject to inspection before being taken on.
- the property must be managed by the applicant, let through a managing agent, leased to a Registered Provider (i.e. Housing Association) or leased to Redbridge Council through a Private Sector Leasing scheme.
- before signing any agreement with a managing agent the owner must receive confirmation from the Council.
- the owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.
- an applicant who intends to manage the property themselves must be a member of the London Landlord Accreditation Scheme (or similar scheme). Managing agents should be 'Safe Agent' registered.
- if the property becomes vacant, the applicant or their agent must notify the Council and allow at least 10 working days for the Council to nominate a new tenant. In the event of refusal by the nominated tenant, this timescale will be
  - extended to 20 working days.
- the applicant must not unreasonably refuse a tenancy to someone nominated by the Council.
- rent levels must not exceed the Local Housing Allowance rates (These are dependent on postcode and number of bedrooms).
- the property must be covered by buildings insurance and must be kept in good repair in accordance with all necessary legal requirements.
- where a property is licensable under Part 2 or Part 3 of the Housing Act 2004, the property must be licensed.



### Grants for renting without nomination rights (5 year grant condition period)

- the property is to be rented commercially and is not intended to be for occupation by family members of the owner.
- The owner must provide the Council with full details of who is occupying the property within 15 working days of a written request.
- An applicant who intends to manage the property themselves must be a member of the London Landlord Accreditation Scheme (or similar scheme). Managing agents should be 'Safe Agents' registered.
- If the property becomes vacant, the applicant or their agent must notify the Council within 30 days.
- The property must be covered by buildings insurance and must be kept in good repair in accordance with all necessary legal requirements.
- Where a property is licensable under Part 2 or Part 3 of the Housing Act 2004, the property must be licensed.

**Please refer to Appendix A for general conditions.**







## Handy Person Scheme

<p><b>Purpose</b></p>	<p>To assist older, vulnerable and disabled occupants with minor repairs and adaptations around the home to help them stay safe and maintain independent living.</p> <p>Please note that the provision of this service is contracted out and is renewed every 3 years. Dependent on available funding and demand, this service may be withdrawn in the future.</p>
<p><b>Who can apply?</b></p>	<p>The applicant must be aged 60 years or older, or be disabled or have a long-term serious illness or health problem which makes it difficult to carry out the work.</p> <p>Residents awaiting discharge from hospital who would otherwise be prevented from returning home will also be eligible for assistance.</p> <p>The scheme eligibility criteria may be extended for other community safety or public health initiatives, subject to available resources.</p>
<p><b>What help is available</b></p>	<p>The scheme provides up to two hours labour to help with small jobs around the home. The maximum time limit may be extended for residents awaiting discharge from hospital.</p> <p>The type of work carried out includes changing light bulbs, fitting smoke alarms, small plumbing repairs, putting up handrails, grab rails and curtain rails, installing door / window locks, spy holes, security chains and key safes, moving furniture for easier access and works to prevent slips, trips and falls.</p> <p>This list is not exhaustive but illustrates the type of work carried out by the Handyperson scheme.</p>
<p><b>How to apply</b></p>	<p>Preliminary enquiries can be made by telephone <b>(020 8520 4554)</b> or by <a href="#">email</a>.</p> <p>If the scheme provider changes, updated details will be published on the Redbridge Council <a href="#">website</a>.</p> <p>Suitable referral mechanisms may be set up with other agencies for community safety or public health initiatives.</p>



<p><b>Handyperson Scheme charges</b></p>	<p>Applicants in receipt of a qualifying benefit will pay £10 plus VAT (if applicable) for up to two hours labour. Any necessary materials must be paid for by the applicant.</p> <p>Applicants not in receipt of a qualifying benefit will pay £20 plus VAT (if applicable) for up to two hours labour.</p> <p>Residents must also pay for the cost of any materials unless they supply the materials themselves.</p> <p>The Council retains discretion not to charge labour costs on specific community safety or public health initiatives, where suitable alternative funding is available.</p>
<p><b>Handyperson Scheme Conditions</b></p>	<p>During periods of high demand, the Council and/or scheme provider may prioritise Handyperson Scheme enquiries to assist those most in need.</p> <p>In prioritising Handyperson enquiries, priority will be given to applicants who are:</p> <ul style="list-style-type: none"> <li>• over 80 years old:</li> <li>• living alone with no family available to assist with the work; and</li> <li>• at risk of serious harm to their health and safety if the work is not carried out</li> </ul> <p>Each applicant will be restricted to a maximum of four visits in any rolling 12 month period. The Handyperson will not normally visit more than once every three months.</p> <p>The Council and/or scheme provider reserve the right to withdraw the service if the applicant has an able-bodied adult living with them who is capable of carrying out the work.</p> <p><b>Please refer to Appendix A for general conditions.</b></p>



## Warm Home Grants / Energy Efficiency Grants

<p><b>Purpose</b></p>	<p>The Go Green Homes Grant Scheme aims to prove energy efficiency in privately owned homes in the borough with an Energy Performance Certificate (EPC) rating of D, E, F, or G, through the installation of low-carbon heating improvements. This could help save on energy bills and make homes warmer and more comfortable for the people living in them.</p>
<p><b>What measures are included under the scheme</b></p>	<p>As part of the application process, your property will undergo a property assessment that will recommend the appropriate measures by qualified surveyors.</p> <p>To improve the energy efficiency of the home to provide affordable warmth and as a result improve the health and well-being of the occupiers. Measures will aim to provide adequate thermal insulation, tackle excess cold and address fuel poverty.</p> <p>This could include, for example, improved heating controls (smart thermostats), loft insulation, hot water tank and pipe insulation, Solar Panels (with applicant contribution), underfloor insulation, cavity wall Insulation (with applicant contribution), part windows and door upgrade to double glazing (or with applicant contribution)</p> <p>Gas boiler repairs and installations are not eligible for measures undertaken as part of this scheme, however alternative grants such as the Home Repairs Assistance are available subject to eligibility criteria.</p>





<p><b>Who can apply?</b></p>	<p>Homeowners and landlords are eligible to apply for the scheme. In the case of a rented property, the household income criteria is related to the income of the tenants living in the property, and not the landlord's income.</p> <p>To be eligible, households must:</p> <ol style="list-style-type: none"> <li>1. Have a household income of £30,000 or less</li> <li>2. Live in a property with an EPC rating of D, E, F, or G. EPC rating and efficiency recommendations are available to view <a href="#">here</a>.</li> </ol> <p>Applicants must provide the following income evidence:</p> <ul style="list-style-type: none"> <li>• where an applicant is in receipt of Universal Credit, a full universal credit statement is required</li> <li>• for all other benefits and income, three months bank statements for all bank accounts and three month's pay slips must be provided</li> <li>• where a self-assessment tax form is provided, we will also need the previous year's certified copy of the tax return</li> </ul> <p>A landlord must provide evidence of a 12-month tenancy agreement with existing eligible tenant/s.</p>
<p><b>Amount of Grant</b></p>	<p>A maximum of £4,500 per property for approved measures.</p> <p>If you are an owner occupier, you do not need to contribute any funding within the set amount of funding available for each property. If you are a landlord, you will need to contribute a minimum of one-third of the costs.</p>
<p><b>How to apply</b></p>	<p>Preliminary enquiries can be made using the <a href="#">online grant application form</a>.</p> <p>If you need the form in a different format or need help completing the form online, please call on <b>020 8708 6841/6811</b> or contact us by <a href="#">e-mail</a>.</p>

## Grant Conditions

These grants are not repayable.

Should the go green grant scheme become oversubscribed your application may be sent to an alternative provider offering similar schemes in Redbridge where possible. The Authority reserves the right to withdraw the grant in the event of oversubscription.

Payment will only be made if the property: -

- does not contain any Category 1 hazards under Part 1 of the Housing Act 2004 and
- where the premises are liable for licensing under Part 2 or Part 3 of the Housing Act 2004, the premises are licensed.

The current funding is available until the 31<sup>st</sup> March 2025 but maybe extended subject to available funding.

In relation to grants funded through the DFG they must meet the definition of a vulnerable household as set in the Glossary of terms section.

Grants will compliment national or local programmes.





# Appendix A

## Terms & Conditions relating to all grants

The following terms and conditions are applicable to all grant applications made under this policy unless the specific grant conditions are stated.

### Initial Enquiry

Following receipt of an initial enquiry, the applicant will be asked to complete an enquiry form to check whether they are eligible for assistance. Applicants will be expected to return the completed form within 28 days. Failure to do so will result in the enquiry being cancelled.

No applications will be accepted from an applicant who is a 'person from abroad', as defined in housing benefit rules.

No applications will be accepted in respect of a property that has been built or provided by conversion within the last 10 years, except in the case of DFGs and ILGs.

In relation to Disabled Facilities Grants and Independent Living Grants, no action will be taken until the Home Improvement Team has received a referral from an Occupational Therapist or Trusted Assessor. Once a referral has been received, an enquiry form will be sent to the applicant.

Concurrent applications for grant assistance will not normally be allowed. In exceptional circumstances, where the work is being part funded by a variety of grants, a concurrent application can be agreed by the Senior Home Improvement Officer.



### Preliminary Assessment

Upon return of the completed enquiry form, the Home Improvement Team will undertake a preliminary assessment to establish whether the applicant is likely to be eligible for assistance.



Unless otherwise specified in this policy, the financial test of resources will be carried out in accordance with the national guidelines already in place for Disabled Facilities Grants.

Applicants will be informed of their likely eligibility and any potential financial contribution they would be required to make towards the cost of the work.



## Property Inspection

Applicants who may be eligible for assistance will be offered an appointment to have a home survey conducted by a Home Improvement Officer. The purpose of the visit is to assess the condition of the property and establish the extent and nature of works required.

Council Officers always carry a photo ID card to prove they work for Redbridge Council and will show this to residents when they arrive at the property. Applicants should not let anyone into their property unless they are carrying an ID card. If unsure whether the person works for Redbridge Council, applicants can contact the Council on Tel **020 8708 4707** or in an emergency, contact the Police on Tel **999**.

When conducting the home survey, any works to remedy negligence, vandalism or illegal alterations will be excluded for the purposes of this policy. In addition, no assistance will be available if the applicant or someone acting on their behalf has intentionally removed any kitchen or bathroom facilities or any plumbing or structural elements within the property that make the property non-decent.

Any works that are subject of a legal dispute or insurance claim will be excluded from grant assistance. In the case of structural stability, the applicant will normally be expected to pursue a claim under their building insurance policy before any grant enquiry will be considered.

## Formal Application Pack

Following the visit, the Home Improvement Officer will prepare a schedule of work that needs to be carried out. This will be sent to the applicant together with a grant application pack containing an application form, forms relating to ownership of the property and guidance notes on how to make an application.

The applicant is not permitted to make any changes to the schedule of work issued by the Home Improvement Team.

The application pack issued by the Council is valid for six months from the date of issue. Failure to submit a completed application within this period will normally result in the enquiry being cancelled.





## Choosing a Contractor

Applicants should take care when selecting contractors. Applicants should not enter into any agreement with a contractor until a grant has been approved and they are certain they can meet the cost of the work.

The Home Improvement Team currently works with INCIC to commission approved contractors. The Home Improvement Team can assist applicants by instructing contractors on their behalf but cannot otherwise recommend contractors for undertaking grant work. If the applicant does not wish to use INCIC it is their responsibility to choose a suitable contractor and to manage the work on site.

Guidance on employing contractors can be found by using 'Trustmark' - a scheme that is backed by Government, the building trade and consumer groups. For more information visit [www.trustmark.org.uk](http://www.trustmark.org.uk) or Tel **01344 630 804**.

Local contractors can be found on the Buy with Confidence website that is supported by Redbridge Trading Standards [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk).

There are various commercial websites such as [www.trustatrader.com](http://www.trustatrader.com) where you can search for local contractors and read reviews posted by previous customers.

Redbridge Council takes no responsibility for the content on these third-party websites, and it is the applicant's responsibility to find a suitable contractor.

The Home Improvement Team will not accept quotations from the applicant or a member of his or her family. Any relationship between the applicant and the contractor must be declared at the time of the application.

Where the applicant chooses to complete the agreed work themselves on a DIY basis, the grant will only be awarded for the cost of materials. Labour costs will not be included in the grant.

Quotations/estimates from legitimate building contractors will only be accepted if they are original documents and,

- are printed on company headed paper and dated.
  - include the companies full address and telephone number.
  - be addressed to the applicant and not Redbridge Council.
  - be signed by a representative of the company whose name is printed beneath the signature.
  - include the company's VAT registration number (if applicable)
  - provide a separate price for each item listed in the schedule of work and confirm whether the quote is inclusive or exclusive of VAT; and
  - include the company registration number if it is a Limited Company.
- Quotations that do not contain this information will be rejected.

If the costs are considered excessively high or the quotation includes additional items not approved by the Home Improvement Team, the costs may either be disallowed, the applicant may be invited to obtain further quotes, or the grant may be calculated at a lower level following a comparison with a schedule of rates or other suitable methodology.

Where disabled adaptations recommended by an Occupational Therapist or Trusted Assessor are of a specialist nature to meet the specific needs of an individual and are difficult to source on the open market (e.g. ceiling track hoist, variable height bath, or specialist through-floor lift) then just one estimate will be acceptable.

## Professional and Ancillary fees

There are various professional and ancillary fees that may be incurred by the applicant. These can include:

- architect, surveyor or agency fees in relation to the preparation of plans and/or supervision of the building works.
- charges for Party Wall Act notices, planning permission or building regulation approval.
- charges made by agents for advising on or assisting with a client's application; and
- charges for specialist reports.

Details of any professional and ancillary fees must be submitted as part of the grant application. The Home Improvement Team will determine whether the fees are considered reasonable and necessary for inclusion within the grant.

Applicants should not incur any costs until after the grant has been approved in writing. Otherwise, if the case does not proceed to approval, the applicant will be responsible for paying any costs they have already incurred.

In line with other local authorities providing a similar service, the Council will charge a standard fee of 15% for inspecting the property and producing a schedule of work that is eligible for grant assistance. This fee will be automatically included within the grant and will be paid directly into the relevant Council account. The ancillary fees will not affect the maximum grants and will be top sliced directly from the Council DFG budget. In the event that an application does not reach approval stage no fee will be charged. All fees of this type will be applied to the grant awarded over and above any grant maxima in place and will not be repayable if grant conditions are breached.





## Using an Agent

If the applicant lacks the knowledge, ability or confidence to manage the grant process themselves, they may wish to appoint an agent to carry out this role on their behalf. This will be particularly relevant for large or complex schemes that require specialist technical or architectural skills.

Fees will vary according to the nature of the agency service being provided. Agents offering a full agency service can claim an agency fee of up to 15% of the net cost of the building work. Agents will be expected to provide full details of their charges as part of the application process.

A full agency service will include:

- helping the applicant to complete all necessary forms and certificates.
- acting as the main point of contact with the Council.
- preparing a detailed specification and any necessary plans.
- obtaining any necessary planning and building regulation approval.
- overseeing the work on site.
- liaising with the Council over any unforeseen work and
- dealing with payments and resolving any disputes or snagging items on completion.

The Council can also offer a visiting service to assist in the completion of grant application forms, certificates and checking documentary evidence of income, savings and benefits. This can help to speed up the application process. The cost of this service is included in the 15% fees charged by the team and is added to the grant and is automatically paid into the relevant Council account once the grant has been approved. In the event that the application does not reach approval stage no fee will be charged.

## Grant approvals

Before the Council can decide whether to approve or refuse a grant, the applicant must submit a 'valid application'. An applicant makes a valid application when:

- they submit all the documentation listed under 'How to apply' in the relevant part of the policy; and
- the Home Improvement Team is satisfied that they have all necessary information on which to base a decision.

The Home Improvement Team will notify the applicant in writing of its decision to either approve or refuse a grant application. The approval letter will set out details of the amount of grant assistance available, any financial contribution by the applicant and any associated grant conditions. If the application is refused, the refusal letter will explain why the application has been refused.

Decisions will normally be made within six weeks of receiving a valid application. However, if the budget becomes overcommitted or during periods of high demand, the decision to approve or refuse a grant may be delayed for up to six months in line with statutory requirements.

Alternatively, the Council may issue an approval but specify a date before which no grant payment will be made. The maximum period for delayed payments will be 12 months from the grant approval date.

Applicants must not carry out any work prior to receiving confirmation of grant approval in writing. Otherwise, the applicant will be responsible for all costs incurred.

Where the applicant prefers to opt for an alternative scheme to that recommended by the OT / Trusted Assessor, funding will be provided to the maximum grant only and only to the value of the recommended works, provided the alternative scheme meets the identified needs.

Where the cost of eligible works exceeds the maximum grant limit, the applicant will be responsible for paying all extra costs. If this situation arises at the time of application, the grant will not be approved until the applicant satisfies the Council that they are able to fund the extra cost.

The applicant is responsible for obtaining any necessary planning permission, building control approval or party wall act agreement to enable the works to proceed. Issuing the grant approval does not mean that such approvals are already in place.

## Undertaking the work

Grant assistance will only be available for work agreed by the Home Improvement Team. Any decision to start work before formal approval is issued is entirely at the applicant's risk and the Council takes no responsibility for any costs incurred.

In exceptional circumstances and if the Council accepts there is a valid reason for starting the work early the Council will normally treat the application as varied so as to exclude the cost of completed work. However, the Group Manager or Head of Service has discretion to approve the full cost of the scheme if satisfied the applicant had an urgent need for starting the work early because of an imminent risk to their health and safety.

When undertaking grant works, the applicant must use the contractor who quoted for the work and whose quotation formed the basis of the grant approval. The contractor must not be changed without obtaining prior written approval from the Home Improvement Team. Changing contractor without prior consent may invalidate the grant approval.

Where the applicant chooses to use their own contractor, it must be noted that they are the one who employs the contractor to undertake the grant work and the Council has no contractual responsibility or liability in relation to any building contract between the applicant and their contractor. The applicant retains full responsibility for supervising the contractor, dealing with any disputes and ensuring the work is properly completed. If the applicant does not feel confident in carrying out this role, they may wish to employ an agent to assist them in undertaking this role.



During the building work, the applicant may encounter unforeseen work that cannot be completed within the approved grant. If this occurs, the applicant must notify the Council at the earliest opportunity so that a site visit can be carried out, and agreement obtained for an increase in the grant if appropriate.

The applicant is strongly advised not to proceed with unforeseen works until the works have been inspected and written approval received. If approval is not granted or the maximum grant limit has already been reached, then the applicant will be responsible for any extra costs incurred.

## Payments

Prior to requesting a grant payment, the applicant must check that all works have been completed to their satisfaction. The applicant is responsible for resolving any dispute about the nature or quality of the work in conjunction with their agent (if any) and the contractor.

Following receipt of a request for payment, the Home Improvement Officer will visit the property to carry out an inspection. The Officer will not authorise the grant payment until:

- the work has been completed to their satisfaction in accordance with the grant schedule of work.
- the applicant has supplied an original invoice from the contractor who carried out the work. The invoice must be addressed to the applicant or their agent and not the Council; and
- any necessary supporting documentation or guarantees have been provided.

If the applicant has to make a financial contribution towards the cost of the work, this must be paid in full to the contractor before the Council grant payment is released.

Where appropriate, the Council can make interim payments for works invoiced and completed to their satisfaction, subject to a minimum of £5,000. No interim payments will be made for grants of less than £5,000.

In relation to agent's fees, up to 50% of the fee can be paid once the grant has been approved, with the balance paid on satisfactory completion of all grant works.

Interim payments cannot exceed 90% of the total grant or loan approved

Once all works have been completed to the Council's satisfaction, the applicant will be required to submit any original documentation and/or guarantees before the final payment is released. Depending on the nature of the work, this may include:

- a 20 year guarantee for all wood rot, woodworm treatment or damp proofing works.
- a gas safety certificate from a Gas Safe Register approved contractor; and
- a NICEIC or equivalent electrical certificate from an organisation approved in accordance with Building Regulations Approved Document





## Building Regulation Approval

Some works will need to be approved by the Council's Building Control section to make sure that they meet the standards required by the Building Regulations.

It is the applicant's responsibility to ensure that they, their agent or contractor contact Building Control, send in all the forms and gain all necessary approvals. Building Control are based at Lynton House, 255 - 259 High Road, Ilford IG1 1NN Tel **020 8708 2529**. The Home Improvement will confirm necessary consent has been sort by the applicant.

## Party Wall Act

There are special rules that apply when carrying out works to a party wall or along the boundary line that separates two properties. Applicants may need to consult their neighbours and obtain consent before carrying out any work. In the event of a dispute, it may be necessary to appoint a party wall act surveyor. If in doubt, applicants are advised to seek independent legal advice.

## Repayment of grant (where applicable)

Some forms of grant assistance include a condition that the grant must be repaid in full if the applicant fails to comply with any grant conditions, or if the property is sold or ownership is transferred within a certain period from the Certified Date. The length of the grant condition period will vary according to the type of assistance and details are contained in individual grant conditions above

If the owner disposes of the whole or any part of the property or fails to comply with any grant conditions within the grant condition period, he or she must notify the Council in writing and must repay the grant to the Council. If the grant is not repaid within 6 weeks from the date of the disposal or the date any grant conditions were breached, then compound interest will be charged on the amount outstanding at the current Bank of England Base Rate. The Council may also seek to recover the money through the courts, and this may involve a charging order.

The Council does have discretion to either not demand repayment, to delay repayment or to demand a lesser amount. The Council will normally only exercise its discretion not to demand repayment where there are extenuating circumstances, and the applicant supplies the Home Improvement Team with supporting evidence as is necessary to help reach a decision.

The Head of Service or designated Group Manager will consider any such representation. In deciding whether to exercise discretion, regard will be had to the following factors: -

1. Whether or not the owner could meet the criteria set out in Section 45(5) of the Housing Grants, Construction & Regeneration Act 1996, as follows:
  - a. is elderly or infirm and is moving to live in a hospital, hospice, sheltered housing, residential care home or similar institution as their only or main residence; or
  - b. is moving to where care will be provided by any person, including family members.

2. Is moving with the intention of going to live with and care for an elderly or infirm member of his or his partner's family.
3. Financial hardship: where recovery would cause financial hardship and the breach was either unintentional or unavoidable in the circumstances; and
4. Equity: where the net value of the property (sale price minus any mortgages and other secured loans) is less than the value of financial assistance to be recovered, thereby leaving the owner in negative equity.

The value of any loan or mortgage taken out after the financial assistance was approved will not be considered when determining whether to recover or reduce the repayment of the financial assistance

In deciding the amount of repayment to be waived, the Council will take account of:

- the amount of financial assistance.
- the period of occupancy since completion of assisted work.
- the relative approximate values of property pre and post assisted work; and
- the amount of equity in property.

The Council's decision on this matter is final and there is no right of appeal.

## Fraud

The Council is committed to tackling dishonest and fraudulent activity associated with grant applications made under this policy.

Applicants must ensure that all paperwork is honestly and truthfully completed to the best of their knowledge. Anyone found to have committed or attempted to commit fraudulent activity by providing false, misleading or incomplete information will lose the right to apply for assistance under this policy and may be subject to further legal action.

Information obtained throughout the grant application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to help prevent and detect fraud or in the investigation of other possible criminal activities.

Where fraudulent activity has been identified and payments have already been made, the Council will demand immediate and full repayment of the grant or any interim payments plus compound annual interest charged at the Bank of England base rate plus 2%, starting from the date of payment or the Certified Date whichever is earlier. The applicant could also be subject to legal action in the criminal courts.

If the grant has been approved but not yet paid, the Council reserves the right to reconsider the grant application with immediate effect if the application is found to be fraudulent. The grant may be cancelled if the true circumstances mean the application would not be eligible for assistance under the terms of this policy.



## Exceptional Circumstances

Whilst this policy sets out the framework under which the Council will consider applications for grant assistance, there may occasionally be circumstances that would warrant deviations from this policy.

To ensure a fair and transparent process, applications that fall outside the scope of this policy, or requests to amend the terms and conditions will only be considered if there are exceptional circumstances that justify such a decision.

Any such request will be considered by the Group Manager or Head of Service. Their decision is final and there is no right of appeal.

## Complaints

Any person who is aggrieved about a decision made under this policy or how the policy has been interpreted or applied should first be discuss with the Officer or their manager.

If following a discussion with the Officer or their manager, the customer wants to make a formal complaint they can do so by filling in our on-line complaint form <https://www.redbridge.gov.uk/tell-us/tell-us-whats-wrong/>

## Grant Budget

Once the budget has been committed, applicants may be placed on a waiting list or they may be invited to re-apply the following year, subject to further funding becoming available.

In the event of underspend on the discretionary grants, any uncommitted budget may be used to fund disabled adaptations instead.

## General

All references within this policy to specific job titles can be assumed to also refer to equivalent posts in the event of internal restructures.

Any matter not covered by these terms and conditions shall be dealt with in accordance with the Housing Grants, Construction & Regeneration Act 1996 (as amended) and any associated statutory or government guidance.

Following the making of a grant application and until any repayment liability has been discharged, the applicant shall upon receiving a written request supply from the Council with any such information as may reasonably be required in connection with the application, including the ownership and occupation of the property which is the subject of the application and how they are complying with any grant conditions.

The applicant must reply in writing within 21 days. Failure to comply will be deemed a breach of grant conditions and the grant may be cancelled and/or the Council may demand repayment of any grant paid to date, plus compound interest set at the current Bank of England Base rate.





# Glossary of terms

## Assistive Technology

This refers to products or systems that support and assist individuals with disabilities, restricted mobility, or other impairments to perform functions that might otherwise be difficult or impossible.

They should enable people to live healthy, productive independent and productive lives, including participation in education, the labour market, online shopping, information, and entertainment, and staying in contact with family, friends, and carers.

## Certificate of Intended Letting

A certificate that shows the applicant has a qualifying owner's interest in the property and that they will rent out the property to tenants who are not members of their family for five years after the Certified Date.

## Certificate of Title

A certificate that is completed by the applicant's solicitor or mortgage lender and which certifies the applicant is the freeholder or leaseholder of the property.

## Certified Date

The date grant eligible works are completed to the satisfaction of the Home Improvement Team.

## Decent Homes Standard

A property which has no category 1 hazards under the housing health and safety rating system, is in a reasonable condition, has reasonably modern facilities, an efficient and properly controlled central heating system and adequate thermal insulation (to include 270mm loft insulation and where feasible, cavity wall insulation).

## Vulnerable Groups

Vulnerable groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems because of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves. This group include individuals suffering physical or mental health disabilities and can also include those with terminal illness.

## Disabled Child

For the purposes of a Disabled Facilities Grant or other discretionary grant, a disabled child is defined as someone who is registerable disabled and between the age of 0 and their 16th birthday or between their 16th and 20th birthday in ordinary, non-advanced full-time education. This includes standard education as provided by a school or similar establishment up to GCE A level or equivalent, and with at least 12 hours per week of teaching. The person will normally have child benefit paid to someone in respect of him or her.

## Disabled Person

In relation to Home Repairs Grants or the Handyperson Scheme, a disabled person is someone who receives a disability benefit or a disability premium as part of their claim for a means tested benefit.

## Eligible work

The Home Improvement Team will provide the applicant with a schedule of work listing the items that are eligible for grant assistance, subject to submission of a valid application within any specified time limit. Any additional work not included in the schedule will be the responsibility of the applicant unless agreed with the Home Improvement Officer as unforeseen works.

## Fit and Proper Person

To determine whether a landlord is a fit and proper person, they must complete and return a prescribed form giving details of any previous convictions or cautions for criminal activity, or any history of non-compliance relating to housing standards enforcement, harassment, or illegal eviction. The Council will use this information to determine whether a landlord is a fit and proper person. Landlords who fail the assessment will not be eligible for financial assistance under this policy.

## Fuel Poverty

A household that needs to spend at least 10% of its income to keep the home warm. This is likely to be the case with low-income households living in poorly insulated homes.

## Grant

For the purposes of this policy, grants include any form of financial assistance detailed in this policy whether repayable or not. For each type of grant assistance, details of any repayment conditions are explained in the relevant part of the policy.





## Housing Health and Safety Rating System (HHSRS)

A system introduced under the Housing Act 2004 and that forms part of the decent homes standard. It assesses the health impact associated with poor housing conditions and defines category 1 hazards (where the Council has a duty to take action) and category 2 hazards (where the Council has the power to take action).

### Imminent risk of harm

In assessing the imminent risk of harm, the Council will consider all relevant factors including the severity of the hazard, the age and health of the applicant, the size and composition of the household, the time of the year and any other relevant issues.

### Long term serious illness

In assessing whether an applicant has a long-term serious illness, Council officers will have regard to any medical report provided by the person's doctor or consultant. Factors to be considered include the severity and likely duration of the illness, whether their health restricts their ability to leave the home and the extent to which the condition of the home will aggravate their illness.

### Owner Occupation Certificate

A certificate showing that the applicant has a qualifying owner's interest in the property and that they will live in the dwelling as their only or main residence for the required condition period after the Certified Date.

### Owners Interest

In relation to any premises means an estate in fee simple absolute in possession, or a term of years absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.

### Person from Abroad

A 'person from abroad' is a person who has limited leave to enter or remain in the UK in accordance with the provision of the Home Office immigration rules relating to the right to public funds. For further information, contact the Home Improvement Team.

### Property

Means the dwelling, house or building that is the subject of an application for financial assistance. It includes any building or part of a building used wholly or partly as a private dwelling, together with any yard, garden, outhouses and appurtenances belonging to or usually enjoyed with that building or part.

## Qualifying Benefit

For the purpose of the Handyperson Scheme, lower fee charges will be applied to residents who meet the eligibility criteria and are in receipt of an income related benefit such as Guaranteed Pension Credit or Income Support.

This list of income related benefits may be subject to change following changes in benefits legislation. For an up to date list, please contact the Home Improvement Team.

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

This is the legislation that enables the Council to adopt a housing assistance or renewal policy for repairing, adapting or improving housing accommodation which best meets the needs of local residents.

## Valid Application

An applicant is considered to have submitted a valid application when:

- they submit all the documentation listed under 'How to apply' in the relevant part of the policy; and
- the Home Improvement Team is satisfied that they have all necessary information on which to base a decision.



