

Housing Assistance Policy 2023- 2026



Introduction

- This policy is a shared housing financial assistance policy for all the districts and boroughs within Warwickshire.
- It sets out a shared approach to provide housing assistance for improving living conditions for residents.
- Developed in Partnership with Warwickshire County Council, as the Care Authority.
- This policy seeks to make the best use of available resources to demonstrate improvements in residents' health, safety and wellbeing at home.



Legislation underpinning the Housing Assistance Policy

Housing Grants,
Construction and
Regeneration Act
1996

Regulatory
Reform Order
2002

Capital grant
funding from the
Better Care Fund

Care Act 2014

Chronically Sick
and Disabled
Persons Act 1970

National
guidance-
Safeguarding
Disabled Children

Housing Act 2004

2022 DFG
Guidance

General Policy Principles

- All residents in the County should have access to a safe and warm home, free from major hazards to meet their needs.
- Applicants must be 18 or over (parents apply on behalf of their children), a UK citizen and a resident in the County.
- Funding is based on what is considered a reasonable price for the necessary works, this includes associated costs such as architects, asbestos fees etc.
- After warranties have expired adaptations become the responsibility of the applicant.
- Payments direct to the contractor are made on receipt of acceptable invoices.
- Financial assistance cannot be given retrospectively.
- Once approved the applicant has 12 months to complete the works.
- A fee is charged when HEART manage the delivery of the adaptation.





Types of Assistance Available

- Mandatory Disabled Facilities Grant

Additional Discretionary Support for the Mandatory DFG-

- Discretionary Disabled Facilities Assistance (DDFA)
- Discretionary Contribution Support Grant (DCSG)
- Warm and Safer Homes Grant (WaSH)
- Hospital Discharge Grant-remaining the same, no changes, no landcharge
- Home Safety Grant
- Energy Efficiency Support and Advice

A collage of hands of various skin tones (white, light brown, dark brown) reaching towards the center, symbolizing support and unity. The hands are arranged in a circular pattern, with some reaching from the top and others from the bottom. The background is a light green grid pattern.

Changes to HEART Additional Discretionary Support for Mandatory DFG Applicants

Discretionary Disabled Facilities Assistance (DDFA)

- This is used to top up a mandatory DFG where the cost of eligible work exceeds the maximum grant of £30,000.
- Can be used to pay associated fees.
- Can be used to support applicants to move where their home is unsuitable for adaptations.

Changes

- This is increasing to £20,000 and
- the loan is being increased to £20,000, not expirable land charges apply.
- No additional means test needed.
- Eligible to owner/occupiers, private tenants and HA tenants.





New: Discretionary Contribution Support Grant

Background

- This helps applicants who may otherwise not be able to proceed because of their means tested contribution.
- No additional means test needed.
- Eligible for owner/occupiers, *private tenants and HA tenants.

*with landlord permission

Criteria for the Discretionary Contribution Support Grant

- The applicant has been assessed as eligible for a DFG.
- The first £7,500 of any assessed contribution will automatically be eligible for funding.
- Where eligible works are likely to be below £7,500 then no means test has to be carried out.
- **DCSG will be registered in full as a local land charge against the property for a period of 10 years and will be recovered on the sale or transfer of the property.**
- Because of the local land charge – landlords must give permission.
- Only one DCSG application will be considered in any 10 year period.
- For a higher assessed contribution between £7,500-£10,000 these cases will be considered on a case by case basis and over all savings would need to be less than £15,000 for a single person and less than £25,000 for a couple.
- An assessed contribution above £10,001 would be reviewed individually by a Special Cases Panel to ensure households with the means to fund their contributions do so. Customers will need to prove why they cannot fund the contribution through a commercial loan or income.

EXAMPLES

Customer has been recommended a Stairlift – Cost of stair lift is 4,500.

Customer does not wish to complete a means test. Customer is a home owner

- Can they apply for the DCSG ?

Yes

- Will there be a land charge?

Yes

- How much will the land charge be for?

£4,500

- Does the land charge expire? .

Yes – after 10 years.

Customer has been recommended an LAS – Cost of scheme is 8,500 , Customer has had a means test as wished to apply for a disabled facility grant. The means test advised of a 1,500 Contribution. Customer is a home owner

- What grant (S) can the customer access?

DCSG – £1,500

DFG £7000

- Will there be a land charge?

Yes

- If there is a land charge How much will the land charge be?

£2000 from DFG

1,500 from DCSG

3,500 land charge in total

- Does the land charge expire

Yes

Customer has been recommended a LAS and Stairlift – Cost of both adaptations are 9,500. Customer wishes to apply for a DFG and has completed a means test that has advised that they have a contribution of £13,000 towards a grant. The customer is part of a couple. They have no savings. They own their own home

- What other grant could be used?

DCSG

- Does any further evidence need to be gathered?

evidence of savings less than 25,000

- How much DSCG could they apply for?

7,500 without proof of lack of savings

Full contribution if proof of lack of savings available

Customer has been recommended ramping and a TFL – Cost of works are £20,000. Customer wishes to apply for a DFG but has been means tested and has a contribution of £15,000. They are single person and has a total amount in savings of £17,000. Customer is a tenant*

- What grants could be used?

DCSG and DFG

- If the customer wishes to apply for the DCSG – what options do they have?

Apply for 7,500 contribution support grant and find the rest themselves

Permission from the Landlord that they will accept a land charge for the DSCG will also be required

Warm and Safer Homes Grant (WaSH)

- The applicant must be an owner occupier and must meet the financial eligibility criteria.
- One grant will be awarded in any 5 year period.
- The applicant must have owned the property for 5 years prior to the Grant being awarded.
- Eligible to owner/occupiers only.

Change

- WaSH amount increasing to £20,000.
- No landcharge on the first £10,000, however landcharge on the second £10,000 repayable on sale of the property.



Home Safety Grant

- Any resident aged 55 years or over and any household which includes a disabled person.

Change

- HSG amount increasing to £1,000



Further Changes to Consider

- Council Tax Reduction is now a passporting benefit for DFG and WaSH grants.
- Second Residencies–the authority may consider the award of DFG funding to provide adaptations in a second home, which is not the primary residence of the disabled individual, but which facilitates access to the second household with whom residency is shared. Cases will be considered individually by the Special Cases Panel.
- Customer chosen contractors–customer must gain two tenders for consideration.
- New DFG application form and HEART agreement and approval letter going live May 2024. New DFG leaflet and landcharges leaflet.

A large red heart and a white house silhouette are positioned on the left side of the slide. The background consists of horizontal wooden planks. The heart is a solid red color, and the house is a white silhouette with several small black squares representing windows. The right side of the slide is a white curved area with a light gray grid pattern.

HEART Workers

- We will continue to carry out a needs assessment of the person and property.
- Where applicable assess the applicants' financial circumstances in accordance with the statutory means test- which will identify any contributions to be paid towards the cost of the works.
- Agree eligible works and arrange associated works e.g. architects, surveys.
- Discuss how adaptations works can be provided with our customers.
- Assist our customers in the completion of the application process paperwork for the DFG.
- Arrange contractors and seek quotes.
- Help to oversee the works.
- Consider unforeseen works for additional grant assistance.
- Agree payments with the customer and ensure the customer receives appropriate certificates and guarantees.