

# Royal Borough of Greenwich

## Housing Assistance Policy 2025



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## **Section I: Introduction and Background**

### **I Purpose and Objectives of the Policy**

- I.1 The Royal Borough of Greenwich is committed to working to ensure that people in the Borough have access to a safe and secure home that meets their needs; to promote ways for supporting people's health and wellbeing; to help people live their best life; and supporting children and young people to reach their full potential.
- I.2 This policy sets out the Council's role in providing practical and financial support to residents and our objectives of helping residents live safely and independently at home and to promote wellbeing.
- I.3 The policy also sets out how the Council will work with private landlords and owners of empty homes to increase the supply of affordable accommodation for those in need in the Borough, supporting our work to increase access to homes in the Borough.
- I.4 This policy will support delivery of our commitments, as set out in I.1 and further detailed in our Corporate Plan, Housing and Homelessness Strategy, Health and Adult Services Vision, as well as in the Mayor of London's London Plan and the Royal Greenwich Joint Health and Wellbeing Strategy. These documents all recognise the importance of suitable housing in enabling people to lead healthy and independent lives at all ages.
- I.5 We recognise that homeowners and landlords are responsible for the maintenance of their own properties, but that sometimes advice and financial and practical support is needed to enable residents to live in homes which meet their needs.
- I.6 The policy aims to:
  - Promote independence and wellbeing through a person-centred approach
  - Support residents to obtain advice and financial assistance where necessary to adapt, repair or improve their homes to meet the needs of the people living there
  - Provide advice and assistance to enable landlords to adapt, repair or improve homes in the Borough, particularly where this supports the Council's homelessness prevention work
  - Support owners of empty homes to obtain advice and assistance to bring their properties into use as homes for those in housing need in the Borough
  - Avoid or reduce demands on hospitals and care services by supporting people to live safely at home, and reduce delays with hospital discharge through timely support to those at greatest risk
- I.7 The policy will support the Better Care Fund vision of supporting people to live healthy, independent, and dignified lives and to enable people to stay well, safe, and independent at home for longer.
- I.8 In considering requests for discretionary assistance, the Council will give due regard to the following:

- (i) home safety and security – tackling urgent risks
- (ii) the need to support applicants in hospital or care to return safely home
- (iii) works that enable people to continue to live in their own homes, to delay or avoid unnecessary admission to residential care or hospital
- (iv) works which promote independence and improvements in quality of life.
- (v) works which help to meet the needs of carers by reducing or eliminating the need for care to be provided, whether by paid carers or family members
- (vi) the need to provide a person-centred approach that simplifies the process and speeds up the delivery of necessary adaptations, repairs, and improvements to those who qualify for assistance

1.9 This policy applies to all tenures. Where different conditions apply depending on the resident's tenure these are identified in the policy.

## **2 Funding**

2.1 For homeowners and private tenants (including tenants of registered housing providers) the assistance provided under this policy is funded from the Council's Disabled Facilities Grant (DFG) budget and as such this policy will be applied flexibly based on the availability of resources, except for mandatory DFGs which the council has a duty to approve where an application meets the statutory requirements.

For residents who rent their home from the Council the assistance in this policy is funded from the Council's Housing Revenue Account. When applying this policy, the Council will take account of the availability of resources and its responsibilities to manage the Council's housing stock for the benefit of those already housed and those seeking housing or rehousing.

The purposes for which a mandatory DFG can be given are set out in [Appendix I](#) below.

For all residents discretionary assistance is subject to available resources. Provisions within this policy may as a result be varied or withdrawn without notice if necessary to enable the Council to continue to meet its mandatory obligations.

## **3 This Version of the Housing Assistance Policy and future reviews**

- 3.1 This document was developed by the Council. Ideas and feedback from stakeholders have been incorporated. This version replaces all previous versions of the Housing Assistance Policy/Private Sector Renewal Policy.
- 3.2 This policy has been developed to take account of changes since previous versions, including recognising new ways in which homes and ancillary spaces can be adapted to meet people's needs and ways in which assistive technology can help to enable people to live safely and well in their own homes.

- 3.3 The document will be reviewed by officers on a regular basis to ensure it remains up to date and relevant, taking account of any legislative changes, new Council policies and strategies or customer feedback. Future major amendments to the substance of the policy must be approved by Members. This applies where major changes are proposed which alter key and substantial aspects of the policy. In respect of all other amendments or the application of the policy the scheme of delegation shall be as follows:

- a) The application of discretion affecting the day-to-day administration of the policy especially where it relates to individual applicants. Relevant local managers shall be granted discretion, and a record of the decision shall be placed on the file.
- b) The consideration of exceptional circumstances as set down in the policy and minor changes to the detail of the policy. Discretion shall be granted to the Council's Housing Options Appraisal Panel, a Panel comprising senior officers from social care and housing. A record will be kept of decisions made.
- c) Director of Housing and Safer Communities Services shall be granted delegated authority for consideration of more significant but not major changes to the policy

All changes will be published on the Council's website. A full review of the effectiveness of the policy will usually be carried out every five years.

- 3.4 In order to ensure effective delivery of housing assistance the Council is committed to working collaboratively with the health service, other agencies, residents, and their carers to facilitate early identification of needs, and consideration of options.

## **4 Legal Background**

- 4.1 DFG is part of the Better Care Fund (BCF), launched by central Government in 2015 to help join up health, social care and housing services so that older people, and those with complex needs, can manage their own health and wellbeing and live independently in their communities for as long as possible.
- 4.2 The primary legislation relating to DFGs is contained in the Housing Grants, Construction and Regeneration Act 1996. This sets out the criteria for mandatory DFGs.
- 4.3 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) provides general powers for local housing authorities to help with housing renewal, including home adaptations. The powers, detailed in Article 3, can only be used in accordance with a published Housing Assistance Policy. In 2008, the government extended the scope of the RRO to include the use of DFG money. This enabled authorities to use DFG funding for the wider purposes set out in the RRO which can include a wide range of measures to help people live independently, including assistive living technologies to support independence as well as other forms of assistance such as repairs or assistance to move. Detailed guidance on the delivery

of the DFG was published jointly by the Department for Levelling Up, Housing and Communities and the Department for Health and Social Care in March 2022<sup>1</sup>

4.4 Other legislation that may apply to some cases includes:

- The Chronically Sick and Disabled Persons Act 1970 (especially relating to children)
- The Housing Act 2004 (definitions of Decent Homes and The Housing Health and Safety Rating System)
- The Equality Act 2010 (Public Sector Equalities Duty)
- The Care Act 2014
- The Armed Forces Covenant
- The Childrens Act 1989

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<sup>1</sup> <https://www.gov.uk/government/publications/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england>

## Section II – Assistance Schemes Available

### 5 Summary of Assistance Schemes:

5.1 The housing assistance provided by the Council falls into the following four categories:

a) Adaptations to improve accessibility into and around the homes of disabled people, to provide access to essential facilities within the home and to optimise home safety, or to help a household including a disabled person move to a more suitable home. This includes funding for minor repairs and urgent adaptations that are required to enable someone to return home from hospital, step-down care, or other residential setting. It may include a range of solutions dependent on the needs of the individual, including temporary adaptations, use of assistive technology, as well as physical changes to the property - see [Adaptations](#)

b) Repairs and improvements to a private sector home to optimise safety, security and warmth for eligible occupiers and depending on any duties and responsibilities of private sector landlords – see [Home Repairs and Improvements](#).

c) A Handyperson service to deliver minor adaptations and repairs – see [Handyperson Service](#)

d) Repair and/or conversion works to bring empty property back into use which will support in meeting the council's need to provide households who are homeless or at risk of homelessness with suitable rented accommodation. see [Repairs and Conversions to meet Housing Need](#).

Summary of Assistance are set out in [Appendix 7](#) below.

### 5.2 Complaints Procedure

Where an applicant for any assistance under this policy whether mandatory or discretionary has cause for dissatisfaction with a service they will be directed to follow the Council's formal complaints procedure.

### 5.3 Customer Feedback

Following the provision of assistance under this policy clients will be asked to feedback on their experience and provide suggestions for service improvements

## 6 Adaptations - Mandatory DFGs

6.1 The criteria for mandatory DFGs are set nationally, and applicants who meet the criteria are eligible for funding. The Council is committed to supporting all those who qualify to access DFG funding to enable them to live as safely, healthily, and independently as possible.

Adaptations funded with a mandatory DFG must be;

- Necessary and appropriate to meet the disabled person's needs and



- Reasonable and practicable, having regard to the age and condition of the property
- 6.2 Mandatory DFGs are means-tested for adults (taking into account income and any savings over £6,000) but not means tested for children aged under 16 and young people under 20 who are in ordinary, non-advanced, full-time education. The means-test is applied to the disabled person, and their partner where relevant. If the assessed contribution required by the means-test is equal to or exceeds the cost of the necessary work (and any necessary and reasonable fees), no grant will be payable. Where the assessed contribution is less than the cost of the necessary work (and any fees) the grant will meet the difference between the cost of the work (and fees) and the applicant's assessed contribution up to a maximum mandatory grant of £30,000. Where an applicant has an assessed contribution, the Council offers a discretionary Means Test Contribution Grant as set out at 7.2 of [this document](#).
  - 6.3 Applications can be made by adults for themselves, or on behalf of children. An application can only be submitted by a person aged 18 or over and must relate to adaptations which are needed for a disabled member of the household, either the applicant or someone living with them, where the dwelling is the disabled person's main or only residence.
  - 6.4 The applicant (who need not be the disabled person) must own the property (either as an owner occupier or a landlord) or be a tenant, or an occupier of a mobile home or houseboat.
  - 6.5 Tenants of private landlords can apply for a DFG, or their landlord can apply as an owner on their behalf.
  - 6.6 Tenants of the Council are entitled to apply but should contact the Disability and Home Improvement Service as they are eligible to have adaptations carried out by the Council without a full DFG application or means test being required.
  - 6.7 Adaptations can be made to meet the needs of people living with a wide range of disabilities, including physical (e.g. restricted mobility), cognitive (e.g. dementia), neurodiverse (e.g. autism), sensory impairments (e.g. hearing, sight), and learning disabilities. The list of purposes for which a mandatory DFG can be given are set out in [Appendix I](#) below.
  - 6.8 Adaptations for children and young people should take account of their views and those of their parents. Assessments of disabled children should consider the developmental needs of the child and their progress towards maximum independence, the needs of their parents as carers and the needs of other children in the family.
  - 6.9 There is no minimum amount of DFG which can be awarded; the maximum mandatory grant at the time of implementing policy is currently £30,000.
  - 6.10 Written consent is required from the owner of the dwelling to be adapted.

6.11 Applicants must also confirm that the dwelling is the only or main residence of the disabled person and that the disabled person intends to live at the property for 5 years from the date any work is completed, or for such shorter period as the disabled person's health or other relevant circumstances permit.

6.12 The Council will prioritise assessments and applications for a DFG to try and minimise any delays for applicants with urgent needs.

#### 6.13 **Applicant's Own Preferred Scheme**

A grant applicant can propose a scheme of adaptations that is an alternative to the scheme put forward by the Council. For homeowners, the Council will, under certain conditions, be able to put the amount of grant that would have been paid had the Council's scheme been executed, towards the applicant's preferred scheme. It will not usually be possible to use the Council's in-house agency service for an own scheme proposal.

Full details are set out in [Appendix 2](#) below.

#### 6.14 **Children with disabilities living in joint residency arrangements or under a shared care arrangement**

In respect of disabled children with parents who are separated and where the child lives part time with each parent or under a shared care arrangement a mandatory DFG is only available at the property which is the child's main residence. However, in cases where it is in the interest of the child to provide adaptations at both residences the Council may consider the use of discretionary funding to adapt the home which is not the child's main residence provided it is within Royal Greenwich borough. The criteria, terms and conditions that apply to mandatory DFG set out in this section and at [Appendix 1](#) and to other forms of discretionary grant assistance (if applicable) and set out in [section 7](#) and at [Appendix 3](#) will apply to this assistance.

#### 6.15 **Special consideration for applicants from the Armed Forces**

This policy recognises the principles of the Armed Forces Covenant. Where a grant applicant for DFG, or any other discretionary assistance subject to a means test under this policy, is in receipt of any form of military compensation it will be disregarded as income.

This includes compensation awarded under the Armed Forces Compensation Scheme (AFCS) and all associated elements, such as Armed Forces Independence Payment (AFIP) and Guaranteed Income Payment (GIP), and Service Invaliding (SIP) and Service Attributable Pensions (SAPs); and includes all payments made under the War Pension scheme.

The mandatory DFG criteria will remain applicable.

## **6.16 Disagreement about the Scheme of work proposed**

Where applicants do not agree with the scheme of work proposed by the Council decisions about what scheme can be supported will be considered by the Housing Options Appraisal Panel. This is a Panel comprising senior officers from social care and housing. Applicants will be invited to make representation and can attend panel in person to set out why they do not agree and what alternative they are proposing. The panel will then consider the case and provide a written decision usually within ten working days. There is an appeal process against panel decisions which is set out in the panel decision letter.

## **7 Adaptations - Discretionary Housing Assistance**

### **7.1 Discretionary Funding for Disabled Adaptations**

#### **Discretionary Grant funding for DFG applicants**

- 7.1.1 Where the full cost of work required to meet the needs of the disabled person exceeds the maximum mandatory DFG of £30,000 and additional funding is required to meet the cost of work which is necessary and appropriate to meet the assessed needs of the disabled person. The Council may offer discretionary grant funding, up to a maximum of £25,000, for DFG applicants.
- 7.1.2 For all applications from owners the full value of any top-up grant funding will be secured by a local land charge for a period of 5 years from the date of completion of the works.
- 7.1.3 Eligibility for this discretionary grant funding is subject to the standard DFG means-test. All applicants for discretionary top-up grant funding will have completed the prescribed DFG test of resources where applicable to determine financial eligibility. Special consideration will be given to applicants from the armed forces as set out in 6.15 above.

#### **Discretionary Loan/Equity Mortgage Funding – owner occupiers only**

- 7.1.4 Loan/Equity Mortgage funding will be considered for applications from owner occupiers where the reasonable cost of any necessary work exceeds £55,000 i.e. the maximum mandatory grant of £30,000 plus an additional discretionary grant of £25,000. The applicant will be contacted to discuss their options. These may include:
  - i) use of the applicant(s) own resources.
  - ii) applying for assistance from other sources.
  - iii) further assistance from the Council.
- 7.1.5 In cases where the applicant's financial circumstances mean that taking out a commercial loan or using savings or other assets to fund the additional work is not reasonable the Council may offer an interest-free loan/equity mortgage of up to £30,000. Provided the loan/equity mortgage conditions are not breached there is

usually no requirement to make any repayments of the loan/equity mortgage until the property is sold or there is a change in ownership at which point the loan/equity mortgage becomes repayable. Please see [Appendix 3](#) for more details about the terms and conditions for a loan/equity mortgage and any interest that could apply if conditions are breached; these will be provided in full on application.

- 7.1.6 The Council will request further financial details from all loan/equity mortgage applicants, including applications where the DFG means test does not apply for mandatory DFG grant funding, before offering any discretionary loan/equity mortgage funding. This will include a means test based on the standard DFG means test.
- 7.1.7 The loan/equity mortgage will be registered as a local land charge and at the Land Registry and will bind any owner for the time being. In most cases loans/equity mortgages will become repayable upon the sale, or disposal of the dwelling (including where the ownership is transferred as part of the settlement of a will). See [Appendix 3](#) below for further details

#### **Provisions applying to discretionary grants and Loans/Equity Mortgage**

- 7.1.8 Where the cost of work exceeds £55,000 decisions about any additional funding will be considered by the Housing Options Appraisal Panel. Considerations will include considering the applicant's own resources, whether the provision of additional Council funding is the best use of the Council's resources and/or whether there are alternative ways of meeting the disabled person's needs which might provide a better long-term solution. Where the application relates to a property rented from a landlord the landlord may be expected to contribute towards the cost of the works.
- 7.1.9 For tenants of the Council adaptations costing over £55,000 will be considered by the Housing Options Appraisal Panel. Considerations will include whether the provision of additional Council funding is the best use of the Council's resources and/or whether there are alternative ways of meeting the disabled person's needs which might provide a better long-term solution.
- 7.1.10 Where the cost of work exceeds £55,000 and DFG applicants are not eligible to apply for a loan/equity mortgage, for example because they do not have the relevant interest in the property, or it is deemed to be inappropriate for them to be offered a loan/equity mortgage, the Royal Borough may consider additional discretionary grant funding subject to 7.1.11 and 7.1.12 below.
- 7.1.11 For any scheme of work where financial assistance from the Council is expected to exceed £55,000 this must then be considered further by the Assistant Director of Housing Needs & Tenancy.
- 7.1.12 In any exceptional situation where financial assistance from the Council is expected to exceed £85,000 this must then be considered further by the Director of Housing & Safer Communities.

## **7.2 Means Test Contribution Grant**

- 7.2.1 Where means-tested applicants for DFG are required to make a financial contribution towards the cost of DFG eligible work, a grant of up to £15,000 may be available to offset the applicant's assessed contribution. This grant only applies to cases where there is an assessed financial contribution towards the cost of mandatory DFG funded work. It does not apply to cases where no means test is applied e.g. children.
- 7.2.2 Clients with an assessed contribution of £15,000 or below will get a full grant.
- 7.2.3 Any assessed contribution in excess of £15,000 must be paid by the applicant towards the cost of the eligible work. Any DFG awarded would be to meet the difference between the total cost of the work and the applicant's assessed contribution. Where the assessed contribution (after the offsetting of £15,000) exceeds the cost of the work, no grant will be payable Please see examples at [Appendix 4](#) below to clarify how this works.
- 7.2.4 This means any grant awarded will depend not only on the assessed contribution but also the total cost of the grant eligible work.
- 7.2.5 This grant applies to means tested applicants for the costs of eligible grant work up to £55,000 (maximum mandatory grant of £30,000 plus an additional discretionary grant of £25,000). Eligible work costs above £55,000 will normally be considered under the provisions of this policy that deal with discretionary loan/equity mortgage funding see section 7.1.8 to 7.1.12 above.
- 7.2.6 Any assessed contributions paid by the applicant towards the cost of approved works will be recorded and will be discounted from any future assessed contributions for a period of 10 years from the date the works were completed or for 5 years in the case of a tenant's application.

## **7.3 Grants to Provide Ceiling Track Hoists**

- 7.3.1 The Council will offer a discretionary non-means tested grant to install ceiling track hoists. This is to recognise that this equipment is installed to enable carers to safely care for people with disabilities.
- 7.3.2 Referrals for a grant to provide ceiling track hoists can only be made by a housing, care, or health professional, following an assessment by an OT.

## **7.4 Minor Works Assistance**

- 7.4.1 The Council will offer a grant up to a maximum of £3,500 where there is a need to carry out small scale adaptations, or other urgent works to facilitate independence and avoid unnecessary risks. Referrals for a Minor Works Grant can only be made by a housing, care, or health professional, following an assessment by an OT, OTA, other competent Trusted Assessor or the council's surveyor to identify needs/minor works. Works could include minimising the risk of trips or falls, to enable someone to return home from hospital or step-down care or for any other

urgent need. Trusted Assessor means a certified Trusted Assessor level 3 or above in a health/care profession or similar.

7.4.2 Prior to offering a grant under this provision the Council will determine whether the minor adaptations/repairs requested can be delivered in part or in full by its Handyperson service (see [section 9](#)).

7.4.3 There will be no financial assessment for these grants and the grants will not be repayable. These works will not normally include work under £1000 to meet Social Care obligations under the Care Act. Examples of work can be but are not restricted to:

- Minor works such as external rails, ramps, lever taps and intercoms;
- Minor access work such as small ramps and half steps
- Home Safety works – such as alarms, minor electrical work
- Replacement Shower units or replacement of minor items in a shower such as shower hose, curtain, rail, or seat (not complete refurbishment of level access shower rooms)
- Provision Assistive technology, such as automated light switches, heating controls, power sockets and smart hubs. Also, items such as sensors to alert parents to absconding children
- Repairs needed to major equipment provided through the DFG that is not included as part of the warranty

7.4.4 Minor work that should be provided directly by registered providers of social housing for their tenants will not normally be covered under this provision this may include shower seats, lever taps, half-steps, small ramps, electrical work, work to communal areas, minor work/adaptations to provide level access thresholds, external rails, etc..

7.4.5 Work to repair items in shower rooms or any other repairs to adaptations that are considered eligible under this section are usually only available to owner occupiers. Work to repair adaptations that should be undertaken via the Council's Repairs Centre for Council tenants or works for tenants of a registered provider or private landlord where the landlord is responsible for completing this work will not usually be funded under this provision.

## **7.5. Minor Work Assistance to Support People with Diagnosed Cognitive or Sensory Impairment**

7.5.1 A non means tested, non-repayable grant of up to £1,000 is available for minor work to help people with diagnosed cognitive impairment and their families cope with the challenges presented by these conditions.

7.5.2 Referrals can be made by a housing, care, or health professional, following an assessment by an OT, OTA, or other competent Trusted Assessor to identify needs. Trusted Assessor means a certified Trusted Assessor level 3 or above in a health/care profession or similar.

Work can include:

- Task focussed lighting
- Signs to aid recognition
- Decoration/Coloured fixtures to improve contrast between areas of the home
- Assistive technology to provide prompts and monitor activity (excluding on going revenue costs for monitoring, reporting and maintenance)
- Elimination of hazards that could cause slips, trip and falls

## **7.6 End of Life Support**

7.6.1 A non means tested, non-repayable grant of up to £15,000 is available for people who are terminally ill and need non-permanent installations to enable them to remain at home or to return home to be cared for during the later stages of their illness. No further conditions will be attached to the awarding of this grant.

7.6.2 Referrals can be made by a housing, care, or health professional, following an assessment by an OT, OTA, or other competent Trusted Assessor to identify needs. Trusted Assessor means a certified Trusted Assessor level 3 or above in a health/care profession or similar.

Work can include:

- Modular access ramps
- Shower cubicles as opposed to full bathroom adaptations
- Lifting equipment
- Elimination of hazards that could cause slips, trip and falls

7.6.3 Where non-permanent equipment has been installed following a DFG/discretionary grant application and it is no longer required by the household, the Council may assist with removal, decommissioning the equipment and making it safe. This will not include, making good to the dwelling such as redecorating, floor coverings etc. Removal and decommissioning of lifting equipment is covered under section 7.9 which will apply here.

## **7.7 Clean and Clear Grants to support Hospital Discharge and Care Enablement**

7.7.1 The Council may offer grant funding of up to £3,500 to carry out urgent deep clean and declutters to certain internal areas; For example, to create a micro-environment or enable access to essential facilities such as kitchen or bathroom. These grants are only for circumstances where a person is; unable to be discharged from hospital or step-down care, will require hospital admission due to the condition of their property and/or is unable to receive care in their home due to hoarding or the cleanliness of their home.

7.7.2 There will be no financial assessment for these grants and the grants will not be repayable. These grants should form part of a multi-agency approach to support the

person who is hoarding and will normally only be awarded where an ongoing programme of support is in place to try and prevent a recurrence.

- 7.7.3 Other work to facilitate hospital discharge is covered in Handyperson and minor work sections of this document (sections 7.4 and 9)
- 7.7.4 This service will be only available for referrals received from the Hospital Integrated Discharge team, Joint Emergency Team, and other health care professionals.
- 7.7.5 The works will normally be arranged directly with one of the Council's approved contractors or partners to ensure the necessary work is completed satisfactorily.

## **7.8 Relocation Grants**

- 7.8.1 Where adaptations are considered by the Council as necessary and appropriate to meet disability need but cannot be reasonably or affordably provided at the current home, and where access to care and support is not practicable or for any other reasonable cause, relocation assistance may be considered to help meet some of the cost of moving to a more suitable property.
- 7.8.2 For tenants of registered providers of social housing (not including tenants of the Council) and private tenants a Relocation Grant of up to £5,000 is available to help meet the cost of one-off removal expenses, utility disconnection/reconnection costs. These grants are subject to the standard DFG means-test and are not repayable. Clients applying for assistance under this section will also be considered for the means tested contribution grant above in 7.2.
- 7.8.3 Council tenants will need to access any emergency support available to them to assist with moving through the Council's Emergency support Scheme in the first instance. Financial support with relocation can be considered on a case-by-case basis to 'top-up' any additional reasonable expenses not funded by the emergency support scheme. Council tenants may also want to consider any incentives that may be available for them to downsize to a smaller home.
- 7.8.4 For homeowners a Relocation Grant of up to £10,000 is available to help meet the essential costs of moving including legal fees, survey fees, removal expenses and utility disconnection/reconnection costs. These grants are subject to the standard DFG means-test. Clients applying for assistance under this section will also be considered for the means tested contribution grant above in 7.2.
- 7.8.5 Relocation grants are restricted to one grant in any 5-year period. Relocation grant sums over £5,000 for owner occupiers will be registered as a land registry charge on the new property for 5 years from the date the move is completed. (This means a maximum charge of £5,000 on the new property if the full grant amount of £10,000 was awarded.) See [Appendix 3](#) below for terms and conditions.

Relocation grants may also be available to owner-occupiers whose homes need significant repair which cannot be readily or affordably completed. Please see section 8 for qualifying criteria.



- 7.8.6 Applicants from the armed forces will be given special consideration as set out in 6.15 above.

## **7.9 Equipment Decommissioning Removal and Reinstatement**

- 7.9.1 Where lifting or hoisting equipment has been installed following a DFG/discretionary grant application and is no longer required by the household, the Council will support with decommissioning the equipment and making it safe. This does not include, making good to the dwelling such as redecorating, floor coverings, etc. and in the case of through floor lifts it does not include reinstating floor joists, floorboards and ceilings.
- 7.9.2 Royal Greenwich may provide discretionary grant funding to remove lifts and hoists installed using DFG on request by client or their family. This will not apply to properties owned and managed by Registered Providers where the Council will decommission and leave the lifts and hoists in situ unless this causes hardship to the tenant, for whom the lift or hoist was originally installed, or to their family.
- 7.9.3 For Council tenants the Council will arrange this work at the tenant's request subject approval by the Disability and Home Improvement Service.

Please see [Appendix 5](#) below for details of what the Council will support under this section of the policy.

## **7.10 Private Landlord Reinstatement Grants**

A non-means tested grant may be available to private landlords (not registered providers of social housing) in instances where major disabled adaptations have been carried out for a tenant within a privately rented property. A grant of up to £5,000 may be available to landlords to assist with the costs of removing adaptations and making good at the end of the tenancy of the disabled grant recipient. This will only apply to the removal of adaptations previously carried out under a DFG. Where possible landlords will be encouraged to consider renting the property to another household with disability needs to prevent the need for removal of adaptations.

## **7.11 Major Equipment Warranties**

- 7.11.1 Warranties on certain major items of equipment provided through DFG or discretionary funding under this policy will be included as an eligible cost in the DFG calculation. Warranties for through floor lifts, stairlifts and step lifts will usually cover servicing and repair for ceiling track hoists warranties usually cover repair as follows:
- Warranties of up to five years for through floor lifts, stairlifts and step lifts purchased at the time a grant is awarded, and the equipment is installed
  - Warranties of usually up to three years for ceiling track hoists purchased at the time a grant is awarded.

- For stairlifts, through floor lifts, ceiling track hoists and step-lifts registering of the equipment listed above on the Borough servicing contract (and asset register) for the duration of the warranty to ensure continued regular servicing and repair. This may not apply for tenants of registered provided of social housing where the Council will request that the registered provider manages the equipment for the duration of the warranty period and beyond.

7.11.2 On expiry of any warranty period the occupant becomes liable for ongoing servicing and maintenance costs unless it falls within 7.11.3 below.

7.11.3 Inclusion on the Borough servicing contract beyond any warranty period is automatically provided for all Royal Greenwich tenants provided the equipment was installed by the council as recommended by a housing, care, or health professional, following an assessment by an OT, OTA, or other competent Trusted Assessor to identify needs. Trusted Assessor means a certified Trusted Assessor level 3 or above in a health/care profession or similar. It is also provided for owner occupiers and private tenants where the equipment was installed under a DFG/discretionary grant awarded by the council.

This additional service will not normally be provided:

- Where a client has installed one of the above types of lifting equipment under their own preferred adaptation scheme and it is not equipment the Council had proposed or would have installed as part of the scheme it would have funded.
- To tenants of Registered Providers of Social Housing, where the landlord is expected to assume responsibility for maintenance after the initial warranty has expired.

Tenants should check with their landlord to clarify ongoing servicing and maintenance costs as practise may vary depending on the landlord.

7.11.4 Minor work grant funding may be available to support with any repairs needed to major equipment provided through the DFG that is not included as part of the warranty.

7.11.5 When major equipment such as a stairlift, through floor lift, ceiling track hoist or wash dry toilet can no longer be maintained or repaired due to age/obsolescence and the need for such equipment still exists the resident may be eligible to apply for a DFG subject to the usual process for considering such applications.

7.11.6 Please see [Appendix 5](#) below for a summary of what the Council will support under this section of the policy.

## **8 Home Repairs and Improvements**

### **8.1 Discretionary Assistance for Home Repairs and Improvements**

8.1.1 Whilst owner-occupiers are responsible for the repair and upkeep of their own homes, vulnerable households may sometimes struggle to afford to do so. Where

repairs and improvements are needed to make a home suitable for a vulnerable person, owner occupiers or private tenants with a repair obligation may apply for financial assistance to improve the property.

**8.1.2 Vulnerable residents include someone who is:**

- aged 60 or over, or a disabled person of any age, \*
- And all owners including the vulnerable resident must be in receipt of means-tested benefits. \* Working Tax Credit, or Child Tax Credit or Universal Credit will not be considered as providing eligibility for this assistance.

\*Both qualifying criteria need to be met. For clarification on eligibility and conditions please refer to [Appendix 3](#) below.

**8.1.3 Managers shall have local discretion to accept and approve applications from persons failing to meet the above criteria in exceptional circumstances. This would normally be where the applicant can demonstrate exceptional hardship should they not receive assistance.**

**8.1.4 Managers shall also apply local discretion to refuse applications for assistance, where there is evidence of ownership of additional assets by the applicant or his/her partner, or receipt of additional income, which had not been taken into account in the assessment of the applicant's application for income related benefit or qualifying tax credit. This discretion will apply where in the Royal Borough's view the additional assets or income provides the applicant with the means to repair or improve the property from within their own resources.**

## **8.2 Emergency Minor Repairs Grant**

**8.2.1 An Emergency Repair Grant of up to £3,500 in any 3-year period is available for vulnerable residents who qualify under section 8 above to cover the cost of emergency works. This could include, but is not limited to, repairs to defective heating systems or essential plumbing and electrical works. The works will normally be arranged directly with one of the Council's approved contractors, partners, or an energy supplier to ensure the necessary work is completed satisfactorily.**

**8.2.2 Other available government grants or funding sources will be considered in the first instance with emergency grant funding being used to 'top-up' any additional reasonable measures.**

**8.2.3 Eligible works will usually be;**

- Those that fall outside of the scope of the main assistance offered elsewhere in this policy, or
- are outside of the scope of the Handyperson Service, or
- Those that fall within the scope of the main forms of assistance but are of an urgent nature

- 8.2.4 The council shall exercise discretion in approving applications and in doing so may take into consideration;
- a) the vulnerability of the applicant or his/her household,
  - b) the hardship that may be experienced by the applicant if the relevant work is not carried out with a grant,
  - c) the complexity of the relevant work
- 8.2.5 The assistance will be in form of a non-repayable grant. No further conditions will be attached to the awarding of this grant.

### **8.3 Major Repair and Improvement Assistance**

- 8.3.1 Where essential repair or improvements of a substantial nature are required the Council may provide grant and/or loan/equity mortgage assistance for vulnerable residents.
- 8.3.2 Works must contribute to improving the home's HHSRS (Housing Health and Safety Rating System) rating and may include essential repairs, home safety, and improvements to make a home warmer, safer and/or more energy efficient. Further details are in [Appendix 3](#) below.
- 8.3.3 Major Repair and Improvement Assistance may be used alongside mandatory and discretionary DFG to deliver a scheme of repair, improvement and adaptation.
- 8.3.4 Assistance may include a grant of up to £10,000 and an interest free loan/equity mortgage of up to £20,000. No further applications for grant will be approved where a cumulative value of £10,000 or more has already been approved at any time in the preceding 5 years. Further loan/equity mortgage funding may be considered on a case-by-case basis for work included in 8.3.2 subject to the terms and conditions in [Appendix 3](#) below.
- 8.3.5 In respect of making homes warmer and safer work could include:
- Boiler installation or repairs
  - Improved safety and security measures
  - Additional Insulation and draught proofing
- Other available government grants or funding sources will be considered in the first instance, before major repair grant funding is used to 'top-up' any additional reasonable measures
- 8.3.6 The works will normally be arranged directly with one of the Council's approved contractors, partners, or an energy supplier to ensure the necessary work is completed satisfactorily.
- 8.3.7 Where it is not reasonable or practical to carry out improvement and repair works or where it is deemed not to be the best option to meet the housing needs of the vulnerable resident, a Relocation Grant for owner occupiers of up to £10,000 may be available to help meet essential costs including legal fees, survey fees, removal

expenses and utility disconnection/reconnection costs. The operation of the relocation grant is as set out in section 7.8 but in the case of repairs it is subject to the financial criteria set out in section 8.

- 8.3.8 Further details of eligible work, conditions of the grant and how it operates can be found in [Appendix 3](#) below full details will be provided on application.

## **9 Greenwich Handyperson Service**

- 9.1 The Council offers a Handyperson service to qualifying residents. Work undertaken by the Handyperson Service falls into three categories:

### **i) A falls prevention and minor work/adaptation service**

This service is free for people over 60 or have a disability. Work includes but is not limited to:

- changing light bulbs
- fitting grab rails and stair rails
- removing trip hazards
- moving furniture to enable ground floor living\*
- provision of key safes\*

\* Referrals for this work must be made by a housing, care, or health professional, following an assessment by an Allied Health Professional/Social Worker OT, OTA, or other competent Trusted Assessor to identify needs.

Trusted Assessor means a certified Trusted Assessor level 3 or above in a health/care profession or similar.

This does not include work for tenants of a registered provider or private landlord if the landlord is responsible for completing this work

### **ii) A minor repairs and maintenance service**

This service is to help people with small repairs they are responsible for but unable to do. This service is available for people aged 60 or over and in receipt of a Means Tested Benefit or under 60 where a member of the household is disabled and in receipt of both a Means Tested Benefit and a Disability or Sickness Benefit.

This does not include repair work that should be undertaken via the Council's Repairs Centre for Council tenants or works for tenants of a registered provider or private landlord where the landlord is responsible for completing this work.

Work includes:

- replacing WC seats
- minor plumbing work

- changing curtains, fitting new curtain rails or blinds (client supplied)
- fitting wireless doorbells (client supplied)
- repairing letterboxes
- repairing internal door handles
- picture or mirror hanging
- putting up shelves
- Fitting smoke alarms

Residents may contact the Council directly for assistance from the Handyperson Service's Minor Repairs & Maintenance service.

Services not offered by the Handyperson include gardening, painting & decorating, or putting together flat pack furniture/ fixing furniture.

### **iii) Sanctuary Scheme**

This is a non means tested multi-agency victim centred initiative which aims to enable households at risk of violence to remain safely in their own homes by installing improved safety measures in the home and through the provision of support to the household.

Measures provided by the Handyperson include improved door and window locks, strengthened front doors and occasionally a secure room within the home. Referral for this service will be received from agencies such as Housing 4 Women, and the Police.

The Sanctuary Scheme does not include repair work that should be undertaken via the Council's Repairs Centre for Council tenants or works for tenants of a registered provider or private landlord where the landlord is responsible for completing this work.

## **10 Repairs and Conversions to meet Housing Need - Discretionary Housing Assistance**

### **10.1 Empty Property Grant**

10.1.1 Where an empty property in the Borough requires substantial works to bring it back into use the Council will consider awarding grant funding.

10.1.2 The grant limit for a single dwelling is either £15,000 or £20,000 subject to 10.1.4 below

10.1.3 Where the application relates to a House in Multiple Occupation (HMO) the grant will be calculated for the overall dwelling and will be based on grant funding of £5,000 per unit of accommodation (each bedsit eligible for grant funding with an additional £10,000 grant available for work to communal areas, subject to 10.1.4 below. The maximum overall grant for an HMO will be £50,000.

10.1.4 The Council will support renovation, and conversion works where the property owner agrees that:

- (i) the dwelling will be leased to the Royal Borough or a nominated partner organisation or
- (ii) the dwelling(s) will be rented to persons nominated by the Council, and the rent(s) charged will not exceed the Local Housing Allowance [LHA]

For a single dwelling grant or HMO grant between £15,000 and £20,000 these conditions apply for a minimum of four years. Where the grant awarded is £15,000 or less this will be reduced to 3 years.

10.1.5 Exceptional Cases: the Council may also, at its discretion, award grants to repair occupied privately rented properties where the work is urgently required to prevent that tenant or household becoming homeless.

10.1.6 No more than one discretionary grant to fund repair work can be applied for in any 4-year period

10.1.7 Further details of eligible work, conditions of the grant and how it operates set out in [Appendix 5](#) below.

## **11 Home Improvement Agency**

11.1 The Council provides a Home Improvement Agency (HIA) which includes, but is not limited to, the following services:

- Support with the DFG and other grant/loan/equity mortgage applications including with the means-testing. This excludes landlord and HMO grants.
- Surveys, plans, drawings and providing a specification of the adaptation and associated eligible works
- Support to identify other funding sources (where appropriate)
- Liaison with other professionals including Occupational Therapists
- A caseworker to track and monitor progress and keep the applicant informed
- Obtaining quotations, appointing a contractor, supervising building works on site and payment of contractors
- Applications for any consents/agreements needed for the work to go ahead
- Advice on other sources of funding that could be explored

The cost of the agency service is top sliced from the annual DFG budget and will not affect the level of grant being awarded.

11.2 Applicants may alternatively choose to appoint their own agent, in which case the reasonable cost of any necessary and relevant fees may be included in the overall cost of the work eligible for grant aid where applicable.

11.3 Applicants may also choose to organise their works themselves without the support of the Council's agency. In such cases the Council will simply process the grant application.

- 11.4 Applicants who are not eligible for a grant from the Council (e.g. for reasons of means-testing or because they are proceeding without any grant funding from the Council) may use the Council's HIA to design and manage their own adaptations scheme, subject to the capacity of the Council's HIA to meet any such requests. The Council will charge a fee of 10% for any such services

## **12 Exceptional Cases**

The council recognises that there may be exceptional cases which fall outside the range of circumstances covered by mandatory and /or discretionary assistance described above. Where such cases arise, the Council has the discretion to consider any cases for exceptional funding, where doing so is in the best interests of the applicant and their household, and makes best use of resources available to the Council. This includes the Council's ability to consider funding works which may reduce the need for care in future.

Exceptional cases will normally be reviewed by the Housing Options Appraisal Panel, a Panel comprising senior officers from social care and housing.

## **13 Privately Rented Homes**

- 13.1 For private sector tenants, most repairs are covered by the landlord's statutory repairing obligations. Repairs should first be requested from the landlord.
- 13.2 Where a private sector tenant needs adaptations to make their home suitable for their needs, a mandatory or discretionary adaptations funding can be applied for as detailed above.
- 13.3 Tenants of Registered Social Landlords (Housing Associations) are advised to contact their landlord in the first instance, as some landlords provide smaller adaptations directly. For larger adaptations, the Council will provide advice and assistance in designing an adaptation scheme, but the landlord must give consent for works to be done, so it is advisable for a tenant to discuss this with the landlord at an early stage.

## **14 Transitional Arrangements**

Where applications for assistance have been made and formally approved and work has commenced prior to the effective date of the latest version of this policy they will be treated as if the previous policy were still fully in force. This also applies to applications made prior to any future policy amendments.

Formal applications for assistance under previous policies made prior to the effective date of the new policy but not approved prior to that date will continue to be processed and approved under those same terms and conditions.

Officers will be allowed discretion to apply reasonable cut off dates for receipt of information in respect of enquiries made under the previous policies before refusing to consider an application under the terms of the previous policy. The applicant will be given adequate warning when a cut-off date is to be imposed. Reasonable



deadlines may also be imposed upon applicants for the return of signed documents and other information requested. Failure to meet these deadlines may result in the refusal of their application or a requirement to reapply under the terms of the latest policy, if appropriate.

Where the update policy is more favourable to applicants than the preceding version applicants may withdraw and re-submit their applications, for consideration under the later policy version provided work hasn't commenced.

## **15 Combating Fraud**

The Royal Borough, in administering enquiries and applications for assistance under the terms of this policy, will make every effort to avoid, detect and act in respect of fraudulent applications and the presentation of false information. In doing so the Royal Borough will:

- a) require verification or supporting documentation to be submitted by the applicant upon request,
- b) reasonably refuse to consider applications where such information is denied,
- c) take steps to investigate suspected cases of fraud, including referrals to the Royal Borough's Corporate Anti-Fraud Team and the police,
- d) bring forward prosecutions in appropriate cases and publicise cases where prosecutions have been successful.

## **Appendix I - Purposes for which a Mandatory DFG can be given**

- (a) facilitating access by the disabled occupant to and from the dwelling
- (b) making the dwelling safe for the disabled occupant and other persons residing with him;
- (c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
- (d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- (e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
- (f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- (g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- (h) facilitating the preparation and cooking of food by the disabled occupant;

- (i) improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
- (j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- (k) facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident and is in need of such care;

The following purpose was added in 2008:

- (l) facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.

*Section 23, Housing Grants, Construction and Regeneration Act 1996 & The DFGs (Maximum Amounts and Additional Purposes) (England) Order 2008*

## **Appendix 2 - Applicant's preferred adaptation schemes**

Where an applicant has proposed an alternative to the scheme proposed by the Council this may be agreed subject to the following conditions:

- The applicant(s) must show they have sufficient funds available to complete the additional/alternative works they are proposing, including a contingency sum for any unforeseen works.
- Grant money will only be paid once the client has fully met their financial contribution towards the cost of their preferred scheme.
- Works must be completed to the satisfaction of the Council's building surveyor and be agreed as meeting the client's disability need by the Council's Occupational Therapist (OT).
- On completion the scheme of work must fully comply with all relevant standards and legal requirements and have all the certification necessary to ensure the Council can satisfy itself as to its integrity and compliance.
- The applicant will, as part of their Disabled Facilities Grant (DFG) application, submit all documentation required for an application to be considered for approval. In addition to the documents required for the Council to determine eligibility for a DFG, the following will need to be provided:
  - i) Details of the costs of any ancillary services and charges in respect of the works for which grant funding is being requested, e.g., architect / surveyor or building professional being used to design or supervise the scheme of adaptations

ii) Two copies (or electronic copy) of 1:50 existing and proposed layouts for the whole scheme of adaptations, sufficient to demonstrate the proposed adaptation will meet Building Regulations and any OT specification that applies

Or

iii) Two copies (or electronic copy) of 1:20 detailed layouts such as for shower room or access ramp sufficient to demonstrate the proposed adaptation will meet the requirements of Building / Planning regulations and any OT specifications that apply

iv) Two or more competitively priced itemised estimates from building contractors, with the contractors covering letters signed and showing full company contact and registration details. All estimates will be subject to a check by the Council to ensure they are bona fide. Works will need to be carried out by the contractor the council has accepted when assessing costs for grant funding.

v) Submission of estimates from family members or from yourself will be acceptable but only costs for materials will be funded.

- All adaptations to be completed within 12 months of a grant approval.
- The Council acts only as the administrator of the grant for the project and it is the applicant's responsibility to monitor the performance of their architect / surveyor or any other persons acting as their agent. The applicant must ensure all construction work completed by their contractor(s) is completed in a workmanlike manner by competent professionals and fully complies with current industry standards and in line with the contract between them. This includes ensuring all completed works accurately reflect the contract documents which include the plans, specifications, and other relevant materials specific to the scheme, for which grant funds are being awarded. Where the completed works do not achieve these standards and compliance or do not meet the applicant's disability need as identified by the occupational therapist, grant funds could be withheld
- Any conditions attached to the DFG or any discretionary grant or loan/equity mortgage funding agreed by the Council
- Funding towards the scheme is based solely on the estimated cost of a feasible standard adaptation. The grant surveyor will calculate this cost.
- Final payment of grant money is only made on completion of works and only once the following conditions are met:
  - Completed works are signed off by a grants officer and occupational therapist as being built as per supplied documentation and deemed to meet disability need.
  - Evidence to be provided you have paid your means tested contribution or non-eligible costs to the contractor
  - A contractor's invoice has been provided.

- A building control completion certificate has been provided (if applicable)
- Any relevant warranties and certification(s) have been supplied to the Council

## **Appendix 3 Discretionary grants and loans/equity mortgages for repair and adaptation work or relocation**

### **General Terms and Conditions**

The following provides a summary of general terms and conditions that apply to all forms of assistance under this policy unless otherwise stated. Detailed terms and conditions will be provided when a formal application for a grant or loan/equity mortgage is submitted.

- Applications will only be considered for residential dwellings. Consideration may be given in respect of dwellings where an application has been made to the Director of development for change of use into residential accommodation.
- Applications for grants and loans/equity mortgages for home improvement and repair will only be considered with respect to dwellings that are more than ten years old at the time of application.
- Applicants must be aged over 18
- In respect of applications for home improvement/repair grants and loans/equity mortgages for repair or to top-up Disabled Facilities Grants the applicant(s) must have or propose to acquire an owner's interest in the dwelling for which assistance is being sought, either alone or jointly with others. Where there is more than one owner, all the owners must be party to the application. An owner's interest means an estate in fee simple absolute in possession or a term of years absolute of which not less than sixty years remain unexpired at the date of the application.
- The dwelling for which assistance is being sought must be the applicant's only or main residence. Applications, however, will be considered from;
  - a) applicants who propose to acquire the dwelling to occupy as his/her only or main residence,

Or,

  - b) applicants who have an owner's interest in the dwelling or propose to acquire an owner's interest and they intend that the dwelling shall be occupied by an elderly or disabled relative (depending on the type of funding being requested) as his/her only or main dwelling.

The condition regarding owner's interest must be satisfied before a formal offer of the assistance can be given.

## **Applicant's Qualifying Criteria**

In addition to the general qualifying criteria set out above, applicants shall usually meet the following criteria in order to qualify for assistance:

### **For Home Improvement Repair work:**

- a) The applicant and all owners of the property shall be in receipt of one or more of the principal income related benefits or guaranteed pension credit. \* Working Tax Credit, or Child Tax Credit or Universal Credit will not be considered as providing eligibility for this assistance.  
And,
- b) The household living or proposing to live in the dwelling must contain a person aged sixty or over  
Or
- c) The household living or proposing to live in the dwelling must contain a person with a long-term illness or a person with a disability.

### **For Discretionary Funding for Disabled Adaptations:**

Where adaptation works are to be linked to a discretionary grant and or loan/equity mortgage in section 7.1 or for relocation in section 7.8 to make or move to a home suitable for a person with a disability, a means test will be carried out to determine eligibility for (DFG) application.

## **Intention of Future Occupation**

All applicants will be required to confirm that they:

- a) have or propose to acquire an owner's interest in the dwelling (unless a tenant application can be made as set out in the policy),  
And,
- b) i) Intend that for a period of at least five years following completion of the relevant works, that s/he/they will live in the dwelling as his/her/their (or that member's) only or main residence.  
Or
- b) ii) Intend that for a period of at least five years following completion of the relevant works, that a member of the applicant's family who is aged 60 or over or who has a disability or is the relevant person for the purposes of Disabled Facilities Grant funding will live in the dwelling as his/her only or main residence.

## **Assistance with repairs**

## **Purposes for which assistance with repairs may be given**

The general principle that underlies this part of the policy is that assistance should be available in respect of dwellings that fail to meet a reasonable standard of repair to meet the cost of works that are required to bring the property up to a reasonable standard.

A 'reasonable standard of repair' will be based upon the 'decent homes' standard. The full definition of a 'decent home' can be found in the document 'A decent home: definition and guidance for implementation June 2006 update', published by the Office of the Deputy Prime Minister in June 2006. (1) However, a summary of a 'decent' home' is that it:

- a) is free from category one hazards under the Housing Health and Safety Hazard Rating System and,
- b) be in a reasonable state of repair and,
- c) provides reasonably modern facilities and services and,
- d) provides a reasonable degree of thermal comfort

Works must contribute to improving the home's Housing Health and Safety Rating and may include essential repairs, home safety, and improvements to make a home warmer, safer and/or more energy efficient. The specific items of work that will be eligible for assistance will be determined by the Council following an inspection of the dwelling and a survey carried out by its nominated officer.

Every encouragement will be given to applicants to bring their homes up to the required standard. However, there may be occasions when it is inappropriate to insist that this standard be reached. For example, where an elderly homeowner is unable to tolerate the disruption of extensive works and there are some works that are necessary for the health and wellbeing of that homeowner. Managers shall apply local discretion in respect of individual applications.

In exceptional circumstances managers may also apply discretion to allow assistance to meet the cost of works, which contribute towards the prevention of the dwelling falling beneath 'decent homes' standard.

There may, from time to time, be other funding streams or projects which overlap with this scheme in terms of eligibility and the scope of work. Where an applicant is eligible to apply for assistance under an alternative project, managers will have the right to refuse an application or parts of an application and make an onward referral as appropriate.

In addition, there may be occasions when it is in the best interest of the Council in achieving its strategic objectives to offer assistance, from time to time, in relation to special projects. Such assistance might take the form, for example of a grant to meet the costs of smoke detector installation within a specific area of the borough. Local managers will have discretion to agree such special projects and will encourage and invite applications from suitable applicants as appropriate.

Assistance will be available borough wide. However, managers may use their discretion to target resources and publicity to specific areas of the borough.

Assistance may be given to meet the cost of works necessary to meet decent homes standard where they relate to the common parts of a building containing flats. In these circumstances the applicant must demonstrate that they have the power and the responsibility to carry out such works and the eligible expense shall be equal to the applicant's share of the costs as determined by the terms of the lease. The permission of the freeholder must be obtained before approval is given.

### **Excluded Repair/Improvement Works**

Assistance will not normally be given in respect of items of work that have been carried out in the last ten years with assistance from the public purse.

Assistance will not normally be given in respect of works for which alternative sources of funding have been identified. For example, works subject to an insurance claim. Where it has been identified, after approval or payment of the assistance, that such alternative forms of funding exist, the council may demand repayment of the assistance in full and may choose to exercise its discretion to charge interest on the sum.

Assistance will not be given in respect of works which have been commenced or completed prior to an application being approved for financial assistance.

### **Determination of Eligible Expense**

The specific items of work that will be eligible for assistance will be determined by the Council following an inspection of the dwelling and a survey carried out by its nominated officer. The Council will draw up a specification of the eligible items for agreement by the applicant and any relevant person for who's benefit any adaptations or improvements are proposed.

The Council will usually obtain an estimate or estimates (as appropriate) for the eligible works on the applicant's behalf. This may be achieved via the application of a pre-priced schedule of rates to which local contractors have agreed to work. The Council will undertake to achieve best value for money and the rules for procurement will generally apply as for Council contracts.

The amount of the eligible expense will be determined by the Council based upon reasonable estimates of the costs and agreed ancillary costs. The eligible expense, therefore, represents the costs of carrying out the works (plus approved ancillary costs) that can be reasonably determined prior to the commencement of the works. Where the costs of all the work cannot reasonably be determined prior to the commencement of the work, for example due to the inaccessibility of areas, the Council may include provisional sums or contingency sums in the eligible expense as appropriate.

The amount of the eligible expense may decrease following formal approval of the assistance if it is found that provisional sums or contingency sums that have been allowed are not required or the works are less extensive than originally anticipated.

The amount of the eligible expense may increase following formal approval of the assistance if unforeseen works are discovered or if expenses are incurred, which could not have reasonably been determined at the time that the assistance was approved.

Changes to the eligible expense as outlined above must be notified to the applicant and in the case of significant increases in the eligible expense relating to any loan/equity mortgage element of the assistance, permission must be sought from the applicant prior to formal agreement by the Council. A significant increase is defined as the need for £1,000 or more to be added to the loan/equity mortgage after any contingency sum is utilised.

The Council may exercise its discretion to allow assistance to meet the cost of expenses associated with identification or feasibility of appropriate works to a dwelling without any construction or repair works being undertaken. For example, it may choose to meet the cost of undertaking a structural survey to assess if renovation is the best course of action, the cost of carrying out an electrical test or an asbestos report, etc..

## **Amount of Assistance**

The maximum amount of assistance shall be equal to the amount of the eligible expense as determined by the Council and subject to the maximum limits for each of the types of financial assistance being offered as set out in the main policy document.

For loan/equity mortgage applicants this shall also be subject to:

The amount of available equity in the property. The proportion of the assistance that is subject to future repayment shall not exceed the available equity (value of the property after the value of secured loans/equity mortgage and encumbrances are deducted) in the property at the time that the application is made. Exceptions to this requirement may be entertained where it is expected that because of completion of the eligible works the value of the property may increase to such an extent that sufficient equity will become available. This will be clarified at the time of application.

## **Applications for Assistance**

Applications for assistance must be made in a form prescribed by the Council. The Council may exercise its discretion to apply a preliminary or initial screening process before inviting a formal application. Enquiries may be received direct from applicants or via referring agencies.

## **Processing of Applications for Assistance**

In considering applications for assistance, the Royal Borough may choose to undertake the following actions:

- a) Verify the receipt of welfare benefits by the applicant, or any other qualifying benefit or tax credit by a direct approach to the agency administering the benefit or tax credit.



- b) Require the applicant to provide evidence for the existence of additional assets or income that had not already been taken into account in their application for an income related benefit or qualifying tax credit.
- c) Verify the legal title to the property by a direct approach to the Land Registry or relevant legal body.
- d) Verify the amount of equity in the property by a direct approach to any lenders identified as part of the application process.
- e) Establish the current and post improvement value of the property by the engagement of the services of a valuer or other suitably qualified person.
- f) Verify or clarify any further information that is directly related to the application. For example, insurance claims or medical records.

In carrying out the above actions, the Royal Borough will seek the written authority of the applicant. However, the Royal Borough will have discretion to refuse assistance if the authority of the applicant is unreasonably withheld.

The Royal Borough may exercise the right to reclaim from the applicant the costs of carrying out any of the above checks under a) to f) above. Such costs may be added to the eligible expense.

The Royal Borough will require the applicant to grant its officers reasonable access to information and to the property in the course of assessing an application for assistance. Where such reasonable access is refused, the Royal Borough will reserve the right to refuse the application

## **Approvals of Applications for Assistance**

The Royal Borough may exercise its discretion to reduce the amount of assistance or to refuse assistance where works have commenced without the written permission of the Royal Borough prior to formal approval of the application.

Any approval for repair work will be subject to Council being satisfied that the applicant or member of the applicant's household did not cause the property to fall into a state of non-decency by their direct action.

Offers and Approvals of assistance will be issued in the form of a written notification to the applicant. The notification will include but not be limited to:

- a) Confirmation of the details of the applicant, the dwelling and the outline of the work for which assistance has been approved.
- b) Details of the ancillary costs which have been approved.
- c) The amount of assistance that has been approved.

- d) The terms and conditions under which the assistance has been granted.
- e) Such other information as required under the Mortgage Sales Guidance for Local Authorities and Registered Social Landlords 2005.

The applicant will have the right to withdraw their application for assistance at any time up and until works commence on site. However, the council may exercise its discretion to reclaim the costs of any reasonable expenses it has incurred in processing the application.

## **Payment of Assistance**

Where an application for assistance has been approved, the council will pay the assistance either;

- In whole after completion of the works, or
- in instalments as the work progresses and the balance after completion of the works.

Payment will be made subject to the Royal Borough being satisfied that the works have been completed to an acceptable standard.

Payment will be made subject to the receipt of a satisfactory invoice, certificate, demand or receipt for the works and any preliminary or ancillary services or charges in respect of the assistance. For these purposes an invoice, demand or receipt is acceptable if it satisfies the Royal Borough and is not given by the applicant or a member of the applicant's family.

Where the assistance has been approved under the Royal Borough's schedule of rates arrangement, a valuation certificate issued by the Royal Borough's nominated officer may be used to authorise a payment.

Payment will usually be made direct to the contractor.

In the circumstances of an application being approved based on estimates supplied by the applicant, the eligible works must be carried out by the contractor whose estimate was supplied with the application. The Royal Borough may apply its discretion to waive this requirement or to refuse to pay assistance where the applicant has failed to comply with this requirement.

## **Repayments and limitations**

Any Grant and/or Loan/equity mortgage awarded may be repayable with interest if the applicant moves or disposes of their interest in the property within 5 years following completion of the works.

In most cases loans/equity mortgage will become repayable upon the sale, or disposal of the dwelling (including where the ownership is transferred as part of the settlement of a will).

Any financial assistance, whether grant or loan, may be repayable with interest where the applicant has breached the conditions relating to the loan/equity mortgage or grant.

For applications from owners the full value of any discretionary grant funding will be secured by a local land charge for a period of 5 years from the date of completion of the works.

Any loan/equity will be registered as a local land charge and at the Land Registry and will bind any owner for the time being. In most cases loans/equity mortgage will become repayable upon the sale, or disposal of the dwelling (including where the ownership is transferred as part of the settlement of a will).

### **AI- Repayment of the Assistance Prior to Final Payment of the Works.**

Where an application for assistance has been approved but the final payment has yet to be made in respect of completed works or ancillary costs. In the circumstances set down below the Royal Borough may exercise its discretion to refuse to make any payments or further payments of assistance and to demand that any instalment of assistance be repaid together with interest from the date on which the payment was made. This section applies to the whole amount of any assistance including the parts that would usually not be subject to repayment.

- a) Where the applicant ceases to have a qualifying owner's interest, or
- b) Where the Royal Borough has reasonable evidence to conclude that the applicant has ceased to have the intention specified in the application regarding future occupancy of the property, or
- c) Where an application has been approved outside of the terms of the Royal Borough's Home Improvement Agency Service, the works have not been completed to the Royal Borough's satisfaction within the time limit specified by the Royal Borough in the approval notification and/or acceptable invoices or receipts have not been submitted (as set out in the payment of assistance section above).
- d) Where the Royal Borough has reasonable evidence to conclude that the applicant was not, at the time of the application, entitled to assistance.

Where the circumstances set down under a) above have been brought about by the death of the applicant, the Royal Borough may use its discretion to continue with the awarding of the agreed assistance to their personal representatives, subject to the written agreement of the personal representatives and to their having the relevant interest in the property. If the personal representative does not hold the relevant interest in the property or they do not wish to continue to receive the assistance the Royal Borough reserves the right to continue make any payments due to contractors for works satisfactorily undertaken or to reclaim any reasonable costs incurred.

### **BI- Repayment of the Assistance Following Completion of the Works**

#### **Circumstances under which both the grant and loan/equity mortgage portion of the assistance become due for repayment**

- a) where the property is disposed of or sold before the fifth anniversary of the final payment of the assistance. or

- b) where there is evidence that the applicant has attempted or succeeded in defrauding the Royal Borough by making false claims, or
- c) where the property ceases to be occupied in accordance with the intention specified by the applicant at the time of the application (i.e. usually as their only or main residence or that of a member of their family who is aged 60 or over or who has a disability, for a period of five years following the final payment of the assistance)

If any of the circumstances set down above apply the Royal Borough may demand repayment of all or part of the assistance with interest, which is set at Bank of England Base rate plus 2%.

**Circumstances under which only the loan/equity mortgage portion of the assistance becomes due for repayment.**

- a) Upon the sale or disposal of the property anytime following the fifth anniversary of the final payment of the assistance, or
- b) six months following the death of the applicant or the death of the last joint applicant anytime following the final payment of the assistance, or
- c) If the property ceases to be occupied by the applicant as their only or main residence or that of a member of their family who is aged 60 or over or who has a disability, anytime following the fifth anniversary of the final payment of the assistance.

Interest will not usually become due if the loan/equity mortgage is repaid in the circumstances set down in a to c above.

**Further conditions that may apply to repayments**

Where part or all of the assistance becomes due for repayment under paragraphs AI and BI above the Royal Borough will have discretion not to demand the repayment of the assistance or any interest due or to demand a lesser amount. The Royal Borough may choose to exercise this discretion where it is satisfied that there are acceptable exceptional circumstances.

Where monies become due as set down under paragraphs AI and BI above, the Royal Borough will undertake not to demand a repayment of the assistance, or payment of interest, or to demand a lesser amount where there is insufficient equity in the property to cover these costs. That is, the applicant will never be in a position of owing more than his/her property is worth.

The applicant, or his/her personal representative may voluntarily repay part or all of the assistance at any time. Interest will not become due unless the circumstances under which it would have become due under paragraphs AI and BI apply. The Royal Borough will reserve

the right to refuse to accept repayment of the assistance if repayments are offered in units of less than a specified value, except where the total value of the assistance due for repayment is less than the specified value.

In exceptional circumstances the Royal Borough may agree to the transfer of the debt to an alternative property. This may be for example where the property for which the assistance has been given no longer meets the needs of the applicant's household and there is insufficient equity, after the assistance has been repaid, for the applicant to purchase a suitable alternative property.

In considering the application of paragraphs A1 and B1 above the Royal Borough may reasonably require the applicants to provide relevant information within 28 days of a written request at any time that a local land charge remains in force with respect to the relevant property.

The Royal Borough will undertake to provide applicants for loan/equity mortgages with a statement of monies owed at least once every three years following the final payment of the assistance.

## Appendix 4 – Means Test Contribution Grant Examples

Clients with an assessed contribution below £15,000 will get a full grant.

This grant applies to means tested applicants for the costs of eligible grant work up to £55,000 (maximum mandatory grant of £30,000 plus an additional discretionary grant of £25,000). Eligible work costs above £55,000 may be considered under the provisions of this policy that deal with discretionary loan/equity mortgage funding

<b>Grant Applicant Assessed Contribution</b>	<b>Cost of work</b>	<b>Calculation of applicant contribution (Contribution minus £15,000)</b>	<b>Grant payable (Works minus contribution)</b>	<b>Amount applicant will need to pay</b>
£15,500	£16,000	£15,500 - £15,000 = £500	£16,000 - £500 = <b>£15,500</b>	<b>£500</b>
£17,000	£10,000	£17,000 - £15,000 = £2,000	£10,000 - £2,000 = <b>£8,000</b>	<b>£2,000</b>
£20,000	£5,000	£20,000 - £15,000 = £5,000	£5,000 - £5,000 = £0 <b>No grant payable</b>	<b>£5,000</b>
£20,000	£18,000	£20,000 - £15,000 = £5,000	£18,000 - £5,000 = <b>£13,000</b>	<b>£5,000</b>
£18,000	£23,000	£18,000 - £15,000 = £3,000	£23,000 - £3,000 = <b>£20,000</b>	<b>£3,000</b>

£25,000	£28,000	£25,000- £15,000 = £10,000	£28,000-£10,000 = <b>£18,000</b>	<b>£10,000</b>
£30,000	£35,000	£30,000- £15,000 = £15,000	£35,000- £15,000= <b>£20,000</b>	<b>£15,000</b>
£54,000	£55,000	£54,000- £15,000 = £39,000	£55,000- £39,000 = <b>£16,000</b>	<b>£39,000</b>
£65,000	£80,000	£65,000 - £15,000 = £50,000	£80,000 - £50,000 = <b>£5,000</b> Grant and <b>£25,000</b> (loan/equity mortgage funding maybe considered)	<b>£50,000</b> (assuming £25,000 loan/equity mortgage funding can be awarded) If not contribution will be <b>£75,000</b>

## Appendix 5 - Lift and Hoist Maintenance and Compliance in non-council owned property

Royal Greenwich will use discretionary grant funding to provide for on-going servicing, repair and maintenance of Lifting and Hoisting equipment installed using Disabled Facilities Grant (DFG) for the disabled person for whom the equipment was installed. This is provided the disabled person continues to need that equipment, it remains appropriate for their disability need and is safe for them to use. If the equipment is no longer in use we will decommission and leave safe in situ.

On-going service, repair and maintenance will be provided either through the purchase and management of extended warranties or on expiry of manufacturer's warranty. Royal Greenwich's lift section will manage callouts, repairs, maintenance and decommissioning for the lifetime of the product or client. For all new installations Discretionary DFG/BCF funding will be provided to the Lift Section to cover the cost of managing the above services.

Where the disabled person is a tenant of a landlord that has suitable servicing and maintenance arrangements in place Royal Greenwich's responsibility will end after expiry of the original warranty period and no additional funding will be made available.

Royal Greenwich may provide discretionary grant funding to remove lifts and hoists installed using DFG on request by client or their family. This will not apply to properties owned and managed by Registered Providers (RP) where RBG will decommission and leave the lifts and

hoists in situ unless this causes hardship to the tenant, for whom the lift or hoist was originally installed, or to their family.

## SUMMARY - Major Equipment Installations

### Warranties

	<b>O/occ</b>	<b>Private tenant</b>	<b>Registered Provider tenant</b>	<b>RBG tenant</b>
<b>CTH</b>	RBG funds installation and ongoing servicing and maintenance. Initial warranty of 1-3 years ongoing servicing/maintenance on expiry of warranty	RBG funds installation and ongoing servicing and maintenance. Initial warranty of 1-3 years ongoing servicing/maintenance on expiry of warranty	RBG funds installation and ongoing servicing and maintenance until handover to registered provider. Initial warranty of 1-3 years registered provider usually responsible on expiry of warranty	RBG funds installation and ongoing servicing and maintenance. Initial warranty of 1-3 years and ongoing servicing/maintenance on expiry of warranty
<b>Stairlift</b>	Initial 5-year warranty provided by manufacturer/installer; RBG offers servicing/maintenance on expiry of warranty (see note 1)	Initial 5-year warranty provided by manufacturer/installer; RBG offers servicing/maintenance on expiry of warranty	Initial 5-year warranty provided by manufacturer/installer; RSL or tenant usually responsible on expiry of warranty	Initial year warranty provided by manufacturer/installer; RBG offers servicing/maintenance on expiry of warranty.
<b>TFL</b>	As for stairlifts above	As for stairlifts above	As for stairlifts above	As for stairlifts above
<b>Steplift</b>	As for stairlifts above	As for stairlifts above	As for stairlifts above	As for stairlifts above
<b>Wash/dry toilet</b>	As for stairlifts above	As for stairlifts above	As for stairlifts above	As for stairlifts above

### Decommissioning and Removal

<b>Registered Provider tenants</b>	Discretionary funding for decommissioning and making safe only. Equipment remains in situ except where this might cause hardship to the tenant or their family.
<b>All other residents</b>	Discretionary funding for decommissioning and making safe on application by the client. Discretionary grant funding may include removal of lifts and hoists installed using DFG funding on request by client or their family.

### Notes

- I) Where a stairlift installation is included as part of the applicant's preferred scheme and would not otherwise have been included in Council's proposed scheme, the owner is fully responsible for all servicing and maintenance on expiry of any warranty.

Minor work grant funding may be available to support with any repairs needed to major equipment provided through the DFG that is not included as part of the warranty. When major equipment such as a stairlift, through floor lift, ceiling track hoist or wash dry toilet can no longer be maintained or repaired due to age/obsolescence and the need for such equipment still exists the resident may be eligible to apply for a DFG subject to the usual process for considering such applications.

## **Appendix 6 - Assistance to Private Landlords**

### **Preliminary Conditions**

- I Applications will only be considered for residential dwellings located within the Royal Borough of Greenwich. Consideration may be given in respect of dwellings where an application has been made to the Royal Borough for change of use to residential accommodation.
  - I.1 Applications will only be considered for dwellings that are more than ten years old at the time of application.
  - I.2 Applications may be accepted from individuals, joint owners, partnerships or companies.
  - I.3 The applicant(s) must have an owner's interest in the dwelling for which assistance is being sought. Where there is more than one owner, all the owners must be party to the application. Where the application is being made by a company the application must be made by a director of the company or the company secretary.
  - I.4 Where the owner's interest is held under leasehold interest, the written consent of the freeholder must be obtained and accompany the application. The applicant must have a repairing obligation, and the outstanding term of the lease must be a minimum of ten years.
  - I.5 Applications will only be considered where the Council has a need for the property and is satisfied the property is suitable to increase/maintain the supply of quality rented accommodation to house people in the Borough
  - I.6 The dwelling must either be;
    - a) unoccupied at the time of application, or
    - b) in exceptional circumstances only occupied by tenants who are charged a rent level set within the Local Housing Allowance for the area.
  - I.7 Where the dwelling is unoccupied the Royal Borough must be satisfied that the dwelling has not been made empty for the purpose of qualifying for this assistance. Where the Royal Borough has reasonable grounds to conclude that persons have



been made homeless or deprived of their home for the purpose of qualifying for assistance, the application will normally be refused.

- 1.8 Applicants must meet the 'fit and proper' person criteria as required under the Royal Greenwich Landlord Accreditation Scheme. This may include financial and criminal record checks.
- 1.9 There must be no statutory Notices outstanding that have been served by the authority which relate to the dwelling or its management. Owners may become eligible to apply for the assistance after all the conditions relating to the Notice have been satisfied and no monies are owed to the Royal Borough in relation to the action.

## **2. Purposes for Which Assistance May be Given**

### **2.1 Vacant Dwellings**

Assistance will be available for building works and ancillary costs that are necessarily incurred to bring the dwelling up to the Royal Greenwich Homes Standard for private sector housing. This generally will include works to meet the cost of reasonable repairs and improvements and any other works which are necessary for the property to reach a reasonable 'lettable' standard. This may include works to create separate access in the case of flats above shops or fire safety works in the case of flats in converted properties. Consideration may be given for works to Houses in Multiple Occupation and works to common parts.

### **2.2 Occupied Dwellings**

Where a dwelling is occupied by tenants, assistance may be available for building works and ancillary costs that are necessarily incurred to bring the dwelling up to 'Decent Homes Plus' Standard. This briefly will deal with items of major disrepair and some enhancements but will not fund the works to reach the full Royal Greenwich Homes Standard. The assistance is not designed to meet the costs of regular cyclical maintenance.

### **2.3 General**

Assistance will not normally be given in respect of items of work that has been carried out in the last ten years with assistance from the public purse.

- 2.4 Assistance will not normally be given in respect of work for which alternative funding has been identified. For example, work subject to an insurance claim. Where it has been identified, after approval or payment of the assistance, that such alternative forms of funding exist, the Royal Borough may exercise its discretion not to pay the assistance or to demand the repayment of any assistance. Interest may be charged on any sums that are subject to such a demand.
- 2.5 Assistance will not normally be given for works already commenced prior to the formal approval of the application. The Royal Borough may apply its discretion to

agree to include works already commenced within the eligible expense provided that the applicant adheres to any special terms and conditions specified.

### **3. Applications for Assistance**

- 3.1 Applications for assistance must be made in the form prescribed by the Royal Borough. The Royal Borough may exercise its discretion to apply a preliminary or initial screening process before inviting a formal application.
- 3.2 By submitting an application for assistance, the applicants are confirming their intention to comply with all the terms and conditions set down in this policy and any other terms or conditions set out as part of the grant approval process to agree to provide any reasonable information that is requested in connection with the application. A failure to provide such information within a reasonable timescale may result in the assistance being refused.
- 3.3 By submitting an application for assistance, the applicants are confirming that their future intention for the dwelling, after completion of the works will be either,
  - a) to lease the dwelling to the Royal Borough of Greenwich, or their nominated partner, for a period of three years or four years, or whichever timescale specified by the Royal Borough, or
  - b) to accept tenants nominated by the Royal Borough for a minimum period of three years or four years (or whichever timescale specified by the Royal Borough), charging Local Housing Allowance level rents and complying with conditions specified by the Royal Borough relating to the Landlord Scheme, or,
  - c) If the property is occupied, to accept tenants nominated by the Royal Borough at any time during the three year or four-year condition period when the dwelling becomes available for letting.
- 3.4 Applicants will be advised of which documents they will need to submit with their application and the timescale within which these must be submitted. Where an applicant fails to submit the required documents, the Royal Borough may determine the application to be invalid. Documents may include, but not be limited to, at least two itemised competitive estimates from qualified contractors, evidence of ancillary costs, permission from the freeholder in the case of a leasehold property and permission from any existing lenders in the case of a loan/equity mortgage application or lease. The Royal Borough may prescribe to the applicant the format of the documents that will be acceptable to accompany the application.

### **4. Determination of Eligible Expense**

- 4.1 The specific items of work that will be eligible for financial assistance will be identified following an inspection of the dwelling by an officer appointed by the Royal Borough. Applicants will be issued with a schedule of the works against which they may obtain estimates from suitably experienced contractors.

- 4.2 Ancillary costs may be eligible for financial assistance. These may include but not be limited to; the cost of obtaining a gas safety certificate, energy performance certificate or electrical safety certificate, professional fees, fees for statutory consents, surveys and party wall notices. Ancillary costs may include any costs incurred by the Royal Borough in processing the application for assistance, for example, the costs of obtaining a property valuation or conformation of title via the Land Registry.
- 4.3 The total eligible expense will be determined by the Royal Borough based upon its estimation of the reasonable costs of undertaking the relevant works, including VAT and ancillary costs. Where there are some costs that cannot be determined, for example due to the inaccessibility of certain areas, provisional or contingency sums may be included within the eligible expense.
- 4.4 The amount of the eligible expense may decrease following formal approval of the assistance if it is found that provisional or contingency sums were not fully utilised, or the works are less extensive or less costly than originally anticipated.
- 4.5 The amount of eligible expense may increase following formal approval of the assistance if unforeseen works are discovered or if expenses are incurred which could not reasonably be foreseen at the time that the assistance was approved but will be subject to the grant limit.

## **5. Amount of Assistance**

- 5.1 The amount of assistance to be approved in the form of a grant will be equal to 100% of the eligible expense up to a maximum of £15,000 per dwelling for 3 year letting/leasing conditions or £20,000 per dwelling for 4 year letting/leasing conditions. Where the application relates to a House in Multiple Occupation (HMO), the maximum grant will be £5,000 per unit of accommodation (i.e. each bedsit or room). A further grant of up to £10,000 will be available for works to communal areas of HMOs. The maximum overall grant for an HMO will be £50,000.
- 5.2 The grant will be registered as a local land charge at approval stage and, following completion of the work, as a local land charge for the term of the grant conditions.

## **6. Approval of Assistance**

- 6.1 The Royal Borough, if it is satisfied that all the preliminary conditions have been met, will be subject to available funds, issue a formal written approval notice. The notice will include, but not be limited to:
- a) the name and address of the applicant,
  - b) the address of the dwelling subject to the assistance and brief details of the eligible works,
  - c) the amount of the eligible expense including the estimated reasonable costs of undertaking the work and ancillary costs,

- d) the amount of assistance that has been approved and the form, terms and conditions of the assistance,
  - e) the name of the contractor upon who's estimate the eligible expense has been based, or confirmation
  - f) the timescale within which the work must be completed to the Royal borough's satisfaction in order to be eligible to claim payment of the assistance.
7. The applicant will be required to sign and complete an acceptance form and return this to the Royal Borough before work can commence.
- 8. Payment of the Assistance**
- 8.1 The assistance may be paid in whole after the completion of the works, or in instalments as each stage is completed.
- 8.2 Before payment is made all of the works included in the eligible expense (or those claimed under an instalment) must have been completed to the Royal Borough's satisfaction and satisfactory invoices, certificates or receipts must have been submitted. Where ancillary costs have been included in the eligible expense the applicant must submit evidence that these costs have been incurred before a payment can be made. The payment may be made direct to the contractor who has undertaken the work or to the applicant. Payment cannot be made to a value greater than the total amount of the invoices or receipts irrespective of the amount of the approved eligible expense.
- 8.3 Applicants may apply for an extension of time within which to complete the work if it is estimated that the works cannot complete within the time limit set down in the Approval Notice. Applications for extensions of time must be made in writing.
- 9. Repayment of the Grant**
- 9.1 The grant will not normally be repayable. The circumstances under which it may become repayable are set down below. Where a demand is issued for the repayment of the grant interest will normally be added. The rate of interest charged will normally be 2% above the Bank of England base rate.
- a) Circumstances under which the Royal Borough may issue a demand for repayment of any grant instalments before the work has been certified as complete:
    - i) Where the applicant ceases to have a qualifying owner's interest. However, where this has been brought about by the death of the applicant the Royal Borough may use its discretion to continue with the awarding of the assistance to their personal representatives, provided that they have the relevant interest in the property and agree to abide by all the terms and conditions of the assistance.

- ii) Where the Royal Borough has reasonable evidence to conclude that the applicant has ceased to have the intention specified in the application regarding future occupancy of the dwelling.
- iii) Where the works have not been completed to the satisfaction of the Royal Borough within the time limit set down in the Approval Notice.
- iv) Where the applicant fails to submit acceptable invoices or receipts in relation to the completed works within the time limit set down in the Approval Notice.
- v) Where the Royal Borough has reasonable evidence to conclude that the applicant was not, at the time of the application, entitled to assistance.
- b) Circumstances under which the Royal Borough may issue a demand for repayment of the grant after the work has been certified as complete but before the end of the condition period (The condition period will be set down in the Approval Notice but will usually be between three and four years):
  - i) Where the applicant disposes of the dwelling.
  - ii) Where there is evidence that the applicant has attempted or succeeded in defrauding the Royal Borough by making false claims.
  - iii) If the application has been approved on the basis of the acceptance of tenants nominated by the Royal Borough, where the applicant fails within a reasonable time span to grant a tenancy to a nominated tenant, either initially, following completion of the work or at any time during the condition period if the dwelling should become empty.
  - iv) If the application has been approved on the basis of the dwelling being leased to the Royal Borough (or its nominated partner), where the applicant fails to enter into a lease within a reasonable time span.
  - v) Where the applicant fails to comply with other terms and conditions set down under the Royal Borough's Landlord Accreditation Scheme or those set down under schemes operated by its nominated partner.
  - vi) Where the applicant fails to provide evidence of compliance with the terms and conditions of the assistance within a reasonable timescale when requested to do so by the Royal Borough.
  - vii) Where the applicant fails to maintain the condition of the dwelling up to reasonable standard of repair.

## **10. Further Terms and Conditions of the Assistance**

- 10.1 Where part or all of the assistance becomes due for repayment under paragraph 9 the Royal Borough or its nominated partner will have discretion not to demand the repayment of the assistance or to demand a lesser amount. The Royal Borough may

choose to exercise this discretion where it is satisfied that there are exceptional circumstances or where it is not in the interests of the authority to make such a demand.

- 10.2 In considering whether the applicant is complying with all the terms and conditions of the assistance, the Royal Borough or its nominated partner may reasonably require the applicants to provide relevant information within 28 days of a written request. Failure to do so may result in a demand for repayment of the assistance with interest.

## Appendix 7 – SUMMARY OF SCHEMES

### Grant Assistance Summary Tables

Type of grant	Mandatory DFG
<b>Purpose</b>	To help meet the cost of necessary and appropriate adaptations for which a DFG can be awarded to meet the needs of a disabled occupant as set down in the Housing Grants Construction and Regeneration Act 1996 (The Act).
<b>Eligible applicants</b>	Disabled people of any age who live in the property as their main/only home and who need adaptations that meet one or more of the purposes for which a DFG can be given. Children with disabilities living in joint residency arrangements or under a shared care arrangement.
<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor; DFG application form including means-test where applicable.
<b>Qualifying criteria</b>	Work is necessary and appropriate and reasonable and practicable. Owner and/or landlord consent required. Subject to a test of financial resources where applicable.
<b>Maximum value</b>	£30,000 (at time of policy publication)
<b>Repayment provision</b>	5-year grant condition period registered at local land charge.
<b>Eligible works</b>	Works which meet one or more of the specific purposes for which a mandatory DFG can be given.
<b>Limitations</b>	Generally, not applicable for Council tenants for whom similar provision is made directly by the Council. Where a home can't be adapted to meet disability need, relocation support may be offered as an alternative.

Type of grant	Discretionary Grant funding for disabled adaptations
<b>Purpose</b>	To enable applicants awarded mandatory DFG to complete works above the mandatory threshold (£30,000)
<b>Eligible applicants</b>	Those awarded a maximum DFG where cost of necessary work exceeds the grant awarded.

<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor; DFG application form including means-test where applicable.
<b>Qualifying criteria</b>	Work is necessary and appropriate and reasonable and practicable. Owner and/or landlord consent required. Subject to a test of financial resources where applicable
<b>Maximum value</b>	£25,000 Discretionary Grant
<b>Repayment provision</b>	5 year grant condition period. Local land charge Provided no breach of condition after 5 years no grant is repayable. Grant repayable will attract interest following breach of conditions within 5 years of the certified date of completion.
<b>Eligible works</b>	Works which meet one or more of the specific purposes for which a mandatory DFG can be given.
<b>Limitations</b>	Not applicable for Council tenants for whom similar provision is made directly by the Council

<b>Type of grant</b>	<b>Discretionary DFG Loan/Equity Mortgage funding</b>
<b>Purpose</b>	To enable applicants awarded mandatory DFG to complete works above the mandatory and discretionary grant threshold of £55,000
<b>Eligible applicants</b>	Cases where cost of eligible work exceeds the mandatory and discretionary grant limit of £55,000.
<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor; DFG application form including means-test.
<b>Qualifying criteria</b>	Work is necessary and appropriate and reasonable and practicable. Subject to a test of financial resources and exploration of other funding sources available to the applicant. Must be adequate unsecured equity to lend against. The assistance offered will be registered at local land charges, and at land registry if a loan/Equity Mortgage has been awarded.
<b>Maximum value</b>	£30,000 Loan/Equity Mortgage
<b>Repayment provision</b>	Loan/Equity Mortgage repayable with interest within 5 years of the certified date of completion following breach of conditions. Disposal of the property or breach of the loan/equity mortgage conditions after the 5-year certified date of completion will become repayable, and this may be subject to interest being charged if the monies are not repaid within the terms of the loan/Equity Mortgage agreement.
<b>Eligible works</b>	Works which meet one or more of the specific purposes for which a mandatory DFG can be given.
<b>Limitations</b>	Not available for tenants owner occupiers only. Not available where a property has a charge registered against it stating no further advances are allowed. Not available where there is insufficient equity in the property.

<b>Type of grant</b>	<b>Means Test Contribution Grant</b>
<b>Purpose</b>	To offset an applicant's assessed contribution towards the cost of grant aided disabled adaptations work.

<b>Eligible applicants</b>	Means tested applicants for DFG who are required to make a financial contribution towards the cost of DFG eligible work for assessed contributions
<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor; DFG application form including means-test
<b>Qualifying criteria</b>	Work is necessary and appropriate and reasonable and practicable. Subject to a test of financial resources. Owner and/or landlord consent required for work to progress.
<b>Maximum value</b>	£15,000
<b>Repayment provision</b>	None
<b>Eligible works</b>	Works which meet one or more of the specific purposes for which a mandatory DFG can be given
<b>Limitations</b>	Doesn't apply to cases where a means test isn't applied such as people on passporting benefits, children and or for council tenants where no there has been no DFG application

<b>Type of grant</b>	<b>Ceiling Track Hoist</b>
<b>Purpose</b>	To fully fund the cost of ceiling track hoists.
<b>Eligible applicants</b>	Disabled people of any age who live in the property as their main/only home and who need adaptations that meet one or more of the purposes for which a DFG can be given. For Council tenants provision is made directly by the Council
<b>Access and Application</b>	Referral by Occupational Therapist
<b>Qualifying criteria</b>	Work is necessary and appropriate and reasonable and practicable. Owner and/or landlord consent required for work to progress.
<b>Maximum value</b>	None
<b>Repayment provision</b>	None
<b>Eligible works</b>	Work to provide ceiling track hoists to meet one or more of the specific purposes for which a mandatory DFG can be given
<b>Limitations</b>	

<b>Type of grant</b>	<b>Minor Works Assistance</b>
<b>Purpose</b>	To carry out minor works to sustain independence and avoid unnecessary risks.
<b>Eligible applicants</b>	Disabled people of any age who live in the property as their main/only home and who need minor adaptations as set out in the policy following an assessment by an OT, OTA or competent trusted assessor. For Council tenants provision is made directly by the Council
<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor;



<b>Qualifying criteria</b>	Work is necessary to reduce risk and sustain independence up to £3,500.
<b>Maximum value</b>	£3,500
<b>Repayment provision</b>	None
<b>Eligible works</b>	Minor adaptations set out in the policy
<b>Limitations</b>	Doesn't include any adaptations or repairs that should be provided by landlords for their tenants Doesn't include work under £1000 to meet Social Care obligations under the Care Act

<b>Type of grant</b>	<b>Minor work to support people with diagnosed cognitive or sensory impairment</b>
<b>Purpose</b>	To help people diagnosed with cognitive impairment and their families
<b>Eligible applicants</b>	Disabled people of any age who live in the property as their main/only home and who need work following assessment by an OT, OTA or competent trusted assessor. For Council tenants provision is made directly by the Council
<b>Access and Application</b>	Referral by Occupational Therapist/Trusted Assessor
<b>Qualifying criteria</b>	Work is necessary to reduce risk and sustain independence up to £1,000
<b>Maximum value</b>	£1,000
<b>Repayment provision</b>	None
<b>Eligible works</b>	As set out in the main policy
<b>Limitations</b>	Doesn't include any adaptations or repairs that should be provided by landlords for their tenants

<b>Type of grant</b>	<b>End of life support Grant</b>
<b>Purpose</b>	To support people who are terminally ill and need non-permanent installations to remain at home or return home during the later stages of their illness
<b>Eligible applicants</b>	Disabled people of any age who are terminally ill and live in the property as their main/only home and who need work following assessment by an OT, OTA or competent trusted assessor. For Council tenants provision is made directly by the Council.
<b>Access and Application</b>	Referral by a housing, care, or health professional, following an assessment by an OT, OTA, or other competent Trusted Assessor to identify needs.

<b>Qualifying criteria</b>	Available for people who are terminally ill. Work is necessary and appropriate and reasonable and practicable. Owner and/or landlord consent required for work to progress.
<b>Maximum value</b>	£15,000
<b>Repayment provision</b>	None
<b>Eligible works</b>	non-permanent installations to remain at home or return home during the later stages of their illness
<b>Limitations</b>	Doesn't include any work that should be provided by landlords for their tenants or registered providers of social housing

<b>Type of grant</b>	<b>Hospital Discharge Clean and Clear Grant</b>
<b>Purpose</b>	To enable safe discharge to home from hospital, stepdown care or to prevent hospital admission
<b>Eligible applicants</b>	People in hospital or stepdown care or who are likely to be admitted to a hospital or care environment due to the condition of their home. For Council tenants provision is made directly by the Council
<b>Access and Application</b>	Referral by Joint Emergency Team/Hospital discharge team referral Part of a Multi-agency approach
<b>Qualifying criteria</b>	To enable discharge from hospital/stepdown care, will require hospital admission due to condition of property and/or is unable to receive at home care due to hoarding or cleanliness of the home.
<b>Maximum value</b>	£3,500
<b>Repayment provision</b>	None
<b>Eligible works</b>	To create a micro-environment or enable access to essential facilities such as kitchen or bathroom
<b>Limitations</b>	Doesn't include any work that should be provided by landlords for their tenants or registered providers of social housing

<b>Type of grant</b>	<b>Relocation Grants</b>
<b>Purpose</b>	To support applicants who would be eligible for DFG or major repairs to move to a more suitable home
<b>Eligible applicants</b>	Anyone eligible for mandatory DFG or major repairs assistance where their current home cannot be reasonably adapted to meet their needs; Where moving would enable the applicant access to care and support which is currently not practicable in their home. Where improvement or repair of a dwelling is not deemed to be the best option to meet assessed housing need
<b>Access and Application</b>	As for mandatory DFG or home repairs dependent on the reason for application
<b>Qualifying criteria</b>	As for mandatory DFG or home repairs dependent on the reason for application

<b>Maximum value</b>	£5,000 for tenants £10,000 for owner occupiers. Relocation grants are restricted to one grant in any 5-year period. Relocation grant sums over £5,000 for owner occupiers will be registered as a land registry charge on the new property for 5 years from the date the move is completed
<b>Repayment provision</b>	5-year condition registered at local land charges see Repayments and limitations pages 34 to 36 for further information
<b>Eligible works</b>	Costs directly associated with moving, including help to move
<b>Limitations</b>	Must have exhausted any other support available. Not more than one grant can be applied for in any 5-year period. Not applicable for Council tenants for whom similar provision is made directly by the Council

<b>Type of grant</b>	<b>Equipment Decommissioning, Removal and Reinstatement Grant</b>
<b>Purpose</b>	To support those who have lifting or hoisting equipment funded by the Council as DFG/Discretionary funding under this policy. To support private landlords where adaptations have been installed with DFG funding/Discretionary funding under this policy and are no longer required.
<b>Eligible applicants</b>	Applicants who have major equipment funded by the Council as DFG/Discretionary funding under this policy
<b>Access and Application</b>	Contact The Home Improvement Agency / Lift Engineers
<b>Qualifying criteria</b>	For lifting equipment installed following a DFG or discretionary grant from the Council. For Council tenants provision is made directly by the Council.
<b>Maximum value</b>	Costs to decommission and make safe lifting equipment for all tenures except council tenanted properties Costs for decommissioning and making safe lifting equipment for homeowners. Removal costs may be considered for homeowners. Costs for removal, decommissioning and making safe lifting equipment for private sector landlords (not registered providers of social housing) up to £5,000.
<b>Repayment provision</b>	Not applicable
<b>Eligible works</b>	as above
<b>Limitations</b>	Applies only to items funded under DFG or discretionary funding under this policy. Works relating to removal, decommissioning and making safe lifting equipment to be commissioned by the Council's Lift Engineers section.

<b>Type of grant</b>	<b>Major Equipment Warranties</b>
<b>Purpose</b>	To support with on-going servicing and repair with major items of equipment provided through DFG or discretionary funding under

	this policy such as stairlifts, through floor lifts, ceiling track hoists and wash dry toilets and will be included as an eligible cost in the DFG calculation
<b>Eligible applicants</b>	Applicants who have major equipment funded by the Council as DFG or discretionary funding under this policy
<b>Access and Application</b>	Contact The Home Improvement Agency
<b>Qualifying criteria</b>	For lifting equipment installed following a DFG or discretionary funding from the Council.
<b>Maximum value</b>	none
<b>Repayment provision</b>	Not applicable
<b>Eligible works</b>	Providing a warranty to provide for servicing and repair of lifts and hoists installed using DFG.
<b>Limitations</b>	Applies only to items funded under DFG. In respect of Registered Providers of Social Housing, the landlord is expected to assume responsibility for maintenance after the warranty has expired. Not applicable for Council tenants for whom similar provision is made directly by the Council.

<b>Type of grant</b>	<b>Emergency Repairs Grant</b>
<b>Purpose</b>	To help vulnerable homeowners to carry out urgent repairs
<b>Eligible applicants</b>	Persons who are aged 60+ or disabled and in receipt of means-tested benefits. Working Tax Credit, or Child Tax Credit or Universal Credit will not be considered as eligibility for this assistance.
<b>Access and Application</b>	Contact the Home Improvement Agency
<b>Qualifying criteria</b>	Repairs must be essential for health and safety
<b>Maximum value</b>	£3,500 in any 3-year period
<b>Repayment provision</b>	No repayment required
<b>Eligible works</b>	Any works urgently required for safety reasons – including repairs to heating, plumbing and electrical systems. See section 8.2.2/3 of the Housing Assistance Policy 2025
<b>Limitations</b>	Other available government grants or funding sources will be considered in the first instance with emergency grant funding being used to ‘top-up’ any additional reasonable measures. Not applicable for Council tenants

<b>Type of Grant</b>	<b>Major Repair and Improvement Funding</b>
<b>Purpose</b>	To support vulnerable homeowners to live in safe homes
<b>Eligible applicants</b>	Persons who are aged 60+ or disabled and in receipt of means-tested benefits. Working Tax Credit, or Child Tax Credit or Universal Credit will not be considered as eligibility for this assistance.
<b>Access and Application</b>	Contact the Home Improvement Agency

<b>Qualifying criteria</b>	Repairs/ improvements must contribute to improving the home's "Housing Health and Safety rating"
<b>Maximum value</b>	Grant up to £10,000 (Applications for this grant will be restricted to where the cumulative value of £10,000 or more has already been approved at any time in the preceding 5 years of the certified completed date for works). Secured loan/equity mortgage of up to £20,000
<b>Repayment provision</b>	5 year grant condition period. Provided no breach of condition after 5 years no grant is repayable. Grant repayable will attract interest following breach of conditions within 5 years of the certified date of completion Loan/equity mortgage repayable with interest within 5 years of the certified date of completion following breach of conditions. Disposal of the property or breach of the loan/equity mortgage conditions after the 5-year certified date of completion will become repayable, and this may be subject to interest being charged if the monies are not repaid within the terms of the loan/equity mortgage agreement.
<b>Eligible works</b>	Any relevant works as determined by Council surveyor
<b>Limitations</b>	Where works are too expensive or impractical, relocation support may be offered as an alternative. Loans/equity mortgages not available for tenants. Not available where a property has a charge registered against it stating no further advances are allowed. Not applicable for Council tenants

<b>Type of grant</b>	<b>Repairs and Conversions to meet Housing Need - Discretionary Housing Assistance</b>
<b>Purpose</b>	To increase the supply of quality rented accommodation available to people in housing need in the Borough.
<b>Eligible applicants</b>	Private sector Landlords who own properties in the Borough
<b>Access and Application</b>	Contact the Home Improvement Agency and Procurement Team
<b>Qualifying criteria</b>	Applications will only be considered where the Council has a need for the property and is satisfied the property is suitable to increase/maintain the supply of quality rented accommodation to house people in the Borough.  The dwelling will either be leased to the Royal Borough or a nominated partner organisation or will be rented to persons nominated by the Council, and the rent(s) charged will not exceed the Local Housing Allowance [LHA]
<b>Maximum value</b>	Grant limit for a single dwelling is either £15,000 or £20,000 HMO grant £50,000 (£10,000 for communal area and £5,000 per unit of accommodation for HMO property)
<b>Repayment provision</b>	3 or 4 year grant condition period during which grant repayable in total with interest.

	See section 10 of the main policy and Appendix 5 for further details.
<b>Eligible works</b>	Building works and ancillary costs that are necessarily incurred to bring the dwelling up to the Royal Greenwich Homes Standard for private sector housing.
<b>Limitations</b>	Applications will only be considered where the Council has a need for the property and is satisfied the property is suitable to increase/maintain the supply of quality rented accommodation to house people in the Borough.



**Disability and Home Improvement**

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