

# **Walsall Housing Renewal Assistance Policy 2022 – 2025**

**June 2022**

**Housing Standards and Improvement  
Walsall Council**

## **Table of contents:**

- 1 Introduction
- 2 Background
- 3 The council's priorities and housing vision
- 4 Purpose of the Policy
  - 4.1 Overview
  - 4.2 Strategic priorities 2022 - 2025
  - 4.3 Bids for external funding
  - 4.4 Key legislation.
- 5 Decent Homes Standard
  - 5.1 Overview
  - 5.2 Priorities
- 6 Types of assistance
- 7 Resources
  - 7.1 Overview
  - 7.2 Maximising the benefits of limited funding
  - 7.3 Partnership working
  - 7.4 Agency Services and external advisors
- 8 General Conditions
  - 8.1 General conditions applicable to all forms of assistance
  - 8.2 Additional conditions
    - a) Mobile Homes
    - b) Shared ownership dwellings
    - c) Landlord applications
    - d) DFG relocation grants
- 9 Vulnerable households

## 10 Disabled Facilities Grants and Assistance with Adaptations

### 10.1 Overall

### 10.2 Land charging Mandatory DFGs

### 10.3 DFG inflationary assistance – discretionary funding

### 10.4 DFG ‘Top Ups’– discretionary funding

### 10.5 Maintenance and legal responsibility

### 10.6 Removal of DFG and related items

### 10.7 Streamlining of the DFG process

#### a) Under £3,000 schemes

#### b) £3,000 to under £12,000 schemes

#### c) Terminal Illness / Palliative cases

#### d) Applicants covered by the Walsall Armed Forces Covenant

## 11 Payment for completed work and completion timescale

### 11.1 Overview

### 11.2 Paying Contractors

### 11.3 Inspections

### 11.4 Work variations and retentions

### 11.5 Applicant contributions towards grant or related works

## 12 Repayment of financial assistance

## 13 Death of applicant

## 14 Applications which fall outside of the published policy

## 15 Time periods and customer service

## 16 Implementation of the policy and policy review

## 17 Compliments appeals and complaints

## 18 Legislation

## Appendix 1- Types of Housing Assistance

## **1. INTRODUCTION**

The council has both statutory duties and discretionary powers to offer help and financial assistance to improve private sector housing conditions in the borough. The policy has been developed with regard to local, regional and national priorities and available funding.

This policy will come into effect from 1 July 2022.

The policy will normally be reviewed annually and amendments to the policy can be approved by the delegated powers held by the Executive Director, or relevant Director in consultation with appropriate Portfolio Holder.

Should new grant funds be secured between 2022 and January 2025, by the Council, for delivery of housing related assistance for the public that is not covered by this Policy the assistance criteria and delivery can be approved by the delegated powers held by the Executive Director, or Director in consultation with the Portfolio Holder, Regeneration and Transport. It is noted that many external grant sources have their own specific criteria for eligibility for example stating what an eligible households, dwelling and works are and in administering these the council must ensure that they are met.

Previous Renewal Assistance Policies have been approved with agreement that funds returned to the Council through the land charging process for all grants and loans continue to be made available for future private sector housing renewal assistance. This will remain a key to the continued support of residents through this new Policy.

## **2. BACKGROUND**

The Regulatory Reform Order 2002 gave local authorities a discretionary power to provide assistance for housing renewal in a number of ways through a Housing Renewal Assistance Policy. The policy considers the limited resources available for housing (especially private sector housing) and targets those resources to people most in need and to meet local priorities.

The Council is required to publish the policy and this will be available free of charge on-line.

## **3. THE COUNCILS PRIORITIES AND HOUSING VISION**

We reviewed our housing vision and priorities and adopted a new Housing Strategy in 2020, which lasts until 2025. This can be found using [this link](#)

Our revised vision and priorities are a result of; consultation with residents and partner agencies, an analysis of our local situation and housing need, and national and regional policy. Investment in housing improvements in the private sector can have a significant positive impact upon the well-being of residents, communities and the environment.

Priorities relating to home energy, insulation, tackling fuel poverty, domestic carbon emissions and reducing excess seasonal deaths are also specifically contained within the councils published:

- Home Energy Conservation Act (HECA) Action Plan link
- Energy Company Obligation (ECO) Statement of Intent

The delivery of adaptations including but not limited to Disabled Facility Grants (DFGs) is also undertaken in full accordance with the published Walsall Joint Strategic needs Assessment which can be found using this [link](#).

## **4. PURPOSE OF THE POLICY**

### **4.1 Overview**

The Housing Acts give councils the power to offer informal help and discretionary financial assistance to owner occupiers, tenants and private sector landlords to improve the quality and availability of housing. Where there is a disabled person in a household, in many circumstances local authorities have a mandatory duty to offer a Disabled Facilities Grant (DFG) to assist with the cost of adaptation work.

As resources are limited and there is substantial demand especially for mandatory DFGs, it is essential to ensure that financial assistance is offered on a fair, priority basis that takes account of competing needs. This Policy aims to offer assistance to vulnerable households on an individual basis to help sustain the private sector for long term public benefit.

### **4.2 Private dwellings**

The responsibility to maintain private property rests firmly with the owner, but the condition and availability of private sector housing stock does have substantial implications for this Council's housing strategy, especially in terms of access to affordable housing. Owners are encouraged to:

- keep their homes in good repair and prioritise regular maintenance
- have relevant and adequate property (home) insurance

Between 2022 and 2025 the council does not expect to receive or be able to fund any works of repair or maintenance to any homes in the borough whether they be owner occupied or not.

### **4.3 Social Housing and Private renting**

Landlords of social housing and private rented dwellings have a wide range of legal duties and responsibility to maintain their properties for the benefits of their tenants. The council has no grants or funding to help landlords or tenants repair or maintain their homes.

Where deemed necessary the council will take relevant enforcement action in line with its published Enforcement Policy to ensure appropriate housing standards are met. The Enforcement Policy can be found using this [link](#).

### **4.2 Strategic Priorities 2022 - 2025**

This Policy links with national, regional and local strategic priorities.

The council has an excellent track record of securing external funding for a variety of housing and regeneration initiatives. Based on the above the council has prioritised the following using identified funding sources:

Priority	Area of work	Funded by (where available)
1	Mandatory Disabled Facilities Grant	Government annual allocation currently as part of the better care Fund allocation
2	Aids and adaptations including, 'inflationary allowance', 'exceptional top-up' assistance, low cost adaptation grants, Handyperson Service, Walsall Society for Blind referral scheme, relocation grants, palliative assistance, hospital discharge scheme.	Council capital resources and external loan and grant funds.
3	Address Category 1 hazards under the Housing Health and Safety Rating System.	Council capital resources External loan and grant funds.
4	Create decent private sector homes reducing deaths and hospital admissions due to cold / damp properties.	As at 2022 there is no funding available for this except via statutory enforcement.
5	Reduce fuel poverty and CO2 emissions from heating in dwellings.	External loan and grant funds.
6	Tackling long term empty homes	Council capital resources External loan and grant funds. As at 2022 there is no funding available for this except via statutory enforcement.

### 4.3 Bids for external funding

Some forms of funding are 'ring-fenced' or available for specific purposes and in some cases these help secure additional funding from external partners. The council will continue to bid for external funding to improve housing stock in the borough and particularly to meet its key priorities.

### 4.4 Key legislation

Section 18 details the key legislation governing the Housing Renewal Policy.

## 5. IMPROVING HOUSING CONDITIONS

### 5.1 Overview

In addition to ensuring effective delivery of the mandatory disabled facilities grants the aim of the policy is to improve housing conditions in the borough.

The council seeks to ensure that all homes in the borough are free of any category 1 hazards as assessed under the Housing Health and Safety Rating System (HHSRS).

### 5.2 Priorities

Limited financial resources are available for assistance in Walsall. These resources are therefore prioritised to ensure a property:

- 1) is free from any category 1 hazards assessed under the HHSRS
- 2) is accessible in terms of 'adaptations' for the disabled and or elderly
- 3) has adequate thermal comfort especially where a household has a severe cold / damp or excess heat related illness

- 4) has improved insulation and heating to provide thermal comfort, reduce CO2 emissions and fuel poverty and renewable home energy / micro-generation will also be promoted in line with 2) and 3) above where possible.

The council has also previously (a number of years back) had discretionary funds available to assist with returning long term empty homes into productive use i.e. back into occupied housing. No funds are currently available for this and any funds will normally be directed towards alternative measures to secure the property is brought back into use such as funding of Compulsory Purchase Orders or agreed purchases of empty homes.

Many dwellings have items of repair and maintenance. These are the responsibility of the owner. If the items do not meet the priorities listed above we are unable to provide financial assistance (loans / grants) but will seek to offer impartial free advice to owners about:

- identifying and prioritising repairs to their home,
- obtaining estimates / quotations for the repairs,
- appointing contractors.

The council will not recommend contractors or specific products.

## 6. TYPES OF ASSISTANCE

The following types of assistance and initiatives are available under this policy:

- a) Mandatory Disabled Facilities Grants (DFG),
- b) Discretionary Adaptation Grants including:
  - Low cost adaptation grants including Handyperson Service,
  - Hospital discharge scheme
  - Palliative assistance
  - Walsall Society for Blind referral scheme
  - Inflationary allowance Awards above the mandatory DFG limit,
  - Exceptional top-up' assistance above the mandatory DFG limit
  - Relocation grants / assistance,
  - Support for those covered by the Walsall Armed Forces Covenant
- c) Health Through Warmth grants / loans,
- d) Addressing hard to insulate properties loans / grants,
- e) Addressing fuel poverty / renewable energy grants / loans.

Appendix 1 provides a full summary of the different types of assistance available, their purpose, eligible client groups, amounts available and conditions applicable.

## 7. RESOURCES

### 7.1 Overview

No grant / loan will be offered until the relevant funding has been secured by the Council. Priority for funding will remain for the provision of mandatory DFGs which must be considered within a reasonable time from their valid receipt and paid within a reasonable time (both no longer than 6 months).

## 7.2 Maximising the benefits of limited funding

With the reducing availability and level of funds to assist residents, wherever practicable, the Council will only offer assistance as grants that are 100% recoverable through a land / property charge. This charge will be recoverable in full on the sale or other relevant disposal of the property. In summary the following grants will be recoverable:

Grant Name	Level / conditions	Time limit on recovery
Statutory Disabled Facility Grants including Disabled Persons Relocation Grant Low cost adaptation grants of £5,000 to £12,000 inclusive.	100% of costs in excess of £5,000 up to a maximum charge of £10,000, in line with legislation.	10 years from date of completion certified by the Council
Inflationary Allowance Awards for adaptations.	100% of the award. The maximum award will be £5,000.	10 years from date of completion certified by the Council
Exceptional Top Up Assistance for adaptations	100% of the award. The maximum award will be £10,000 per property.	No time limit on recovery
Funding for tackling housing enforcement matters and or hazards in the home and for use in top ups of Energy Company Obligation (ECO or ECOflex) schemes.	100% of the award if the funding is council capital	

All grants / loans provided (except for statutory disabled facility grants) will be subject to the following land charge conditions;

- a) The land charge will be for the full cost of the grant / loan including fees. It will be based upon the final grant / loan award paid.
- b) There will be no time limit on the land charge i.e. It does not expire after a set time period.
- c) The land charge will be repayable in full in all cases.
- d) The land charge will be repayable upon the sale or relevant disposal of the property (including but not limited to transfer of the property between family members / relatives)

All applicants will be advised to seek independent legal advice on the implications of a charge being placed on their property. Land charges will be applied irrespective of the age at application of the applicant.

### Energy Company Obligation (ECO) scheme

Walsall Council has supported hundreds of residents secure ECO funding from contractors and or energy companies over the last few years. This has been through promotion of the same and publication of a Statement of Intent (which highlights to ECO companies what the council's priorities are for funding). Round 4 of ECO is due

to be launched in summer 2022 and it is expected that the council role in this will be increased including identification and agreement to all improvement works and verification of full eligibility. These checks are expected to be significantly more than the ECO3 or ECOflex3 scheme. The Council via relevant Executive Director and Portfolio Holder will make a decision as to whether a fee is levied for this detailed administrative work which may for example be a set percentage of the estimated cost of the capital works.

In some cases the ECO fund and ECO flex funds may not meet the full cost of the desired works and where possible the Council will support residents to access other external funding (charitable etc.) to assist. Where this is not possible and if funds permit the Council may provide a land charged discretionary contribution from the Health Through Warmth (HTW) budget. The decision will rest with the council on provision of any funding.

### **7.3 Partnership working**

External resources are also available to enhance the council programme through signposting to other schemes and partnership working. These include:

- Smoke detectors and carbon monoxide fitted by West Midlands Fire Service under the brigade home safety checks;
- Undertake projects to minimise bills for residents such as collective fuel switch schemes and providing advice to enable residents to maximise their benefits;
- Time limited Government projects to specifically assist micro-heat or energy generation

### **7.4 Council Agency Service and external advisors**

The Council provides a discretionary Agency Service for the management of various grants. The decision to provide this service for any scheme or individual enquiry rests solely with the council and will be based on staffing resources, ability (as determined by the council) of applicant to manage the scheme themselves and other competing demands for the agency service. To help maximise the number of residents the council can help (with the resources available to it), the council for example, may choose to only provide the service for the less complex projects and advise applicants to appoint architects or other project managers / designers for the more complex.

The agency service will not be offered in cases where it's considered not practical or it is considered unlikely to be best value for money or where an applicant proposes works that are in excess of what can be grant assisted. For example, but not limited to, where an applicant wishes to have an extension provided but a stair lift and conversion of the existing bathroom would meet the DFG requirements.

A fee is chargeable for the Agency Service and will be included within each relevant grant. Through significant streamlining of processes the Council has been able to reduce the fee charged from 15% in 2009/10 to 8% for 2021/22. It is proposed to hold the 8% fee level for 2022/23 with a review before the end of each financial year. The service includes the commissioning of building contractors, architects, specialist advisors etc. The fees of architects / advisors commissioned by the Council will be included within each relevant grant.

There is no requirement for residents to use the Council's Agency Service for mandatory DFGs.

Where an applicant uses an external 'agent' (architect, other designer or Occupational Therapist) to provide any element of design and supervision of their DFG the Council will only consider the fees as eligible for assistance if the 'agent' possesses valid / current insurances on an each and every claim basis to a minimum of £500,000 for professional and public liability.

The Council regularly reviews fees charged by third parties for services either directly to them or to members of the public. The Council in determination of all grants and (including DFGs) has a duty to consider both Value for Money and what is 'reasonable' and 'appropriate' to fund.

Between 2022 and 2025 total fees (excluding statutory Planning, Building Regulation etc. fees) for a DFG that are higher than 10% will be considered excessive and funding will be 'capped' to a maximum of 10%. For example, where both a designer and private Occupational Therapist are employed by an applicant their total fees cannot exceed 10% for the purposes of grant assistance.

Grant payments for design will not normally be made until all of the physical adaptation works have been fully completed and completion certificates submitted for the consideration of the Council. i.e. there will not normally interim or stage payments for fees for external professional advisors. The decision to waive this rests solely with the council.

## **8 GENERAL CONDITIONS**

### **8.1 General conditions applicable to all forms of assistance**

Approval is dependent on the council having adequate money available within the appropriate budget at the time of the application for assistance.

Applicants must:

- be aged 18 years or over at the date of application,
- not be a body mentioned in section 3(2) of the 1996 Housing Grants Construction Act 1996 for example not a Police Authority,
- own the relevant property unless the individual assistance indicates a wider tenure eligibility,
- supply household income and expenditure details where appropriate, for example test of resources / means test,
- must pursue any claims against work covered under insurance policies before an application is made,
- not have savings in excess of £50,000,
- live in the property as his or her main residence, except where the applicant is a landlord or it is an empty home AND the applicant has the owner's interest in the property OR be a tenant of the property, alone or jointly with others AND have a responsibility to carry out the works in question or have the owner's consent to do so. Where the applicant is an owner occupier, there will normally be a minimum time period for prior occupation dependent on the type of assistance,
- where appropriate give a signed undertaking to repay the financial assistance if the conditions of the grant or loan are breached,

- consent to allow the council to confirm the applicant's interest in the property.

Applications must:

- be for properties that were built or created by conversion at least 10 years ago, unless the council agrees otherwise. This does not apply to any assistance being given to adapt a property to meet disabled persons' needs,
- be made on the appropriate council application forms which we will provide free of charge upon request. These forms should be submitted, along with any additional information as described in Appendix 1, as a complete application to the Council. If all the information required is not provided the application will not be treated as complete and will not be considered for approval. Time periods for service delivery will not start until a complete application is received,
- have relevant planning and / or building regulations approval and other necessary consents,
- include written consent from all the owners of the property to the eligible works being done,
- not be for works that have already been completed. If works have started the council may consider assistance for the remaining works if it is satisfied that there were good reasons for starting the works before assistance was approved,
- must not be for repairs required as a result of deliberate damage / neglect caused by or allowed to occur by the household,
- include the relevant number of detailed tenders or quotations for the agreed scheme of works except where specific framework contractors are used or schedule of rates are in place. It is always necessary to show value for money and:
  - where the cost is below £5,000, at least two itemised quotations will be normally necessary.
  - where the cost of the work is £5,000 or more, at least three quotations will normally be necessary from different contractors showing a breakdown of the cost of carrying out the eligible works.
  - a single quotation may be accepted where the work is for specialist works or in exceptional circumstances as agreed by the council.

The council has developed a detailed Schedule of Rates (SoR) for building works and adaptations including equipment such as stair lifts and hoists. In these situations whilst applicants are encouraged to secure more than one quotation it may be possible for a single one to be allowed and compared directly with the council's schedule of rates.

The council will use its current Schedule of Rates (SoR) to assess the quotations against and will determine what the reasonable costs involved in the proposals are. In all situations the council will not make grant awards for works that appear 'over-priced' by contractor(s). It will always ensure that a grant award is reasonable and appropriate. The SoR is reviewed regularly and updated to ensure that it is at an appropriate level.

## **8.2 Additional conditions**

### **a) Mobile Homes**

Where an application is for a mobile home, the mobile home must be on a currently licensed site which is for permanent residential use. Financial assistance will not be

provided where the works required are to meet the requirements of a caravan site licence under the Caravan Sites and Control of Development Act 1960.

b) Shared Ownership dwellings

Where an application is for a shared ownership property the applicant must have a legal obligation to repair the property. This does not apply to any assistance being given to adapt a property to meet the needs of a person with disabilities.

c) Landlord Applications

Where appropriate it will be a condition of assistance to landlords that the property will be made available for letting for a period of 5 years. The council reserves the right to nominate tenants and the landlord will undertake to offer available accommodation to any person nominated by the council. Assistance will be prioritised to ensure that the accommodation type and rent levels meet 'housing need' in the borough as assessed by the Council.

d) Adaptation / DFG Relocation grants

Where an owner occupier applicant for a statutory DFG identifies that they wish to move to an alternative property a discretionary relocation grant may be considered. The cost of the relocation grant must be less than the expected cost of adapting the applicant's original home. The following is a list of potential costs that can be included within a discretionary relocation grant application;

- reasonable fees incurred for property purchase and sale
- reasonable removal costs
- adaptation costs as assessed by the Council as being for the minimum works that are necessary, appropriate, reasonable and practicable.

The property that the resident is moving from and to must be within the Borough of Walsall (or a neighbouring borough at the express consent of the Council). Where a relocation grant exceeds £5,000 a land / property charge will be placed on the new property in line with the statutory DFG process. The decision on all discretionary relocation grants rests with the Council Housing Standards and Improvement Service.

## **9 VULNERABLE HOUSEHOLDS**

Many types of assistance are aimed at 'vulnerable' people and will have specific criteria to define vulnerability these may for example include, age or disability and or serious illness or medical condition, eligibility to means tested benefits or low income.

## **10 DISABLED FACILITIES GRANTS AND ASSISTANCE WITH ADAPTATIONS**

### **10.1 Overall**

Disabled Facilities Grants (DFGs) are subject to the Housing Grants, Construction and Regeneration Act 1996 (as amended) legislation and means testing arrangements under the Housing Renewal Grants Regulations (England).

The maximum grant limit is set by legislation issued under The Disabled Facilities Grants (maximum amounts and additional purposes) (England). The maximum grant is currently £30,000 per application.

Mandatory Disabled Facilities Grants are made available in accordance with criteria set by Government and supplemented by this policy. Where there is an application for assistance from a person with disability, an assessment of their needs, and their carer needs if applicable will be undertaken by an Occupational Therapist employed by the Council before any decision is made about the provision of equipment and or adaptations.

The council uses bespoke software to undertake the statutory Test of Resources (commonly referred to as a Means Test). Where this software highlights a nil value grant can be offered or that the applicant must make a financial contribution towards the cost of adaptations the council has no funds (grants or loans) to help with this cost. The council and its officers cannot advise applicants on how they should fund their adaptations – this is a private matter. Our website has further detail on how the Test of Resources is undertaken and can be found using this [link](#).

### 10.2 Land Charging Mandatory DFGs

Land charging Mandatory DFGs was introduced in Walsall on 1 March 2010 in line with Government regulations. This has helped the council 'recycle' funding for other new applications. A limited charge on adapted properties of owner occupiers is applied which applies where the property is sold or otherwise disposed of within 10 years of the grant works being completed and where the cost of the DFG exceeds £5,000. The limit of the maximum charge is set by Government and is currently, £10,000. The next table gives examples of grants and the respective charges.

DFG award	Value of land charge	Comment
Below £5,000	No land charge	Below statutory charge level
£5,500	£500	A charge relating to the value above the £5,000 grant level will be placed
£6,000	£1,000	
£8,000	£3,000	
£10,000	£5,000	
£13,000	£8,000	
£15,000	£10,000	The maximum charge of £10,000 will be placed.
£20,000		
£30,000		

The Local Authority has the discretion to reclaim any or all, of the grant paid, but it is required to consider the following:

- the extent to which the recipient would suffer financial hardship if the grant was reclaimed,
- whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment,
- whether the disposal of the property is made for reasons of the recipient's physical or mental health or well-being, or
- whether the disposal is made to enable the recipient to live with, or near any person who will provide care for the recipient by reason of their disability.

The land charge period will be a maximum of 10 years from the date of certified by the Council as being the final completion date for the adaptation works.

Under this policy the discretion not to reclaim any or all of the grant paid will be delegated to the Head of Housing.

### 10.3 DFG Inflationary Assistance – Discretionary funding

As stated above the current statutory DFG maximum as at June 2022 is £30,000. The council is mindful that this has not been reviewed or increased nationally for many years and that there has as a result been an inflationary pressure upon the ability of households to undertake adaptations within this level. As a result it has agreed (until the national statutory maximum is increased) to whilst resources permit to offer discretionary assistance to increase this 'maximum'. This is not an increase in statutory maximum but a discretionary increase agreed by the council to help mitigate the pressures of increased labour and materials costs. The DFG Inflationary assistance will remain at the discretion of the Council Housing Standards service and will be to a maximum value of £5,000 per scheme. It will not in any situations 'help' with cases where the contractor's quotations are considered by the Service to be 'excessive' in price.

If / when the statutory DFG maximum is increased by government the inflationary top up will cease / be reduced depending upon the level of increase introduced. For example, if the statutory DFG maximum is increased to £34,000 the Inflationary Top Up may still be available for a sum of up to £1,000.

Inflationary top ups will be reviewed on a periodic basis by the Service and amended in agreement by the relevant Executive Director and Portfolio Holder at the time. The decision to offer or amend rests solely with the Council.

### DFG Inflationary Assistance - Owner occupiers and private rented

It will operate as per the following Table.

<b>Owner occupiers and private rented</b>		
<b>Cost of DFG works</b>	<b>Type</b>	
Under £5,000	Statutory DFG	No land charge
Grant of between £5,001 and £30,000	Statutory DFG	Land charge applied to maximum of £10,000 repayable upon the sale or relevant transfer for up to 10 years post grant completion
Works over £30,000 and up to £35,000	Statutory DFG £30,000 Inflationary Top Up to £5,000	As above 'Inflationary top up' is land charged in same way as DFG charge i.e. up to 10 years. This Inflationary top up remains at council's discretion.

### DFG Inflationary Assistance - Social tenants

The Inflationary increase will be permitted as detailed above (with no land charge being applied). Costs in excess of this cannot be funded or considered and social tenants should look to their social landlord for support with:

- a) funding to contribute to the costs of the adaptation over the cost of £35,000.
- b) moving to a different dwelling that can be more readily adapted or

#### **10.4 DFG 'Exceptional Top Ups'**

The Council will consider assistance for adaptations costing more than the mandatory grant limit, which is currently £30,000. This assistance is known as an 'exceptional top-up' and is available for owner occupiers and private tenants. This assistance is available for a level above the 'Inflationary top up' (if this is in force).

Applications for this assistance will be considered on a case by case basis and in light of the resources available to the council to offer assistance.

Assistance will only be provided in exceptional cases.

Applicants for this assistance must clearly show why their household is unable to access alternative funds (savings, high street loans etc.)

Requests for assistance in excess of £10,000 are unlikely to be considered appropriate due to the amount of total funds involved for example this would equate to a grant totalling over £45,000.

Exceptional Top-Up Assistance is discretionary and the decision whether to award it or not will be made by the council.

Any 'top-up grant' will be subject to a land charge for the full amount of the 'top up' (no minimum or maximum) in addition to the land charge for the mandatory grant explained in section 10.2 and in addition to the Inflationary top up 10.3.

The exceptional top-up land charge will remain in force until property ownership changes (i.e. there is no time limit). The land charge will be recoverable upon the sale or relevant disposal. Discretion to waive the imposition of the land charge or not to reclaim the charge will be governed by the procedure and criteria within 10.2 and 10.3. The decision will be delegated to the Head of Housing.

#### **10.5 Maintenance**

The Council has previously (and for many years) assisted with the maintenance of equipment installed as part of a DFG. This has included stair-lifts and through floor lifts. There is no statutory requirement for this and repair works (that are not already factored in at grant approval stage) are precluded from Government grant funding.

New grant awards for Mandatory DFGs delivered through the Council Agency Service for vertical, stair and step lifts will (whilst resources allow) include a minimum of a 5 year warranty and service contract.

Where applicants submit their own application (or using their own private agent) for a lift or hoist they will be expected to include a warranty / service contract as part of the scheme as part of the application. This is the applicant's responsibility to ensure the price includes for this. Where equipment has been installed without such contracts the resident will be expected to meet the full cost of the servicing and repairs. The costs will only be assisted if the contractor meets all the relevant technical requirements

including that they are Lifting Operations and Lifting Equipment Regulations (LOLER) approved and their costs do not exceed the level funded by the council on other similar schemes.

The council will also consider assistance towards servicing costs for specialist 'wash-dry' toilets based on the above.

The council has no funds to assist with ongoing repair and maintenance of any other form of DFG or adaptation works.

### **10.6 Removal of DFG and related items**

Lifts and similar equipment provided through a grant is the legal property and responsibility of the applicant / property owner (not the Council). The discretion to provide maintenance assistance as indicated in 10.5 does not in any way change this.

The decision to assist with funding of the removal of DFG and related works rests with the Council. There is no statutory obligation for the Council to arrange or fund this work. There are a number of companies who periodically agree to remove equipment at nil or low cost to the Council or applicant / home owner. If the Council is aware of these at the time of receiving a request the Council will advise the applicant any subsequent agreement between the home owner and contractor is a private matter.

#### Stairlifts (curved and straight) and External Step Lifts

If there is no cost to the Council the Council may arrange (if it so chooses) for the removal of stair-lifts and step lifts upon the request of an applicant or their relative (not a new property owner). Where a charge exists for the removal of a stair lift or step lift and the re-instatement of the property the Council will not undertake or fund these works.

#### Vertical / through floor lifts

If a resident is unable to fund the cost of removal and re-instatement of their property and formally request the Council to arrange and fund the works the Council may consider this. The full cost of removal and re-instatement may be land charged against the property at the discretion of the council (depending upon the costs involved in the works).

### **10.7 Terminal illness / palliative applicants**

Where an applicant has a terminal illness the council will consider providing assistance for the hire of relevant equipment (i.e. stair lifts etc.) rather than full capital purchase. This is in line with best practice of other Councils and support agencies such as Macmillan Cancer support.

The council has agreed to use its discretion to not require a Test of Resources for palliative applicants for works costing up to £8,000. In the main this enables a bathroom adaptation and stair lift (curved or straight) to be undertaken. All other matters relating to DFGs will continue to apply including for example property charges.

### **10.7 Streamlining of the DFG process**

Government best practice guidance recommends that councils deliver adaptations (commonly referred to as Disabled Facility Grants) as promptly as possible and with

the least bureaucracy. Major streamlining of the processes for delivering DFGs in Walsall started and has been in place for over 10 years and this continues to provide significant benefits for residents.

### **Streamlining - Handyperson Service**

The Housing Standards and Improvement Section provides whilst resources permit a discretionary Handyperson service. This is available to provide assistance to prevent slips trips and falls and is allocated on a maximum of 2-hour slots per household. The assistance is for those households where they are prone to serious injury from slips, trips and falls and is for the disabled and or those aged 65 years of age and older.

### **Streamlining - Minor works- Adaptations up to £3,000 schemes.**

In addition to the above Walsall Council has adopted this best practice advice for many years by developing a 'minor works' budget for schemes currently costing less than £3,000 in council capital. As a result we are able to offer a streamlined approach to a higher number of households meaning that they do not have to go through the inherent delays in the statutory DFG process.

There may be cases where both a minor works grant and request for Handyperson help are both considered appropriate. This decision will rest with the Housing Improvement Team.

Multiple applications for minor works assistance will be possible provided the £3,000 ceiling is not exceeded. For example in year 1 a request for help costing £1,000 and in year 2 a request for works costing £1,500.

### **Streamlining - Palliative Cases, those covered by the Walsall Armed Forces Covenant, applications received via Walsall Society for the Blind or those where a diagnosis of Motor Neurone Disease (MND) has been given.**

The council will use its discretion, whilst resources permit, to waive the Test of Resources (Means Test) for adaptation applications for the above categories where the proposed adaptation works will not exceed £8,000. All other DFG provisions remain in place.

With MND cases wherever possible and within the limit of £8,000 as much 'future-proofing' will be provided / considered as possible during the adaptation designs this will be in discussion with the applicant and consultation with the specialist Occupational Therapists OTs).

Applications for both Minor Works assistance and a scheme under this specific process will not be permitted. Therefore, an applicant will not be able to secure £3,000 of minor works assistance without a means test and a further £8,000 without a means test. The maximum permitted will always only be £8,000. Any proposals expected to cost in excess of £8,000 will follow the full DFG application process including Test of Resources.

### **Streamlining - Scheme costing more than £3,000**

There are a range of schemes which cost more than £3,000 that require technical input by the Housing Standards and Improvement Service that benefit from delivery through a 'streamlined' grant approach. This includes for example,

- Curved stairlifts,
- Step lifts
- Vertical (through floor) lifts
- Bathroom adaptations where an existing bath is removed and a level access shower installed (often referred to as BOSI's).

These works do not require planning permission and can normally be programmed to be installed relatively quickly.

Other key streamlining projects are based on;

#### **a) Schemes costing between £3,000 and £5,000**

Delivered using a shorter application form.

For these schemes no test of resources is undertaken and no formal proof of ownership is required.

A range of social housing providers including whg agreement has also been secured that for a range of works no formal individual consents will be required. This process has dramatically increased the speed in which adaptations can be approved and installed for social tenants.

#### **b) Schemes costing between £5,000 and £12,000**

These are delivered using a 'Medium' application form a process that has successfully operated for over 10 years. This includes:

- A mini-test of resources
- A land charge for the cost of all works exceeding £5,000 will be applied (in line with current DFG policy).
- Proof of ownership will be required.

The mini-test of resources proposed will 'passport' through to a grant a range of applicants including those expressly benefitting a child which is in line with the statutory DFG process.

These streamlined approaches are available for those cases where an applicant uses the Council's Agency Service as this provides the Council with the oversight to assess proofs of entitlement etc. and secure value for money on the works. Non-agency applications costing over £3,000 will normally continue to be delivered through the statutory DFG process.

## **11 Payment for completed work and completion timescale**

### **11.1 Overview**

The following conditions apply to ALL applications for financial assistance under this policy. The assistance will only be paid:

- if the housing assistance works are completed within six months from the date of approval or such further period extended as agreed by the council following notification in writing (For statutory DFGs this period is 12 months),

- if the works are carried out in accordance with the schedule of work/specifications set out in the formal approval or as varied with the written agreement of the council,
- if the work has been carried out by the contractor(s) on whose quotation the assistance was based unless the council has given written agreement to the use of different contractor(s),
- if the works are executed to the reasonable satisfaction of the council and specified documentation is submitted. For example, electrical safety or gas certificates,
- if the council is provided with a bona fide invoice or receipt for payment of works, professional fees and other charges in an acceptable format. The invoice must contain sufficient detail for the council to identify in full the works carried out and the price charged and it must not be provided by the applicant or a member of his/her family,
- if the applicant has provided a signed undertaking as to future owner occupation or availability for letting where relevant.

### **11.2 Paying Contractors**

The council will normally only pay contractors (not applicants) for completed works.

The council has the right to make stage (interim / stage payments) should it consider that these are appropriate. The decision to make interim payments rests with the council. The council will not make interim payments that amount to more than 90% of the total value of the grant works.

Stage payments will only be made where the council is satisfied the value of the work completed exceeds the value claimed.

The council will not make advance payments in any situation.

### **11.3 Inspections**

In some cases the council will need to inspect the works and it will seek to do this as promptly as possible. Contractors (and applicants) should contact the council to arrange this in good time and not leave this to the 'last minute'. The council seeks to make payment within 30 days of receipt of a valid invoice and all relevant documentation. Note this is receipt of all documentation and not from date of the invoice and may depend upon whether an inspection of the works has been able to be undertaken. The council will not pay for works that it considers are unsatisfactory.

The council will determine whether it needs to inspect the works or not. This decision rests solely with the council. Where an inspection is required the applicant must allow relevant access to the property to enable it to take place.

The council will not normally inspect works until an applicant has also completed, or been given the opportunity to complete, a customer satisfaction form provided by their contractor.

### **11.4 Work variations and retentions**

If the cost of the work varies because of changes agreed in writing to the schedule of work/specification the council may vary the amount of assistance payable. The

applicant will receive written confirmation of the varied amount and a copy will be sent to the contractor for their information (usually by e-mail).

Circumstances where the amount of financial assistance will vary typically involve cases where unforeseen works arise such as the exposure of rotted timbers or excavation showing that drains need to be replaced or more substantial foundations are required.

Where assistance is payable but the works have not been executed to the satisfaction of the Council, the Council may withhold payment to the contractor.

### **11.5 Applicant contributions towards grant or related works**

In some cases the grant (and in particular DFGs) that is approved does not cover the full cost of the works. This can occur in situations such as;

- a) Where, as a result of a Test of Resources, the applicant must make a contribution towards the cost of the works. The applicant must pay the difference to their contractor themselves and this is solely a private matter between contractor and applicant;
- b) Where the quotation submitted by the contractor is considered 'high' / excessive for the proposed works. The council has a right to consider what an appropriate cost for the proposed works is. In doing this we use a detailed schedule of rates that has been produced as a result of a major tendering activity. If the quotation is above the level at which the council considers is appropriate then the applicant will need to fund the difference. This is solely a private matter between contractor and applicant but we will make it clear to both parties at grant approval stage.

The council has no grants or other funding to help in either of the above situations and the applicant and contractor must agree how they are going to deal with paying the shortfall before the works start and it remains a private matter between the two parties (and not the council).

There are also situations where an applicant may ask their contractor to undertake works in addition to those that are being considered or eligible for grant assistance. This is solely a private matter between the applicant and their contractor. The council has no funds to help with the cost of these works.

## **13 Repayment of financial assistance**

Where a grant or loan condition imposes a liability to repay the financial assistance, the condition will be registered by the Council as a Land Charge. If a grant or loan condition is breached the council has the right to seek repayment on demand. The Council may at its discretion require repayment of a lesser sum than the full amount of financial assistance.

Examples of circumstances where the council may exercise discretion include, where the:

- application or spouse or partner has had to move to avoid unemployment, or
- applicant's employer has required a move, or
- the property is subject to a mortgage entered into before the grant application and the mortgagee is exercising the power of sale.

The decision to allow a waiver in full or part is delegated to the Head of Housing, who may in turn delegate this decision to other members of the service.

#### **14 Death of an Applicant**

If the applicant should die before the financial assistance is approved, the application will be treated as withdrawn. If the application is a joint application with a joint owner the application may still be considered by the council.

If the applicant should die after approval of the financial assistance or while the approved works are in progress, the Council may at its discretion agree to completion or making good of the works and pay the financial assistance in full or, if the works originally agreed are not completed in full, an appropriate proportion of the financial assistance.

The decision on this to be delegated to the Head of Housing who may in turn delegate this decision to other members of the service.

There is no statutory duty for the Council to fund the completion of the works and in most cases the works will be limited to ensuring that the property is safe and habitable and no additional Category 1 Hazards exist as a result of the part completed grant works.

Applicants enter into grant applications at their own choosing. They are not compelled by the council or any of its officers to do so. Where an applicant has agreed to a land charge on their property as part of a specific grant for example DFG they will have made this decision themselves based on their specific circumstances. The council has a legal right where a land charge has been applied to enforce the repayment of the same upon the sale or relevant transfer of the grant property.

#### **15 Applications which fall outside of the published Policy.**

Where it is considered that there are exceptional and justifiable circumstances, which warrant consideration outside of this Policy, an application may be made to the Head of Housing for an appropriate decision. Each case will be considered on its own merits and regard will be given to the councils overall priorities and in particular those within 4.2 of this policy.

#### **16 Time periods and customer service**

The council has developed a wide range of processes to help streamline grant applications especially for DFGs and related adaptations. The duty to complete a valid application form (with accompanying details, quotes etc.) rests with the applicant. Council officers will help applicants to complete the application forms and collate the other information required for a full application.

Council officers will prioritise this support for people applying for mandatory disabled facilities grants (DFGs) and related adaptations including but not limited to assistance for palliative applicants.

If the grant application is approved, the notification will also specify the works, which are eligible for assistance, the value of the assistance and the form that the assistance will take for example loan, grant or combination.

If the application is refused, we will explain the reasons for the refusal and the procedure for appealing against the decision in the refusal letter / email.

The council will continue to review processes and national best practice and guidance and where resources permit especially relating to staffing it will if possible expand its offer of agency service to support grant applications. The decision on this matter rests solely with the council.

### **17 Implementation of the Policy and Policy Review.**

This policy comes into effect after approval by Full Council in summer 2022. It is anticipated that the Policy will remain in force until the 31 December 2025.

This Policy will be reviewed annually by the Housing Service. It will also be reviewed and amended as appropriate if there are any significant changes in legislation, Government guidance, and/or any significant changes in resources available.

Amendments to the policy can be made by the Head of Housing in consultation with the relevant Portfolio Holder and noted by the relevant Executive Director.

### **18 Compliments, appeals and complaints**

The Council is committed to improving services for customers, especially vulnerable households. We will use consultation with service users and feedback from people who have received assistance to help identify priorities for service improvements.

#### **Refused applications**

Where an application is refused the applicant is entitled to make an appeal / request for review of the decision. This should be made,

- by email to: [HousingStandardsImprovement@walsall.gov.uk](mailto:HousingStandardsImprovement@walsall.gov.uk) or
- in writing to: Housing Standards and Improvement Service, Children Services, Walsall Council, 1st Floor civic Centre, Darwall Street, Walsall, WS1 1TP

The appeal / request for review will be considered under the council's Corporate complaints process. The matter will be fully investigated and a written response provided. If an applicant is still aggrieved they have a right of further appeal to the Local Government Ombudsman (LGO) for a breach / failure to follow the respective grant process and or apply this Policy appropriately. The decision to make such an appeal rests solely with an applicant.

In developing this Policy the council has taken into account previous LGO decisions to ensure that its policy and application of the same are as supportive as possible given the available resources. Based on this this Policy identifies what is eligible, what is not eligible and whose responsibility it is to undertake key stages in the application process.

#### **Other complaints about the grant process or decision**

Applicants can use the process detailed above ie contact the service in the first instance and then if they are still unhappy with the decision raise the matter with the LGO.

## **19 Legislation**

The legislation which enables the council to offer housing assistance is set out in the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. It allows the council to adopt a flexible approach to giving financial help reflecting local circumstances, needs and resources.

The legislation for offering Disabled Facilities Grants is set out by the Housing Grants, Construction and Regeneration Act 1996. The Act places a statutory duty on the council to provide grant aid to people who meet the criteria for assistance with adaptations to their homes.

The Local Government Act 2000 which provides the council with a wide ranging power to promote the 'environmental, economic and social well-being of its communities'. This power enables the council to support sustainable development, incur expenditure and give financial assistance for things such as renewable energy. This power will be used to provide assistance for relevant grant and loan schemes within this policy.

The Housing Act 2004 made some important changes to the legislation for private sector housing, including:

- i. introducing the Housing, Health and Safety Rating System (HHSRS) as the main approach to housing enforcement. It replaced the former housing fitness standard. It includes a mandatory duty to take action where a category 1 hazard is found,
- ii. the compulsory licensing of higher risk houses in multiple occupation (HMO),
- iii. new discretionary powers including the option for Additional Licensing of other HMOs, selective licensing of private landlords, empty dwelling management orders and tenancy deposit protection.

Although most of these changes do not directly affect the way that financial assistance is offered, it is important that private sector housing services are offered in a consistent manner. The Housing Strategy sets out how the council combines the offering of financial assistance with statutory enforcement procedures. The HHSRS does impact on the financial assistance offered as the presence of category 1 hazards assessed under the system amounts to a failure of the first criterion of the Decent Homes Standard.

The council will not normally provide grant assistance to remedy a statutory duty of a landlord.

## Appendix 1 Types of Assistance

<b>Name</b>	<b>DISABLED FACILITIES GRANT (DFG) including: Disabled persons relocation grant</b>
<b>Purpose</b>	The Disabled Facilities Grant is for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.
<b>Eligibility Criteria</b>	DFG is available to applicants for a scheme of work following referral from an occupational therapist. Applications will be considered equally from all tenures as part of most applications the permission of the property owner to the proposed works will be required. The duty to secure this rests with the applicant.
<b>Maximum Grant</b>	£30,000 A means test / test of resources applies for all adult DFG applications.
<b>Types of work</b>	<p>The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service.</p> <p>The council will permit applicants should they wish to only undertake part of a DFG. For example if they are recommended to have both a stair lift and a bathroom adaptation they can decide to only have one of these items. The choice is theirs. the DFG award will be calculated to reflect this i.e. grant funding will only be based on the cost of the single item.</p> <p>Where an applicant wishes an extension to be built but the adaptations can be reasonably undertaken internally to the house the cost of the lesser option will be considered the 'reasonable' option and grant will be limited to this level. The applicant will need to fund the cost difference from non-council sources.</p> <p>Where the work involved is such that the cost of the adaptations appears disproportionate and it may be in the best interests for the applicant to move to another property which can be more readily adapted, the council may consider using discretionary assistance outside the scope of a statutory Disabled Facilities Grant funding to assist with the cost of relocation and subsequent adaptation.</p>
<b>Application</b>	An application for a DFG must be on the prescribed DFG form (available direct from Housing Standards and Improvement). It must be accompanied by the following additional information: a) proof of ownership and occupation (for owners) or consent from landlords (for tenants), b) proof of financial circumstances, c) quotations in line with section 8.1 of the policy d) other relevant consents for example planning and building regulations approval and or Party Wall Act Consent and or Severn Trent Build Over Approval (related to drainage) .
<b>Approvals</b>	Approvals remain valid from 12 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.

	Approvals will be made within the adopted policy and budgets available at the time.
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy. Any owner's contribution must be paid by the applicant to the contractor before the DFG is paid
<b>Repayments and waivers</b>	Land charges will be applied to all grants over £5,000 in line with details in section 7.2 of the policy.
<b>Condition(s)</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): a) Minor Works Grants – Under £3,000</b>
<b>Purpose</b>	This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.  It supports the mandatory DFGs by seeking to provide rapid assistance for people where the adaptation costs are less than £3,000.
<b>Eligibility Criteria</b>	Available to applicants for a scheme of work following referral from an occupational therapist, Trusted Assessor or other relevant officer or partner organisation (i.e. Fire Service) .  Applications will be considered from all tenures. Only one minor works grant is permitted per applicant. This grant cannot be combined with another council grant.
<b>Maximum Grant</b>	£3,000. It is expected that social housing providers will also contribute towards the cost of the adaptations to their tenants home and this may reduce the amount the council needs to directly fund or increase the level of works that can be undertaken at the property. A means test / test of resources will not normally be applied.
<b>Types of work</b>	The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service.
<b>Application</b>	A simplified application process exists where referrals are sent direct from a range of sources and in particular the council occupational therapy service.
<b>Approvals</b>	Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy or direct to a housing association if they have arranged them for their tenant. No interim payments will be made as the works cost less than £3,000.
<b>Repayments and waivers</b>	No land charges apply.
<b>Condition(s)</b>	None.

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): b) Low cost adaptation grants £3,000 to £5,000</b>
<b>Purpose</b>	<p>This discretionary assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.</p> <p>It supports the mandatory DFGs by seeking to provide rapid assistance for people where the adaptation costs are equal to or less than £5,000.</p>
<b>Eligibility Criteria</b>	<p>Available to applicants for a scheme of work following referral from an occupational therapist, Trusted Assessor or other relevant officer or partner organisation (i.e. Fire Service) .</p> <p>Applications will be considered from all tenures. Only one low cost adaptation grant is permitted per applicant. This grant cannot be combined with another council grant.</p>
<b>Maximum Grant</b>	<p>£5,000.</p> <p>It is expected that social housing providers will also contribute towards the cost of the adaptations to their tenants home and this may reduce the amount the council needs to directly fund or increase the level of works that can be undertaken at the property. A means test / test of resources will not normally be applied.</p>
<b>Types of work</b>	<p>The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service.</p>
<b>Application</b>	<p>Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas.</p>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor in line with this Policy or direct to a housing association if they have arranged them for their tenant. No interim payments will be made as the works cost less than £5,000.</p>
<b>Repayments and waivers</b>	<p>No land charges apply.</p>
<b>Condition(s)</b>	<p>None.</p>

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): c) Low cost adaptation grants over £5,000 and to £12,000</b>
<b>Purpose</b>	<p>This assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.</p> <p>It supports the mandatory DFGs by seeking to provide less complex assistance for people where the adaptation costs are equal to or less than £12,000.</p>
<b>Eligibility Criteria</b>	<p>Available to applicants for a scheme of work following referral from an occupational therapist.</p> <p>Applications will be considered from all tenures. Only one low cost adaptation grant is permitted per applicant. This grant cannot be combined with another council grant.</p>
<b>Maximum Grant</b>	<p>£12,000. For adult applicants a means test / test of resources will be applied.</p>
<b>Types of work</b>	The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service.
<b>Application</b>	<p>Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas. Proof of ownership will be required.</p> <p>A mini Test of Resources will be undertaken and where an applicant is not passported through their application will be considered under the full statutory DFG process with the longer prescribed forms (available from the council direct).</p>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy or direct to a housing association if they have arranged the works for their tenant. No interim payments will be made for grant works of less than £10,000.
<b>Repayments and waivers</b>	Land charges will be applied to all grants over £5,000 in line with details in section 7.2 of the policy.
<b>Condition(s)</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): d) Palliative applications, Motor Neurone disease (MND), direct referrals from Walsall Society for the Blind and those covered by the Armed Forces Covenant Maximum assistance of £8,000</b>
<b>Purpose</b>	This assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.  It supports the mandatory DFGs by seeking to provide faster assistance for key vulnerable groups and individuals where the adaptation costs are equal to or less than £8,000.
<b>Eligibility Criteria</b>	Available to applicants for a scheme of work following referral from an occupational therapist or direct from Walsall Society for the Blind and colleagues supporting those covered by the Arms Forces Covenant.  Applications will be considered from all tenures. Only one grant is permitted per applicant. This grant cannot be combined with another council grant.
<b>Maximum Grant</b>	£8,000. The means test / test of resources will not normally be applied.
<b>Types of work</b>	The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service.
<b>Application</b>	Applications are direct to Housing Standards and Improvement and on a prescribed form. This form includes self-certification on a number of key areas.
<b>Approvals</b>	Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid from 3 months from the date of the grant approval. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy or direct to a housing association if they have arranged the works for their tenant. No interim payments will be made for grant works of less than £8,000.
<b>Repayments and waivers</b>	Land charges will be applied to all grants over £5,000 in line with details in section 7.2 of the policy.
<b>Condition(s)</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years – this will be waived as appropriate for those who are palliative.

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG): e) Inflationary Top Up to Statutory DFG Maximum assistance of £5,000</b>
<b>Purpose</b>	<p>This assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.</p> <p>It directly supports the mandatory DFGs by seeking to provide a ‘top-up’ to the statutory maximum grant that is currently £30,000. It is 100% discretionary and only available for works considered eligible by the Housing Improvements Service.</p>
<b>Eligibility Criteria</b>	<p>Only available where the costs as assessed and agreed by the Housing Improvements Service are in excess of £30,000.</p> <p>The fund will be removed and or reduced if and when the government increases the statutory maximum</p> <p>Applications will be considered from all tenures.</p> <p>Only one grant is permitted per applicant. This grant cannot be combined with another council grant except where there is a need for funding over £35,000 for owner occupier or private rented and then an exceptional top up grant may be also considered.</p>
<b>Maximum Grant</b>	<p>£5,000</p> <p>The means test / test of resources will be applied for the DFG and as such the results of this will be appropriate for consideration of this specific funding too.</p>
<b>Types of work</b>	<p>The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service. The works must be part of a statutory DFG scheme.</p>
<b>Application</b>	<p>Applications are direct to Housing Standards and Improvement and on a prescribed form (DFG application form).</p>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time.</p> <p>Approvals remain valid from maximum of 12 months from the date of the grant approval in line with the statutory DFG. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor in line with this Policy or direct to a housing association if they have arranged the works for their tenant.</p>
<b>Repayments and waivers</b>	<p>Land charges will be applied to all grants provided under this scheme in line with details in section 7.2 of the policy and 10.3 and 10.4. Land charges cannot be made on social housing owned dwellings. The land charge will be in force for 10 years from the certified date of completion of works.</p>
<b>Condition(s)</b>	<p>Applicants will sign a certificate to say they intend to occupy the property for 5 years.</p>

<b>Name</b>	<b>DISCRETIONARY DISABLED FACILITIES GRANTS (DFG):</b> <b>f) Exceptional Top Up to a Statutory DFG (and inflationary top Up)</b> <b>Maximum assistance of £10,000</b>
<b>Purpose</b>	This assistance is available for people with permanent and substantial disabilities requiring financial support to adapt their existing home to increase or maintain their functional independence.  It directly supports the mandatory DFGs by seeking to provide a 'top-up' to the statutory maximum grant that is currently £30,000. It is 100% discretionary and only available for works considered eligible by the Housing Improvements Service. It can be available for cases where an inflationary top up has also been awarded.
<b>Eligibility Criteria</b>	Only available where the costs as assessed and agreed by the Housing Improvements Service are in excess of £30,000. Applications will be considered from owner occupier and private rented tenants. Tenants of social landlords are not eligible as they have alternative recourse direct to their landlord for contributory funding and or for re-housing requests. Only one grant is permitted per applicant. This grant cannot be combined with another council grant except where there is a need for funding over £35,000 for owner occupier or private rented and then an inflationary top up grant may be also considered.
<b>Maximum Grant</b>	£10,000. The means test / test of resources will be applied for the DFG and as such the results of this will be appropriate for consideration of this specific funding too.
<b>Types of work</b>	The adaptation works must be necessary and appropriate, reasonable and practicable. The decision on this rests with the council Housing Standards and Improvement Service with guidance from the Occupational Therapy service. The works must be part of a statutory DFG scheme.
<b>Application</b>	Applications are direct to Housing Standards and Improvement and on a prescribed form (DFG application form and exceptional top Up assistance Form). This application must accompany a valid mandatory DFG application and all other relevant details). It must also include: a) a statement from external loan provider that a loan has been refused based upon the lack of equity in the property, b) a statement from the applicant that they have no other means of funding the 'top-up' works
<b>Approvals</b>	Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid from maximum of 12 months from the date of the grant approval in line with the statutory DFG. It is expected however that works are commenced and completed as soon as practicable from the grant approval date.

<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy.
<b>Repayments and waivers</b>	Land charges will be applied to all grants provided under this scheme in line with details in section 7.2. The land charge will not be time limited i.e. it will be repaid in full to the council upon the relevant sale or transfer of the dwelling.
<b>Condition(s)</b>	Applicants will sign a certificate to say they intend to occupy the property for 5 years.

<b>Name</b>	<b>HOME REPAIR ASSISTANCE GRANTS (HRA):</b>
<b>Purpose</b>	This discretionary assistance is available as a small 'safety net' grant to tackle Category 1 hazards in private owner occupied properties. The assistance is at the sole discretion of the council and only when funds exist to support the same. It will usually only be used where officers have been alerted to significant issues of hardship faced by owner occupiers.
<b>Eligibility Criteria</b>	HRA is available to owner occupiers whose properties represent a risk to them due to the presence of Category 1 Hazards AND who meet one of the following criteria: 1a. All resident owners over the age of 60 and in receipt of income related benefits. 1b. All residents under the age of 60 who are registered disabled and in receipt of Disability Living Allowance. The following criteria must also be met to qualify for HRA. The property: <ul style="list-style-type: none"> <li>• must be in Council Tax bands A-D.</li> <li>• has not received HRA assistance within 5 years of the date of the current application</li> <li>• must have been owned and occupied by them as their principal family home for at least 5 years.</li> </ul> The works should not be those that are reasonably expected to be covered by household insurance claims.
<b>Maximum Grant</b>	A maximum grant of £5,000 for works and fees.
<b>Types of work</b>	Eligible work will include works necessary to reduce or remove a Category 1 Hazard
<b>Application</b>	Applications for HRA will be made using the council HRA application form. Additional information will include: <ul style="list-style-type: none"> <li>• quotations in line with section 8.1 of the policy,</li> <li>• proof of financial situation for example income support,</li> <li>• proof of age or receipt of Disability Living Allowance,</li> <li>• proof of ownership and occupation – completion of owner-occupier's certificate,</li> <li>• planning / building regulations approval where required.</li> </ul> No discretionary Agency Service will be available for HRA's.
<b>Approvals</b>	Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid for a maximum of six months from the date of approval.  Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer / disposal of the property.
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy.
<b>Repayments and waivers</b>	Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or

	relevant transfer of the property. Additional Conditions The dwelling must remain occupied by a family member as their main home throughout the condition period.
<b>Condition(s)</b>	The dwelling must remain occupied by a family member as their main home throughout the condition period of 5 years form the date of certified completion of the works.

<b>Name</b>	<b>ENERGY AND OR INSULATION GAP' FUNDING PROJECT</b>
<b>Purpose</b>	<p>To enable homeowners (not social tenants or private tenants) to benefit from the externally funded assistance towards domestic;</p> <ul style="list-style-type: none"> <li>• Micro-energy generation</li> <li>• insulation</li> <li>• heating</li> </ul> <p>This assistance is discretionary and will assist where possible any gap in funding that home owners are faced with in seeking to undertake the above works.</p> <p>Funding will be on a case by case basis and normally for dwellings with a current in date EPC of D or below.</p>
<b>Eligibility Criteria</b>	<p>Applicant dwellings must be owner occupied and must have been in the applicant's ownership as their home for at least 3 years prior to date of application.</p> <p>The applicant must be seeking to improve their home through an externally funded (not council) grant / contribution for works as detailed above.</p>
<b>Maximum Grant</b>	A maximum grant of £5,000 towards the cost of eligible works.
<b>Types of work</b>	Eligible work will include works necessary to reduce or remove a Category 1 Hazard
<b>Application</b>	<p>Applications for this discretionary fund will be made direct to Housing Standards and improvement on a prescribed form and or containing the information listed below:</p> <ul style="list-style-type: none"> <li>• Quotations in line with the Policy this is to also highlight the funding gap for which assistance is sought. The information must clearly show the funds that are being provided from non-council sources,</li> <li>• Proof of financial situation for example that the applicant cant self-fund the gap income support,</li> <li>• Proof of ownership and occupation – completion of owner-occupier's certificate,</li> <li>• planning / building regulations approval where required.</li> </ul> <p>No discretionary Agency Service will be available for this fund.</p>
<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid for a maximum of 4 months from the date of approval.</p> <p>Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer / disposal of the property.</p>
<b>Payment provisions</b>	Payment will be paid directly to the contractor in line with this Policy.
<b>Repayments and waivers</b>	Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no

	time limit on repayment. They will be 100% repayable upon the sale or relevant transfer of the property.
<b>Condition(s)</b>	The dwelling must remain occupied by a family member as their main home throughout the condition period of 5 years form the date of certified completion of the works.

<b>Name</b>	<b>HEALTH THROUGH WARMTH ASSISTANCE (HTW)</b>
<b>Purpose</b>	To enable vulnerable private homeowners who have a cold or damp related illness to secure energy efficient heating and home insulation.
<b>Eligibility Criteria</b>	<p>Vulnerable private home-owners who live in Walsall and who have:</p> <ul style="list-style-type: none"> <li>• a member of their household with a cold or damp related serious illness or</li> <li>• is aged 80 years of age or older</li> <li>• or has a child under school age who was classified as low birth weight at time of birth (less than 2.5kg).</li> </ul> <p>The illnesses considered include:</p> <ul style="list-style-type: none"> <li>• respiratory disease for example COPD, emphysema, chronic bronchitis, severe asthma,</li> <li>• cancer,</li> <li>• terminal illness,</li> <li>• cardiovascular disease such as heart disease and stroke, • diabetes particularly type 1,</li> <li>• osteo and rheumatoid arthritis, requiring regular treatment and review,</li> <li>• severely reduced mobility,</li> <li>• mental illness such as depression and receiving treatment, schizophrenia, manic depression.</li> </ul> <p>This is available only for properties that have not received HTW or similar assistance within 5 years of the date of the current application. The applicant must have been an owner occupier of the grant property for the last 3 years at point of grant application (except in exceptional circumstances).</p> <p><b>Must have a household income of less than £30,000 per year after tax</b></p>
<b>Maximum Grant</b>	A maximum grant of £5,000 towards the cost of eligible works. The grants are 100% discretionary.
<b>Types of work</b>	<p>The works can be a combination of the following:</p> <ul style="list-style-type: none"> <li>• loft insulation,</li> <li>• cavity wall insulation,</li> <li>• central heating works / new boilers / air source heat pumps</li> </ul> <p>This assistance is not normally available for double glazing which whilst providing energy efficiency for dwellings does not provide a cost effective energy efficiency measure.</p>
<b>Application</b>	<p>Applications for this discretionary fund will be made direct to Housing Standards and improvement on a prescribed form and or containing the information listed below:</p> <ul style="list-style-type: none"> <li>• Quotations in line with the Policy,</li> <li>• Proof of financial situation for example that the applicant cant self-fund the gap income support,</li> <li>• Proof of ownership and occupation – completion of owner-occupier’s certificate,</li> <li>• planning / building regulations approval where required.</li> </ul> <p>Discretionary Agency Service may be available for this fund to assist those who are unable to manage the grant scheme themselves.</p>

<b>Approvals</b>	<p>Approvals will be made within the adopted policy and budgets available at the time. Approvals remain valid for a maximum of 4 months from the date of approval.</p> <p>Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer / disposal of the property.</p>
<b>Payment provisions</b>	<p>Payment will be paid directly to the contractor in line with this Policy.</p>
<b>Repayments and waivers</b>	<p>Land charges will be applied in all cases irrespective of the cost of the works. They will be for the full amount of the grant and will have no time limit on repayment. They will be 100% repayable upon the sale or relevant transfer of the property.</p>
<b>Condition(s)</b>	<p>The dwelling must remain occupied by a family member as their main home throughout the condition period of 5 years form the date of certified completion of the works.</p>