

# **APPENDIX 1: HOUSING GRANTS AND ASSISTANCE POLICY FOR PRIVATE SECTOR HOUSING**

## **INTRODUCTION**

London Borough of Hackney has a statutory duty under the Housing Grants, Construction and Regeneration Act 1996 to provide Disabled Facilities Grants (DFGs) to applicants who qualify. The primary aim of DFGs is to provide adaptations to enable people with disabilities to live safely and independently in their own homes.

The Regulatory Reform (Housing Assistance) Order 2002 (RRO) which came into force on July 18<sup>th</sup>, 2003, and was revised December 1<sup>st</sup>, 2016 changed the way local Councils give grants, allowing Local Authorities to target grant aid to key priorities in their area.

This policy sets out the mandatory legal framework for DFGs, and how the Council intends to use its powers under the RRO to provide new flexible and discretionary interventions towards the Council's main aims<sup>1</sup>, one of which is to support independent living for older and vulnerable residents, including through new supported housing and closer links between housing and health providers. The Strategy for Older People aims to help them remain in their own homes or to be cared for within the community. Adult Commissioning Service, Housing, Social Services and the Primary Care Trust share this aim<sup>2</sup>.

The flexible arrangements under the RRO will also support the wider priorities of the Better Care Fund for early intervention, timely hospital discharges, and prevention or delay of residential placements.

A recent survey<sup>3</sup> showed that disrepair and lack of maintenance is still a big problem for homeowners in Hackney so the Council has made a commitment to improve housing conditions in the borough.

The Council cannot offer large grants to owners to repair their homes but, to help owners who may only need to carry out a relatively small amount of work, the council offers a range of discretionary grants.

## **1. CONTEXT**

1.1 To refresh the existing Disabled Adaptation Policy, last reviewed on the 1<sup>st</sup> of April 2012 using the "preparing a policy" guidelines of the Regulatory Reform (Housing Renewal) Order 2002 (RRO 2002). The

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<sup>1</sup> Hackney Social care - Promoting independence, commitment statement October 2019

<sup>2</sup> Hackney Children, Adults and Community Health Directorate, Adults Services, Adults Commissioning

<sup>3</sup> Hackney Private Sector Stock Modelling Report; Building Research Establishment 2017

policy will be referred to henceforth as the Housing Grants and Assistance Policy as it covers the totality of grants delivered by Private Sector Housing.

- 1.2 This policy sets out the framework to which Hackney offers aids and adaptations and housing repairs grants to owner-occupiers, private rented sector tenants and landlords, including those living in Registered Provider (RP) properties. Adapting an individual property can often be vital to Hackney Council residents with a disability and/or vulnerability to remain living independently in the comfort and safety of their home.
- 1.3 The council recognises and acknowledges the needs of disabled people and is committed to working in partnership with the Occupational Therapy Service, Private Sector Housing Team, Property Services, and the Home Improvement Agencies to allow adaptations to be installed within residents' homes.

## **2. THE LEGAL FRAMEWORK**

The Regulatory Reform (Housing Assistance) Order 2002 (RRO), which came into force on 18<sup>th</sup> July 2002 and was revised on 1<sup>st</sup> December 2016, introduced a general power enabling councils to provide assistance to residents and landlords in order to repair, improve or adapt living accommodation. This policy document sets out how Hackney Council uses the general powers to target financial and other forms of assistance to the private housing sector in support of its overall Housing Strategy. With the exception of Disabled Facilities Grants, which are mandatory, the amount of assistance provided each year will depend on the level of resources available.

### **2.1 Relevant legislation**

It is the responsibility of local authorities to provide assistance to disabled individuals to enable them to access their home, to utilise living and sleeping areas within their home, and to access and use cooking, bathing, and toilet facilities.

The following articles of legislation relate to ensuring adaptations are considered for disabled people.

- Housing Act 1985 (Section 8)
- Housing Grants, Construction and Regeneration Act 1996 (Part 1)
- Chronically Sick and Disabled Persons Act 1970 (applies to children)
- NHS and Community Care Act 1990
- Equality Act 2010
- Care Act 2014

- Children and Families Act 2014

### **3. PRIORITIES FOR ACTION**

#### **3.1 Aims of the policy**

It is vital to ensure that the Housing Grants and Assistance policy fits into the wider national and local perspectives. This policy is underpinned by the Council's vision "building to make Hackney a place for everyone", and also supports key objectives contained within the Council's Housing, Wellbeing, and Sustainable Community strategies including the corporate plan 2018 – 2022.

### **4. HOUSING ASSISTANCE AND GRANTS POLICY IN CONTEXT**

#### **4.1 Housing strategy**

- Promoting health and wellbeing by improving our residents' homes - vulnerable residents will have access to advice, assistance, and support to receive a tailored solution to adapt, repair, and improve their home environments and safeguard their improved health outcomes.
- Greater security and quality for private renters and owner-occupiers - we will work collaboratively to support good landlords to manage to high standards and help to provide a good supply of safer, healthier, and more energy-efficient private accommodation including fuel poverty reduction by offering various incentives such as accreditation, loans and grants, and advice.

Although responsibility for maintaining private sector housing stock will continue to lay with owners, through this policy the Council will provide a borough-wide comprehensive package of assistance initiatives for private sector residents in the greatest need. These principles help ensure residents stay in their homes, for as long as they wish regardless of their disability and/or vulnerability.

#### **4.2 National strategy**

The government has increased the amount allocated to Local Authorities significantly in recent years. In 2016/17 the amount increased from £220m to £395m, reaching £500m in 2019/20. The expectation is that the powers under the RRO will be used to allow authorities to be more flexible in how the money is spent. The DFG monies are now contained within the Better Care Fund (BCF) and it is expected that health priorities will become more important in the way DFG is spent, so that delayed transfers of care and readmission to hospital, which are key health priorities, could be supported using some of the DFG finance.

### **5. CAPITAL RESOURCES**

The budget committed to the DFG policy for 2020/2021 was £1,530,000 which is funded by Better Care Funding. Some further discretionary grant budgets have been committed from the Hackney council general capital fund as below:

£241,538 allocated to Warmth and Security grant;  
£311,806 allocated to General Repairs Grant;  
£40,600 allocated to the External Works Grant.

## **6. THE RANGE OF HOUSING ASSISTANCE AND GRANTS AVAILABLE**

The full range of Housing Grants and Assistance available is set out below. The budgets for assistance are limited and applications will be awarded on a first come first served basis, to those meeting the eligibility criteria. The Council reserves the right to either withdraw or change the level of discretionary grant or loan assistance to take into account available funding.

To protect the Council's interests in all Housing Grants and Assistance approval, a repayment condition and associated charge where applicable will be placed on the recipient's property. The repayment terms, type of charge, and duration are further explained under each type of assistance. The assistance has been grouped under nine headings as follows:

- Disabled facilities grant (6.1)
- DFG Top-up grant (6.2)
- Minor adaptation grant (6.3)
- General repairs grant (6.4)
- General repairs grant for Hackney Leaseholders (6.5)
- Warmth and security grants for owner-occupiers (6.6)
- Warmth and security grants for landlords (6.7)
- External works grant (6.8)
- Fast track DFG grants (6.9)

### **6.1 Disabled facilities grant (DFG)**

This is a mandatory grant which the Council has a duty to provide, under the Housing Grants, Construction and Regeneration Act 1996 as amended, on referral of an Adult Social Care Occupational Therapy recommendation. The provisions of this assistance, set out in statute, are summarised below.

#### **Amount available**

- Up to a maximum of £30,000

The grant is subject to a means test which will consider the income and capital of the disabled person and their spouse or partner. The applicant's assessed financial contribution (if any) will be deducted from the approved grant and contribution towards the cost of work will be liable to be paid by the applicant or RP.

## Eligible applicants

To qualify for assistance an applicant should be the:

- Property owner-occupier, registered provider social landlord, tenant, private landlord on behalf of tenant;
- A disabled member of the household who needs the home to be adapted to meet their needs, is living in the property and the works will enable them to continue living there.
- Anyone of any age, who has a disability, (registered or not), and who lives in private housing.

Where the application is for a disabled child or young person under the age of 19 a means test is not required.

## Eligible works

The law sets out the purposes for which a grant must be approved and covers works to remove or help overcome any obstacles which prevent the disabled person from moving freely into or around their home or enjoying the use of the property and the facilities or amenities within it. Eligible works include:

- widening doors and installing ramps, providing or improving access to rooms and facilities; for example, by installing a stairlift or providing a downstairs bathroom,
- improving or providing a heating system suitable to the needs of the disabled person, adapting heating or lighting controls to make them easier to use,
- improving access to, and movement around, the home to enable the disabled person to care for another person who lives in the property, such as a spouse, child, or other person for whom the disabled person cares and improving access to and from the garden where feasible,
- facilitating the preparation and cooking of food by the disabled person,
- Dementia-related aids and adaptation equipment and alterations like improving lighting, providing soundproofing, changing the flooring, and tonal contrasting tiling and sensors.

Where major work is proposed, the applicant may wish to employ a qualified architect or surveyor to plan and oversee the work. If a grant is approved the cost of their fees can be included in the cost of the works.

Social services will be asked to consider what is necessary and appropriate to meet the disabled person's needs. This will usually take the form of a recommendation from an Occupational Therapist.

The proposed works must be *necessary and appropriate* to meet the disabled person's needs and be *reasonable and practicable* depending on the age and condition of the property. The council needs to be satisfied with

each of these matters. A DFG may be refused if the council believes that the proposed works are not reasonable and practicable.

Where the cost of eligible works is more than the grant limit, other assistance may be available to bridge some or all of the gap between what the applicant receives by way of DFG and the full cost of the works.

### **How to apply**

Following receipt of a referral from the Occupational Therapist, a formal application is made by completing and submitting a preliminary pack and providing supporting documentation which includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process, please **see appendix 1a**.

### **Fees and charges**

Clients have the option of managing the works themselves or choose to use the council's Home Improvement Agency (HIA) or their RP landlord's approved agent where the management of the works will be overseen by the RP and signed off by the Hackney Council PSH Team.

Where the client wishes to have the council's HIA manage the works on their behalf, an administration fee of 15% of the total scheme costs will be charged for adaptation works. Agents can still be due a fee for equipment-only works but at the reduced rate of 10% and this will be included in the grant.

For applicants who manage the adaptation works themselves no fee will be charged for the council sign-off providing the works are in accordance with the schedule of work on approval. Along with any agreed and approved additional work by the council.

### **Grant conditions**

For approved grants of £5,000 and under, there is no grant condition period.

For approved grants over £5,000, there is a 10-year grant condition period attached to the DFG, which is effective from the certified date. The certified date is the date the council inspects the property and confirms all the specified works are complete. The following conditions also apply throughout the grant condition period:

- The property must be occupied by a disabled person as their main residence;
- The owner must provide the council with full details of how the property is being occupied within 21 days of a written request and;
- The owner must notify the council in writing if they intend to dispose of the property and must provide any information reasonably requested by the council in that connection.

The grant will only be paid when the council is satisfied that the work has been completed to its satisfaction and in accordance with the grant approval. The council may pay the grant in stage/interim payments.

The council will register the approved grant as a local land charge against the adapted property for grants of more than £5,000.

### **Repayment of the Disabled facilities grant**

Where the owner disposes of the property after any instalment of the grant has been paid, but before the certified date, the recipient must immediately repay this amount in full to the council and the grant will be canceled.

Approved grants over £5,000 must be repaid if the owner or disabled person fails to comply with any of the grant conditions, or disposes of the property within the 10-year grant condition period. On disposal, repayments will be calculated pro-rata based on the period of the 10 years remaining. These conditions are binding on the recipient and on any other person who is for the time being an owner of the property.

Affected owners will not be required to pay the first £5,000 of the grant and will not have to repay more than £10,000 in total. The repayment condition does not apply to tenants.

However, exceptions may be made and will depend on the circumstances for the council to use its discretion to either not demand repayment, to delay repayment, or to demand a lesser amount. The council will normally only exercise its discretion to waive repayment where it is considered there are extenuating circumstances, for example where it would cause severe hardship, or where the disabled occupant is a tenant or the disabled occupant dies leaving a family member/partner in occupation. The Council may request that applicants provide suitable supporting information to reach a decision.

### **6.2 Discretionary DFG Top-up(DFGT)**

Provides assistance for disabled adaptations which exceed the mandatory Disabled Facilities Grant (DFG) limit. Mandatory DFGs provide up to £30,000 of grant assistance to provide adaptations that are necessary, appropriate, reasonable, and practical to meet the needs of a disabled person. This can often involve major alterations to provide the most reasonable layout but which may cost more than the statutory grant limit.

In addition, schemes relating to the welfare needs or employment opportunities of a disabled person fall outside the grant regime and are not eligible for a mandatory DFG.

#### **Amount available**

- Up to £10,000

The amount available is by way of a discretionary grant to cover the full cost of eligible work. In relation to cases involving the welfare, needs, or employment opportunities of the disabled person, the applicant's assessed financial contribution (if any), will be deducted from the discretionary top-up, up to a maximum of £3,000. A local authority land charge will be placed on the property.

### **Eligible applicants**

To obtain assistance, the applicant must be the owner of the property and:

- be over 18 years old and living at the property as their main residence, and
- be disabled, or have a member of the family living with them who is disabled.

Where the application is for a disabled child or young person under the age of 19 a means test is not required.

In relation to cases involving the welfare, needs, and employment opportunities of a disabled person, the applicant must also be on low income. A means test will be undertaken to confirm that the applicant is on a low income by assessing their income and savings. Applicants will only be eligible if their assessed financial contribution is no more than £3,000.

Private tenants and housing association (RP) tenants are not eligible for this type of assistance. For schemes exceeding the grant limit where the applicant's landlord is a Housing association (RP), the RP will be expected to fulfill the Occupational Therapist recommendation.

### **Eligible works**

Discretionary DFG Top-up assistance is available to:

- Top up a mandatory DFG where the cost of the work exceeds £30,000, and/or
- carry out building work that will improve the welfare, needs, or employment opportunities of the disabled person.

In each case, the Council must be satisfied that the work is necessary, appropriate, reasonable, and practicable and that this is the most cost-effective option to meet the needs of the disabled person. This discretionary top-up loan will not be available to fund alternative schemes put forward by clients.

### **How to apply**

A formal application is made by completing and submitting an application form pack and providing supporting documentation which includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process, please **see appendix 1b**.



## **Conditions**

Once a DFG Top-up has been approved, the applicant will be expected to pay their contribution (if any) to the builder before the loan is released.

DFG Top-up will be registered as a local land charge. The DFG Top-up remains on the land charges register for 10 years until repaid, either by early settlement of, or through relevant disposal or an event of default.

- The property must be occupied by a disabled person as their main residence;
- The owner must provide the council with full details of how the property is being occupied within 21 days of a written request and;
- The owner must notify the council in writing if they intend to dispose of the property and must provide any information reasonably requested by the council in that connection.

## **Repayment**

The top-up must be repaid in full and without interest in the following circumstances:

- Within six months of the death of the owner, or in the case of joint owners, within six months of the death of the surviving owner.
- If the disabled person is not the owner (e.g. is a tenant of the owner) this condition will not be enforced whilst the disabled person remains living at the property.
- If the whole or part of the property is sold within five years after the Certified Date.

### **6.3 Minor adaptation grant (MAG)**

Minor adaptations are generally works that are valued up to £2,000. These works include adaptations such as galvanised handrails, concrete steps, and widening doorways.

If the minor adaptation is completed in a private sector housing property the adaptation belongs to the individual and therefore they will need to maintain it.

#### **Amount available**

- Up to £2,000

#### **Eligible applicants**

Grants will only be available to owner-occupiers or private tenants (including housing association tenants), who are receiving one or more of the following benefits:

- Income Support
- Income-based Employment & Support Allowance (not Contribution Based ESA)
- Income-based Job Seekers Allowance (not Contribution Based JSA)
- Guaranteed Pension Credit (not Savings PC alone)
- Housing Benefit
- Working Families Tax Credit
- Universal credit

Where the application is for a disabled child or young person under the age of 19 a means test is not required.

### **Eligible works**

- small-scale adaptations, such as the provision of handrails, grab rails
- home security works;
- repair of heating installations.

This grant is not available for equipment. Works that a private landlord or housing association should carry out are not covered by this grant.

### **How to apply**

A valid Occupational Therapist recommendation is required along with a formal application providing supporting documentation which includes, confirming proof of ownership or tenancy, benefits, or other income. For more information regarding the application process, please **see appendix 1c**.

### **Fees and charges**

The fees will be calculated by the Home Improvement Agency who will prepare the application pack and complete the works. Alternatively, if the applicant wants to employ an agent or surveyor to oversee the work on their behalf, a fee of 15% of the total cost of the adaptation work may be charged (excluding VAT) and this will be payable from the grant.

### **Grant conditions**

- Grant will not be paid for any work done before the application is approved.
- If the work is not completed within 3 months the grant will be cancelled.

### **Repayment**

- There is no requirement to repay this grant but applicants will be required to confirm that the property will be their main or only residence for as long as their health or other circumstances permit.

## **6.4 General repairs grant (GRG)**

Provides assistance to ensure hazard-free homes for owner-occupier residents that are older and vulnerable.

### **Amount available.**

- Up to £20,000

### **Eligible applicants**

Applicants must be over 18 years old and live at the property as their main residence and be on a low income. Applicants will be subject to a means test or receive a passporting benefit. Applicants must also satisfy the following criteria:

- Have lived in the property for which they are applying for grant aid for at least three years prior to the date of application,
- Have not received more than £5,000 in grant assistance (other than Disabled Facilities Grant) in the past 10 years.

### **Eligible works**

Works required to remove serious defects in the property which may pose a risk to the health and safety of the occupants.

### **How to apply**

A formal application is made by completing and submitting an application form pack and providing supporting documentation which includes, confirming proof of ownership, benefits or other income. For more information regarding the application process, please see **appendix 1d**.

### **Fees and charges**

The fees will be calculated by the Home Improvement Agency who will prepare the application pack and complete the works. Alternatively, if the applicant wants to employ an agent or surveyor to oversee the work on their behalf, a fee of 15% of the total cost of the adaptations work may be charged (excluding VAT) and this will be payable from the grant

### **Grant conditions**

- You or members of your family must live in the property for 5 years after completing the grant-aided work. If you do not do this or if you let your home to tenants, you must repay the grant in full plus interest set at a standard rate of 5%.
- If you sell your home within 5 years of completing the grant-aided work, you must repay the grant in full plus interest set at a standard rate of 5%.

- Grant will not be paid for any work done before your application is approved
- Completion of the works in 6 months depending on the type of work required. If you do not complete the work in this time you will lose your grant.

## **Repayment**

If you sell your home within 5 years of completing the grant-aided work, you must repay the grant in full plus interest set at a standard rate of 5%.

## **6.5 General repairs grant for Hackney Leaseholders (GRG-LH)**

From time to time it will be necessary for Hackney Housing Services to undertake major works to improve or repair the communal and structural parts of their buildings. Work is therefore underway on many of the estates managed by Hackney Housing Services and further work is proposed in the future.

The work affects leaseholders who have bought their homes and many leaseholders will face bills for their contribution to the work.

Hackney Housing Services offers a number of payment options but in some cases, the council may be able to help with a grant towards some of the costs.

### **Amount available**

- Up to £20,000

### **Eligible applicants**

Hackney Housing Services leaseholders who:

- are aged 18 years and above
- have owned and lived in the property for which they are applying for grant aid for at least three years prior to the date of application; and
- are still living in the property
- are receiving a means-tested benefit such as:-
  - Income Support,
  - Income-based Employment & Support Allowance (not Contribution Based ESA)
  - Income-based Job Seekers Allowance (not Contribution Based ESA)
  - Guaranteed Pension Credit
  - Working Families Tax Credit
- are not receiving benefits but are on a low income as determined by a test of financial resources

We are unable to consider grant applications from leaseholders who no longer live in their flats.

## **Eligible works**

The grant will only pay for the following work:

- Roof work and associated guttering
- Windows to the flat
- Asbestos removal
- Fees associated with the above work

## **Non-eligible works**

- Windows to the common parts of the block
- Work to the stairways, landings, and balconies
- Work on the lifts
- External decorations

## **How to apply**

Contact Private Sector Housing at the address below and ask for an application form. A formal application is made by completing and submitting an application form pack and providing supporting documentation which includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process, please see **appendix 1e**.

If your grant application is approved, you will receive an approval certificate telling you how much money you have been awarded. You must make your application before the work starts.

## **Fees and charges**

The fees will be calculated by the Private Sector Housing team who will prepare the cost calculation to complete the works.

## **Grant conditions**

- You or members of your family must live in the property for 5 years after completing the grant-aided work. If you do not do this or if you let your home to tenants, you must repay the grant in full plus interest set at a standard rate of 5%.
- If you sell your home within 5 years of completing the grant-aided work, you must repay the grant in full plus interest set at a standard rate of 5%.
- Grant will not be paid for any work done before your application is approved
- Completion of the works in 6 months depending on the type of work required. If you do not complete the work in this time you will lose your grant. The 6 months completion of work conditions does not apply to Hackney Housing Services planned maintenance works.

## **Repayment**

If you sell your home within 5 years of completing the grant-aided work, you must repay the grant in full plus interest set at a standard rate of 5%.

### **6.6 Warmth and security grants (WSG-OO) Owner-occupiers**

The council has made a commitment to tackle crime and fuel poverty, improve energy efficiency and improve housing conditions in the borough.

A recent survey showed that although most properties in Hackney have central heating, many systems are old and therefore not energy efficient. Grants may therefore be offered to owners to improve the quality and energy efficiency of heating systems in their properties

#### **Amount available**

- Up to £6,000

#### **Eligible applicants**

Owner-occupiers, aged 18 and above, who are receiving a means-tested benefit and who have lived in the property for which they are applying for grant aid for at least three years prior to the date of application.

Owners not receiving a means-tested benefit can supply financial information which will enable us to conduct a means test. If the test shows that you can afford a loan of less than £3,000 we will expect you to contribute that amount towards the cost of the work but we will give you the rest in grant aid.

#### **Eligible works**

The grant will only pay for the following work:

- Thermal efficiency measures, such as loft insulation, draught-proofing, fitting thermostatic radiator valves, etc;
- Basic home security measures;
- The provision of central heating, including the replacement of defective boilers
- Replacement of single glazed windows or provision of secondary glazing

Where a package of improvements is required, priority will be given to work in the order stated above.

#### **How to apply**

Contact Private Sector Housing at the address below and ask for an application form. A formal application is made by completing and submitting an application form pack and providing supporting documentation which

includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process please see **appendix 1f**.

If your grant application is approved, you will receive an approval certificate telling you how much money you have been awarded. You must make your application before the work starts.

### **Fees and charges**

The fees will be calculated by the Home Improvement Agency who will prepare the application pack and complete the works. Alternatively, if you want to employ an agent or surveyor to oversee the work on your behalf, some or all their charges may be included in the grant.

### **Grant conditions**

- Grant will not be paid for any work done before your application is approved,
- If you do not complete the work within 3 months of approval you will lose the grant.

### **Repayment**

- If the property is sold or let out within 5 years of receiving the grant you must repay the grant in full and the interest rate is set at a standard rate of 5%.

## **6.7 Warmth and security grants (WSG-LL) Landlords**

The Council has made a commitment to tackle crime and fuel poverty, improve energy efficiency and improve housing conditions in the borough.

A recent survey showed that although most properties in Hackney have central heating, many systems are old and therefore not energy efficient. Grants may therefore be offered to landlords to improve the quality and energy efficiency of heating systems in their tenanted properties.

### **Amount available**

- Up to £6,000 for each landlord over 5 years

### **Eligible applicants**

The grant application must be made by the registered owner of the property. If there is more than one owner, only one needs to apply but the written permission of the other joint owners is required before the application can be approved.

### **Eligible works**

The grant may cover any or all of the following:

- Thermal efficiency measures, such as loft insulation, draught-proofing, fitting thermostatic radiator valves, etc;
- Basic home security measures;
- The provision of central heating (including the replacement of defective boilers).

Where a package of improvements is required, priority will be given to work in the order stated above.

### **How to apply**

Contact Private Sector Housing at the address below and ask for an application form. A formal application is made by completing and submitting an application form pack and providing supporting documentation which includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process, please see **appendix 1g**.

If your grant application is approved, you will receive an approval certificate telling you how much money you have been awarded. You must make your application before the work starts.

### **Fees and charges**

The fees will be calculated by the Home Improvement Agency who will prepare the application pack and complete the works. Alternatively, you can employ an agent or surveyor to oversee the work and grant applications on your behalf.

A fee of 15% of the total cost of the adaptation work may be charged by agents (excluding VAT) and this will be payable from the grant.

### **Grant conditions**

- Grant will not be paid for any work done before your application is approved
- If you do not complete the work within 3 months you will lose the grant

### **Repayment**

- If the property is sold within 5 years of receiving the grant you must repay the grant in full plus interest set at a standard rate of 5%.

## **6.8 External Works Grant (EWG)**

Disrepair and maintenance are a problem for some homeowners in Hackney. The council is committed to improving housing conditions in the borough.

The council cannot offer large grants to owners to repair their homes. However, to help owners carry out emergency works to keep the property weathertight whilst they consider the other options open to them, a small grant is available.



## **Amount available**

- Up to £5,000

## **Eligible applicants**

Owner-occupiers who are

- aged 18 and above;
- receive a means-tested benefit;
- have lived in the property for which they are applying for grant aid for at least three years prior to the date of application.
- have not received a grant (other than a Disabled Facilities Grant) in the past 10 years.

Leaseholders, who meet the conditions described above and who occupy their leasehold flats can also apply for EWG towards the cost of works to the common parts of the building containing their flat where the costs are being recharged by the freeholder.

Grants will only be available to owner-occupiers (including leaseholders), who are receiving one or more of the following benefits:

- Income Support
- Income-based Employment & Support Allowance (not Contribution Based ESA)
- Income-based Job Seekers Allowance (not Contribution Based JSA)
- Guaranteed Pension Credit
- Housing Benefit
- Working Families Tax Credit
- Universal credit

## **Eligible works**

Works may include

- Repairs to the roof;
- Repair or replacement of guttering and rainwater pipes; and
- Damp proofing works.

## **How to apply**

Contact Private Sector Housing at the address below and ask for an application form. A formal application is made by completing and submitting an application form pack and providing supporting documentation which includes, confirming proof of ownership, benefits, or other income. For more information regarding the application process please see **appendix 1h**.

If your grant application is approved, you will receive an approval certificate telling you how much money you have been awarded. You must make your application before the work starts.

### **Fees and charges**

The fees will be calculated by the Home Improvement Agency who will prepare the application pack and complete the works. Alternatively, if you want to employ an agent or surveyor to oversee the work on your behalf, some or all their charges may be included in the grant.

### **Grant conditions**

- Grant will not be paid for any work done before your application is approved
- If you do not complete the work within 3 months you will lose the grant

### **Repayment**

No repayment will be required. We realise that you may decide that you can no longer afford the upkeep of your home and may want to sell it. Applying for an EWG will not affect this decision.

## **6.9 Fast track DFG**

Fast track DFG, is a discretionary form of assistance in the Housing Grants and Assistance Policy introduced under the Regulatory Reform Order 2002. The grant is up to £10,000 and there is no means test and minimal paperwork, which means that single adaptations costing less than £10,000 such as a stairlift, level access shower, or ramp can be provided quickly and it alleviates the issues for those who have a means test contribution for a traditional DFG.

Service users who prior to the introduction of Fast Track DFGs were unable to progress their DFG application due to their means test contribution will benefit from this scheme. An OT assessment is still required.

### **Amount available**

- Up to £10,000

### **Eligible applicants**

To qualify for assistance an applicant should be the:

- Property owner-occupier, registered social landlord, private landlord on behalf of tenant or
- A disabled member of the household who needs the home to be adapted to meet their needs living in the property and enable them to continue living there.

- Anyone of any age, who has a disability, (registered or not), and who lives in private housing.

Where the application is for a disabled child or young person under the age of 19 there is no means test required.

### **Eligible works**

- Stairlifts
- Level access shower
- Ramps and hoist

### **How to apply**

Following receipt of a referral from the Occupational Therapist, a formal application is made by completing and submitting a preliminary pack and providing supporting documentation which includes, confirming proof of ownership. For more information regarding the application process, please **see appendix 1a**.

### **Fees and charges**

Clients have the option of managing the works themselves or choose to use the council's Home Improvement Agency (HIA) or their RP landlord-approved agent where the management of the works will be overseen by the RP and signed off by Hackney Council PSHO officers.

Where the client wishes to have the council's HIA manage the works on their behalf, an administration fee of 15% of the total scheme costs will be charged for adaptation works. Agents can still be due a fee for equipment only works but at the reduced rate of 10% and this will be included in the grant and this will be included in the grant.

For applicants who manage the adaptation works themselves no fee will be charged for the council sign off providing the works are in accordance with the schedule of work on approval. Along with any agreed and approved additional work by the council.

### **Grant conditions**

For approved grants of £5,000 or less, there is no grant condition period.

For approved grants over £5,000, there is a 10-year grant condition period attached to the DFG, which is effective from the certified date. The certified date is the date the council inspects the property and confirms all the specified works are complete. The following conditions also apply throughout the grant condition period:

- The property must be occupied by a disabled person as their main residence;

- The owner must provide the council with full details of how the property is being occupied within 21 days of a written request and;
- The owner must notify the council in writing if they intend to dispose of the property and must provide any information reasonably requested by the council in that connection.

The grant will only be paid when the council is satisfied that the work has been completed to its satisfaction and in accordance with the grant approval. The council may pay the grant in full on completion of the works or by instalments as the works progress.

The council will register the approved grant as a local land charge for 10 years against the adapted property for grants of more than £5,000.

### **Repayment**

If as an owner-occupier you sell your home within 5 years of completing the grant-aided work, you must repay the grant in full plus interest set at a standard rate of 5%.

### **6.10 Hackney Green Homes Programme 2020**

Hackney Green Homes is the first borough-wide programme in London to offer thermal efficiency measures to privately-owned and rented homes, including cavity, loft, and floor insulation. We'll also be trialling grants for renewable heating upgrades such as air-to-air heat pumps and hydrogen fuel cell boilers, for people who meet the eligibility criteria.

#### **Amount available**

Up to £4,000

#### **Eligible applicants**

Grants under the Green Homes Programme are not funded through the Better Care Fund and the test of resources differs accordingly. Applicants will be tested via a DWP check to determine whether they are receiving any of the following means-tested benefits:

- Pension Credit Guarantee
- Child or Working Tax Credit
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Universal Credit
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Constant Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement
- Personal Independence Payment

- Severe Disablement Allowance
- Mobility Supplement

If the applicant does not receive one or more of these benefits, then they can be tested against a household income threshold and vulnerability criteria as set out below:

- Aged over 60, and particularly those over 75
- Children under 5 and pregnant mothers
- Respiratory disease (COPD, asthma) Cardiovascular disease (e.g. ischaemic heart disease, cerebrovascular disease)
- Moderate to severe mental illness (e.g. schizophrenia, bipolar disorder)
- Substance misusers
- Dementia
- Neurobiological and related diseases (e.g. fibromyalgia, ME)
- Cancer
- Limited mobility
- Haemoglobinopathies (sickle cell disease, thalassaemia)
- Severe learning disabilities
- Autoimmune and immunodeficiency diseases (e.g. lupus, MS, diabetes, HIV)
- Recent hospital admission resulting from a fall at home

If a customer meets any of the criteria above, but the costs of the measures to be installed are greater than the maximum grant, the Hackney Council Carbon Offset Fund will aim to cover these costs (top-up), to a maximum of 35% of the total costs.

### **Eligible works**

Insulation should always be the first measure to be installed, by reducing the heat loss from a property, residents can save wasted energy, reducing energy bills, and reducing future energy demand from the borough. The insulation options include:

- Loft insulation
- Cavity wall insulation
- Underfloor insulation
- Draught proofing
- Flat roof insulation
- Floor insulation
- Loft insulation
- Room in roof insulation
- Solid wall insulation (internal and external) – (for external wall insulation, planning approval or a certificate of lawful development must be provided)

### **Other measures**

- Double glazing

- Secondary glazing
- Heating measures
- Heating controls
- Heat pumps and enabling works for retrofitting heat pumps in the future
- Electric heating improvements
- Heating cylinder improvements and replacements
- New central heating or repairs to existing systems
- Smart technologies (for example meters, controls, or monitoring devices)
- Renewable technologies and battery storage
- Other measures that will improve comfort and internal air quality. This includes
- Efficient ventilation (installed where: one or more building fabric measure is installed; evidence of condensation, damp or mould (documentation to be provided))

Eligible households will be offered the above measures. The COF will offer top-up funding in cases that require it, subject to match funding from ECO/Warmer Homes schemes.

### **How to apply**

Contact the Private Sector Housing Team who will refer applicants to the Hackney Green Homes administrator on a case-by-case basis.

### **Funding**

The majority of the funding is secured via the Energy Company Obligation and Warmer Homes Programme. The Council allocation for the Carbon Offset Fund will be used as “top-up” funding when the shortfall of the additional sources occurs and to fully fund cavity, loft, and floor insulation for Hackney privately owned/rented residents. ECO provides the funds to eligible households, for insulation measures in most cases 100% depends on the carbon savings.

## **7. POLICY IMPLEMENTATION PLAN**

### **7.1 Policy Review, Consultation, and emerging issues**

The previous Housing Assistance and Grants Policy was implemented on the 1<sup>st</sup> of April 2012. This refresh was undertaken in June 2021 with cabinet approval sought in September 2021 and will be reviewed every 18 months. An earlier review will be considered if there is a change in primary legislation or a change in anticipated resources. The council may from time to time introduce new forms of assistance or withdraw existing forms of assistance. If this happens, details will be provided in a document that will supplement this policy.

The Regulatory Reform (Housing Assistance) Order 2002, which came into force on 18<sup>th</sup> July 2002 and revised 1<sup>st</sup> December 2016, introduced a general power enabling councils to provide assistance to residents and landlords in order to repair, improve or adapt living accommodation. With the exception of Disabled Facilities Grants, which are mandatory, the council is using the RRO to expand the grant schemes that are currently offered. Discretionary use of the DFG will fit with the cycle of funding allocations and any discretionary DFG funding is subject to funds being available as mandatory grants will be prioritised first.

Working in collaboration with Adult Social Care, Children's Services, and the Adult Commissioning team, this is the first step in developing additional provisions for flexible use of the DFG in the areas outlined below:

- Assistance with Hospital Discharge to help prevent delays in discharge from the hospital due to the person's home not being suitable. The works can include deep cleaning, decluttering, minor adaptations, boiler repairs/replacement, etc.
- Dementia-related aids and adaptation equipment can be considered for residents with a diagnosis of dementia to help them to continue to live in their homes. The works can include replacing gas, electric cooking facilities with microwaves, improving contrasts and visibility, and specialist assistive technology such as GIS tracking devices where appropriate.
- Subject to available funding, contribution to the cost of the Council's Adult Social Care Occupational Therapy Team to ensure that they can carry out timely assessments and assistance in removing the barriers where their clinical skills are needed.
- Smart Technology has an increasingly important role in the support of people living in the community to keep people independent and outside of social care systems. Building on the Smart Technology being used for the Hospital Discharge Assessment Flats in Hackney, the Smart Technology Kit to be considered alongside all DFG applications. The Kit can incorporate voice-activated technology to help with environmental controls and medication reminders.
- To develop a pathway for own schemes for adaptations whereby the funds for the local authority approved scheme can be used towards the residents preferred own scheme with the proviso that the need will be met by the preferred own scheme.
- Relocation Grant- to a maximum of £20,000 to provide assistance to relocate to another property that will resolve the accessibility difficulties.

## **7.2 Delivery of the policy**

This policy relates to the work undertaken by the teams within Private Sector Housing in collaboration with partnering and relevant agencies being:

- Private Sector Housing Enabling team
- Home Improvement Agency
- Adult Social Care
- Children Social Care
- Green Homes Programme
- Carbon Offset Fund COF
- ECO/Warmer Homes.

### **7.3 Private Sector Housing Enabling Team**

The Private Sector Housing Enabling Team is a service that administers, manages, and approves all applications to the council for mandatory disabled facilities grants (DFG) and discretionary assistance (grants and loans) in private sector housing. The service also helps eligible homeowners, private tenants with repairing obligations and accredited landlords who want to manage the works themselves, apply for assistance to carry out adaptations, repairs, and improvements.

### **7.4 Home Improvement Agency**

The council approved agency provides a service that assists the grant applicant with completing the grant schemes' application forms, providing valid tenders for occupational therapist recommendations, PSH discretionary grants schedule of work, and ensuring that the contractors are working to the council's standards as set out by the policy and relevant legislation.

## **8. OTHER CHARGEABLE HOUSING ASSISTANCE SERVICES**

### **8.1 Service fee costs**

A project management fee of 15% of the cost of schemes up to £60,000 will be charged for adaptation works other than lifts and hoists. Fees will be capped to a maximum of £4,250 for any one scheme. This applies to fees levied by the HIA and to cases where the applicant appoints their own surveyor.

Where the adaptation consists of lifts or hoists, an administration fee of 10% of the total scheme costs will be charged.

## **9. GENERAL CONDITIONS OF ASSISTANCE**

### **9.1 Making an application for assistance**

In all cases (except for landlord assistance), an initial assessment will be carried out to provide an indication of the financial assistance to be offered, before the case proceeds and a final financial assessment is made. Applications for assistance can only be accepted from an applicant who has recourse to public funds and is not a 'person from abroad' within the meaning of the Housing Benefit (General) Regulations.



Following a financial assessment, applicants will be advised, based on the information they have provided, whether they will need to make a financial contribution towards the cost of the work.

The housing grants and assistance application pack issued by the council and/or its approved Home Improvement Agency is only valid for six months from the date of issue. Failure to submit a grant and/or loan full application within this period will normally result in the enquiry being cancelled. Applicants should notify the council in writing if they cannot submit a completed application within this period, explaining the reasons why and giving a clear indication of how much extra time they require. The council may use its discretion to extend the time.

Where applicants use the Home Improvement Agency of the council, the cost of the eligible works will be obtained through a competitive tendering process from their approved contractors.

## **9.2 Self-managed housing assistance**

The council's private sector housing grants officer and/or the Home Improvement Agency will normally survey the applicant's property and provide a schedule of eligible repair, or adaptation works for grant and/or loan assistance. Applicants who decide to self-manage must use this schedule of work to obtain itemised quotations from at least two contractors. The costs will be assessed from the quotations and used as a basis to calculate the approval of assistance.

Applicants should not enter into any agreement with a contractor, nor start the repairs, improvements or adaptations work before the council has approved a grant or loan application in writing and they are certain they can meet the cost of the work. If works have started or have been completed, the council will be unable to approve any financial assistance.

Applications for assistance must be made on the forms provided by Hackney Council Private Sector Housing team, Hackney Service Centre, 1 Hillman Street, Hackney, London, E8 1DY

## **9.3 Starting work before assistance is approved**

A grant application will not be approved for work that has already been completed at the time the application is submitted. The only exception will be the General Repairs Grant for Hackney Council leaseholders who are eligible to apply for cost towards planned maintenance, provided the applicant has followed the procedure in the "General Repairs Grant" section.

If the applicant believes there are urgent reasons which justify starting the work prior to receiving the grant and/or loan approval, they should contact the Private Sector Housing Team for further advice. However, no assistance will be given for work that is carried out before the council has visited to assess eligibility under the terms of this policy.

Even if the council accepts there is a valid reason for starting the work early, this does not guarantee that the application will be subsequently approved. If approval is not obtained, the applicant will be responsible for all costs incurred.

#### **9.4 Using an agent**

The council partners with an approved Home Improvement Agency who can support applicants with the grant administration from start to finish within the terms of this policy. However, an applicant may wish to appoint their own choice of agent to carry out this role on their behalf. This will be particularly relevant for large or complex schemes which require specialist technical or architectural skills. The cost of appointing an agent can usually be included within the assistance. Applicants should therefore decide whether they want to employ the services of an agent (usually an architect or building surveyor) to oversee the work on their behalf.

No agency fee will be paid to members of the applicant's family or building contractors who provide the applicant with a project management service. Where agents offer a full management service, applicants can claim an agency fee of up to 15% of the net cost of the building work. Agents offering only a partial service will be eligible for a lesser amount, at the discretion of the council. No additional amount will be paid for expenses or other disbursements. If an application does not go ahead the council will not pay for any agent fees incurred.

The council can provide a project management service through the Home Improvement Agency to older, vulnerable, or disabled residents (see paragraph 7.4). Applicants who do not fall into these groups might need to find their own agent or manage the works themselves.

#### **9.5 Planning Permission and Building Control Approval**

Some works may require planning permission and/or building control before the works can go ahead. In planning terms, especially where the building is listed or lies within a conservation area, or involves a change of use, restrictions may be placed on the conversion type, the extent of work, and the type of materials that can be used to affect the work. The costs of employing an agent see (section 9.4 using an agent) can normally be included within the cost of any grant or loan that is subsequently approved.

Some works will also need to have building regulations approval, especially where it involves major works, for example, extensions, conversions, or structural works. For disabled facilities grants that involve these types of works and others, full plans building regulations approval must be obtained before any assistance can be approved.

In both instances, the applicant's responsibility is to ensure their proposals meet the requirements and have the necessary approvals. These approvals

should be sought as early as possible and not delayed until approval of assistance is given.

## **9.6 Party Wall matters**

Applicants are responsible for ensuring that all required consents are in place where eligible works involve building work near or on a shared property boundary. Applicants may therefore need to obtain a party wall agreement with the adjoining owners.

## **9.7 Approval of Assistance**

Before the council can decide whether to approve or refuse a housing grants and assistance application, the applicant must submit a 'valid application'. An applicant is considered to have made a valid application when:

- they have submitted all the information referred to under appendix one "Method of Application" and
- the council is satisfied that they have all necessary information on which to base a decision.

Where necessary, the applicant may be required to submit further supporting documentation or information to help the council reach a decision.

Any assessed financial contribution by the applicant (excluding agency fees) that was paid towards previous housing grants and assistance within the last 5 years will be taken into account and will be deducted from any financial contribution due in respect of a current grant application.

The council may decide to recalculate the amount of assistance offered, or the client contribution required, where the information provided is incomplete or inaccurate.

The council will notify the applicant in writing of its decision to approve or refuse an application for the grant and/or loan assistance. The approval letter will set out the costs of the eligible work, the amount of grant and/or loan assistance available, any financial contribution due from the applicant, and any associated conditions. If the application is refused, the refusal letter will explain why the application has been refused and set out the applicant's right of appeal.

Decisions will normally be made within 8 weeks of receiving a valid application. In the case of DFGs, the decision to approve or refuse a grant can be delayed for up to six months. Alternatively, the council can issue a grant approval but specify a date before which no grant payment will be made. This longer period of time may also be applied to other forms of assistance if the budget becomes over-committed or during periods of high demand.

Approval will not normally be granted unless the applicant agrees to carry out all the eligible works identified by the council. Depending on the type of housing repair assistance approved, the property will be required to:

- be free of identified hazards and/or
- adapted to suit the needs of the disabled occupant or
- be ready for reoccupation on completion of the work.

## **9.8 Supervision of Work**

Unless the applicant has instructed the council otherwise, the council's HIA will be supervising the contractor, dealing with any disputes, and ensuring the work is properly completed. Any visits by council officers or any of its agents are only to administer housing assistance under this policy and decide that a payment can be made. The council will not act as a project manager overseeing the works, however, they will instruct the Home Improvement Agency to remedy any poor or defective workmanship carried out by contractors.

## **9.9 Payments of approved assistance**

Once a grant and/or loan has been approved, the applicant will be expected to pay their contribution where applicable to the builder or agent before any grant or loan funding is released.

The council will not pay grant and/or loan assistance for works carried out by the applicant and/or a member of his/her family. Any relationship between the applicant and the contractor must be declared at the time of the application. In such cases, the council may use its discretion to approve the cost of materials only, provided the applicant can demonstrate that they are sufficiently competent to carry out the work.

No payments can be made until after the assistance has been approved in writing by the council. Unless otherwise stated in this policy, payments will normally be paid directly to the contractor and agent.

Where the works are self-managed the recipient will be responsible for resolving any dispute about the nature and/or quality of the work in conjunction with their agent (if any) and the contractor. Recipients should check that all works have been completed to their satisfaction before requesting a payment. Where appropriate, and by agreement, the council can make interim payments for completed items of work. Prior to final payment, interim payments cannot exceed the total grant and/or loan approved.

Following receipt of a request for payment, the council will visit and inspect the property to carry out an inspection. Payments will only be released if the work:

- has been completed to the Private Sector Housing Officer's satisfaction;

- has been carried out within the time allowed; and
- has been carried out in accordance with any agreed plans and specifications.

The applicant and/or home improvement agency must provide original invoices or receipts. These can also be submitted electronically in PDF format to the dedicated Private Sector Housing Grants inbox at [pshgrantsfolder@hackney.gov.uk](mailto:pshgrantsfolder@hackney.gov.uk)

Invoices from contractors whose quotations did not form part of the grant and/or loan application will be rejected, unless the applicant can satisfy the council why they changed contractors without obtaining prior written consent.

### **9.10 Agents Fees**

Agent's fees will normally be paid in full on completion of all eligible works.

### **9.11 Variations to approved assistance**

Where work has been started prior to approval, the council will normally treat the application as amended so as to exclude the cost of the completed work. However, the council has the discretion to approve the full cost of the scheme, if it is satisfied the applicant had a good reason for starting the work before the application was approved and that the applicant notified the council of the start date at the earliest possible opportunity.

If owing to circumstances beyond the applicant's control, there are unforeseen works that cannot be completed within the approved time limit, or there has been an unexpected increase in labour or material costs, the applicant can ask the council to consider varying the approval.

The council will consider any such requests and notify the applicant of their decision in writing. The applicant is strongly advised not to proceed with such work until they have received the council's written approval. If approval is not granted, the applicant will be responsible for any extra costs incurred.

### **9.12 Time Limits**

Once an application has been approved, it is a condition of housing grants and assistance that all eligible work must be completed to the satisfaction of the council within 12 months from the date of approval. The exceptions to this rule are the discretionary grants which are to be completed 3 months from the date of approval as set out in this policy.

### **9.13 Extensions of time**

Recipients must notify the council in writing if they cannot complete the work within the time limit mentioned above. Applicants must explain the reasons why and give a clear indication of how much extra time they require. The council may use its discretion to extend the period but is not obligated to do so.

Failure to complete the work within the specified period will normally result in the approved assistance being cancelled and the recipient having to repay any interim payments with immediate effect. No allowance will be made for any increase in material and/or labour costs caused by the recipient's delay in carrying out the work.

#### **9.14 Certification documentation**

The agent and/or applicant must submit the required certification documentation relating to the nature of the repairs, improvements, or adaptations (depending on the type of work that has been carried out) such as the following:

- Guarantees for wood rot, woodworm treatment, and damp proofing works
- Gas Safe Register certificates
- Electrical certificate from registered competent person scheme

Once all work has been completed to the council's satisfaction, the balance of the grant will be paid.

The council retains complete discretion to overrule the wishes of the recipient and make grant payments directly to the contractor who carried out the work, particularly where there is reason to believe that the contractor would not otherwise be paid. Where this discretion is used and payment is made directly to the contractor, the recipient will be advised of the decision in writing.

#### **9.15 Prevention and Detection of Fraud**

The Council is committed to tackling dishonest and fraudulent activity associated with applications made under the housing assistance policy. The Private Sector Housing Team works closely with the council's Special Investigations Team to identify any such fraudulent activity.

Applicants must ensure that all paperwork is honestly and truthfully completed to the best of their knowledge. Anyone found to have committed or attempted to commit fraudulent activity will lose the right to submit a further application in the future. Where payments have already been made, the Council will demand immediate and full repayment of the grant and/or loan, plus compound annual interest charged at the Bank of England base rate plus 2%, starting from the Certified Date. The applicant could also be subject to further legal action in the criminal courts.

### **10 APPEAL COMPLAINTS AND FEEDBACK**

Any person who is aggrieved by a decision made under this policy should first discuss the matter with the appropriate case officer. If the matter cannot be resolved, the appellant should contact the Private Sector Housing Enabling Team Manager at the address in the contact details section below.

The purpose of the appeals procedure is to determine:

- whether this policy has been correctly interpreted and applied; and  
or
- whether any exceptional circumstances justify a more flexible approach in the interpretation and application of the policy.

If the matter remains unresolved, the appellant will be directed to the council's corporate complaints procedure.

To make an appeal, the appellant should send their written grounds of appeal to the:

Private Sector Housing Enabling Team Manager  
London Borough of Hackney  
Hackney Service Centre  
1 Hillman Street, London E8 1DY

Email: [pshgrantsfolder@hackney.gov.uk](mailto:pshgrantsfolder@hackney.gov.uk)

Alternatively, email Adult Social Care at [adult.complaints@hackney.gov.uk](mailto:adult.complaints@hackney.gov.uk)

Any complaint under the Council's corporate complaints procedure will be investigated and a response will be sent within 10 working days. If the investigation is likely to take longer, an acknowledgement letter will be sent. If the complainant remains dissatisfied, stage 2 appeals will be considered by the Director of Housing, Regeneration, and stage 3 appeals by the Chief Executive. If, after using the complaints procedure, the appellant feels the matter is still not resolved they can complain to the Local Government Ombudsman at the address below:

**The Local Government Ombudsman**

<http://www.lgo.org.uk/>

Tel: 0300 061 0614 for help making a complaint

All appeals on the grounds of exceptional circumstances will be considered by the Private Sector Housing Enabling Team Manager or a more senior manager. In considering such appeals, the manager will consider whether the appellant's exceptional circumstances fall within the general intention and purpose of the policy and whether it would be fair and appropriate to allow the appeal.

**11. APPLYING FOR HOUSING ASSISTANCE**

**Contact Details**

**Housing grants and assistance enquiries**

Enquiries regarding all forms of assistance can be made to the Private Sector Housing Team by:

Telephone on 020 8356 4866

Email: [pshgrantsfolder@hackney.gov.uk](mailto:pshgrantsfolder@hackney.gov.uk)

By appointment in-person at the reception at Hackney Service Centre, 1 Hillman Street E8 1DY.

## **12. STAKEHOLDERS RESPONSIBILITIES**

### **12.1 Occupational Therapists:**

- Provide Referral on DFG1 form detailing adaptation recommendations to meet the client's needs
- Prepare sketch plans using "Idapt" or other relevant software where required.
- Act as point of contact for any queries concerning the needs of the client while the case is active.

### **12.2 Applicant:**

- Complete initial Grant Enquiry Form.
- Provide the Council with financial and benefit details to enable initial eligibility assessment.
- Appoint Home Improvement Agency or confirm self-management of application.
- Provide all relevant documentation to enable a complete application to be submitted to the council.
- Make themselves aware of the conditions relating to the grant.
- Allow access for the works to be carried out to completion.
- Report any defects directly to the Home Improvement Agency or the contractor within the defects liability period, where applicable.

### **12.3 The Council:**

- Carry out duties and obligations relating to mandatory Disabled Facilities Grants and the other discretionary grants offered by the Council.
- Adhere to the current published Housing Assistance and Grants Policy.
- Liaise on the client's behalf with the OT, the appointed Home Improvement Agency, and other relevant parties.
- Where Hackney HIA is appointed to act on behalf of the client, ensure a professional and proactive service.
- Inspect the completed works and arrange payment of invoices.

### **12.4 Agent:**

- Carry out the duties of a Home Improvement Agency in a professional, timely, and confidential manner.



- Adhere to current guidance and best practice procedures relating to Housing Grants.
- Ensure all data protection legislation is strictly adhered to.
- Provide a full grant application pack with supporting documents to enable the Private Sector Housing grants team to assess for approval.
- Carry out supervision of the works on site to a satisfactory completion.
- Inform PSH of any variations to the works on site.
- Liaise with the client's nominated OT as required.
- Present invoices for payment by PSH at the appropriate time.
- Liaise with the client & contractors during the defects liability period to ensure defects are dealt with in a timely and acceptable manner.

## **Appendix One - Methods of application for housing assistance**

A valid application must be made in all cases before any assistance can be approved. The following information outlines how to apply for each type of housing assistance available.

### **a. Disabled Facilities Grants (DFG)**

A valid DFG application will consist of completing and submitting the following documents:

- A valid Occupational Therapist Recommendation DFG1 form
- A prescribed application form
- An owner-occupation certificate or tenants certificate;
- Proof of ownership from the owner or landlord;
- Proof of earnings or benefits;
- If the applicant is a tenant, written confirmation from the owner that they agree to the work being carried out or;
- Two quotations from legitimate building contractors if self-managed;
- Details of any professional fees and/or other ancillary charges if self-managed
- Thermal efficiency assessment of the property before and after installation to identify any deficiencies that might give rise to an excess cold hazard or lead to fuel poverty to be adopted as part of our Carbon Reduction Action Plan.

### **b. Discretionary DFG Top –up (DFGTU)**

A valid DFGTU application will consist of completing and submitting the following documents as required for the DFG:

- A valid Occupational Therapist Recommendation DFG1 form
- A prescribed application form
- An owner-occupation certificate or tenants certificate;
- Proof of ownership from the owner or landlord;
- Proof of earnings or benefits;
- If the applicant is a tenant, written confirmation from the owner that they agree to the work being carried out or;
- Two quotations from legitimate building contractors if self-managed;
- Details of any professional fees and/or other ancillary charges if self-managed
- Thermal efficiency assessment of the property before and after installation to identify any deficiencies that might give rise to an excess cold hazard or lead to fuel poverty. To be adopted as part of our Carbon Reduction Action Plan.

### **c. Minor adaptation grant (MAG)**

A valid MAG application will consist of completing and submitting the following documents:

- A valid Occupational Therapist Recommendation DFG1 form
- A short prescribed application form;
- An owner-occupation certificate or tenants certificate (where tenants have a duty to undertake repairs)
- Proof of ownership from the owner or landlord;
- Proof of earnings or benefits;
- Details of any professional fees and/or other ancillary charges if self-managed.

**d. General Repairs Grant (GRG)**

A valid GRG application will consist of completing and submitting the following documents:

- A prescribed application form;
- An owner-occupation certificate
- Proof of ownership from the owner;
- Proof of earnings or benefits;
- Two quotations from legitimate building contractors if self-managed;
- Details of any professional fees and/or other ancillary charges if self-managed.

**e. General Repairs Grant (GRG-LH) for Hackney Leaseholders**

A valid GRG-LH application will consist of completing and submitting the following documents:

- A prescribed application form;
- Detailed description and breakdown of cost and invoice from leaseholder services to enable assessment of qualifying works
- The estimate from Hackney Homes
- Proof that you are receiving a relevant benefit or proof of income to enable the test of financial resources to be carried out
- Proof of ownership
- A certificate of future occupation confirming that you intend to live in the property for at least five years after work is completed

**f. Warmth and security grants (WSG-OO) Owner-occupiers**

A valid WSG-OO application will consist of completing and submitting the following documents:

- A prescribed application form;
- Proof of ownership;
- Proof of category 1 or 2 excess cold hazard through HHSRS assessment
- Two quotations from legitimate building contractors; and
- Details of any professional fees and/or other ancillary charges.

- Applicant to provide details of their existing energy costs before and after the works are completed to ascertain a clear comparison and impact saving

**g Warmth and security grants (WSG-LL) Landlord**

A valid WSG-LL application will consist of completing and submitting the following documents:

- A prescribed application form;
- Proof of ownership;
- Two quotations for costs;
- Details of the new property
- Owners and tenant certificate

**h. Professional and ancillary fees**

Various professional and ancillary fees may be incurred by the applicant during the grant and/or loan application process, which are taken into consideration when processing an application for assistance. For example, professional agents fees such as an architect or building surveyor, planning and application fees, building control fees, or a report from a structural engineer. Details of these and the costs should be included in the completed assistance application pack for submission where applicable.

## Appendix Two - Key Performance Indicators and timelines

<b>Occupational Therapy Service</b>	
Assessment requested for service user	
Assessment completed within 4 weeks	

<b>Minor Adaptation</b>	
Completion of assessment to the decision to supply works within 2 weeks	
The decision to supply works to completion of works within 3 weeks	
The total time for minor adaptation to be completed in 9 weeks	

<b>Major Adaptation</b>	
Completion of assessment to the decision to supply works within 14 weeks	
Decision to supply work to completion of works within 10 weeks	
The total time for major adaptation to be completed in 28 weeks	

### DFG Adaptations

<b>Occupational Therapy Service</b>	
Assessment requested for service user	
Assessment completed within 28 days	
Recommendations made within 28 days after assessment and passed to Private Sector Housing (PSH) if DFG application likely	

<b>Private Sector Housing</b>	
Send preliminary pack to service user and ask if they want to be referred to the Home Improvement Agency (HIA)	7 days
Allowed for return of form to PSH	28 days
Allowed to respond, if no response, assume DFG not required	14 days
If preliminary form returned and HIA help requested, referral sent to HIA within 7 days	7 days

<b>Home Improvement Agency</b>	
To arrange a visit to service users home, prepare plans and specifications, and return to OT for agreement	28 days

<b>Occupational Therapy Service</b>	
To return specifications with comments/amendments if required	14 days

<b>Home Improvement Agency</b>	
Invite tenders, prepare application paperwork and submit an application to PSH	28 days

<b>Private Sector Housing</b>	
Internal target to approve grant (6-month statutory time limit)	3 months

<b>Home Improvement Agency</b>	
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Notify selected contractors and obtain a start date, liaise with service users regarding financial contribution and preparation for the start of work.	28 days
Start works within 3 months	3 months
Aim to complete works and submit a claim to PSH for payment	3 months

<b>Private Sector Housing</b>	
Final visit and works signed off as appropriate	14 days