

**West Lindsey District Council**



# **Housing Assistance Policy 2018 - 2022**

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## **1. Introduction**

West Lindsey Housing Assistance Policy sets out the financial assistance available for residents of West Lindsey in order for people to remain living independently in safe and healthy homes

There are 2 main elements to this policy: Disabled Facilities Grants funding through the Better Care Fund and how West Lindsey intend to implement their powers under the Regulatory Reform Order; and a capital program of funding that aims to return long term empty properties to use, improve property standards and incentivise home ownership focusing on the Gainsborough area.

## **2. Strategic context**

### **2.1. *West Lindsey Housing Strategy 2018 – 2022***

This strategy sets out West Lindsey's vision for Housing. The strategy aims to deliver these 3 key themes:

1. Driving housing growth to meet housing need
2. Improving homes and transforming places
3. A partnership approach to support choice, wellbeing and independence

Within those themes, a clear project plan has been set out, in which this policy can contribute. These are as follows:

- to deliver financial assistance in the private rented sector to improve property standards, energy efficiency and fuel poverty;
- to actively tackle poor quality housing standards and rogue landlords across the District;
- to develop a policy in line with the Better Care Fund objectives which enables independent living and improves health and wellbeing.

### **2.2. *West Lindsey Independent Living Policy 2016-2018***

This existing policy goes into detail on how the Authority was interpreting the Housing, Construction and Regeneration Act 2006 in relation to mandatory DFG's.

The independent living policy allowed the Authority to improve the way in which DFG's are administered in West Lindsey and has been an important building block to ensure the Authority is now in a position to offer additional assistance under the Regulatory Reform Order 2002.

### **2.3. *West Lindsey Housing Enforcement Policy***

The enforcement policy aims to ensure that all citizens of West Lindsey have a home that is safe, secure, dry and not overcrowded. This policy, alongside the Corporate Enforcement Policy, outlines how the council will use appropriate enforcement

powers to ensure that all owners comply with their statutory obligations. This housing assistance policy compliments the enforcement policy with the objectives of improving housing standards, focusing on the Gainsborough area.

#### **2.4. West Lindsey Corporate plan 2016-2020**

The West Lindsey Corporate Plan sets out West Lindsey priorities for the District to ensure that services being provided will meet the varied needs of the residents. This policy relates to the following themes of the corporate plan:

- Theme 1 – People First  
This policy aims to outline what is available to the residents of West Lindsey in a manner that is accessible to all.

### **3. Independent living**

#### **3.1. Legal context**

- 3.1.1.** The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 removed most of the prescriptive housing renewal grant legislation in the Housing Grants, Construction and Regeneration Act 1996, and introduced new wide ranging discretionary power to local housing authorities to develop different forms of financial assistance to meet local needs.
- 3.1.2.** To be able to give financial assistance under the Act, the local housing authority must adopt and publish a policy setting out how it intends to use this general power to give assistance.
- 3.1.3.** Funding for Disabled Facilities Grants is now received from Lincolnshire County Council through the Better care Fund. The Better Care Fund (BCF) is a program spanning both the NHS and local government. It has been created to improve the lives of some of the most vulnerable people in our society, placing them at the centre of their care and support, and providing them with 'wraparound' fully integrated health and social care, resulting in an improved experience and better quality of life.
- 3.1.4.** West Lindsey District Council's grant allocation received for DFG's has increased over the past year, with the projection that this budget will remain for at least the next 3 years and potentially further.
- 3.1.5.** Until now, the Authority has not extended the grant using powers under the RRO as the funding allocations would not have been enough to cover the additional demand.

#### **3.2. Objectives**

**3.2.1.** This policy aims to assist disabled people to live safely and independently in their own home. This Policy sets out how this will be done in line with the legislation, good practise guidance, the Better Care fund plan and through offering good value for money.

**3.2.2.** West Lindsey District Council will work with the following key partners in order to deliver this policy:

- Housing Associations
- Occupational Therapist and Customer Care officers
- Private Landlords
- Home Owner
- Local contractors and specialist equipment providers
- Better Care fund leads
- Other Districts within Lincolnshire

## 4. Disabled Facilities Grant Funding

**4.1.** Below is a summary of all grant assistance that is available through DFG funding. Further details on the grants can be found in the Grant Schedules document which sets out the terms and conditions of the individual grants. West Lindsey District Council have a statutory duty under the Housing Grants, Construction and Regeneration Act 1996 to provide Mandatory Disabled Facilities Grants. All other grants will be subject to available funding:

Assistance	Funding Max.	Financial eligibility	Objective
Mandatory Disabled Facilities Grant	£30,000	Means tested	To assist disabled people to remain independent in their own home.
Discretionary DFG	£30,000	West Lindsey Financial assessment – including children’s cases	To adapt homes of disabled people who fall outside of the mandatory DFG but require adaptations to remain safe and independent at home.
Discretionary Top-up Grant	£10,000	Means tested – including children cases	To provide additional funding when the mandatory grant does not cover the full extent of the adaptation required.
Discretionary Contribution Grant	£5,000	West Lindsey Financial assessment	To assist with paying a contribution when a contribution would be the reason a mandatory DFG would not progress.
Relocation Grant	£2,000	No means test –	To assist a disabled person to move to a more suitable property.

		available to anyone who has an OT referral for re-location	
Healthy Homes Grant	£10,000	Available to anyone eligible for a mandatory DFG	To improve the property standards of vulnerable people who own their own home.
Hospital Discharge Grant	£5,000	Non means tested	To assist anyone unable to be discharged from hospital due to their home conditions.

## 4.2. Mandatory Disabled Facilities Grant

4.2.1. Disabled Facilities Grant (DFG) is a mandatory entitlement to help fund the provision of adaptations to enable people with disabilities to achieve independent living in their own home. The primary legislation covering Disabled Facilities Grants is the Housing Grants, Construction and Regeneration Act 1996 and applies to all Mandatory Disabled Facilities Grants.

DFG is a means tested grant which is determined by a national formula; the amount of grant is determined by:

- Household income through earnings and benefits
- Household savings over £6,000
- Disabilities
- Household composition
- Tenure

4.2.2. The maximum grant amount that can be awarded will be worked out using a means test, but is subject to a maximum award of £30,000. Depending on the outcome of the means test an applicant may be required to pay a specified contribution towards the adaptation.

4.2.3. Under the current legislation, applications for disabled children are not subject to a means test. All other aspects of the DFG application process remain the same for both child and adult applications.

## 4.3. Discretionary Disabled Facilities Grant

4.3.1. Discretionary DFG is available when the works that are recommended by the OT are not eligible to be funded through a mandatory DFG. This aim of this grant is to assist people to remain living at home outside of the remit of a mandatory DFG.

- 4.3.2. The request from an OT will go to a pre-determined panel to decide whether or not the request is necessary & appropriate.
- 4.3.3. An example of when this grant could be applied for is as follows:  
A disabled child can only have the property that is their 'main residence' adapted; this does not then allow for a parent with shared custody to have any adaptations and could result in them not being able to offer respite care.
- 4.3.4. The grant will be fully land charged for owner occupiers for a 10 year period and will be means tested in all cases – including children's applications. All referrals from OT will be considered by The Council.

#### **4.4. Discretionary Top-Up Grant**

- 4.4.1. Discretionary top-up grants are available to applicants who are eligible for a mandatory DFG and the suitable scheme cannot be achieved within the £30,000 grant maximum.
- 4.4.2. A West Lindsey Financial Assessment (Appendix 1) will be undertaken for all cases including parents/guardians of disabled children.
- 4.4.3. The grant is a maximum of £10,000 which will be fully land charged on owner occupier applications for a 10 year period.

#### **4.5. Discretionary Contribution Grant**

- 4.5.1. Discretionary Contribution Grants are available when an applicant has a contribution to make towards a mandatory DFG based on a financial means test.
- 4.5.2. The current means test for mandatory DFG's looks at many factors affecting an applicant's financial situation including, income, capital, disability, dependents and tenure. The means test then calculates the amount that, based on these factors, the household could either afford to pay or afford to borrow towards their adaptations works. It doesn't however, take into account that the family may not be able to borrow or could not afford to borrow based on their circumstances. This could lead to an essential adaptation not being undertaken and ultimately, leave a disabled person very vulnerable in their own home.
- 4.5.3. The grant maximum is £5,000 and will be based on evidence of not having the capital available to cover the contribution. The grant will be fully land charged on owner occupier applications for a 10 year period.

#### **4.6. Relocation Grant**

- 4.6.1. Relocation grants will be available for anyone who is currently living in a property that is unsuitable due to their disability, whereby a move to a suitable property would be more beneficial to the applicant than having their current property adapted.
- 4.6.2. This will be available for both home owners and tenants and will not be means tested. The OT must be involved in the move to assess the new property for suitability. Referral for this grant will come from the OT.
- 4.6.3. Maximum of £2,000 available as a grant, land charged for home owners at the new property.

#### **4.7. Healthy Home Grant**

- 4.7.1. This grant is for minor repairs to properties based on health needs.
- 4.7.2. A West Lindsey Financial Assessment will be undertaken to determine financial eligibility, the applicant must also own their own home whereby their home situation is contributing to their health issues.
- 4.7.3. Referral from health care professional, doctor, housing enforcement officer, environmental health officer or other professional.
- 4.7.4. The grant can offer assistance to remove any identified category 1 hazard as identified through a Housing Health and safety Rating System (HHSRS)
- 4.7.5. The Grant maximum is £5,000 and the grant is only available to home owners. Fully land charged for a 10 year period.

#### **4.8. Hospital Discharge Grant**

- 4.8.1. This assistance will allow the discharge from hospital or move on from care to happen much quicker by having a fast-track process for undertaking adaptations - if the reason they are not able to return home is down to their home environment.
- 4.8.2. Available for minor adaptations to the home to allow for further community OT involvement once the applicant is home. The grant maximum is £5,000 and the grant will not be subject to a financial means test and not land charged in any cases.

### **5. Eligibility Criteria and Key Facts about Mandatory Disabled Facilities Grants**

#### **5.1. Applications**

- 5.1.1. All applications for both mandatory and discretionary Disabled Facilities Grants are determined by West Lindsey District Council. Mandatory DFGs can only be provided to cover the cost of adaptations that are deemed to be *essential* for meeting the disabled person's needs. These are typically any adaptations that the disabled person is wholly dependent upon in order to remain living independently within the property. The Authority will determine how best to carry out any adaptations, considering both Occupational Therapist recommendations and an assessment of the applicant's home. All alternative means of providing assistance within the home must be trialled before a DFG application will be considered. As a minimum this will include asking for evidence that equipment has been trialled (and is no longer a suitable long term solution) and that the suitability of the property for the disabled person has been assessed.
- 5.1.2. The Authority will always seek the most cost effective solution to meeting the disabled person's essential needs. Adaptations will be designed, and grants offered, on this basis. If an applicant makes a specific request for additional work that is not considered to be essential by the Authority, or makes a request for adaptations to be carried out in a different way to that proposed, the Authority will limit the amount of grant offered to cover only the essential elements of the request.
- 5.1.3. Grant applications will only be considered to be 'valid applications' when all of the requested information has been supplied to the Authority. Failure to provide the necessary financial information, or any other supporting evidence as requested by the Authority, will result in the closure of a DFG application and applicants will be referred back to their Occupational Therapist to discuss alternative means of support.

## **5.2. Eligible Applicants:**

- 5.2.1. **An applicant is only eligible for a mandatory DFG if a recommendation is received from an Occupational Therapist which will state what is required for the disabled person to remain living independently in the property. Eligibility for all other assistance will be detailed in Appendix 1**
- Homeowners – an application can be made by the homeowner if the disabled person is living in their house; for example, partner, child, sibling etc.
  - Private and socially rented – an application can only be made by the person who holds the tenancy; this can be on behalf of the disabled person. The landlord or owner of the property must give consent for the adaptation.
  - Landlords can make applications for a Disabled Facilities Grant on behalf of the disabled tenant.
  - Means tests are undertaken on the "relevant person" and their partner for mandatory DFG's. Where the discretionary means tests are

undertaken, these will be on either the relevant person and their partner, or the parent/guardian of the disabled child and their partner

### 5.3. Eligible properties:

- Dwellings, houseboats and park homes on authorised permanent sites are eligible for assistance. Mandatory grants will only be awarded to adapt the only or main residence of the disabled person.
- The Authority must be satisfied that the work is necessary and appropriate for the disabled person's needs. It must also be deemed reasonable and can be carried out given the age and condition of the property.
- The Authority must be satisfied that the disabled person is living suitably within the home (i.e. has permanent use of a suitable bedroom and washing facilities) before allowing any grant work to commence. Grants will not be provided if the Authority considers that the disabled person would remain at risk, even with adaptations being provided. In such cases the reasons will be provided by the Authority in writing as to why the property has been deemed unsuitable.
- Where the cost of the adaptations is less than £1,000 (usually minor adaptations, such as installing hand rails) the work will be completed by Social Services and the grant application closed.
- Where the cost of the adaptations requested is extensive and beyond what can reasonably be provided within the scope of DFG then the application will be assessed to see if a discretionary grant could be offered.
- A condition of the grant is that the disabled person must intend to occupy the property for at least the full grant period, which is 5 years from the date works are completed. This applies to **all** properties. For landlords, this means that they must accept this 5 year term as a condition of permitting the adaptations.
- Grants for tenants in rented properties (including social rented properties) cannot be awarded if the relevant landlord does not consent to the property being adapted.
- **No grant funding will be awarded if work has started at a property before the council has approved an application.**

## 6. Approval of grant

6.1. For the application to be approved by West Lindsey District Council, the following must be complete:

- Application
- Determination of financial eligibility
- Quote and plan (if appropriate)
- OT confirmation the adaptation will meet the need of the disabled person
- Consent from landlord or joint home owner
- Any planning permission required

Only at the point all of the above is complete will the application be deemed valid. From the date the application becomes valid, West Lindsey District Council have 6 months to approve the grant

## **7. Local Land charge**

- 7.1.** Where the value of a mandatory grant awarded to a home owner exceeds £5,000 a local land charge will be applied to the property. The land charge will be up to a maximum charge of £10,000 and will remain in place for a 10 year period. If the house is sold during this 10 period, the land charge will be required be repaid in full at the point of sale. Anyone wishing to purchase the property in this time would be made aware of the charge when they, or their solicitor, undertake a Local Land Charge property search.
- 7.2.** Any land charge to be placed onto a property for discretionary grants are detailed in the grant schedules document.

## **8. Contractors**

### **8.1. Disabled Facilities Grants**

- 8.1.1.** All applicants have the choice of which contractor to use to undertake their adaptation. This option will be given to the applicant once the application process is complete.
- 8.1.2.** If the applicant would prefer West Lindsey to select the contractor, adaptations arranged by West Lindsey will be carried out by the Authority's Framework. The framework began in July 2018 and undertakes a contract with WLDC and the contractors to undertake the works on behalf of the applicant.
- 8.1.3.** West Lindsey reserves the right to withdraw any contractor from the framework at any point throughout the framework period if there is just reason to do so.
- 8.1.4.** Under the terms of the grant there are limitations on the amount that can be awarded if the applicant wishes to use a family member to complete the work for them. Applicants must discuss this with the Authority before any work commences and obtain consent in writing if they wish to appoint a family member, to complete the work for them. Failure to do this may result in a grant offer being refused or withdrawn.
- 8.1.5.** Where an applicant asks a contractor to carry out any additional work on-site they will become fully responsible for both the cost and quality of that work. Contractors are aware that any additional work or agreements to alter an approved scheme must be cleared by the council.
- 8.1.6.** Professional technical fees, up to a maximum of 10% of the total value of the adaptation/building work requested can be included in the grant application. This amount can cover items such as the production of technical drawings,

completing applications for any additional permissions that are needed (such as Planning or Building Control applications) and other professional fees for surveys etc. that are agreed in advance with the Authority.

## **9. Completion and Payment**

- 9.1.** Adaptations will be considered to have been completed when the necessary work has been completed to an acceptable standard, appropriate for the user. The customer must sign to confirm they are happy with the works that have been undertaken.
- 9.2.** The Authority will pay the grant once all work has been completed to their satisfaction as well as the applicant, and the following documentation has been received - grants cannot be paid until all documents are returned:
  - Invoice (addressed to the customer)
  - Signed customer completion form
  - Any relevant certificates including electrical
  - Building regulation certificate (if required)
  - Any warranty documents

## **10. Maintenance, repairs and warranties**

- 10.1.** Applicants should consider purchasing or negotiating extended warranties for any work carried out in their properties or for any specialist equipment installed. This is a matter for the applicant to discuss directly with the contractor and will not affect the Council's decision on whether or not to offer grant assistance.
- 10.2.** All stairlifts and through floor lifts come with an extended 5 year warranty.
- 10.3.** All works are guaranteed for 12 months; should any problems arise within 12 months of the works being completed, the cost of repair can be covered by the Authority. Outside of 12 months, no repairs can be undertaken by the Authority and the responsibility will lay with the home owner.
- 10.4.** In addition, the Authority is not responsible for returning a property to its original condition in the event that any adaptations are removed or no longer required. Applicants and landlords are advised to consider how they will meet any future maintenance and repair costs when applying for and accepting a DFG.

## **11. Adaptations different to what is recommended**

- 11.1.** If an applicant would like a different adaptation to what is recommended by an OT, there is a procedure for undertaking this.

**11.2.** West Lindsey District Council will have the scheme recommended by the OT drawn. The OT will then have to agree that this plan will meet the needs of the disabled person. At this point, the Authority will request 3 quotes for this work from 3 different contractors - a financial grant offer based on the quotations received within the limitations of DFG will then be made. This grant offer will last for 1 year. Within that year, it is up to the applicant to provide the Authority with the following information in order for the grant to be approved:

- Drawings for the adaptation they wish to undertake along with OT approval of these drawings
- All relevant building regulation and planning approval
- Quotation for the work
- Details of the contractor undertaking the works to include company name, address, and registration number (it is down to the applicant to do all relevant checks on the contractor as West Lindsey will accept no responsibility for their work)
- Consent from the landlord if applicable
- CDM action plan

**11.3.** Once all the above has been received, the Authority will formally approve the grant. This grant will be directly paid to the contractor once the works are complete and the above information is provided as detailed in completion and payment.

## **12. Further DFG information**

**12.1.** On accepting a DFG, the applicant will not be eligible for inclusion on the Housing Register in West Lindsey for at least the full grant period (5 years). Any applicant already on the register will have their application for housing suspended once their DFG application is complete. If the grant application is refused, an applicant's housing register status is not affected.

**12.2.** The Authority will always seek to recover in full any grants that are obtained with false or incorrect information. Applicants are responsible for ensuring that West Lindsey District Council is made aware as early as possible if they believe that any information they have submitted contains errors or omissions. If the Authority becomes aware that any false or incorrect information has been supplied before work commences the grant offer may be withdrawn, or put on hold pending additional investigation.

**12.3.** Applicants that experience a change in their financial circumstances during the application process or after a grant amount has been approved must notify the Authority immediately. This is to ensure that a reassessment of resources (a revised means test) can be carried out to ensure that the applicant remains eligible for the grant.

## **13. Capital Program for Private Sector Renewal**

**13.1.** Improving the quality of the housing stock and bringing empty properties back into use are major priorities for West Lindsey District Council. With the implementation of the Selective Licensing Scheme in Gainsborough South West Ward in 2016, the Authority recognises that work needs to be undertaken alongside this to assist with problems that arise outside of the private rented sector and assist with recurring problems in the private rented sector.

**13.2.** Poor housing standards and long term empty properties can have a detrimental impact on the neighbourhood; problems that can occur include:

- Reduction in the value of the property and the neighbouring properties.
- Environmental health risks from vermin and waste.
- Hazards to the public through unsafe structures.
- Focal points for illegal and anti-social behaviour such as fly tipping, vandalism and arson.
- A strain on other agencies such as Fire and Rescue and Police.
- A wasted resource when so many people are in need of housing.
- Increased risk of squatters.

## **14. Empty Homes**

**14.1.** In West Lindsey, there are currently 971 empty properties. 521 of these are classed as long term empty properties which means they have been empty for 6 months or more. 168 of these long term empty properties are in the Gainsborough area and 83 within the SL area. DCLG classify these as 'problematic empty properties' and these are the properties that this policy aims to tackle.

**14.2.** There are many reasons that properties are left empty for a long period and West Lindsey District Council recognises this is not always the fault of the home owner. Currently, work is undertaken with empty property owners to assist with bringing empty properties back into use. This policy sets out how the Authority aims to develop existing work to have a greater impact in the Gainsborough area.

### **14.3. Private Sector Renewal Policy Objectives**

**14.3.1.** Through the financial assistance outlined in this policy and alongside the on-going statutory and regulatory duties that the Council undertakes this policy aims to:

- Bring long term empty properties back into use

- Improve housing standards in the Gainsborough area
- Increase the supply of good quality private rented properties
- Encourage home ownership
- Prevent properties from falling into a state of disrepair
- Assist land lords to maintain their priorities and offer financial assistance when needed.
- Assist homeowners to maintain their properties to a safe and healthy standard.

14.3.2. These objectives will be monitored through the number of properties brought back into use and the number of housing disrepair and anti-social behaviour complaints that are reported to West Lindsey District Council.

## 15. Housing Standards

15.1. West Lindsey received 220 housing disrepair complaints in the last 12 months. 76 of these were found to have a category 1 hazard. Many of the complaints received related to damp and mould.

15.2. Through incentives in this policy, the Authority aims to reduce the number of housing disrepair cases that are reported by working with landlords to prevent damp and mould occurring through improved ventilation systems.

15.3. Ensuring that properties have the right smoke detection in rented properties is the responsibility of the landlord. However, due to the design/layout of the properties in the Gainsborough area, the Authority recognises that even though this is the responsibility of the landlord, assisting with installing systems that can detect earlier and be interlinked throughout the household is over and above what the landlord should supply, but could be detrimental in ensuring the safe escape in the event of a fire.

## 16. Summary of assistance

16.1. This table summarises what financial assistance is available to home owners, landlords and potential home owners of current empty properties. The grants are subject to availability of funding and all terms and conditions are set out in the attached grant schedules.

Assistance	Funding Max.	Eligibility	Objective
Empty Property Grant	£10,000	Not Means tested. Property must have been empty for over 6 months.	Bring long term empty properties back into use through encouraging home ownership and owner occupying

Empty Property Purchase	Market value at point of sale	Property must have been empty for over 6 months.	Bring problematic empty properties back into use
Empty Property Owner Occupier Grant	Up to £10,000 or 10% deposit	Property must have been empty for over 6 months.	Bring long term empty properties back into use. Encourage home ownership
Owner Occupier grant	£10000	Home owner for 12 months or more. Means tested	Remove category 1 hazards from owner occupied property to improve health, improve energy efficiency and reduce fuel poverty
Landlord incentive Grant	Set figure yet to be procured	Property must be licenced under Selective licencing, rented out and have no previous enforcement action undertaken.	Provide Bluetooth interlinked smoke detection in licensed properties.

## 16.2. Empty Property Grants

16.2.1. This is assistance available to home owners when the property has been empty for 6 months or more to bring the empty property back into use. The property must be brought back in to use within six months of the grant allocation or the grant has to start to be repaid.

16.2.2. This grant will not be subject to a financial means test.

16.2.3. A standard specification will be provided to builders with a standard cost attached to ensure the property can be let, free from hazards, upon completion and ensure the property will be compliant under a selective licensing inspection. This will also specify the grant amount to be awarded up to a maximum of £10,000

16.2.4. No empty property owner will be eligible for a grant if they have any outstanding debts to be owed to the council. The grant will be fully land charged for a 5 year period.

## 16.3. Empty Property Purchase

16.3.1. This assistance is available for West Lindsey District Council to purchase properties that have been empty for 6 months or more. Applications should be submitted where alternative empty property incentives are not feasible.

16.3.2. Properties may also be selected by the Authority and will be led by number of complaints received, debts attached to the property or if the Authority is considering a Compulsory Purchase Order. In order to be considered the property must have been on the open market for a period of 3 months at market value.

#### **16.4. Empty Property Owner Occupier Grant**

16.4.1. Available to persons who are purchasing a long term empty property. A grant of up to 10% deposit match can be obtained and the grant maximum is £10,000. It will be fully land charged for a 5 year period.

16.4.2. Additionally, this can be used in conjunction with the Empty Property Grant; terms and conditions to this apply and are detailed in the grant schedules.

#### **16.5. Owner Occupier Grant**

16.5.1. This grant is available to homeowners who have lived in their properties for 12 months or more to assist with rectifying problems in their homes associated with identified category 1 hazards, energy efficiency or improving the visual appearance of the property where they can't afford to resolve these problems themselves.

16.5.2. All eligible applications will be subject to a property inspection to identify category 1 hazards based on the current HHSRS assessments (Housing Health and Safety Rating System)

16.5.3. The grant maximum is £10,000 and the works must lead to the identified category 1 hazards being removed. This grant is subject to a financial means test and will be fully land charged for a 10 year period.

#### **16.6. Landlord Incentive Grant**

16.6.1. This incentive is available to current landlords to provide a fire safety check and interlinked Bluetooth smoke alarms in their rented properties.

16.6.2. The property must be licensed under Selective Licensing and the landlord can have had no previous enforcement action taken against them by West Lindsey District Council.

### **17. Private Sector Renewal**

17.1.1. Within the PSR elements of this policy, choice will be available (where appropriate) to the applicant. Where an applicant selects a contractor to carry out scheduled works eligible under the policy, unless the contractor chosen by the applicant is part of WLDC Framework, the applicant will take full responsibility for the contractors chosen.

17.1.2. Where the Authority is providing the works via the grant, contracts will be procured with specific suppliers who will then undertake the relevant works.

## **18. Decision**

18.1. The Authority reserves the right to refuse any applications where the assistance provided is discretionary. There will be no right of appeal in regards to decisions that are made and each decision will be explained clearly to the applicant.

18.2. The budget available to support this financial assistance policy will be reviewed on an on-going basis. Where the remaining budget is not sufficient to support individual applications the offer of assistance will not be available until sufficient budget is available again. Applicants will be made aware of this position should it impact upon their ability to receive assistance.

18.3. All applications must be submitted by the home or land owner.

## **19. Complaints**

19.1. Applicants wishing to submit a complaint about the service, challenge a decision issued or to raise a dispute about any work completed, will be referred to the adopted corporate complaints procedure.

## **20. Policy Review**

20.1. This policy will be reviewed annually or as required based on the availability of finance to provide the necessary assistance.

## Overview of DFG Related Grant

Assistance	Funding Max.	Financial eligibility	Objective	Land Charge	Other Information
Mandatory Disabled Facilities Grant	£30,000	Means tested – contributions may be required	To assist disabled people to remain independent in their own home.	Max £10,000 for grants over £5,000, 10 years	
Discretionary DFG	£30,000	West Lindsey Financial assessment including children's cases	To adapt homes of disabled people who fall outside of the mandatory DFG but require adaptations to remain safe and independent at home.	10 years	Requires OT referral. To be used to address specific issues that cannot be addressed via mandatory provision
Discretionary Top-up Grant	£10,000	West Lindsey financial assessment including children cases	To provide additional funding when the mandatory grant does not cover the full extent of the adaptation required.	10 years	Can only be applied for when the applicant is eligible for a mandatory DFG
Discretionary Contribution Grant	£5,000	Not means tested – depends on WLDC assessment	To assist with paying a contribution when a contribution would be the reason a mandatory DFG would not progress.	10 years	Available within existing policy and only to applicants who are eligible for a mandatory DFG – this means the contribution isn't too high for the applicant to be fully ineligible.
Relocation Grant (Revenue)	£2,000	Not means tested	To assist a disabled person to move to a more suitable property.	Perpetuity	Available to anyone who has an OT referral for re-location
Healthy Homes Grant	£5,000	Available to anyone eligible for a mandatory DFG	To improve the property standards of vulnerable people who own their own home.	10 years	To address damp and mould, excess cold and falls on stairs and levels
Hospital Discharge Grant	£5,000	Not means tested	To assist anyone unable to be discharged from hospital due to their home conditions.	None	For minor adaptations

## Overview of Private Sector Renewal Grants

Assistance	Funding Max.	Eligibility	Objective	Land Charge	Other Information
Empty Property Grant	£10,000	Not Means tested	Bring long term empty properties back into use through home ownership and owner occupying	5 years	No existing debts permitted. Must be brought back into use within 6 months.
Empty Property Purchase	Market value at point of sale	Property must have been empty for over 6 months.	Bring problematic empty properties back into use	N/A	To address market failure and the worst empty properties. Market value to be offered. Cost of any refurb to be considered.
Empty Property Owner Occupier Grant	Max £10,000 or 10% deposit	Property must have been empty for over 6 months.	Bring long term empty properties back into use. Encourage home ownership	5 years	Can be used in conjunction with empty property grant. Occupancy to be monitored.
Owner Occupier grant	£10,000	Home owner for 12 months or more. Means tested.	To improve health, improve energy efficiency and reduce fuel poverty	10 years	To remove category 1 hazards from owner occupied property
Landlord Incentive Grant	Set amount based on procurement	Property must be licensed and tenanted. No previous enforcement action undertaken.	Improve the standards of the properties in the Selective Licencing area.	10 years	Provide Bluetooth interlinked smoke detection in licensed properties.

## Independent Living Grant Schedules

### 1. Mandatory Disabled Facilities Grant

Objective	<p>West Lindsey have a statutory duty to offer Mandatory DFG's under the Housing Grants, Construction and Regeneration Act 1996. The following schedule details a summary of these provisions, but should be read in conjunction with the act.</p> <p>This Grant aims to assist disabled people remain living independently by providing a range of adaptations to their homes.</p>
Grant Maximum	£30,000
Eligibility - Applicant	<p>All applications must be supported by a referral from an Occupational Therapist confirming that the relevant person is disabled for the purposes of the Act.</p> <p>The applicant can either be the home owner, the tenant or the landlord. Consent for the adaptation must be obtained from the home owner or if the property is jointly owned, from all owners.</p>
Eligibility – works	<p>The relevant works must be necessary and appropriate to meet the needs of the disabled occupant and be referred from an Occupational Therapist. It must also be reasonable and practicable to carry out the works having regard to the age and condition of the property. The Act outlines what works can be undertaken and appendix 1 lists in detail which works can be grant funded.</p> <p>No works that have already started can be paid for under grant.</p>
Eligibility - financial	<p>Financial means testing will be carried out in all cases except children's cases or when the relevant person is in receipt of a passporting benefit. The means test will be undertaken on the relevant person and their partner. The relevant person is the disabled person who the adaptation is being undertaken for.</p>
Contractor	<p>Contractors will be selected on behalf of the applicant unless a contractor is specifically requested. If the applicant wishes to use a contractor that is not currently on WLDC Framework, the applicant will need to submit a minimum of 2 quotes.</p> <p>No works are to begin until formal approval has been received from the council.</p>
Payment	<p>Payment will be made directly to the contractor upon satisfactory completion of works and submission of all relevant documents required.</p> <p>The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the</p>

Authority will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Interim payments can be made upon receipt of an invoice and a site inspection completed. No more than 50% of the grant can be paid prior to completion.

#### Conditions

In accordance with the Act, all grants will be approved within 6 months of the application being valid. An application is considered to be valid when the application is complete, the quotes have been received, the OT approves the scheme and consent is received from the owner/landlord.

All works must be completed within 12 months from the date of approval.

No additional works can be funded unless prior approval has been obtained from West Lindsey District Council.

All grants must exceed £1000.00

Any grants for owner occupiers that exceed £5000 will be placed on the property as a local land charge. This will remain for a 10 year period - if the property is sold in that time, the land charge will be repaid in full at the point of sale.

The applicant must intend to remain living in the property for 5 years at the point of application. Any applicant with an active Lincs Homefinder application will be suspended for 5 years so no bidding can take place in that time.

In the initial 12 months after completion of the grant, any repairs will be undertaken by the original contractor. After 12 months, the adaptation is the full responsibility of the homeowner. No works to remove adaptations will be undertaken by West Lindsey District Council.

The works will be allocated through the WLDC Framework and all framework terms and conditions will apply. Applicants must consent if works are being issued through the framework

## 2. Discretionary DFG

Objective To adapt homes of disabled people who fall outside of the mandatory DFG but require adaptations to remain safe and independent at home.

Grant Maximum £30,000

Eligibility - Applicant All applications must be supported by a referral from an Occupational Therapist confirming what works are to be undertaken.

The applicant can either be the home owner, the tenant or the landlord. Consent for the adaptation must be obtained from the home owner or if the property is jointly owned, from all owners.

**Eligibility – works** The OT request for works will go to a pre-determined panel to decide whether or not the request is reasonable and practicable and necessary and appropriate. Anything can be considered, so long as it is over £1000.

No works that have already begun can be paid for under grant.

**Eligibility - financial** West Lindsey financial assessment will be carried out in all cases including those involving children. The financial assessment will be undertaken on the relevant person and their partner or the parent/guardian of the disabled child. The relevant person is the disabled person who the adaptation is being undertaken for.

**Contractor** Contractors will be selected on behalf of the applicant through the West Lindsey Framework unless a contractor is specifically requested. If the applicant wishes to use a contractor that is not currently on WLDC framework, the applicant will need to submit a minimum of 2 quotes.

No works are to begin until formal approval has been received from the West Lindsey District Council.

**Payment** Payment will be made directly to the contractor upon satisfactory completion of works and submission of all relevant documents required.

The applicant must agree that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Authority will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Interim payments can be made upon receipt of an invoice and a completed site inspection. No more than 50% of the grant can be paid prior to completion.

**Conditions** The OT must approve any works that are to be undertaken

The Grant will be fully land charged on owner occupier properties and remain on the property for a period of 10 years. .

All works must be completed within 12 months from the date of approval.

No additional works can be funded unless prior approval has been obtained from West Lindsey District Council.

The applicant must intend to remain living in the property for 5 years at the point of application. Any applicant with an active

Lincs Homefinder application will be suspended for 5 years so no bidding can take place in that time.

West Lindsey decision would be required on whether the grant can be awarded is final and there is no right to appeal this decision.

The applicant does not have to have had, or be eligible for a mandatory DFG to be eligible for this assistance.

### **3. Discretionary top-up grant**

Objective	To provide additional funding when the mandatory grant of £30,000 does not cover the full extent of the recommended and required adaptation.
Grant Maximum	£10,000
Eligibility - Applicant	The applicant must be entitled to the full £30,000 mandatory disabled facilities grant.
Eligibility – works	<p>The works that this grant covers is anything that is recommended by the OT as essential but where the mandatory DFG cannot cover it due to the grant maximum.</p> <p>Works that have not been recommended and approved by an OT can be paid for with this grant</p> <p>No works that have already started can be paid for under grant.</p>
Eligibility - financial	West Lindsey Financial assessment will be carried out in all cases including those involving children. The means test will be undertaken on the relevant person and their partner or the parent/guardian of the disabled child. The relevant person is the disabled person who the adaptation is being undertaken for.
Contractor	The contractor will be the same contractor who is undertaking the mandatory DFG works. Same contractor's conditions apply as apply to mandatory DFG's.
Payment	Payment will be made directly to the contractor upon satisfactory completion of works and submission of all relevant documents required.
Conditions	<p>All conditions that apply to a mandatory DFG, apply to the Top up grant.</p> <p>The Grant will be fully land charged on owner occupier properties for a 10 year period.</p> <p>The grant must be approved at the same time as the mandatory DFG and cannot be approved in retrospect.</p>

The West Lindsey decision on whether the grant can be awarded is final and there is no right to appeal this decision.

**This grant can only be offered in conjunction with a mandatory DFG.**

#### **4. Discretionary Contribution Grant**

**Objective** To assist with paying an applicant's contribution when the contribution would be the sole reason the mandatory DFG would not progress.

**Grant Maximum** £5,000

**Eligibility - Applicant** The applicant must have applied for a Mandatory Disabled Facilities grant and have a financial contribution of less than £5,000 to pay towards the adaptations.

The applicant would not be eligible for a Contribution Grant if the cost of their contribution is higher than the cost of the recommended adaptation. For example, the applicant has a £4,500 contribution to make towards a ramp which would only cost on average £2,000.

**Eligibility – works** The mandatory DFG eligible works criteria applies to this grant.

**Eligibility - financial** The applicant must have already undertaken a financial means test and a contribution confirmed. This will then determine if they can continue with an application for a contributions grant.

Based on the information provided for the means test, an assessment of affordability will then take place. If the applicant has enough capital to cover the contribution, this grant will not be awarded.

**Contractor** The contractor will be the same contractor who is undertaking the mandatory DFG works. Same contractors conditions apply as apply to mandatory DFG's.

**Payment** Payment will be made directly to the contractor upon satisfactory completion of works and submission of all relevant documents required for payment of the mandatory DFG.

If the applicant refuses to approve the payment, the Authority will inspect the works and if it determines the work to be of a satisfactory standard, the payment will be made.

**Conditions** All conditions that apply to a mandatory DFG, apply to the discretionary contribution grant.

The Grant will be fully land charged on owner occupier properties for a 10 year period.

The grant must be approved at the same time as the mandatory DFG and cannot be approved in retrospect.

West Lindsey decision on whether the grant can be awarded is final and there is no right to appeal this decision.

**This grant can only be offered in conjunction with a mandatory DFG.**

## 5. Relocation Grant

**Objective** To assist a disabled person to move to a more suitable property where they can be safer and more independent.

**Grant Maximum** £2,000

**Eligibility - Applicant** The applicant's application for a relocation grant must be supported by an OT. The OT must have assessed their current property as unsuitable and also view the new property to assess for suitability.

The applicant can be a homeowner or a tenant.

**Eligibility – works** This grant can fund any aspect of the move from removals to solicitors fees and estate agent fees.

Other elements of a move can be considered as part of this grant and will be determined on a case by case basis.

**Eligibility - financial** This grant is not means tested.

**Contractor** All elements of the works involved can be chosen by the applicant.

**Payment** Payment will be made directly to the solicitor, estate agent or removal company once the move is complete and an invoice has been received addressed to the applicant.

**Conditions** The Grant will be fully land charged on owner occupier properties for a 10 year period.

The property being moved to must have been assessed by an OT as must be more suitable than the previous property. This could mean that the property is more suitable for adaptation.

West Lindsey decision on whether the grant can be awarded is final and there is no right to appeal this decision.

This grant can only be awarded to an applicant once. Once a relocation grant has been completed for one move, it cannot be applied for to move again.

## 6. Healthy Home grant

Objective	To improve the properties of vulnerable people when their property could be contributing to their health conditions.
Grant Maximum	£10,000
Eligibility - Applicant	<p>The application for a Healthy Homes Grant must be supported by a referral from a health professional, Local Authority Housing or Environmental Health Officer or any other professional involved with supporting the applicant.</p> <p>The applicant must be a homeowner</p> <p>As part of the application, an assessment will be undertaken of the property to determine if there is a category 1 hazard present.</p>
Eligibility – works	Any works can be undertaken that are associated with removing any identified category 1 hazard. The works must fully remove all identified hazards; if this cannot be achieved within the grant maximum, the applicant is not eligible for a grant.
Eligibility - financial	A West Lindsey financial assessment will be undertaken
Contractor	<p>The applicant must obtain 3 quotes for the works. These will then need to be submitted to WLDC.</p> <p>Contractors can be used from West Lindsey’s framework</p> <p>If there is already a mandatory DFG being undertaken, the contractor who is undertaking those works should be considered to undertake works.</p>
Payment	<p>Payment will be made after an inspection has determined that the category 1 hazard has been removed and the applicant is happy with the works.</p> <p>If the applicant refuses to approve the payment, the Authority will inspect the works and if it determines the work to be of a satisfactory standard, the payment will be made.</p>
Conditions	<p>This grant cannot be used in conjunction with a Discretionary Contributions Grant or a Discretionary Top-up Grant.</p> <p>The applicants must have owned and lived in the property for over 12 months.</p> <p>An application cannot be made if a Healthy Home Grant has been received in the last 3 years.</p> <p>The grant will be fully land charged for a 10 year period.</p> <p>Where works exceed the maximum assistance value, the assistance will be prioritised based upon the hazard score and circumstances of the applicant. Works must be reasonable and</p>

practicable having regard to the age and condition of the property.

A West Lindsey decision on whether the grant can be awarded is final and there is no right to appeal this decision.

## 7. Hospital Discharge Grant

Objective	To assist anyone who is unable to be discharged from hospital due to the condition of their home.
Grant Maximum	£5,000
Eligibility - Applicant	<p>This grant is available to anyone whose discharge from hospital has been delayed due to their housing conditions.</p> <p>The application must be supported by a referral from an OT or other medical professional confirming what works are required to the home to enable discharge.</p> <p>The property subject to the application must be the home of the applicant on a permanent basis.</p>
Eligibility – works	<p>The works must be specified in the referral. The following are examples of works that can be covered but all requests will be considered on a case by case basis:</p> <ul style="list-style-type: none"><li>• Stairlift</li><li>• Ramps</li><li>• Door widening</li><li>• Heating repairs or improvements</li></ul>
Eligibility - financial	The grant is not means tested.
Contractor	<p>The contractor will be selected by West Lindsey District Council on behalf of the applicant from the approved list of contractors.</p> <p>There must be someone available to meet the contractor at the property, no keys can be handed to a contractor.</p>
Payment	Payment will be made on submission of an invoice and confirmation that the applicant is happy with the works.
Conditions	<p>The grant cannot be used in conjunction with any other grant. If a mandatory DFG is required, all works can be undertaken through that process.</p> <p>Only one grant can be applied for in a 3 year period.</p> <p>The Grant will be fully land charged for a 10 year period on owner occupied properties.</p>

## Capital Grant Schedules

### 1. Empty Property Grant

Objective	To bring long term empty properties back into use within the Gainsborough.
Grant Maximum	£10,000
Eligibility - Applicant	<p>The property must have been empty for a period of 6 months or more.</p> <p>The applicant must have had no past or outstanding housing enforcement action taken against them.</p> <p>The applicant must own the property and the property must be in Gainsborough.</p>
Eligibility – works	<p>The works must contribute to bringing the property back into use. A schedule of works should be submitted to WLDC along with costs associated to each element of the works. All works will be listed as required to bring the empty property back into use</p> <p>All works to bring the property back into use must be identified.</p> <p>Any works over the grant maximum must be funded by the applicant. The applicant must have evidence of available funding for the additional works.</p>
Eligibility - financial	The grant is not subject to a financial means test.
Contractor	<p>All contractors must have relevant competencies to complete remedial works.</p> <p>All works must meet building regulations.</p> <p>Contractors from WLDC DFG Framework can be used.</p>
Payment	Payment will be made on receipt of invoices and subject to a site inspection.
Conditions	<p>Must be brought back in to use within six months of grant allocation or grant has to start to be repaid immediately.</p> <p>A specification will be provided to ensure the property can be let, free from hazards upon completion and compliant under licensing conditions. All works must also be compliant with building regulations.</p> <p>Land charged against the property until sold or for a maximum of 5 years.</p>

Evidence of required funding must be provided to the Authority.

Only one grant can be awarded per property.

Outside of Gainsborough, long term empties and considered properties considered for a Compulsory Purchase Order will be considered on a case by case basis.

## **2. WLDC Empty Property purchase**

Objective	To bring long term empty properties back into use within the Gainsborough.
Grant Maximum	Market value at point of sale
Eligibility	<p>Any home owner whose property has been empty for 6 months or more.</p> <p>Priority will be given to properties where there is a high volume of complaints and that have been empty for 2 years or more or when The council is considering pursuing a CPO.</p> <p>The landlord must have had no previous enforcement action taken against them by West Lindsey District Council.</p>
Payment	Upon completion of the sale
Conditions	<p>Owner's will only be eligible if works required inside the property exceed the maximum empty property grant.</p> <p>The property will be valued independently.</p> <p>The Authority's decision on the property purchase is final and there are no rights to appeal.</p> <p>Market value will take into account the level of works required at the property to bring the property back into use.</p> <p>The property must have already been advertised on the open market for a period of 3 months prior to the purchase being considered at a reasonable market value.</p>

## **3. Empty Property Owner Occupier Grant**

Objective	To bring long term empty properties back into use within Gainsborough and encourage more owner occupiers in the area.
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Grant Maximum	£10,000 max or 10% deposit match can be applied for.
Eligibility - Applicant	The property must have been empty for a period of 6 months or more. The Applicant will also be eligible for an empty property grant. The applicant must reside in the property within 6 months of purchase or the Authority will seek to recover the grant monies.
Eligibility – works	If the property requires renovation, the applicant can apply for an empty property grant once they are in ownership of the property.
Eligibility - financial	The grant is subject to a financial means test.
Contractor	No contractor involvement in buyer incentive grant.
Payment	Will be upon purchase of the property.
	Funds for the property purchase will be paid directly to the solicitor undertaking the purchase of the property.
Conditions	Must have a valid mortgage offer in place.  The grant will be fully land charged for a 5 year period. If the property is sold within this time, the grant will be repaid at the point of sale.  The Authority may wish to investigate or formally verify any information provided in this application. Please be aware that if you knowingly make a false statement you may be liable to prosecution.

#### **4. Owner Occupier Grant**

Objective	Improve the property standards for owner occupiers who are unable to rectify problems in their homes associated with category 1 hazards, energy efficiency or improving the visual appearance of the property.
Grant Maximum	£10,000
Eligibility - Applicant	Must have owned and lived in the property for 12 months or more.  All properties will be subject to an inspection and hazards will then be determined.
Eligibility – works hazards.	All works relating to removal of identified Category 1.  No decoration or floor coverings can be included in the works.

Eligibility - financial	The grant is subject to a West Lindsey financial assessment.
Contractor	The electrical safety check, gas safety check or EPC will be arranged by West Lindsey District Council.  Any other works will be the responsibility of the home owner to provide 2 quotations for their identified works.
Payment	Payment will be made on completion of the works and submission of any relevant certificates  Invoices must be addressed to the home owner  The home owner must sign a confirmation they are happy that the works are completed to a satisfactory standard before an invoice can be paid.
Conditions	This grant cannot be awarded if the owner has received any other grant detailed in this policy.  Only one of these grants can be awarded per property.  Where the grant maximum does not cover the extent of the required works, the Authority reserves the right to refuse a grant.  The grant will be fully land charged for a 10 year period. If the property is sold within this time, the grant will be repaid at the point of sale.

## **5. Landlord Incentive Grant**

Objective	To provide fire safety checks and interlinked smoke detection in properties in the Selective Licensing area.
Grant Maximum	As per procured service.
Eligibility – Applicant	The applicant must be the owner and landlord of the property; the tenant of the property cannot make an application for this grant.  The property must have been rented out for 6 months or more.  The property must have a licence under selective licensing and no outstanding or previous housing enforcement action taken. The applicant cannot have any outstanding debt with West Lindsey District Council.
Eligibility – works	Bluetooth interlinked smoke detection.
Eligibility – financial	No financial means test will be undertaken.

Contractor	Procure a contract for the specific works.
Payment	As per procured contract.
Conditions	<p>A managing agent or letting agent can not apply for this grant on behalf of the property owner.</p> <p>The grant becomes fully repayable if formal enforcement action is taken by West Lindsey District Council on ANY property that is owned by the applicant or if the property becomes empty for over 6 months.</p> <p>The grant will be fully repayable if, upon inspection, anything installed under grant has been removed.</p> <p>Any decision related to the repayment of a grant is made by West Lindsey District Council</p>

## **Appendix 1**

### **West Lindsey District Council Financial Assessment criteria**

#### **Status**

Couple – if you are living with someone as a couple, whether married or not, all of the below will apply to you as a couple and both will be included in the financial assessment.

Single – if you are living as a single person, whether that be alone or with friends or family, only your benefits, income and savings will be taken into account

Parents – If you are the primary carer to a disabled child or young person for whom you receive child benefit, you will be subject to the financial assessment either as a single person or couple as above.

#### **In receipt of benefits**

If you are in receipt of any of the following you are automatically eligible for a Discretionary DFG or a Discretionary Contribution Grant:

- Universal Credit
- Income Support
- Income- Related Employment and support allowance (not contribution based)
- Income related Job Seekers' Allowance (not contribution based)
- Guarantee Pension Credit
- Working Tax Credit and/or Child Tax Credit (where your annual income for the purposes of the tax credit assessment is below £15,050)
- Housing Benefit
- Council Tax Support

#### **Not in receipt of benefits**

If you are not in receipt of any of the above benefits, the following information will need to be provided:

- Proof of all income received from any work, pension or investments
- Bank statements for all accounts held including but not limited to; savings, premium bonds, shares and investments

#### **Financial assessment**

The financial assessment will take into consideration all of the above information provided.

Equity you have in a home you own and live in will be discounted.

Second homes will be included as capital or income depending on the circumstances

If you do not have the capital to cover the cost of the recommended works or assessed contribution, you will be eligible for grant assistance.