



FINANCIAL ASSISTANCE POLICY

For Independent Living



NORWICH
City Council

1. Introduction

1.1. This financial assistance policy details the assistance available from the city council to qualifying homeowners, council tenants, private tenants and tenants of registered providers (housing associations) to improve their living conditions and enable independent living. It consolidates measures introduced over a long period of time as well as detailing new assistance to cover a wide range of situations.

1.2. This policy supports the council's aims in the [corporate plan](#) 2022-26, specifically

- People live independently and well in a diverse and safe city.
- Norwich has the infrastructure and housing it needs to be a successful city.
- The city has an inclusive economy in which residents have equal an opportunity to flourish.

1.3. This financial assistance policy sets out:

- How to access the service.
- Types of assistance available.
- The service offered.

1.4. The policy aims to help the residents of Norwich live independently and safely within their own homes.

2. Statutory Context

2.1. Council powers to provide financial assistance for home repairs and adaptations are governed by:

2.2. Housing Grants, Construction and Regeneration Act 1996 – the remaining relevant parts of this Act provide the basis for the provision of Disabled Facilities Grants (DFG), which are financial grants to help with the cost of adapting a property to meet the needs of a disabled occupant.

2.3. It is mandatory for assistance to be provided to those that are eligible.

2.4. Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) - provides local authorities with the discretion to provide assistance for the purpose of improving living conditions so homes are safe to live in. This includes the use of DFG funding to support strategic priorities which integrate health, wellbeing and housing, for the benefit of local people.

- 2.5. In order to use the powers provided in the RRO the council must adopt a policy for the provision of the assistance. This policy complies with that requirement.
- 2.6. The award of any financial assistance under this policy through the powers provided by the RRO are subject to the availability of funding, with financial assistance provided at the discretion of the council. Schemes may be withdrawn at any time and without notice.
- 2.7. The council has a statutory duty to fund disabled facilities grants. When 90% of the available annual budget has been committed, except for hospital discharge grants and preventing admission to hospital grants, all other discretionary assistances outlined in this policy will be withdrawn.

3. Funding

- 3.1. As well as using its own resources, the council receives an allocation from central government each year to help vulnerable people with adaptations and other measures to maintain their independence. Since 2015, the council has been required to consider its housing support for vulnerable residents as part of a wider partnership with social care and health through the better care fund, which pools resources to support the better integration of services.
- 3.2. The assistances detailed in this policy for owner occupiers and non-council tenants are funded from the money received from the better care fund. A condition of the allocation is that it cannot be used for council owned properties.
- 3.3. The assistances detailed in this policy for tenants of the council are funded from the Housing Revenue Account. This budget can only be used on council owned properties.

4. Accessing the service

- 4.1. Referrals for assistance can be made by contacting the council via our contact number or our webform (www.norwich.gov.uk/healthyhomes).
- 4.2. People can self-refer, or a referral can be made by a family member or friend or any professional.
- 4.3. With the exception of urgent cases, such as hospital discharge work, we aim to respond to referrals within five working days by telephone. At times when the service is under high demand, a letter will be sent acknowledging the referral and advising that we will be in contact as soon as possible.
- 4.4. All referrals are triaged and dealt with according to urgency and risk, for example cases involving MND, palliative care and those circumstances that the council reasonably considers to be high risk will be prioritised.

Decisions on when a case is prioritised is at the discretion of the council.

- 4.5. During the initial telephone conversation some checks will be made to establish eligibility for any of the assistances outlined in this policy.
- 4.6. Once eligibility is established, a visit will be arranged with a designated caseworker at a mutually convenient time.

If the enquiry is about a disabled adaptation an occupational therapist or similarly trained professional will also be arranged to identify what adaptations would be needed.

- 4.7. In some instances, a visit will not be booked in but works will be arranged. This will typically be for emergency or small-scale works such as boiler repairs or installation of grab rails.
- 4.8. Clients will be given their designated caseworker's direct telephone number. They will then be their single point of contact until completion of assistance.

5. Home Improvement Agency

- 5.1. The council offers a Home Improvement Agency (HIA) service to applicants for the assistances outlined in this policy.
- 5.2. The service offers practical assistance to householders and manages the relationship between the householder and contractors to ensure that scheduled works are value for money and meet both the householders and the council's requirements.
- 5.3. The service is intended to take away the anxiety and stress associated with organising and having building works carried out to your home.

In general, the service helps with:

- Preparing funding applications
- Drawing up technical specifications and plans
- Preparing work schedules and obtaining approval for works
- Overseeing approved grants and loan works.

- 5.4. There is no cost for the HIA service outlined above but applicants accessing the service will need to sign an agency agreement.
- 5.5. Applicants do not have to use the HIA service to obtain a Disabled Facilities Grant or a DFG Calculated Contribution Grant.

All other applications for financial assistance are required to use the HIA service and the council will only fund what is deemed necessary and appropriate by the service.

5.6. Applicants for all other assistances must use the HIA service.

5.7. As a landlord the council requires the oversight provided by the HIA in their properties. Therefore, tenants of the council must use the HIA service in all instances.

6. Cases falling outside the policy.

6.1. Applications for assistance that fall outside of this policy will be considered in the first instance by Norwich Home Improvement Team who may investigate alternative sources of funding (e.g. charities).

6.2. Where a satisfactory alternative cannot be identified, the home improvement manager will consider the application.

6.3. Where applications that fall outside of this policy have been refused, applicants can appeal to the director of housing and community services.

7. Summary of Assistances

Assistance	Funding Max	Financial Eligibility	Objective	Available to:		
				Council Tenants	Owner Occupiers	Other Renters*
Disabled Facilities Grant (DFG)	Up to £30,000	Means Tested	To assist disabled people to remain living independently in their own homes	✓	✓	✓
DFG Calculated Contribution Grant	Up to £6,500	Non-Means Tested	To contribute towards means tested calculated contributions of DFG applicants	✓	✓	✓
Minor Adaptations	N/A	Free	Small works to help with everyday tasks for tenants of the council.	✓		
Safe at Home Grant	Up to £2,500	Non-Means Tested	Small works to help with everyday tasks, provide emergency repairs and testing to enable larger projects for homeowners	✓	✓	✓

Hospital Discharge Grant	Up to £15,000	Non-Means Tested	To enable faster discharge from hospital	✓	✓	✓
Preventing admission to Hospital Grant	Up to £15,000	Non-Means Tested	To prevent admission to hospital	✓	✓	✓
Home Improvement Loan	Up to £50,000	Must be in receipt of qualifying benefit or for families with low incomes	To offer financial assistance to vulnerable householders where the property is considered to pose a risk to health		✓	
Enabling Carers Adaptation Grant	Up To £30,000	Means Tested	A DFG that also considers the needs of carers	✓	✓	✓
DFG Top Up Loan	No upper limit	Must be in receipt of qualifying benefit or for families with low incomes	To provide top up the maximum DFG when the full costs of the works exceed £30,000.		✓	
Affordable Warmth Grant	No maximum	Recipients of Council Tax Reduction	To upgrade old and inefficient heating systems as well as thermal efficiency improvements.		✓	
Home Safety Grant	£5,000	Referrals from the council's ASB team or Home Improvement Team Caseworkers	To increase home security measures for people experiencing ASB and/or domestic abuse.	✓	✓	✓

8. Disabled Facilities Grant (DFG)

8.1. The DFG is a mandatory grant to help with the cost of essential adaptations to give a disabled occupant better freedom of movement into and around their home and to access essential facilities within it.

8.2. The maximum grant is £30,000 for mandatory works subject to a statutory means test. A means test is not applied in the case of applications for disabled children and young people under the age of 19.

8.3. DFGs are available for the following:

- Owner-occupiers
- Private tenants
- Tenants of registered social landlords (housing associations) including tenants of the council.

DFGs may be given for works in:

- Houses
- Flats
- Caravans
- Mobile homes
- Residential boats.

Applicants will have to certify that they intend to live in the property, foreseeably, for the next 5 years.

For tenants of rented accommodation, including housing association and council tenants, their landlord will need to consent to the works taking place and that they foreseeably will remain in their tenancy for the next five years.

8.4. The eligible works are laid out in the Housing Grants, Construction and Regeneration Act 1996 and include:

- Improving access to the home and to principal rooms within the home
- Making the dwelling safe for use by the disabled person
- Providing washing, toilet, and cooking facilities where necessary
- Improving or providing heating
- Adapting controls to power, light, and heating to make them easier to use.

The works must be considered necessary and appropriate to address the applicant's disability and be both reasonable and practicable to achieve, having regard to the age and condition of the property.

8.5. For applicants who do not use the HIA service and organise their own works the city council will:

- Inspect the dwelling and assess the disabled person's needs to establish the works are eligible for funding.
- Check builders' estimates.
- Carry out a final inspection to ensure that the works have been properly completed.
- Check all final receipts and installers certificates etc before making a payment to the applicant (or their contractor).

The legislation states that applicants must submit at least two competitive quotes for the work, and the cheapest will be awarded the contract for the works.

The council may also compare the costs against our own rates. In cases where the quotes received are significantly greater than the council's rates the council will award a grant based on these calculated costs.

Unless otherwise directed by the council, a contractor whose estimate accompanied the application must carry out the works.

Where the works are to be carried out by a member of the applicant's family, the council will only pay towards the cost of materials used.

8.6. The council will not approve an application if the relevant works have been started before the application is approved.

9. DFG Calculated Contribution Grant

9.1. A grant of up to £6,500 towards a calculated means test contribution for a Disabled Facilities Grant.

9.2. Applicants for a DFG who have a calculated means test contribution will automatically be awarded this grant.

9.3. Awards will be a maximum of £6,500 or the full amount of a calculated contribution if less than £6,500.

9.4. If the cost of the works is less £6,500, the calculated contribution grant will cover the full cost of the works required.

9.5. Only one DFG Calculated contribution grant will be awarded for each occupational therapist (OT) recommendation.

i.e., if the OT recommendation is for a level access shower and a stairlift and an applicant chooses to only take up the stairlift at that time, but at a later date decide to proceed with the level access shower, they will only be able to apply for whatever money (if any) remains from the £6,500 limit.

9.6. There are no repayment conditions for this grant.

10. Minor Adaptations

10.1. The council will provide minor adaptations for council tenants to sustain the independence of individuals in their homes without the need for an assessment from an occupational therapist.

10.2. The council will determine what is considered a minor adaptation, but examples of the types of things offered are:

- lever taps
- grab rails
- stair rails
- lowering of light switches.

11. Safe at Home Grant

11.1. Safe at home grants are up to £2,500. They are for vulnerable residents to:

- Make small adaptations to their home where a disabled facilities grant is not suitable.
- Provide minor repairs to the homes which is creating the risk to health except where a landlord has a legal obligation to address them.
- To carry out small scale improvements to enable the occupant to return home from hospital.
- Or undertake investigatory works such as electrical, structural, or asbestos testing.

11.2. There are no repayment conditions for this grant, but applicants are only entitled to claim the maximum £2,500 in any twelve-month period.

12. Hospital Discharge Grant

12.1. This grant is to enable inpatients (including patients of homeward) to access support and funding to tackle disrepair and adaptations in a timely manner.

12.2. For straightforward adaptations and repairs the home improvement team will aim to respond to the referrer by 3pm on the day of referral.

12.3. Where more complex works are required, a case worker will visit the client in hospital to arrange access to the property and for works to be completed. It is expected that the turnaround for these works will be around 28 calendar days.

12.4. Referrals to the home improvement team must come directly from a health or social care professional, with a clear rationale for works needed to aid discharge from hospital.

12.5. The grant will be for works up to the value of £15,000 and will not be means-tested.

12.6. There are no repayment conditions

13. Preventing Admission to Hospital Grant

- 13.1. This grant is to enable disabled adaptations outside of the normal disabled facility grant process and to tackle disrepair and housing-related hazards quickly to prevent admission to hospital.
- 13.2. Referrals to the home improvement team must come directly from a health or social care professional.
- 13.3. Grants will be awarded when there is a clear rationale that any adaptations or improvements needed will prevent the potential admission to hospital.
- 13.4. The grant will be for works up to the value of £15,000 and will not be means-tested.
- 13.5. There are no repayment conditions.

14. Home Improvement Loan

- 14.1. The Home Improvement Loan is an interest free loan of up to £50,000 in any five years for owner occupiers that is repayable upon sale or transfer of ownership.
- 14.2. The following elements of the Decent Homes Standard are eligible for the loan:
 - Works required to make the dwelling fit for human habitation.
 - Repairs.
- 14.3. The loan cannot be used to pay for repairs which are covered under an applicant's buildings insurance policy.
- 14.4. You will be expected to have home buildings insurance to cover any future emergency repairs to your home.
- 14.5. Home improvement loans will be provided directly by Norwich City Council who will:
 - Inspect the dwelling to identify the works that are eligible for funding.
 - Specify what needs to be done.
 - Where necessary, arrange for planning permission and building control approval.
 - Appoint builders to carry out the works.
 - Supervise the works.
 - Pay the builders on satisfactory completion.
- 14.6. All eligible applications for assistance will be assessed by Norwich City Council, applicants must be in receipt of one of the following benefits to be eligible for a Home Improvement Loan:

- Child Tax Credit
- Housing Benefit
- Income-Based Jobseekers Allowance
- Income-Related Employment Support Allowance
- Income Support
- Pension Guarantee Credit
- Universal Credit
- Warm Home Discount Scheme Rebate
- Working Tax Credit
- Child Benefit *

* Household income limits apply. See table below.

If you are applying for the loan and using **Child Benefit** as the qualifying benefit, your income from all sources (before tax) must not exceed the limits shown below. The amounts vary depending on whether you are a single claimant or part of a couple and the number of children for whom you are responsible.

Child Benefit Claim Type	Income
Single & 1 Child	£19,900
Single & 2 Children	£24,800
Single & 3 Children	£29,600
Single & 4+ Children	£34,500
Couple & 1 Child	£27,500
Couple & 2 Children	£32,300
Couple & 3 Children	£37,200
Couple & 4+ Children	£42,000

- 14.7. Applicants must be an owner-occupier of the dwelling to which the application applies.
- 14.8. Applicants must have lived in the property for at least 6 months to be eligible for the home improvement loan.
- 14.9. Applicants must allow Norwich City Council to take whatever steps it considers appropriate to verify the application.
- 14.10. The council will not approve an application if the relevant works have been started before the application is approved.
- 14.11. The council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.

14.12. The council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The council must approve variations arising from unforeseen works before they are carried out.

14.13. If the works are not completed within 12 months of approval, then the offer of assistance will be withdrawn. The council may extend this period on application.

14.14. The council will place a legal charge on your property as security for the loan. If there are any costs associated with this charge, they will be added onto the loan.

14.15. Repayment of the full amount of the loan is required:

- On sale or transfer of ownership
- If the property ceases to be the applicant's principal residence.
- If the property remains vacant for more than six months.

14.16. The council may decide not to demand repayment or may defer its demand for repayment under the following circumstances:

- Where the applicant has died, and the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, sheltered housing, a residential care home or a place where care will be provided and where there is clear evidence that repayment would lead to hardship.
- Where the applicant has been forced to move due to racial or other harassment or domestic violence.

14.17. The home improvement manager will determine when repayments can be deferred or waived as set out above. When requests are refused appeals can be made to the director of housing and community safety.

15. Enabling Carers Adaptation Grant

- 15.1. The purpose of the grant is to enable adaptations for disabled occupants that also take into account the needs of their carers who live with them, when a traditional DFG would disadvantage them.

- 15.2. The qualifying criteria for an Enabling Carers Adaptation Grant will be a written detailed report from a social services or city council's OT detailing why the most reasonable and practical solution identified via a DFG would be unsuitable for the disabled occupants' carers.
- 15.3. The grant is otherwise identical to the statutory DFG (including being means tested) but allows for the identified carers needs to also be met (in the most necessary and appropriate way). This is not an exhaustive list, but carers needs could include:
- Allowing for sleeping or living accommodation (that otherwise may have been removed via a DFG)
 - Providing a bath in addition to a level access shower
 - Allowing for specialist shower screens identified by a carer.
- 15.4. Applicants for an Enabling Carers Adaptation Grant will still be eligible for a DFG Calculated Contribution Grant towards the cost of any applicants calculated contribution.

16. DFG Top Up Loan

- 16.1. The DFG Top Up Loan is an interest free loan, with no upper limit, for owner occupiers that is repayable upon sale or transfer of ownership.
- 16.2. The loan is available for any DFG applicant where the council determines that the cost of the works needed exceed the DFG maximum and the applicants are in receipt of one of the following benefits:
- Child Tax Credit.
 - Housing Benefit.
 - Income-Based Jobseekers Allowance.
 - Income-Related Employment Support Allowance.
 - Income Support.
 - Pension Guarantee Credit.
 - Universal Credit.
 - Warm Home Discount Scheme Rebate.
 - Working Tax Credit.
 - Child Benefit *.

** Household income limits apply. See table below.*

If you are applying for the loan and using **Child Benefit** as the qualifying benefit, your income from all sources (before tax) must not exceed the limits shown below. The amounts vary depending on whether you are a single claimant or part of a couple and the number of children for whom you are responsible.

Child Benefit Claim Type	Income
Single & 1 Child	£19,900

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Couple & 2 Children	£32,300
Couple & 3 Children	£37,200
Couple & 4+ Children	£42,000

- 16.3. Applicants must be an owner-occupier of the dwelling to which the application applies. There is no requirement that the applicant should have lived in the property for any period of time.
- 16.4. Applicants must allow Norwich City Council to take whatever steps it considers appropriate to verify the application.
- 16.5. The council will not approve an application if the relevant works have been started before the application is approved.
- 16.6. The council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, carried out on the basis of the amount of the expenses originally approved.
- 16.7. The council may re-determine the approved amount of assistance if it is satisfied that, owing to circumstances beyond the control of the applicant, the eligible works cannot be, or could not have been, completed without carrying out additional unforeseen works. The council must approve variations arising from unforeseen works before they are carried out.
- 16.8. If the works are not completed within 12 months of approval, then the offer of assistance will be withdrawn. The council may extend this period on application.
- 16.9. The council will place a legal charge on your property as security for the loan. If there are any costs associated with this charge, they will be added onto the loan.
- 16.10. Repayment of the full amount of the loan is required:
- On sale or transfer of ownership.
 - If the property ceases to be the applicant's principal residence.
 - If the property remains vacant for more than six months.
- 16.11. The council may decide not to demand repayment or may defer its demand for repayment under the following circumstances:

- Where the applicant has died, and the ownership of the property is transferred to a person who lives there as their only place of residence and who was in residence at the time of the applicant's death.
- Where it is satisfied that the applicant is so elderly and infirm that they are disposing of the dwelling with the intention of going to live in a hospital, a hospice, sheltered housing, a residential care home or a place where care will be provided and where there is clear evidence that repayment would lead to hardship.
- Where the applicant has been forced to move due to racial or other harassment or domestic violence.

16.12. The home improvement manager will determine when repayments can be deferred or waived as set out above. When requests are refused, appeals can be made to the director of housing and community safety.

17. Affordable Warmth Grant

- 17.1. This grant will fund replacement boilers that are 15 years and older.
- 17.2. Boilers will be replaced with modern energy efficient 'A' rated boilers.
- 17.3. The grant will fund the replacement of any radiators that are insufficient in size, not effective or in need of replacement.
- 17.4. Additionally, the grant will cover the installation of new double glazing where there are any windows in the property that are single glazed. Or if the property is a listed building or in a conservation area the installation of secondary glazing, if none is present.
- 17.5. The grant will also fund the replacement of external doors, if the council determines they are thermally insufficient and in need of replacing.
- 17.6. There are no repayment conditions on the grant and no grant maximum, however, the home improvement team will identify and specify the required works and arrange for them to be carried out.
- 17.7. To qualify for the grant, residents must be a homeowner and in receipt of Council Tax Reduction (*not the single person's 25% discount*).

18. Home Safety Grant

- 18.1. Home safety grants are available to all residents to provide additional security measures to people experiencing anti-social behaviour (ASB) and/or domestic abuse.

18.2. Eligibility for the grant is either a direct referral from the city council's ASB team or where a home improvement caseworker identifies the need for additional security measures.

18.3. Grants can be given, but are not limited to, the following types of work:

- Enhanced door and window locks
- Additional outdoor lighting
- Camera doorbells.

18.4. There are no repayment conditions for the grant.

19. Removing Adaptations

19.1. Removal of adaptations will be at the council's discretion and if a decision is made not to do so then its removal and disposal will be entirely the responsibility of the house owner.

20. Maintenance of equipment

20.1. Equipment provided by a DFG such as Stairlifts, Through Floor lifts, Step Lifts, Wash/Dry toilets or similar will be purchased wherever possible with an extended warranty and servicing agreement.

20.2. Typically, the extended warranty and servicing agreement will be for 5 years.

20.3. After this time, the council cannot fund additional servicing or repairs and the responsibility for this becomes the homeowners (in the case of tenants of the council, this is the council).

20.4. Adult Social Services may be able to provide support with ongoing servicing and maintenance and those wishing to explore this would need to contact them directly.

21. Council Adaptations

21.1. The council will consider their function as a landlord as well as a grant awarding authority for adaptations to council houses. The funding for adaptations are through the statutory DFG detailed above. As a landlord the council also has to consider whether to permit an adaptation to be installed.

For straightforward adaptations such as stairlifts, ramps and level access showers the council will usually permit an adaptation to be installed.

21.2. There are occasions where an adaptation will fundamentally alter the property from its original size, layout and design, which may affect its

suitability for future lettings. In these instances, the council may decline an adaptation.

21.3. The council will consider the following factors as part of the decision-making process:

- The suitability of the property for the size of household (as defined by the council's allocations policy).
- The applicant's ability to safely access any common parts (It is the council's policy not to install stair lifts in the common parts of a property).
- Whether there are any competing needs of family members that need to be met in that particular property.
- Whether there is suitable alternative accommodation available considering the applicants circumstances and health conditions.
- The availability of the applicants existing support network and carers.
- Whether external adaptations, for example ramping, would adversely affect the area for other residents.
- Any significant rent arrears.
- Any ongoing antisocial behaviour.

21.4. If declining permission for an adaptation the council will write to the tenant and explain why.

21.5. If permission for an adaptation is refused, applicants can appeal to the director of housing and community safety.