

**City of Wolverhampton Council**

**Private Sector Housing Assistance Policy**

**DRAFT**

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<sup>1</sup> Appendix 4 to be finalised and added following consultation

## 1.0 Introduction

- 1.1 The Private Sector Housing Assistance Policy (the **Policy**) details the financial assistance available from the Council to qualifying homeowners, private tenants, and tenants of Registered Providers (Housing Associations) to improve their living conditions and enable independent living.
- 1.2 The Policy is based on the legislation which governs the implementation of major adaptations via Disabled Facilities Grants (DFG) under the 'Housing Grants, Construction and Regeneration Act 1996' and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO).
- 1.3 The Policy sits alongside the Council's Housing Strategy<sup>2</sup> which sets out the Council's plans for housing in the city which in turn is driven by the City of Wolverhampton Council Plan<sup>3</sup>. The goal of the Council Plan is to '*work together to be a city of opportunity*' and has six strategic outcomes:
  - Strong families where children grow up well and achieve their full potential
  - Fulfilled lives for all with quality care for those that need it
  - Healthy, inclusive communities
  - Good homes in well-connected neighbourhoods
  - Thriving economy in all parts of the city
  - More local people into good jobs and training
- 1.4 The Housing Strategy sets out how the Council Plan priority '*Good homes in well-connected neighbourhoods*' will be achieved and identifies four priorities for action:
  - Priority 1: Right homes in the right place
  - Priority 2: Make the best use of our assets and ensure high standards across all areas of Council housing
  - Priority 3: Work in partnership to drive up the standard and quality of the private rented sector
  - Priority 4: Safe, secure, and sustainable housing that supports good health and independence.
- 1.5 The assistance provided through the Policy contributes specifically to Priorities 3 and 4.

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<sup>2</sup> [Housing Strategy 2024](#)

<sup>3</sup> [Our City: Our Plan](#)

## 2.0 Statutory and Legislative Context

- 2.1 Applications are progressed through a legal framework of legislation as outlined below, which provides the Council with both statutory duties and discretionary powers to provide financial assistance.
- 2.2 The ***Housing Grants, Construction and Regeneration Act 1996***: Part 1 as amended by the Disabled Facilities Grant Order 2008 states that the local authority has a statutory duty to provide grants for adaptations to homes for disabled adults, children, and older people. The grants are financial grants to ensure that disabled occupants can live safely and independently. Funding for these adaptations is provided through the DFG. Mandatory DFG's have a maximum upper limit of £30,000, which is set by government. The DFG is means tested in accordance with the Housing Renewal Grant Regulations 1996.
- 2.3 Housing Assistance is offered in accordance with the ***Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO)***, along with underlying legislation governing the provision of Mandatory Disabled Facilities Grants (DFG), namely the Housing Grants, Construction, and Regeneration Act 1996. The regulatory framework enables the Council to use its discretionary powers to make best use of available resources, to provide financial assistance in the form of Discretionary DFG's for the purpose of improving living conditions so homes are safe to live in.

### Underpinning legislation

- 2.4 Under the **Care Act 2014**, local authorities have several responsibilities related to housing and adaptations to ensure the wellbeing and independence of individuals. Key responsibilities include:
- **Promoting Wellbeing**: Local authorities must consider the suitability of living accommodation as part of their duty to promote individual wellbeing.
  - **Preventive Measures**: They are required to provide or arrange services that help prevent or delay the development of care and support needs, which includes housing adaptations.
  - **Integration and Cooperation**: Authorities must work with housing providers and other relevant services to ensure that housing needs are met as part of a holistic approach to care.
  - **Information and Advice**: Local authorities must provide information and advice on housing options and available adaptations to help individuals make informed decisions.

These responsibilities aim to support individuals in living independently and safely in their own homes.

- 2.5 The **Children Act 1989**, and the **Children and Families Act 2014** provide the legal framework for supporting disabled children.

The **Children Act 1989** emphasises the duty of local authorities to safeguard and promote the welfare of children in need, which includes disabled children. Under Section 17, local authorities must safeguard and promote the welfare of children in need within their area and, as far as reasonably consistent with that duty, promote the upbringing of such children by their families. This includes providing a range and level of services appropriate to those children's needs. The Act also defines a child as being in need if they are likely to have impaired health or development without such services, or if they are disabled.

The **Carers and Disabled Children Act 2000** focuses on the needs of carers and disabled children. The Act aims to provide support and services to carers of disabled children, and to enable local authorities to offer new services directly to carers.

- 2.6 In order to use the powers provided in the RRO the Council must adopt a policy for the provision of financial assistance, as the discretionary power can only be used in accordance with a published Housing Assistance Policy.
- 2.7 The award of financial assistance under the Policy through the powers provided by the RRO are subject to availability of funding, with financial assistance provided at the discretion of the Council. Grants may be withdrawn at any time and without notice.
- 2.8 It is the Council's expectation that homeowners will maintain their own property so that it remains safe, but accepts that some homeowners, particularly the elderly and most vulnerable, may not have the necessary resources to do so. In certain circumstances the Council will offer advice and/or assist homeowners to do so.

### **3.0 Funding**

- 3.1 In April 2015 the Government made significant changes to the funding mechanism for Disabled Facilities Grants by making the allocation part of the Better Care Fund (BCF). The aim of the fund is to provide more joined-up and customer focused services to reduce hospital and care admissions and enable people to return from hospital more quickly.
- 3.2 The main sources of funding that are available to support the delivery of this Policy are:
- Annual capital allocation from Central Government

- Recycled ring-fenced receipts from land charge sales
- Money obtained from other sources on behalf of the applicant

3.3 Where the total costs of works are higher than the funding available to the applicant, the applicant will be asked to contribute financially towards the costs. This includes where the applicant chooses a higher cost option as their preferred option for works, as opposed the professional recommendation and cost option deemed necessary and appropriate during inspections. Also, there may be instances when the Council will consider whether funding from other departments can be utilised.

#### **4.0 Applying for Assistance**

4.1 The route for applying for financial assistance is intended to be as simple and transparent as possible. If you think you, or someone that you know may qualify for help, please contact City of Wolverhampton Council on 01902 551155 or email [HIA@wolverhampton.gov.uk](mailto:HIA@wolverhampton.gov.uk).

Please refer to the Customer Journey Process – Appendix 4.

4.2 City of Wolverhampton Council tenants can contact Wolverhampton Homes on 01902 556789 or email [whomesadaptions@wolverhampton.homes.org.uk](mailto:whomesadaptions@wolverhampton.homes.org.uk) to find out what support or assistance is available.

#### **5.0 Delivery**

5.1 The Home Improvement Agency (HIA) on behalf of the Council will undertake the approval and delivery of grants and other forms of discretionary financial assistance.

5.2 Decisions on applications will be made by the HIA within 6 months of the valid application date. The valid application date being the point at which all supporting information relating to the grant, including design and cost, has been provided.

5.3 All work relating to the award of assistance and grants available through the Policy shall be completed within 12 months of the date of grant award. Although there may be a one-off case or rare cases, or extenuating circumstances, where the Council is unable to complete this action within 12 months, provided that the applicant and the Council have agreed to this extension.

5.4 All grants are subject to a qualifying criteria and conditions - for full details see Appendices 1 and 2.

#### **6.0 Cases Falling Outside the Policy**

6.0 The Council may at its discretion consider exceptional, unusual, or 'one-off' cases where it still falls within the spirit of the Policy, but only when failure to

consider an application will put a disabled person and/or person considered vulnerable at risk. Approval of cases would be still subject to financial assessment and other measures as outlined in this policy. Approval of cases outside the Policy will be in line with the Council's internal governance processes.

## **7.0 Advice, Information, and Signposting**

7.1. In cases where individuals are deemed ineligible for assistance under the Policy, the Council remains committed to providing comprehensive advice and support.

7.2. The HIA will ensure that ineligible applicants are signposted to appropriate alternative support services during the enquiry stage or application process.

## **8.0 Complaints and Redress**

8.1. Any decision made under the Policy may be reviewed at the request of the applicant. Complaints will be considered under the Council's Complaints Policy which can be found here:

<https://www.wolverhampton.gov.uk/contact-us/customer-feedback/make-complaint>

8.2. If the complainant is still not satisfied with the outcome of their complaint at this stage, they can contact the Local Government & Social Care Ombudsman. The Ombudsman will then review the case and decide whether to initiate an investigation.

Visit: <https://www.lgo.org.uk/>

## **9.0 Monitoring and Review**

9.1. Regular monitoring of the delivery of the Policy and an Equalities Impact Assessment (EIA) will be carried out to ensure that implementation is satisfactory and continues to meet local needs and will be reported to the relevant board / panel in accordance with the appropriate internal governance processes.

9.2. The contents of the Policy will be reviewed from time to time to ensure assistance provided remains relevant and keeps abreast of any national legislative changes or best practice. Any Changes that apply due to new legislation or government guidance can be implemented to the Policy at any time and without notice.

9.3. A full review of the Policy should be undertaken no longer than five years following adoption.

9.4. In the event of new legislation (or statutory guidance) relating to Disabled Facilities Grants (DFG), the Housing Grants, Construction and Regeneration

Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), the Council will implement any necessary changes to this Policy, from the date of such legislation takes effect. The Policy will be formally updated to reflect these changes as soon as practicable thereafter.

## **10.0 Data sharing**

10.1 Information provided to the Council to the process applications and administer grants under the policy will be stored securely, on encrypted and physically protected servers, systems or paper storage areas. We will use your information for the reasons (purposes) stated when the information was collected from you. It will not be reused for different purposes or sold on to others. The Council processes personal data in a manner that is compliant with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

10.2 Full details can be found: [Privacy Notice | City of Wolverhampton Council](#)

## **11.0 Equality and Diversity**

11.1 City of Wolverhampton Council is committed to promoting equality and tackling inequalities is at the heart of our goals. We are a confident Council committed to fairness and equality to ensure that everyone has a chance to benefit, working as one to serve our city alongside customers, colleagues, and partners.

11.2 The City of Wolverhampton Council aims to eliminate discrimination, advance equality of opportunity and foster good relations across all protected characteristics in all its activities and functions.

11.3 This Policy will contribute to ensuring that all users and potential users of the services and employees are treated fairly and respectfully with regard to the protected characteristics of age, disability, gender, reassignment, marriage or civil partnership, pregnancy and maternity, race, religion, sex, and sexual orientation.

11.4 The Policy will also proactively support older, disabled, and other vulnerable people to fulfil their ambitions with regard to living independently in their own home for as long as possible.

11.5 An Equalities Impact Assessment (EIA) has been undertaken during the development of the Policy and will continue to be reviewed over the lifetime of the policy

11.6 The Council's equality information can be found on the council's website at the following location: [Equalities and diversity | City Of Wolverhampton Council](#)

## 12.0 Summary of Assistance Available

Name of Grant	Purpose	Maximum Grant	Eligibility and Conditions
<b>Mandatory Disabled Facilities Grant</b>	<p>The carry out works to facilitate access to facilities in and around the home as set out in the Housing Grants, Construction and Regeneration Act 1996.</p> <p>The determination that works are necessary, appropriate, reasonable, and practicable shall be made through a collaborative assessment process involving both the Occupational Therapy Service and the Home Improvement Agency, acting jointly on behalf of the Council.</p> <p><b>To check eligibility for the Mandatory DFG visit:</b>  <a href="http://www.adaptmyhome.org.uk/meanstest">www.adaptmyhome.org.uk/meanstest</a></p>	Up to £30,000	See Appendix 1
<b>Discretionary Disabled Facilities 'Top Up' Grant</b>	<p>To assist an applicant who is eligible for the mandatory grant where the cost exceeds £30,000.</p> <p>Applicants will be subject to an additional financial assessment – Appendix 3 and conditions outlined in Appendix 2.</p>	Up to £50,000	See Appendices 2 and 3
<b>Discretionary Small Adaptions Grant</b>	<p>A discretionary grant to assist where there is a risk to health and safety, to enable urgent or simple adaptions. Offering provision of stairlifts, modular ramps, ceiling tracks hoists, enhanced toilet systems, and the routine removal of a bath and provision of wet floor shower.</p>	Up to £10,000	See Appendix 2

<b>Discretionary Relocation Grant</b>	<p>A discretionary grant to support disabled people to move where their current home is unsuitable for adaptations, or it is too costly for necessary work to be carried out.</p>	<p>Up to £5,000</p>	<p>See Appendix 2</p>
<b>Discretionary Healthy Homes Assistance</b>	<p>A discretionary grant to provide financial assistance to vulnerable homeowners to ensure homes are safe, secure, and warm. For work that is considered by the Council to be a Category 1 Hazard in accordance with the Housing Health and Safety Rating System (HHSRS) which pose an immediate or imminent risk of serious personal injury and/or health. Or, if in the sole opinion of the council, there is an imminent risk to the health and/or safety of a vulnerable person.</p>	<p>Up to £10,000</p>	<p>See Appendix 2</p>
<b>Discretionary Unforeseen Works Grants</b>	<p>A discretionary grant to support additional funding in the event that unforeseen works are required in order to allow the completion of the eligible works, or associated works, and where these works are of a nature to protect the health and safety of the applicant, and where these works could not have reasonably been foreseen at the time of the contractor pricing for the contract. Applicable only if these additional costs mean that total costs exceed the maximum amount of grant payable.</p> <p><b>Important:</b> Must be eligible and have been awarded a mandatory DFG.</p>	<p>Up to £10,000</p>	<p>See Appendix 2</p>

<b>Discretionary Home Not Hospital Grant</b>	<p>A discretionary grant to support Health and Social Care with the safe discharge to home where home is the reason a discharge cannot be achieved. It will also support the prevention of unnecessary admissions to hospital.</p> <p><b>Important:</b> This grant is only available through a formal referral process.</p>	<p>Up to £5,000</p>	<p>See Appendix 2</p>
<b>Discretionary Professional Fees Grant</b>	<p>A discretionary grant to cover professional fees required to progress a mandatory Disabled Facilities Grant (DFG) application. It is intended for applicants experiencing financial hardship.</p> <p><b>Important:</b> Must have been assessed as eligible for a Mandatory DFG.</p>	<p>Up to £2,500</p>	<p>See Appendix 2</p>
<b>Dual Residency Grant</b>	<p>A discretionary grant of up to £30,000 to provide adaptations in a second property where the need for adaptations in two locations has been confirmed by the Occupational Therapist or Social Worker. e.g. to support joint custody arrangements.</p>	<p>Up to £30,000</p>	<p>See Appendix 2</p>

Full details of the grants can be found in appendices 1 and 2 to this policy.

***All discretionary grants are at the discretion of the Council and subject to funding availability***

# Appendix 1

## Details of Mandatory Disabled Facilities Grant

### Purpose

The main provisions governing mandatory DFGs are set out in the Housing Grants, Construction and Regeneration Act 1996. Applicants for a DFG should be referred by an Occupational Therapist (OT) or a relevant healthcare professional.

All large-scale proposals will be subject to a feasibility visit by an OT, and a surveyor or other representative of the Council's Home Improvement Agency (HIA). The feasibility visit will assess the disabled person's needs identified by the OT and establish the most suitable housing solution to meet those needs. The recommended adaptation will be the most cost-effective option that meets the customer's needs.

In most cases, adaptations can be achieved within the existing property layout, avoiding the need for extensions. Where appropriate, the Council will prioritise internal adaptations before considering external solutions. This approach will be based on a collaborative assessment involving an OT and the HIA, ensuring the most suitable and cost-effective solution is identified to meet the individual needs within the existing property layout.

### Legal Framework

The Housing Grants, Construction and Regeneration Act 1996 (Act) Sections 23 and 24, and the Disabled Facilities Grant (Maximum Amounts and Additional Purposes) Order 2008 (Order) provides the legal framework for approving an application for a mandatory DFG.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) provides the Council with discretionary powers for other forms of housing assistance, namely discretionary grants.

### Amount Available

A statutory limit of £30,000 is set by Government (at the date of publication) and applies to any single application. The maximum amount of grant that can be awarded under the Mandatory DFG is £30,000 per section 2 of the Order. Section 2 states 'Where a local housing authority must approve an application of disabled facilities grant by virtue of section 23(1) of the Act (grants: purposes for which grant must or may be given), the maximum amount which the authority may pay in respect of the application shall be £30,000. This limit applies per application. The DFG is means tested in accordance with the Housing Renewal Grant Regulations 1996.

## **Eligibility**

### **The Disabled Occupant**

A “disabled occupant” is a “disabled person” who needs adaptations to a dwelling where they intend to live as their only or main residence for the next 5 years.

### **A Disabled Person**

To be eligible for a DFG a person is disabled if:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they have a substantial physical disability by illness, injury or impairment.

AND that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities.

A substantial effect on day-to-day activities means one that’s ‘more than minor or trivial’. The effect on their normal day-to-day activities might be substantial if the disabled person has more than one impairment. The effects might only be ‘minor or trivial’ if they have very little effect on their daily life like if the only effect on them is that they have to stop for a few minutes rest after walking for a mile at a normal pace.

A long-term effect means something that has affected them or is likely to affect them for at least a year. The impairment will also still be considered to be long-term if it’s likely to affect the disabled person for the rest of your life even if that’s going to be less than a year.

### **Where They Intend to Live**

A DFG is available to fund facilities for a disabled person in:

- dwellings,
- qualifying houseboats and caravans, and
- in the common parts of buildings containing one or more flats where they live.

A “dwelling” is defined as a building (or part of a building, e.g. a flat) occupied as separate premises. This includes dwellings where someone lives as part of their employment, like a farm cottage or a flat over a shop.

Where more than one disabled person lives at the same address, the Council can consider multiple applications based on individual needs.

## Relevant Work

The following types of “relevant” work, when recommended for a disabled person who are eligible for grant, providing those adaptations meet certain “purposes” and are included within the application as being “necessary and appropriate” (section 23) for that person, and “reasonable and practicable” (section 24(3)), to meet the needs of the disabled occupant and having regard to the age and condition of the property:

- a) Facilitating access to and from the building
- b) Making the building or dwelling safe
- c) Facilitating access to the principal family room
- d) Facilitating access to a room used or usable as a bedroom
- e) Facilitating access to a room in which there is a lavatory, or facilitating the use of such a facility.
- f) Facilitating access to room in which there is a bath or shower, or facilitating the use of such a facility.
- g) Facilitating access to a room in which there is a washhand basin, or facilitating the use of such a facility.
- h) Facilitating the preparation and cooking of food (only if used by the disabled person).
- i) Providing or improving a heating system in the rooms used by the disabled person.
- j) Facilitating the use of power, light or heat by altering the same or by providing additional means of control.
- k) Facilitating access and movement around the dwelling to enable the disabled person to provide care for another person.
- l) Facilitating access to and from a garden or making a garden safe.

To make an application for assistance the applicant should be the homeowner or tenant, but the grant is available to adapt the home to meet the needs of any disabled person living in the property to enable them to continue living there. Landlords may also apply for a DFG on behalf of a disabled tenant but must satisfy the requirements of future occupancy. Tenants of housing associations / Registered Providers of social housing can apply for DFG's and are assessed for needs on the same basis as private owners.

## Means Testing

An application for a mandatory DFG grant will be subject to a means test in accordance with the regulations made under the 1996 Act, including any local amendments within this policy. The maximum mandatory DFG grant award at the time of policy publication is £30,000 minus any contribution required by a ‘means test’ (test of financial resources).

If the maximum grant limit is changed by statute, then the maximum available Disabled Facilities Grant award by City of Wolverhampton Council will reflect this.

If an applicant receives multiple grant awards over time, their assessed contribution to the first grant will be taken into account if it falls within the original contribution period (10 years for owner-occupiers and 5 years for tenants).

Where an applicant is in receipt of a recognised, qualifying, means-tested benefit they will not be further means-tested, and they will have no calculated contribution to make. Where works are for the benefit of a child, they too will be exempt from a means test.

At the date of publication the prescribed means tested benefit are:

- Income Support
- Income Related Jobseeker's Allowance
- Income Based Employment Support Allowance
- Pension Credit Guaranteed
- Housing Benefit
- Universal Credit

If you are not in receipt of the above, to check your eligibility, please visit:

<http://www.adaptmyhome.org.uk/meanstest>

### **Successive Applications**

There is no limit on the number of applications for a mandatory DFG on the same property. However, in accordance with Regulation 13 of the Housing Renewal Grant Regulations 1996, for successive applications, previous cases will be considered.

This means that, if a new application is made within 10 years (owners) or 5 years (tenants) of a previous application, any new assessed contribution will be reduced by the amount of any previously assessed contribution if the applicant went ahead with the adaptation work. This has the potential therefore to increase the amount of grant available.

### **Nil Grant Applications**

Where the applicant's assessed contribution equals or exceeds the cost of eligible works, the Council may approve a Nil Grant. (i.e. Not award a grant payment). This ensures the works are formally recorded, inspected, and may be considered in future DFG applications. (i.e. it may reduce a contribution to any future application, as described above). A full application must be submitted, and all works must meet DFG eligibility criteria.

### **Other Conditions**

The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).

In order to make an application the applicant must supply the following:

- A completed and signed application form
- Evidence of financial situation
- Evidence of ownership of the property or the right to reside at the property
- Permission for the works to be carried out
- A detailed schedule of works and plans that must be agreed by the council
- Any planning or building regulation approvals
- Prices for the work
- Any other supporting documentation or evidence the Council deem to be required

Only the works agreed by the Council will be covered by the grant. Once the grant is approved there are 12 months to complete the works. The works must be completed by the contractor stated on the approval document. No grant works should proceed until the grant application has been processed and formally approved and all relevant planning, Building Regulation and other necessary approvals (e.g. landlord permission) have been obtained.

### **Local Land Charge**

Owner occupiers will have a local land charge placed on their property on completion of the grant, where the amount of grant exceeds £5,000. The maximum charge is £10,000.

If the property is sold, assigned, transferred, or disposed of within 10 years of the grant being completed then the grant may have to be repaid. The Council will have regard to The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 when deciding whether to demand repayment. The Council may accept other forms of security to ensure repayment (where applicable).

The charge only applies where the grant is more than £5,000. Where the grant is more than £5,000 only the amount over the first £5,000 is added as a charge. There is a charge limit of £10,000.

If the applicant has a contribution to pay, they must ensure they have the money to cover their share of the costs before the work begins on site. Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation (in exceptional cases and at the Council's discretion) and must be agreed by the Council before they are undertaken. Any increase in the grant may have an impact on the local land charge placed against the property.

The contract for the works is the responsibility of the applicant. The grant will normally be paid direct to contractors in all cases (barring the most exceptional cases). No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.

## Repayment of Mandatory Disabled Facilities Grant

### Power to Reclaim Disabled Facilities Grant

The *Housing Grants, Construction and Regeneration Act 1996, Section 52* and the *Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008* allows local authorities to impose conditions on DFG's. It permits local authorities to demand the repayment of such part of the grant that exceeds £5,000 (but may not demand an amount in excess of £10,000), local authorities can place a local land charge for the amount which and applies if the property owner wants to sell the property within 10 years of the certified (completion) date.

### Consent

1. Where:

- a) A local authority approves an application for a grant under part 1 of the Act.
- b) The grant is for a sum exceeding £5,000; and
- c) The applicant ("the recipient") has a qualifying owner's interest in the premises on which the relevant works are carried out.

The local authority may impose the conditions (or conditions to like effect) contained in paragraph (2).

2. The local authority may demand the repayment by the recipient of such part of the grant that exceeds £5,000 (but may not demand an amount that exceeds £10,000) if:

- a) The recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date; and
- b) The local authority having considered:
  - i. The extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant
  - ii. Whether the disposal of the premises is to enable the recipient to take up employment or to change the location of his employment
  - iii. Whether disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and
  - iv. Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide or who is intending to provide care of which the recipient of the grant is in need

of by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require repayment.

### **Application of Section 52 of the Act**

The conditions in paragraph 2 are local land charges and are binding on any person who is for the time being the owner of the dwelling or building.

1. When a Local Land Charge would be claimed – sale, assignment, transfer or otherwise including repayment from the estate of a deceased owner.

Applicants should seek independent legal advice before proceeding.

### **City of Wolverhampton Council Policy**

2. All DFG's over £5,000 are registered as a local land charge with the 10-year condition.
3. City of Wolverhampton Council will require repayment of any DFG or part thereof exceeding £5,000 up to the maximum of £10,000 (subject to the conditions and exceptions outlined below) if the recipient of the grant disposes of the property within 10 years of the "certified date" of the Disabled Facilities Grant. (The certified date is the date that the grant is considered to be complete). This applies whether the disposal is by sale, assignment, transfer or otherwise including repayment from the estate of a deceased owner.
4. The council will consider in all cases if it is reasonable to demand repayment having taken into account the reasons why the property is being disposed of.

### **Exceptions**

- a) The council will not require repayment for any DFG in excess of £5,000 that has been given in order to facilitate the installation of a stairlift.
- b) The council will not require repayment for any DFG in excess of £5,000 that has been given in order to facilitate the installation of a through-floor lift.
- c) The council will not require repayment for any DFG in excess of £5,000 that has been given in order to facilitate the installation of a modular ramps.
- d) The council will not require repayment for any DFG in excess of £5,000 that has been given in order to facilitate the installation of a ceiling track hoists.

### **Considerations**

In determining whether or not to require repayment of a grant the council will consider the following:

- a) The extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant
- b) Whether the disposal of the premises is to enable the recipient to take up employment or to change the location of his employment

- c) Whether disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and
- d) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide or who is intending to provide care of which the recipient of the grant is in need of by reason of disability or infirmity.

### **Informing Grant applicants**

Grant applicants will be informed about this grant condition at three stages of the application process:

1. At initial enquiry stage.
2. At the time a formal offer of grant is made.
3. When the grant is completed.

### **Repayment**

When the Council is notified that a property which is the subject of the relevant local land charge is being disposed of within the grant condition period it will determine if it is reasonable to demand repayment of the grant by making enquires of the owner / owners solicitor (these enquires generally come via a solicitor handling the sale of a property).

Once the Council has received the necessary information it will make the decision about whether or not to require repayment and will inform the owner / solicitor in writing advising of the methods of making the repayment.

The Council will monitor repayments and ensure that they are returned to the adaptations budget.

- **Charge Amount:** Applies to grant portion over £5,000 but not exceeding £10,000.
- **Local Land Charge:** A Local Land Charge is a restriction or obligation imposed on a property. These charges are typically financial or regulatory in nature and are recorded in the Local Land Charges register.
- **Duration:** The charge applies for 10 years of the certified (completion) date.
- **Repayment:** Becomes repayable if the property is disposed of (whether by sale, assignment, transfer, or otherwise) within 10 years of the certified date.

**Examples of the Grant vs. Amount Repayable:**

Example 1	Example 2	Example 3
<ul style="list-style-type: none"> <li>• <b>Total grant award:</b> £12,000</li> <li>• <b>Exempt Amount:</b> £5,000</li> <li>• <b>Remaining value of grant:</b> £7,000</li> <li>• <b>Local Land Charge:</b> £7,000</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Total grant ward:</b> £4,000</li> <li>• <b>Exempt amount:</b> £4,000</li> <li>• <b>Remaining value of grant:</b> £0</li> <li>• <b>Local Land Charge:</b> £0</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Total grant award:</b> £24,000</li> <li>• <b>Exempt Amount:</b> £5,000</li> <li>• <b>Remaining value of grant:</b> £19,000</li> <li>• <b>Local Land Charge:</b> £10,000</li> </ul>

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## **Appendix 2 - Details of Discretionary Grants**

### **Contents**

- 1** Discretionary Disabled Facilities 'Top-Up' Grant
- 2** Discretionary Small Adaptations Grant
- 3** Discretionary Healthy Homes Assistance
- 4** Discretionary Grant for Unforeseen Work
- 5** Discretionary Professional Fees Grant
- 6** Discretionary Home Not Hospital Assistance
- 7** Discretionary Dual Residency Grant

## 1. Discretionary Disabled Facilities ‘Top-Up’ Grant

A discretionary grant is available for those eligible for a mandatory Disabled Facilities Grant (DFG). If the cost of the necessary and appropriate work exceeds the maximum Mandatory DFG grant payable of £30,000, the Council *may*, at its discretion, consider awarding additional funding up to £50,000, subject to eligibility, a financial assessment (Appendix 3), and conditions outlined below. The amount of grant awarded will follow a 2 tier-approach:

Grant Amount	Approval Route
Up to £30,000	Subject to eligibility, available funding, and approval by the Council’s Home Improvement Agency (HIA).
£30,001 - £50,000	Subject to eligibility, available funding, and approval by the DFG Decision-Making Panel.

### Eligibility Criteria

- The applicant has been assessed as qualifying through the mandatory DFG route.
- This discretionary element can only be accessed where the full £30,000 of mandatory grant has been utilised, and
- Can only be used for works identified as ‘necessary and appropriate’ by an Occupational Therapist, and
- The costs have been validated and confirmed as reasonable through a formal tender process.
- The applicant is progressing with the recommended option and not a preferred option.

### Financial Assessment

- All applicants will be subject to a financial assessment (Appendix 3), applicants must also:
  - Demonstrate and evidence they do not have the financial resources to fund works over the maximum grant amount, and the household is considered to be in financial hardship and cannot afford to fund the full works.
  - Evidence that all other means of funding have been explored unsuccessfully (i.e. inability to obtain funds from high street loan, equity release, proof of incomes, outgoings, savings etc.).
  - Pay any assessed contribution.

- When adaptations are for a child, the parents, guardians, or carers will undergo a financial assessment to determine their ability to fund additional costs beyond the mandatory grant.
- An applicant who is not the disabled person (e.g., when the property is owned by a family member of the disabled person) will also be subject to a financial assessment.

### Conditions

- The grant's availability is at the discretion of the Council and depends on the availability of funding.
- Any assessed contribution would have to be paid by the client.
- Only one discretionary top-up grant is allowed per applicant per property.
- Additional grants will only be considered in exceptional circumstances.

### Repayment of Grant

- Upon completion of the grant award, a **Legal Charge** will be registered against owner-occupied properties with HM Land Registry. Where a Legal Charge cannot be applied, alternative arrangements, such as a Local Land Charge will be considered.
- The full grant amount must be repaid when the property is sold, assigned, transferred, or otherwise disposed of.
- This repayment is separate from any grant recoverable under the mandatory DFG rules.

Repayment is subject to **reasonableness tests**, and the Council will consider:

- The extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant
- Whether the disposal of the premises is to enable the recipient to take up employment or to change the location of his employment
- Whether disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and
- Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide or who is intending to provide care of which the recipient of the grant is in need of by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require repayment.

## 2. Discretionary Small Adaptations Grant

A discretionary grant of up to £10,000 to assist where there is a risk to health and safety, to enable urgent or simple adaptations, enabling the *'disabled person'* to remain living independently at home.

Offering provision of stairlifts, modular ramps, ceiling tracks hoists, the routine removal of a bath and provision of wet floor shower, and enhanced toilet systems.

The grant can only be used where recommended by an Occupational Therapist as either a standalone single adaptation or where collectively they are within the £10,000 limit.

### Eligibility Criteria

- Resides in the City of Wolverhampton.
- Any owner-occupier, private tenant, or Registered Provider (Housing Association) tenant.
- Age over 18 years of age.
- Or a parent, guardian, or carer of a disabled child

<p><b>Ceiling Track Hoists</b></p>	<ul style="list-style-type: none"> <li>• Must be disabled as defined in Section 100 of the Housing Grants, Construction and Regeneration Act 1996, <b>and</b></li> <li>• Assessed by an Occupational Therapist</li> </ul>
<p><b>Stair Lifts and Modular Ramps</b></p>	<ul style="list-style-type: none"> <li>• Must be disabled as defined in Section 100 of the Housing Grants, Construction and Regeneration Act 1996, <b>and</b></li> <li>• Assessed by an Occupational Therapist, <b>and</b></li> <li>• SR1 end of life, <b>or</b></li> <li>• Diagnosed with one of the following neurological conditions:             <ul style="list-style-type: none"> <li>• Motor Neuron Disease (MND)</li> <li>• Multiple Sclerosis (MS),</li> <li>• PSP (Progressive Supranuclear Palsy)</li> <li>• MSA (Multiple System Atrophy)</li> <li>• Huntington's disease</li> </ul> </li> </ul>
<p><b>Routine removal of a bath and provision of Level access shower</b></p> <ul style="list-style-type: none"> <li>• This is for a standalone routine removal of provision of wet shower,</li> </ul>	<ul style="list-style-type: none"> <li>• Must be disabled as defined in Section 100 of the Housing Grants, Construction and Regeneration Act 1996, and</li> </ul>

<p>where no additional works are required.</p>	<ul style="list-style-type: none"> <li>• Assessed by an Occupational Therapist, <b>and</b></li> <li>• SR1 end of life, <b>or</b></li> <li>• Diagnosed with one of the following neurological conditions: <ul style="list-style-type: none"> <li>• Motor Neuron Disease (MND)</li> <li>• Multiple Sclerosis (MS),</li> <li>• PSP (Progressive Supranuclear Palsy)</li> <li>• MSA (Multiple System Atrophy)</li> <li>• Huntington's disease</li> </ul> </li> </ul>
<p><b>Enhanced Toilet System</b></p>	<ul style="list-style-type: none"> <li>• Must be disabled as defined in Section 100 of the Housing Grants, Construction and Regeneration Act 1996, and</li> <li>• Assessed by an Occupational Therapist, <b>and</b></li> <li>• SR1 end of life, <b>or</b></li> <li>• Diagnosed with one of the following neurological conditions: <ul style="list-style-type: none"> <li>○ Motor Neuron Disease (MND)</li> <li>○ Multiple Sclerosis (MS),</li> <li>○ PSP (Progressive Supranuclear Palsy)</li> <li>○ MSA (Multiple System Atrophy)</li> <li>○ Huntington's disease</li> </ul> </li> </ul>

### Conditions

- Any work will be undertaken by a Council approved contractor.
- After expiry of the warranty period the applicant becomes responsible for any future maintenance.
- Only 1 grant per applicant or household within any 3-year period.
- The grant's availability is at the discretion of the Council and depends on the availability of funding.
- Adaptations that are eligible under the Small Adaptations Grant will not be considered for Small Adaptations Grant funding if they are included as part of a larger scheme of works. In such cases, the entire scheme must be funded via the mandatory DFG.
- Where an Occupational Therapist (OT) recommendation includes recommendations which fall within the Small Adaptations Grant, the adaptations will not be eligible for the Small Adaptations Grant if those recommendations exceed the scope of Small Adaptations Grant individually or collectively, they must be funded through the mandatory DFG.
- Where a **Ceiling Hoist**, **Stair Lift** or **Modular ramp**, are still within its warranty period, and are no longer required they will be removed (free of charge).

## **Discretionary Relocation Grant**

A discretionary grant of up to £5,000 is available to assist an applicant to relocate when it is not feasible or practical to adapt their current home due to the property's unsuitability or the high cost of necessary modifications.

### **Eligibility Criteria**

- Applicants must meet the eligibility criteria for mandatory Disabled Facilities Grants (DFG).
- Available to owner-occupiers and private tenants within the City of Wolverhampton.
- Applicants must require adaptations that cannot be made to their current home because it is not reasonable or practical, or because the landlord has refused permission to adapt.
- Applicants whose calculated contribution is unaffordable, making relocation a more financially viable option.

### **Conditions**

- The grant will not cover legal fees, including stamp duty, if there is remaining equity after the move.
- An Occupational Therapist will assess the new property to confirm its suitability or potential for adaptations to meet the needs of the disabled person.
- Applicants must be relocating within the City of Wolverhampton.
- Only one application is allowed within any 5-year period.
- The grant's availability is at the discretion of the Council and depends on the availability of funding.

### 3. Discretionary Healthy Homes Assistance

A discretionary grant up to £10,000 to provide financial assistance to vulnerable homeowners to ensure homes are safe, secure, and warm.

For work that is considered by the Council to be a *Category 1 Hazard in accordance with the Housing Health and Safety Rating System (HHSRS)* which pose an immediate or imminent risk of serious personal injury and/or health.

Or, if in the sole opinion of the Council, there is an imminent risk to the health and/or safety of a vulnerable person.

#### Eligibility Criteria

- Resides in the City of Wolverhampton<sup>4</sup>, **and**
- Owner-occupier who has owned and lived in the property for at least five years, **or** parent/guardian of a disabled child.
- In receipt of a means tested benefit, **and**
- The property is their only main residence, **and**
- The applicant intends to live in the property for a further five years.

#### Conditions

- Only one grant is payable per household.
- If jointly owned property, all parties must qualify for the assistance and consent to works.
- The grant's availability is at the discretion of the Council and depends on the availability of funding.

#### Will not be considered eligible if:

- If the required works would typically be covered by buildings insurance or an existing guarantee, applicants must first contact their insurer. They must provide evidence that the claim has been declined or that the issue is not covered under the existing guarantee.
- The property was built or was provided by conversion within the last 10 years.
- Repairs to garden buildings, detached garages, outbuildings, or sheds.
- Cosmetic repairs, general DIY tasks, making good, or rectification of failed DIY work.

If the cost of the required works exceeds the £10,000 grant limit, the client will be expected to explore alternative funding options, such as loans or equity release, to cover the additional expenses.

#### Repayment of Grant

- The first £500 of any financial assistance is non-repayable.

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<sup>4</sup> Resides in City of Wolverhampton – i.e. pays Council Tax to City of Wolverhampton Council

- Upon completion of the grant award, a **Legal Charge** will be registered against the property with HM Land Registry. Where a Legal Charge cannot be applied, alternative arrangements, such as a Local Land Charge will be considered.
- The full grant amount must be repaid when the property is sold, assigned, transferred, or otherwise disposed of.

Repayment is subject to **reasonableness tests**, and the Council will consider:

- The extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant
- Whether the disposal of the premises is to enable the recipient to take up employment or to change the location of his employment
- Whether disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and
- Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide or who is intending to provide care of which the recipient of the grant is in need of by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require repayment.

**Example of grant / amount repayable:**

**Grant:** £2,300

**Exempt Amount:** £500

**Remaining value:** £1,800

**Legal Charge:** £1,800 (to be repaid when the property is sold, assigned, or transferred)

## 4. Discretionary Grant for Unforeseen Work

**Important:** Must be eligible and have been awarded a mandatory DFG.

A discretionary grant up to £10,000 to support additional funding in the event that unforeseen (and urgent) works are required in order to allow the completion of the eligible works, or associated works, and where these works are of a nature to protect the health and safety of the applicant, and where these works could not have reasonably been foreseen at the time of the contractor does the scoping and pricing or commencement of the contract.

- Must be eligible and have been awarded a mandatory DFG
- Must have been a recommended option and not a preferred option
- The following points must be observed in all cases of a request for additional unforeseen works:
  - a) As soon as it becomes apparent that unforeseen works are necessary the applicant or the contractor must notify the Council.
  - b) The Council must be able to independently verify any such works as being necessary and this may involve a site inspection.
  - c) The contractor must provide a written quotation to the Council for the cost of completing the unforeseen works.
  - d) No unforeseen works can commence until written confirmation from the Council has been received as to whether these works are reasonable in terms of cost, are truly unforeseen and whether the works are necessary.
  - e) The grant is subject to internal approvals.

### Repayment of Grant

- Upon completion of the grant award, a **Legal Charge** will be registered against owner-occupied properties with HM Land Registry. Where a Legal Charge cannot be applied, alternative arrangements, such as a Local Land Charge will be considered.
- The full grant amount must be repaid when the property is sold, assigned, transferred, or otherwise disposed of.
- This repayment is separate from any grant recoverable under the mandatory DFG rules.

Repayment is subject to **reasonableness tests**, and the Council will consider:

- The extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant
- Whether the disposal of the premises is to enable the recipient to take up employment or to change the location of his employment
- Whether disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the grant or of a disabled occupant of the premises; and

- Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide or who is intending to provide care of which the recipient of the grant is in need of by reason of disability or infirmity, is satisfied that it is reasonable in all the circumstances to require repayment.

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## 5. Discretionary Professional Fees Grant

**Important:** Must have been assessed as eligible for a Mandatory DFG.

### Purpose

Normally an applicant will be expected to pay up front the fees necessary to progress a mandatory DFG and these will be reimbursed once the grant is approved. However, in cases of financial hardship, a discretionary grant of up to £2,500, may be awarded to cover professional fees necessary for progressing a mandatory Disabled Facilities Grant (DFG) application. In cases where the application cannot proceed due to circumstances beyond the control of both the applicant and the Council, the Council will assess the circumstances and ensure that applicants are not left liable for fees that could otherwise cause financial hardship.

### Eligibility Criteria

- Those determined as eligible for a Mandatory DFG, and
- In receipt of a passported benefit, or
- Savings under £5,000 (if the disabled person is a child, the savings of the parent(s), guardian(s), or carer(s) will be considered).

### Conditions

- Any discretionary Professional Fees Grant awarded to cover necessary fees associated with progressing a mandatory DFG will be offset against the final value of the mandatory DFG award.
- If fees are incurred and the applicant voluntarily withdraws the application, the grant payment will not include a Discretionary Professional Fees Grant and will not cover these costs. The applicant will therefore be responsible for payment of such professional fees.
- All fees progressed must be approved by either the HIA Service Manager or the Head of Service.
- Quotes and invoices (which are valid and not disputed) must be provided for all fees to be considered for payment.
- Fees will be paid directly to the professional providing the service.
- If a private Occupational Therapist (OT) is engaged, the Council will still consult its own OT Service to determine eligibility for DFG funded works. Fees for private OT services are not eligible.
- The following professional fees may be covered if incurred during the mandatory DFG application process: (in accordance with the [Housing Renewal Grants \(Services and Charges\) Order 1996](#)).
  - Professional fees relevant to the application
  - Technical and structural surveys
  - Design and preparation of plans and drawings
  - Preparation of schedules of relevant works
  - Assistance with completing application forms
  - Obtaining estimates
  - Applications for: Building regulations approvals, planning permission, listed building consent, conservation area consent, party wall or similar.

- If an applicant dies after liability has been incurred for preliminary fees and charges, then the Council may, if they think fit, pay the grant in respect of some or all of these matters (Section 56(2) HGCR Act).

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## 6. Discretionary Home Not Hospital Assistance

***Important:*** *This grant is only available through a formal referral process.*

A discretionary grant of up to £5,000 is available to support Health and Social Care services in facilitating safe discharges from hospital when a patient's home environment is the barrier to discharge. The grant ensures that the property is safe and suitable for habitation following a hospital stay. It can also be used to help prevent avoidable hospital admissions.

### **Eligibility Criteria**

Applicants must meet all of the following conditions:

- Must be referred by a Hospital Discharge Team or a professional agency working to prevent hospital admission
- Must reside within the City of Wolverhampton
- An owner-occupier, private tenant, or tenant of a Registered Provider

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## 7. Discretionary Dual Residency Grant

### Purpose

A discretionary grant of up to £30,000 to provide adaptations in a second property where the need for adaptations in two locations has been confirmed by the Occupational Therapist or Social Worker. e.g. to support joint custody arrangements.

### Eligibility Criteria

- The applicant must meet the qualifying criteria for the mandatory disabled facilities grant (DFG).

### Conditions

- The second property to be adapted should be in Wolverhampton.
- The applicant must own or rent the second property; ***this must be a permanent home and excludes any holiday or temporary accommodation.***

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## Appendix 3

### Financial Assessment

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## 1.1 Affordability Assessment

Name of Relevant Person:	
Date of Birth:	Age:
Address:	
Postcode:	
Name of Parents:	
Name of Close Relative:	
Relationship to Relevant Person:	
Name of Close Relative:	
Relationship to Relevant Person:	

## 2.1: Affordability Assessment

2.2: This assessment is intended for use in situations where a financial contribution is expected towards the cost of works relating to a Discretionary Grants.

2.3: The assessment will determine the level of the expected financial contribution.

2.4: It is to be used where consideration is being given to a Discretionary DFG Top Up Grant involving:

- a disabled child living with parents/guardians who are owner-occupiers and are not in receipt of Universal Credit, Pension Credit or Housing Benefit
- a disabled adult who is living with close relatives who are owner-occupiers and not in receipt of Universal Credit, Pension Credit or Housing Benefit
- The grant applicants where they are the homeowner /tenant and also the disabled person and they are not in receipt of a passporting benefit

2.5: In the case of a disabled child the Affordability Assessment will involve a financial means-test of the child's parents or guardians financial means (savings / capital and income).

2.6: In the case of a disabled adult the Affordability Assessment will involve a financial means-test of the disabled adult's financial means (savings / capital and income) and of the people with whom they are living.

2.7: The financial means assessment is in the first instance an assessment of savings and capital. The cumulative level of any savings and capital will determine the amount (if any) of expected financial contribution.

*Please See Table 5.1: Assessment of Savings and Capital Contribution for further details.*

2.8: If the expected level of financial contribution from savings is less than the overall value of the required Discretionary top up then a financial assessment on income will be undertaken.

*Please see Table 6.1: Assessment of Income Contribution for further information.*

2.9: It will then be the cumulative value of the savings / capital and income assessment that will be taken into account in determining the overall expected level of financial contribution towards the required DFDG.

2.10: By 'savings' and 'capital' we include things such as:

- cash
- savings
- money held in a Bank, Building Society or Credit Union account
- the value of any Premium Bonds
- the value of any investments and shares.

2.11: We will also include the equity value of any property or land owned by you (within the United Kingdom or abroad) but excluding the property in which you are living as your main home, the place where you live.

2.12: Any savings or capital held in joint names (e.g. with your partner) will normally be taken fully into account.

2.13: Any personal possessions or belongings such as a car, caravan or jewellery would normally not count as savings / capital.

2.14: As part of the application process, you will be expected to supply evidence (e.g. bank / building society statements) of any savings / capital.

2.15: Where a person is considered to have deliberately deprived themselves of capital in order to avoid making any financial contribution (or a financial contribution at a reduced rate) then they will be held to have the level of capital prior to any deprivation having taken place.

2.16: By 'close relative' we include a parent, grandparent, parent-in-law (including a civil partner's parents), son, son-in-law (including a son's civil partner), daughter, daughter-in-law (including a daughter of a civil partner), brother, sister, stepsister (including a parent's civil partner), stepson (including a civil partner's son), stepdaughter (including a civil partner's daughter) or the partners of any of these.

### **3.1: Assessment of Savings and Capital**

3.2: Disabled Facilities Discretionary Grant - Assessment of Savings and Capital

3.3: If the combined assessed savings / capital amount is below £6,000 (in line with disregarded amount for Universal credit – shall be adjusted in line with this) then there will be no expected financial contribution based upon savings / capital.

3.4: If the assessed savings / capital amount is £6,001 or above then the expected level of contribution will be 25% of any amount between £6,001 and £32,000.

3.5: If the level of assessed amount is greater than £32,000 then in addition to the amount mentioned in 3.4 a further expected contribution of 50% of the amount in excess of £32,000 will be required.

3.6: The level of expected contribution may be varied to a lower-level of expected contribution in exceptional circumstances as per internal governance processes.

3.7: Any expected assessment of capital contribution will be added to the level of any assessment of excess income contribution (please see 4.1 for more information) to determine the overall level of expected contribution towards the DFDG.

### **4.1: Assessment of Income Contribution**

4.2: The assessment of income contribution is designed to assess the expected level of contribution towards the cost of a DFDG that is required in addition to any potential savings / capital contribution.

4.3: It is calculated based upon by comparing your assessed daily living amount with your assessed income amount. There are two possible outcomes. There are:

- **ONE:** The assessed income amount is lower than (or equal to) the daily living amount in which case you will not be expected to make any income contribution towards the cost of the DFDG; or
- **TWO:** The assessed income amount is greater than the daily living amount in which case you will be expected to contribute 25% of the excess amount multiplied by 36 (representing a three-year period).

4.4: Any expected income contribution will be added to any expected savings / capital contribution. This will then represent the overall amount expected to be made towards the cost of the DFDG.

4.5: If the level of the overall expected contribution is greater than the overall cost of the DFDG then no DFDG will be payable.

**Table 5.1: Assessment of Savings and Capital Contribution**

Assessment of Savings and Capital Contribution			
Description	Relevant Person	Relative One	Relative Two
Name:			
Cash	£	£	£
Bank	£	£	£
Building Society	£	£	£
Premium Bond	£	£	£
Shares	£	£	£
Property	£	£	£
Land / Buildings	£	£	£
Other:	£	£	£
Other:	£	£	£
Other:	£	£	£
<b>Total</b>	£	£	£
<b>Combined Total</b>	£		
<b>Saving / Capital:</b>	@25%	£	








£16,000 - £32,000			
Savings / Capital: Over £32,000	@50%	£	
<b>Amount of Savings and Capital Expected Contribution</b>		£	

Date of Assessment:	
HIA Specialist Support Worker:	

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**Table 6.1: Assessment of Income Contribution**

**Step 1: Daily Living (Monthly)**

	£393.45 Single Adult	£
	£393.45 Single Adult	£
	£617.60 Couple Adult	£
	£287.92 One Child	£
	£575.84 Two Children	£
	£863.76 Three Children	£
	£1,151.68 Four Children	£
<b>Total A</b>	Total of above amounts	£
<b>Total B</b>	Total A @ 100% Buffer (to be reviewed annually) = Total B	£
<b>Total C</b>	A plus B = Total C	£
<b>Step 2: Housing Costs (Monthly)</b>		
Rent		£
Mortgage / Mortgage Interest		£
Council Tax		£
Utility Bills		£
Housing Cost Other:		£
<b>Total D</b>		£
Total C plus Total D = Daily Living Total E (Enter amount below)		

<b>TOTAL E</b>	£		
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**Step 3: Calculate Income (Monthly)**

Nature of Income	Relevant Person	Relative One	Relative Two
<b>F: Calculate Earned Income</b>			
Net Wage	£	£	£
Net Profit from Self-employment	£	£	£
less 25%	£	£	£
Earned Income Balance	£	£	£
<b>G: Calculate Other Income</b>			
State Retirement Pension	£	£	£
Occupational Pension	£	£	£
Private Pension	£	£	£
Carer's Allowance	£	£	£
Industrial Injuries Disablement Benefit	£	£	£
New Style ESA	£	£	£
New Style JSA	£	£	£
Child Benefit	DISREGARDED	DISREGARDED	DISREGARDED
Attendance Allowance (AA)	DISREGARDED	DISREGARDED	DISREGARDED
Personal Independence Payment (PIP)	DISREGARDED	DISREGARDED	DISREGARDED
Disability Living Allowance (DLA)	DISREGARDED	DISREGARDED	DISREGARDED
Other:	£	£	£
Other:	£	£	£
Other:	£	£	£

Other Income Balance	£	£	£
F. Combined Total Earned Income plus G. Combined Total Other Income = H. Income	£		

Date of Assessment:	
HIA Specialist Support Worker:	

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