

Date: Monday 3 June 2024 at 4.00 pm

Venue: Jim Cooke Conference Suite, Stockton Central Library, Church Road,
Stockton-on-Tees, TS18 1TU

Cllr Marilyn Surtees (Chair)
Cllr Paul Weston (Vice-Chair)

Cllr Ian Dalgarno
Cllr Niall Innes
Cllr David Reynard
Cllr Barry Woodhouse

Cllr John Gardner
Cllr Eileen Johnson
Cllr Hugo Stratton

AGENDA

- 1 Evacuation Procedure** (Pages 7 - 8)
- 2 Apologies for Absence**
- 3 Declarations of Interest**
- 4 Minutes**
To approve the minutes of the last meeting held on 13 May 2024 (Pages 9 - 12)
- 5 Scrutiny Review of Disabled Facilities Grant**
To receive evidence from Council Officers as part of the Scrutiny Review of Disabled Facilities Grant (Pages 13 - 38)
- 6 Chair's Update and Select Committee Work Programme 2024-2025** (Pages 39 - 40)

Members of the Public - Rights to Attend Meeting

With the exception of any item identified above as containing exempt or confidential information under the Local Government Act 1972 Section 100A(4), members of the public are entitled to attend this meeting and/or have access to the agenda papers.

Persons wishing to obtain any further information on this meeting, including the opportunities available for any member of the public to speak at the meeting; or for details of access to the meeting for disabled people, please

Contact: Scrutiny Support Officer Rachel Harrison on email rachel.harrison@stockton.gov.uk

KEY - Declarable interests are:-

- Disclosable Pecuniary Interests (DPI's)
- Other Registerable Interests (ORI's)
- Non Registerable Interests (NRI's)

Members – Declaration of Interest Guidance



Table 1 - Disclosable Pecuniary Interests

Subject	Description
Employment, office, trade, profession or vocation	Any employment, office, trade, profession or vocation carried on for profit or gain
Sponsorship	Any payment or provision of any other financial benefit (other than from the council) made to the councillor during the previous 12-month period for expenses incurred by him/her in carrying out his/her duties as a councillor, or towards his/her election expenses. This includes any payment or financial benefit from a trade union within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992.
Contracts	Any contract made between the councillor or his/her spouse or civil partner or the person with whom the councillor is living as if they were spouses/civil partners (or a firm in which such person is a partner, or an incorporated body of which such person is a director* or a body that such person has a beneficial interest in the securities of*) and the council — (a) under which goods or services are to be provided or works are to be executed; and (b) which has not been fully discharged.
Land and property	Any beneficial interest in land which is within the area of the council. 'Land' excludes an easement, servitude, interest or right in or over land which does not give the councillor or his/her spouse or civil partner or the person with whom the councillor is living as if they were spouses/ civil partners (alone or jointly with another) a right to occupy or to receive income.
Licences	Any licence (alone or jointly with others) to occupy land in the area of the council for a month or longer.
Corporate tenancies	Any tenancy where (to the councillor's knowledge)— (a) the landlord is the council; and (b) the tenant is a body that the councillor, or his/her spouse or civil partner or the person with whom the councillor is living as if they were spouses/ civil partners is a partner of or a director* of or has a beneficial interest in the securities* of.
Securities	Any beneficial interest in securities* of a body where— (a) that body (to the councillor's knowledge) has a place of business or land in the area of the council; and (b) either— (i) the total nominal value of the securities* exceeds £25,000 or one hundredth of the total issued share capital of that body; or (ii) if the share capital of that body is of more than one class, the total nominal value of the shares of any one class in which the councillor, or his/ her spouse or civil partner or the person with whom the councillor is living as if they were spouses/civil partners have a beneficial interest exceeds one hundredth of the total issued share capital of that class.

* 'director' includes a member of the committee of management of an industrial and provident society.

* 'securities' means shares, debentures, debenture stock, loan stock, bonds, units of a collective investment scheme within the meaning of the Financial Services and Markets Act 2000 and other securities of any description, other than money deposited with a building society.

Table 2 – Other Registerable Interest

You must register as an Other Registrable Interest:

- a) any unpaid directorships
- b) any body of which you are a member or are in a position of general control or management and to which you are nominated or appointed by your authority
- c) any body
 - (i) exercising functions of a public nature
 - (ii) directed to charitable purposes or
 - (iii) one of whose principal purposes includes the influence of public opinion or policy (including any political party or trade union) of which you are a member or in a position of general control or management

This page is intentionally left blank

Jim Cooke Conference Suite, Stockton Central Library **Evacuation Procedure & Housekeeping**

If the fire or bomb alarm should sound please exit by the nearest emergency exit. The Fire alarm is a continuous ring and the Bomb alarm is the same as the fire alarm however it is an intermittent ring.

If the Fire Alarm rings exit through the nearest available emergency exit and form up in Municipal Buildings Car Park.

The assembly point for everyone if the Bomb alarm is sounded is the car park at the rear of Splash on Church Road.

The emergency exits are located via the doors between the 2 projector screens. The key coded emergency exit door will automatically disengage when the alarm sounds.

The Toilets are located on the Ground floor corridor of Municipal Buildings next to the emergency exit. Both the ladies and gents toilets are located on the right hand side.

Microphones

During the meeting, members of the Committee, and officers in attendance, will have access to a microphone. Please use the microphones, when directed to speak by the Chair, to ensure you are heard by the Committee.

This page is intentionally left blank

PEOPLE SELECT COMMITTEE

A meeting of People Select Committee was held on Monday 13 May 2024.

Present: Cllr Marilyn Surtees (Chair), Cllr Ian Dalgarno, Cllr John Gardner, Cllr Niall Innes, Cllr Eileen Johnson, and Cllr Hugo Stratton.

Officers: Haleem Ghafoor, Sam Dixon, Krasen Saltikov (AHW), Chris Donnison (CSE&C), Michelle Gunn (CS).

Also in attendance:

Apologies: Cllr Paul Weston, Cllr David Reynard, Cllr Barry Woodhouse.

PEO/7/24 Evacuation Procedure

The Committee noted the evacuation and housekeeping procedure.

PEO/8/24 Declarations of Interest

There were no declarations of interest.

PEO/9/24 Minutes

AGREED the minutes of the meeting held on 8 April 2024 be confirmed as a correct record and signed by the Chair.

PEO/10/24 Action Plan for Agreed Recommendations - Scrutiny Review of Cost of Living Response

The Strategic Lead for A Fairer Stockton-on-Tees presented an action plan setting out how the agreed recommendations from the Scrutiny Review of Cost of Living Response would be implemented and target dates for completion.

The overall aim of the review had been to consider SBC's response to ensure the Council effectively supported the current and emerging needs of its residents, whilst also informing ongoing and future activity.

Actions were focused on the development of an Anti-Poverty Strategy and Action Plan as well as providing further advice and support to both staff and residents. There was also a separate action plan presented for recommendation 2 – “that the council continues to work with schools and governors to address the issues around the affordability of school uniforms and provide option to expand the provision of pre-loved uniforms are explored”. Timescales to implement actions ranged from April 2024 to May 2025.

Key issues highlighted and discussed were as follows:

Members questioned whether free school meals had been considered in the development of action plans and the possibility of an “opt out” system to remove the stigma for pupils requiring extra support was discussed.

It was noted that residents were not always aware of the support they are eligible for, and that an important outcome of the review was that services would be reaching out to residents.

The Committee welcomed the action plan for addressing the affordability of school uniforms and expansion of pre-loved uniforms provision.

AGREED that the Action Plans be approved, and a progress update be provided November.

PEO/11/24 Scrutiny Review of Disability Facilities Grant

Consideration was given to the Scope and Project Plan of the Scrutiny Review of Disabled Facilities Grant (DFG), a mean tested grant for up to £30,000 for adaptations to homes to make it suitable for an individual's needs. The overall aim of the review was to consider how the Council could deliver the service in the most effective and efficient way whilst still meeting vulnerable resident's needs, as well as exploring whether sufficient support was being offered to enable residents to secure a DFG.

Key contributors identified were Stockton-on-Tees Borough Council Officers, Foundations to give information on best practice from other Authorities, and those that had been in receipt of a DFG.

The Committee received a background presentation from the review's link officer, the Housing Regeneration & Investment Manager. The presentation covered:

- What is a DFG
- Funding
- Eligibility
- Housing Assistance Policy
- Process for accessing a DFG
- Timescales
- Government Target Timescales
- Current Pressures

Key issues discussed included:

- Carrying out adaptations allowed individuals to live independently and stay in their homes for longer, preventing pressures on other council and health services.
- If the adaptations required exceed £30,000 the extra cost had to be self-funded, to assist with this the Council had a Housing Assistance Policy which provided individuals with various loan options.
- The waiting list for DFG was discussed, and it was noted that there were 181 on the Housing Regeneration & Investment waiting for approval, which was currently 12 – 24 months. Once approved, and dependent on the type of adaptation, the works would be complete within 6-12 weeks. Officers noted that Building Services Unit had 44 on their waiting list for entry level showers and this would take 4-5 months to complete.
- The Council had to report their timescales for delivering a home adaptation on an annual basis and were currently at approximately 150 days.
- The budget for DFG was discussed and it was noted that there had to be nil balance at the end of each financial year. Officers explained that due to the nature of the work, some adaptations would require payments across two

financial years which proved difficult when balancing the budget and there was a need to have a 'buffer' across years.

- It was noted by the Committee that forecasting the need for adaptations was important, and officers informed that Foundations should be able to provide further information regarding this.
- The customer journey was identified as a key focus for the review. It was noted that customer satisfaction surveys were carried out at the end of the process, which tended to be favourable, but not during the process. It was also noted that there were two services sending out separate surveys.
- There had been a 10% increase in tenants of registered providers requiring a DFG in 2023/24, which was 40% of the overall DFG Budget.
- Members wished to examine the role of the housing providers when their tenants required adaptations including whether they funded renovations, what happened to the adaptation when the tenant no longer lived in the property, and whether the types of properties required were considered when building social housing.
- Members requested to consider the government recommendations for delivering DFGs in more detail in the first instance.

AGREED that the draft scope and project plan of the review be approved.

PEO/12/24 Chairs Update and Work Programme 2024 - 2025

Consideration was given to the Work Programme.

The next meeting would be held on Monday 3 June 2024. The Disabled Facilities Grants policy will be presented to the Committee along with the government's guidance for Local Authorities issued in 2018.

AGREED that the Work Programme be noted.

This page is intentionally left blank



Housing Regeneration and Investment

Disabled Facilities Grant Policy

Version 3.0 – December 2020

Document Control:

Version No	Summary of changes	Date of Issue	Updated By	Dir EGDS & Cab Mem Approval
3	Policy review- minor grammatical/ wording changes only.	17.12.2020	JK	

CONTENTS

1. Introduction
2. Policy Aims and Objectives
3. Statutory Framework
4. Financial Information
5. Eligibility
6. Works Eligible for Mandatory Grant
7. The Enquiry Process
8. The Application Process
9. Conditions
10. Undertaking Works
11. Successive Applications
12. Post Completion of Works
13. Local Discretion and Flexibilities
14. Our Service Standards
15. Review
16. Complaints and redress

1.0 Introduction

- 1.1 A suitable, well adapted home can be a defining factor in enabling a disabled person to live well and independently.
- 1.2 This policy outlines the duties, responsibilities, and powers Stockton- on-Tees Borough Council (the Council) hold to provide assistance for disabled people to live as independently as possible in homes that are safe and comfortable with the help of Disabled Facilities Grants (DFGs). The Housing Regeneration and Investment Team are responsible for the administration of DFGs.

2.0 Policy Aims and Objectives

- 2.1 This policy sets out the strategic direction for housing adaptations and aligns with the Council's Housing Strategy 2018-2023, Objective 3: meeting Housing Needs and Supporting Vulnerable People.
- 2.2 At a time of financial constraints the aims of this policy provide a framework for delivering help with home adaptations in the most effective, efficient and equitable ways.

3.0 Statutory Framework

- 3.1 Since 1990 Councils have had a statutory duty to provide grant aid to disabled people for a range of adaptations to their home. The main legislation which governs the provision of DFGs is contained within the Housing Grants, Construction and Regeneration Act 1996 (HGCRA).
- 3.2 Other legislation that defines the duties of the Council include:
 - Care Act 2014
 - Chronically Sick and Disabled Persons Act 1970 (CSDP)
 - Disabled Persons Act 1986
 - Children Act 1989
 - Equality Act 2010
 - Human Rights Act 1998
 - Housing Act 2004
- 3.3 Further information regarding DFG's can be found at: <https://www.gov.uk/disabled-facilities-grants>

3.4 The key principles set out in legislation governing DFG's are: -

- The right for residents of the Borough to receive an assessment of need. This assessment is carried out by the Occupational Therapy Department.
- The Council have a duty to make residents aware of the options available to meet their identified needs, how the provision can be made and who is responsible.
- The Council must give reasons when DFGs are not granted on the basis that this does not appear to meet an essential need.
- The Council must make residents aware of how to complain or appeal a decision.

4.0 Financial Information

4.1 The maximum grant set by Government for an individual DFG is £30,000 (in England).

4.2 All applications for Disabled Facilities Grants (DFG) are means tested in accordance with the HGCRA. The test of resources only considers the resources of the disabled client and their spouse or partner, where applicable.

Where the disabled occupant is a child or qualifying young person, there is no means test (a 'qualifying young person' is defined by the Housing Renewal Grants (Amended) (England) Regulations 2009).

4.3 Where works have been estimated to cost in excess of the maximum amount (including ancillary fees) the Housing Regeneration and Investment team will seek to address any funding shortfall by:

1. Asking the client to fund the excess costs
2. Directing the client to the Home Improvement Agency to determine if they can assist the client to raise their contribution.
3. Making a referral to the Five Lamps Organisation, the Council's appointed loan administrator, who will undertake a financial assessment and affordability test of the client(s) to determine if they will be eligible for a loan under the Council's bespoke DFG Top Up Loans Scheme. Please see Section 13 (Local Discretion and Flexibilities) within this policy for further information.

4.4 In all cases any means tested contribution towards the cost of works or contributions to fund any costs in excess of the £30,000 maximum DFG must be paid to the Housing Regeneration and Investment team in full in advance of works commencing.

5.0 Eligibility

5.1 All owner-occupiers and tenants, licensees or occupiers who can satisfy the criteria in

sections 19-22 of the HGCRA are eligible to apply for a DFG. Landlords may also apply for a DFG on behalf of a disabled tenant but must also satisfy the requirements of the legislation. Registered Provider tenants are eligible to apply for a DFG and are assessed for needs on the same basis as private owners and tenants and under the same means testing arrangements.

- 5.2 Any application for grant assistance will only be processed upon receipt of a referral and assessment from the Occupational Therapy Department.
- 5.3 Clients in receipt of one of the following types of income will be 'pass ported' through the means testing process:
- Income Support
 - Income Based Job Seekers Allowance and Joint Job Seekers Allowance
 - Income Based Employment Support Allowance
 - Guarantee Pension Credit
 - Housing Benefit
 - Working/Child Tax Credit (if income for tax credits is below £15,050)
 - Universal Credit
- 5.4 Applications for a DFG can only be made to the Council by residents of the Stockton-on-Tees Borough.

6.0 Works Eligible for Mandatory Grant

- 6.1 The purposes for which mandatory DFG may be given are set out in section 23(1) of the HGCRA. They fall into several categories and are summarised as follows:
- **Facilitating Access**
These include works to remove or help overcome any obstacles which prevent the disabled person from moving freely into and around their home and the facilities or amenities within it and access to the garden. For example, widening doors and installing ramps.
 - **Making a Dwelling or Building Safe**
Adaptations to make a dwelling safe for the disabled person and other people living with them. For example, adaptations designed to minimise the risk of danger where a disabled person has behavioral problems causing them to act in a boisterous or violent manner, damaging the house, themselves or other people.
 - **Access to a room usable for sleeping**
The provision of a room usable for sleeping. This will only be undertaken if the Council are satisfied that the adaptation of an existing room in the dwelling (upstairs or downstairs) or the access to that room is unsuitable. Where the disabled person shares a bedroom with another person, mandatory grant may be given to provide a room of sufficient size so that the normal sleeping arrangements can be maintained.

- **Access to a bathroom**

The provision of bathing facilities to ensure a disabled person has adequate access to a wash hand basin, a WC and shower or bath that meets their individual requirements.

- **Facilitating preparation and cooking of food**

Eligible works include the re-arrangement or enlargement of a kitchen to improve the maneuverability for a wheelchair user and specially modified or designed storage units, gas, electricity and plumbing installations to enable the disabled person to use these facilities independently.

Where most of the cooking and preparation of meals is done by another household member, it would normally not be appropriate to carry out full adaptations to the kitchen. However, it might be appropriate that certain adaptations be carried out to enable the disabled person to perform certain functions in the kitchen, such as preparing light meals or hot drinks.

- **Heating, lighting and power**

Provision is made for the improvement of an existing heating system in the dwelling to meet the disabled person's needs. Where there is no heating system or where the existing heating arrangements are unsuitable, a heating system may be provided. A DFG will not be given to adapt or install heating in rooms which are not normally used by the disabled person. The installation of central heating to the dwelling will only be considered where the well-being and mobility of the disabled person would otherwise be adversely affected.

Provision is also made for works to enable a disabled person to have full use of heating, lighting and power controls in the dwelling. Such work includes the relocation of power points and the provision of suitably adapted controls where a disabled person has difficulty in using normal types of controls.

- **Dependent Residents**

Eligible works required to enable a disabled occupant better access and movement around the dwelling to care for another person who normally resides there. The dependent being cared for need not be disabled.

- **Common Parts**

A DFG is intended to support works not only to dwellings but also to the common parts of buildings containing flats, where a disabled person is the occupant of one of the flats. The purposes for which grant is available are limited to works to facilitate access to the dwelling through the common parts or facilitating the use by the disabled person of a source of power, lighting or heating in the common parts.

6.2 Each application will be dealt with taking into account the Clients individual circumstances. Any works provided through DFG will be to the minimum requirement to meet the client's needs.

7.0 Enquiry Process

- 7.1 The Occupational Therapy Department, following an assessment of need of a client, will identify with that person, the adaptations required to meet their needs. A referral is then sent to the Housing Regeneration & Investment team.
- 7.2 Officers from the Housing Regeneration & Investment team are responsible for deciding whether the requested works are *reasonable and practicable* to meet the needs of the disabled person, having regard to the age and condition of any building that may need to be adapted. In some circumstances we may reduce the level of work, seek alternatives or refuse grant.
- 7.3 The Housing Regeneration & Investment Team operate a waiting list to ensure a fair and transparent process is adhered to because the number of clients waiting for a DFG can exceed the limited budget available. Applicants are dealt with in chronological order once on the waiting list, unless they meet the urgent criteria to be fast tracked.
- 7.4 Where an applicant has been fast-tracked by The Occupational Therapy department, their referral will be dealt with as a priority. A decision to fast-track an application is only made after a detailed risk assessment has been carried out by an Occupational Therapist.
- 7.5 Applicants will receive written confirmation from the Housing Regeneration and Investment team of receipt of the referral from the Occupational Therapy department and will be kept updated with regards to their position on the waiting list.
- 7.7 Once an applicant reaches the top of the waiting list an appointment is made with them to commence the formal grant application process.

8.0 Application Process

8.1 The Legislation

The legislation contained within the HGCRA states that an application for grant assistance must contain the following: -

- Particulars of the work subject to the application (a detailed schedule of works)
- Two estimates from different contractors of the cost of carrying out the works, (unless the case is fast-tracked or where the works are part of an approved single contractor scheme)

8.2 Ramps, Stairlifts and all other works provided through the Agency service are carried out by single approved contractors in Stockton. They are as follows:

1. Ramps - Easiaccess

2. Stairlifts and Through Floor Lifts – ThyssenKrupp Encasa Limited
3. All other works – Stockton Council Building Services Unit

8.3 Preliminary or Ancillary services and charges

Certain fees and charges are eligible for grant aid. The services that attract grant assistance include those for:

- Carrying out a technical or structural survey
- Submitting/ Liaising with the Planning department
- Preparing a schedule of works
- Help in completing the application form and supporting documentation
- Obtaining estimates
- Asbestos surveys and removal work
- Supervising the works
- Payment of contractors

8.4 Additional Information

All applications for DFG must include a certificate of future occupation. There are 3 different types of certificate:

1. Owner occupiers

Owner-occupiers must provide proof of ownership. A land registry certificate will be obtained by the Housing Regeneration and Investment team.

Where a property is not registered with Land Registry applicants will be asked either to produce a copy of the deeds or provide contact details for the organisation (e.g. bank, building society or solicitor) holding the deeds in order that we can contact them to confirm proof of ownership.

2. Tenants

Written consent must be obtained from the Landlord (Private Landlord or Registered Provider) before works are undertaken.

3. Occupiers Certificate

In relation to houseboat and park home applications.

8.5 Agency Service

The Housing Regeneration & Investment Team offers an Agency Service to all applicants funded through 'Top Slicing' 15% from the allocated budget per year.

This covers a proportion of staffing costs, miscellaneous costs incurred during the year (such as bespoke staff training / and necessary IT upgrades) and abortive costs (i.e. costs incurred on DFG applicants which are subsequently cancelled).

A reconciliation will be undertaken each financial year and any 'top-sliced' monies not committed will be returned to the DFG budget.

This agency service is optional, and applicants are informed during the enquiry process that they can at any time make their own valid application for grant assistance.

8.6 Approval

All applications for grant assistance will be approved or refused within 6 months of receipt. The Council will confirm the terms and conditions under which any assistance is being provided, and applicants sign a declaration acknowledging the terms and conditions.

Where an application is refused, reasons for refusal will be provided.

The Council may approve an application for mandatory grant on the basis that the grant, or part of the grant will not be paid before a specified date, no later than 12 months after the date of the application.

On approving an application, the Council will specify in writing details of any specialist equipment and/or portable accommodation that may be recovered if no longer needed. The Council will also provide information on warranties that may come with equipment installed, and confirmation that once any warranties expire the equipment becomes the responsibility of the client.

8.7 VAT

The following works will be zero-rated for VAT where they are carried out to a disabled person's private residence.

- The construction of ramps or widening of doorways or passages
- The installation of a lift
- The provision, extension or adaptation of a bathroom or lavatory.

For any of the works to qualify for zero-rating the contractor will supply and complete a form of declaration with the disabled person.

9.0 Conditions:

9.1 The conditions relating to DFGs are contained within the HGCRA and are summarised as follows:

- Eligible works must be carried out within twelve months from the date of approval of a DFG application. The Council MAY consider extending this period, where unforeseen circumstances prevented the works being carried out when the application was made.
- Repayment of any interim grant payments will be required where grant conditions have been breached or because of client actions the eligible works were not

Big plans for our places and open spaces

completed within twelve months from the date of approval. Repayment may also include compound interest on the grant amount.

- Eligible works should only be carried out by contractors whose estimates accompanied the formal application for grant.
- Eligible works shall be carried out in accordance with the specification accompanying the grant approval document. For clients who elect NOT to utilise the Housing Regeneration and Investment Agency Services the specification will be produced by the Council, upon consideration of a surveyor's report submitted by the applicant.
- The payment of a grant, or part of a grant, is conditional upon: -
 - the eligible works being completed to the satisfaction of the Council, and;
 - the Council receiving an acceptable demand for payment for the works and any preliminary or ancillary services or charges.
 - The Council will issue payment direct to the contractor for completed works.
 - Unless otherwise stated, the "**grant condition period**" means the period of 5 years beginning with the "certified date". The "**certified date**" means the date the Council confirms the eligible works have been completed to the satisfactory standard.
 - It is a condition of grant that the grant recipient (if the disabled occupant) intends to live in the dwelling or flat as his only or main residence throughout the grant condition period, or for such shorter period as the Council may allow having regard to his health or other relevant circumstances.
 - Where the Council requires the return of any specialist equipment or portable accommodation, the applicant must notify the Council as soon as this is no longer needed.

9.2 Land Charges

Depending on the work carried out, the Council will seek to place a local land charge (up to a maximum of £10,000) against a property where the cost of the DFG provided exceeds £10,000 (including Ancillary fees).

The charges will last a maximum of 10 years and will be binding on the owner of the property. Should the owner sell or otherwise dispose of the property within the 10-year period the Council will demand repayment of the charge. The charge will be calculated by applying a £5,000 exemption and multiplying the remaining amount by 30%. The examples shown below illustrate the minimum and maximum amount that could be charged.

a) A DFG costing £10,000

$£10,000 - £5,000 = £5,000 \times 30\% = £1,500$ charge to be placed

b) A DFG costing £30,000

$£30,000 - £5,000 = £25,000 \times 30\% = £7,500$ charge to be placed

Applicants will be advised of the exact amount they will be expected to repay at the DFG approval stage.

These charges will in the longer term allow the Council to recycle a small amount of money back into the budget for DFGs. Property charges will not be placed where Fixed Mechanical Equipment (FME) has been installed as the Council operates a recycling policy which allows the Council to claim back any FME that is no longer required by the disabled person.

10.0 Undertaking Works:

- 10.1 To ensure a high quality of work is achieved, close controls over the building process are in place.
- 10.2 For clients wishing to make their own application, work in progress visits are made at regular intervals by officers from the Housing Regeneration & Investment Service to check the progression and quality of works being undertaken.
- 10.3 All contractors appointed by the Council are under contractual arrangements (unless a client makes their own application for assistance). Please see 8.2.
- 10.4 To ensure good value for money a minimum of two competitive estimates will be obtained if the BSU cannot carry out the works, unless the works are classed as urgent, are of a specialist nature or are part of a contractual agreement.
- 10.5 A pre-start meeting for larger works such as an extension or conversion between a technical officer from the Housing Regeneration & Investment team, the contractor and the client will take place before works commence. A schedule of works is provided to the Client and contractor at the approval stage confirming what works are part of the grant. The meeting will determine work start and completion dates. Both the client and contractor will be advised of their responsibilities and the works involved will be explained fully to the client.
- 10.6 Other than technical issues, any work for which assistance is being provided can only be varied with the consent of the persons likely to be affected by the variation and written confirmation from the Occupational Therapy department that the variations meet the needs of the client.

10.7 Contractors will only be paid in full upon receipt of a satisfactory invoice when the DFG

works are certified as complete to the satisfaction of the Authority.

Clients will also be asked to sign a letter of satisfaction to confirm they are satisfied with the completed works.

10.8 Where a client is not satisfied with the completed works a senior officer from the Housing Regeneration & Investment team will determine whether remedial works are required.

10.9 Should there be any discrepancies with an invoice, or the necessary certificates/guarantees have not been provided, the Housing Regeneration & Investment team will liaise with the contractor to obtain the relevant certificates/guarantees.

11.0 Successive Applications:

11.1 Chapter 1, Part 1 of the HGCRA places no express restriction on successive applications for DFGs on the same property.

11.2 Clients (where appropriate) will be advised on the merits of pursuing an application through to completion even where it is clear the assessed contribution exceeds the cost of the present works and therefore the outcome will be that a 'nil' grant is approved.

11.3 If the client then makes a successive application for DFG any previously assessed contribution will be taken into account (or the amount equivalent to the original approved cost of works if this is lower) when determining any amounts, the client may have to pay towards this successive application.

12.0 Post Completion of Works:

12.1 Stairlifts

Stairlifts are covered by a 5-year warranty and upon expiry the Occupational Therapy Department, under contractual agreement with ThyssenKrupp Encasa Ltd, will ensure the lifts are serviced on a bi-annual basis and maintained as necessary.

The Council's own insurance company Zurich on an annual basis check the stairlifts are safe and in good working order.

12.2 Other Works

For all other types of work clients are notified that should any problems occur within 12 months of completion, details should be reported to their agency officer in the Housing Regeneration and Investment team who will in turn ensure the contractor concerned rectifies any problems identified.

For those clients not using the Housing Regeneration & Investment Agency Service they are advised in the first instance to contact the contractor themselves.

13.0 Local discretion and flexibilities:

13.1 Local authorities have **discretionary powers** to provide financial assistance for housing adaptations. The Regulatory Reform Order (2002) gives local authorities a general power to introduce policies for assisting individuals by providing grants, loans and advice for the purpose of repairing, improving, extending, converting or adapting housing. There is no restriction on the amount of financial assistance that a local housing authority may provide, and discretionary assistance can be given in addition, or as an alternative to a mandatory DFG.

13.2 In order to use these flexibilities, councils must have a written and published policy, which sets out how the authority intends to use its powers. SBC has a published 'Housing Services Financial Assistance Policy', which outlines the following discretionary policies in relation to DFG works:

13.3 'Homeowner DFG Top-up Loan' (for adaptations above £30,000)

The maximum DFG payable is £30,000, however on occasions the cost of works can exceed this, and clients must fund this contribution before any works can commence. Whilst some clients have access to the necessary funds, some do not have the resources available, and require financial assistance.

To prevent any unnecessary / untimely delays in the delivery of extensive DFG works the Housing Regeneration and Investment Team can make a referral to the Councils Loan Administrator, currently the Five Lamps Organisation. The Five Lamps will check that the client(s) are not able to secure any other form of mainstream lending, and if assessed as being able to access a loan on the open market they will be signposted to available loans

If a client(s) cannot access a mainstream loan then depending on the applicant's financial circumstances a repayable loan can be offered on either a Capital or Interest Repayment basis, an Equity Loan (which is a charge against the property) or an Interest Free Loan.

The minimum amount available is £100 and the maximum £10,000.

13.4 'Home owner DFG Loan'

Following the DFG means test, a client may be required to make a financial contribution, which must be paid before an adaptation can commence. There are occasions when applicants who are unable to make this payment 'drop out'/cancel their application.

To prevent any un-timely delays or 'drop-outs' the Housing Regeneration and Investment Team can make a referral to the Five Lamps, who will check that the client(s) are not able to secure any other form of mainstream lending, and if assessed as being able to access a loan on the open market they will be signposted to available loans.

If a client(s) cannot access a mainstream loan then depending on the applicant's financial circumstances a repayable loan can be offered on either a Capital or Interest Repayment basis, an Equity Loan (which is a charge against the property) or an Interest Free Loan.

The minimum amount available is £100 and the maximum £7,000.

13.5 Tenant DFG Loan

Privately Rented and Registered Housing Provider tenants are also able to make a DFG application. They are also subject to a means test and following this process may be required to make a financial contribution towards their DFG works.

To ensure that there is equity between tenures, the Housing Regeneration & Investment team can make a referral to the Five Lamps, who will check that the client(s) are not able to secure any other form of mainstream lending. If they are unable to secure any form of mainstream lending the Housing Regeneration and Investment team will put their case forward for consideration by the Director of Finance, Development and Business Services and the Director of Adults and Health who will consider the case. Loans under this category are approved on a case-by-case basis and are limited to an Interest or Interest Free Loan.

All tenants will be made aware that this loan will continue to be their responsibility should they vacate or be asked to vacate a rented property.

14.0 Service Standards

14.1 We currently aim to achieve the following service standards.

Receipt of referrals	-	Acknowledged within 5 days
Test of Resources	-	Completed and acknowledged within 10 days of receipt.
Approval	-	Within 6 months of receipt of valid application.
Work Start	-	Within 16 weeks of approval
Completion	-	*1-2 working days for stairlifts *2-3 working days for ramps *4-6 working days for level entry showers, *12-14 Weeks - Extensions.

*Should there be any unexpected delays we will contact you to provide an updated timescale.

15.0 Complaints

15.1 If you have any complaints about this policy, we will investigate your complaint and look carefully at the issue you have raised. Please forward any complaints to the Housing Regeneration and Investment team via email housingregenerationinvestment@stockton.gov.uk or via telephone 01642 526537.

- 15.2 We will respond to complaints in accordance with the Council's procedure. Please refer to Council's Customer Feedback and complaints Procedure document for further information, this document can also be found by clicking the following link: <https://www.stockton.gov.uk/stockton-council/customer-services/customer-feedback-and-complaints/>

This page is intentionally left blank

Housing Services

Financial Assistance Policy



Version 3 – August 2020

Document Control:

Version No	Summary of changes	Date of Issue	Updated By	Approved by
2	Policy updated with changes approved by cabinet on 12.7.2017 re: excess and contribution loans and to include loan provisions for homeowners at risk of repossession and homelessness.	August 2017	B. Bearne	Director EGDS & Cab Mem
3	Policy updated to include in one document current approved housing services financial assistance policies with the inclusion of the Homeowner Improvement Loan approved in accordance with the decision of Cabinet on 14.11.2019.	August 2020	Sam Dixon	Director EGDS & Cab Mem

CONTENTS

- 1.** Introduction
- 2.** Advice and Practical Support
- 3.** Mandatory Grants
- 4.** Discretionary Assistance available
- 5.** Loans Administrator
- 6.** Eligibility Criteria
- 7.** Financial Assistant Conditions
- 8.** Repayment of Financial Assistance
- 9.** Enquiry Process
- 10.** Complaints and Redress

1.0 Introduction

- 1.0 The Council can offer financial assistance in the form of grants or loans towards helping improve or repair homes in the private sector and also to prevent Homelessness within the Borough. This Policy sets out what assistance the Council is able to offer, whether it is a loan or a grant and what it can be used for.
- 1.1 Grants and loans within this document are provided through the Housing Grants Construction and Regeneration Act 1996, via The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and are also provided by the Council in accordance with the Localism Act 2011.
- 1.2 Discretionary assistance schemes detailed within this policy are dependent on the availability of external funding and can be withdrawn at any time.
- 1.3 Other discretionary loans can be brought on line as / when identified by the Council.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

- 1.4 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 equipped local authorities with a wide-ranging power to provide assistance for housing renewal based on the principle that repairs are fundamentally the responsibility of the property owner but grant assistance should be given in particular circumstances.
- 1.5 Poor quality housing can have an adverse effect on the health and well-being of the occupants and the presence of long term empty properties can be blight on the neighbourhood.
- 1.6 Parts of this policy make use of the powers provided under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to broaden the scope of Disabled Facilities Grants and to offer alternative forms of Discretionary grants for disabled, elderly, low income and other vulnerable residents with the borough of Stockton-on-Tees.
- 1.7 Additional discretionary assistance may be provided to prevent homelessness, improve the health and well-being of Stockton-on-Tees residents, particularly those considered to be more vulnerable.
- 1.8 The Council recognises that assistance cannot be made available to all residents. Mandatory Disabled Facilities Grants under the Housing Grants Construction and Regeneration Act 1996 will continue to be offered to applicants who meet the eligibility criteria. Mandatory DFG applicants will not be disadvantaged by discretionary grants
- 1.9 No works shall be carried out without a written formal grant approval. No retrospective applications will be considered.

2.0 Advice and Practical Support

Big plans for our places and open spaces

2.0 In partnership with Yorkshire Housing, the Home Improvement Agency, advice is available to all residents to enable them to make informed choices about the options available to them for home improvements, adaptations and relocation. Advice and practical support can be provided in relation to:

2.1 Repairs and Adaptations

- Identifying what works are required to repair or improve the home;
- Carrying out home maintenance, preventative and improvement works or access the local 'Handy Person' Service (where this exists);
- Understand what the work may cost if a contractor is required, and the options for funding the work. This may include helping to consider charitable or family funding, use of insurance cover, or how an Independent Financial Advisor may be able to help, and sign posting to suitable local firms;
- Decide whether staying put or relocation offers the better solution for their circumstances

2.2 Repossessions and Homelessness

- Make a referral to Citizens Advice Bureau for advice and guidance.
- Make a referral for a loan to address mortgage arrears to prevent homelessness.

3.0 Mandatory Grants

3.0 Disabled Facilities Grants

3.1 The provisions governing mandatory Disabled Facilities Grants (DFG) are contained in the Housing Grants, Construction and Regeneration Act 1996 (the 1996 Act), as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order extended mandatory DFG eligibility to those occupying park homes and houseboats.

3.2 Provided they meet the defined criteria, all owner-occupiers and tenants, licensees or occupiers are eligible for DFG. Private Sector landlords and Register Providers (RP) may also apply for a DFG on behalf of a disabled tenant but the tenant must also satisfy the relevant requirements under the same means testing arrangements.

3.3 DFG for Registered Providers

All Registered providers operating in the area will be asked to make a contribution if a tenant makes an application for a DFG. The receipt of any contribution entirely depends on the provider's Adaptation Assistance Policy, stock profile, asset management strategy of adapted properties and their financial position to make any contributions.

Amount of Grant available:
Up to £30,000

[For further information on mandatory DFG Grants please refer to the Disabled Facilities Grant Policy 2019](#)

4.0 Discretionary Assistance available

DFG Top Up Loans

4.0 Homeowner DFG Top Up Loan

A Homeowner DFG top up loan is available to Homeowners where the cost of works for their DFG exceeds the £30,000 limit. Clients must contribute the excess funds themselves before any work can commence on their DFG. This loan is available to those homeowners who cannot access a mainstream loan, depending on the homeowners financial circumstances a repayable loan can be offered on either a Capital or Interest repayment basis, an Equity Loan or an Interest Free Loan.

**Amount of assistance available:
From £100 up to £10,000**

For further information on this loan please refer to the Disabled Facilities Grant Policy 2019

4.1 Homeowner DFG Loan

A Homeowner DFG Loan is available to Homeowners where following the DFG means test, a client may be required to make a financial contribution to their DFG works. Clients must contribute the excess funds themselves before any work can commence on their DFG. This loan is available to those homeowners who cannot access a mainstream loan, depending on the homeowners financial circumstances a repayable loan can be offered on either a Capital or Interest repayment basis, an Equity Loan or an Interest Free Loan.

**Amount of assistance available:
From £100 up to £7,000**

For further information on this loan please refer to the Disabled Facilities Grant Policy 2019

4.2 Tenant DFG Loan

A tenant DFG loan is available to tenants where following the DFG means test, a client may be required to make a financial contribution to their DFG works. Clients must contribute the excess funds themselves before any work can commence on their DFG. Loans under this category are available to those clients who cannot secure any other form of mainstream lending and are limited to a repayable loan or an interest free loan depending on the clients financial circumstances. This loan is approved on a case by case basis by the Council.

**Amount of assistance available:
The value of the loan will be determined on a case by case basis by the Council and will reflect individual client's needs.**

For further information on this loan please refer to the Disabled Facilities Grant Policy 2019

4.3 Equipment Loan Scheme

In ensuring that the funding available for Disabled Facility Grants can benefit the maximum number of recipients, a scheme of re-commissioning key equipment such as ramps and stair lifts or other removable equipment which fulfils the criteria is in operation in Stockton-on-Tees. This is a loan of adaptation equipment following an occupational therapist assessment to ensure clients meet the criteria of the scheme. As this is not a financial loan no means test is carried out because the Council will get the equipment back once it is no longer needed by the Client.

**Assistance available:
Loan of Ramp or Stairlift equipment**

For further information on this loan please refer to the Equipment Loan Policy 2019

4.4 Homeowner Improvement Loan

A Homeowner Improvement Loan (HIL) is available to vulnerable homeowners who do not have the financial means available to fund essential repair/s to their home and are unable to access mainstream lending. Depending on the clients financial circumstances an Equity Loan or an Interest Free Loan is available.

**Amount of assistance available:
Up to £10,000**

For further information on this loan please refer to the Homeowner Improvement Loan Policy 2020.

4.5 Fire Safety Loan

A fire safety loan is available to vulnerable homeowners, tenants and landlords who do not have the financial means available to carry out essential improvement works to meet basic statutory requirements for fire safety. At the present time this loan is restricted to all owners, tenants and landlords in Claymond Court, Norton (Anstey & Gilpin House). This repayable loan is offered on an Interest Free repayment basis only.

**Amount of assistance available:
The value of the loan will be determined by the specification of the works compiled by Stockton-on-Tees Borough Council.**

For further information on this loan please refer to the Fire Safety Financial Assistance Loan Policy 2017

4.6 Homelessness Prevention Loans

Homelessness Prevention Loans are available to homeowners to prevent them losing their home and becoming homeless

**Amount of assistance available:
Up to £4,000**

For further information on this assistance please refer to the Homelessness and Housing Solutions Financial Assistance Tool Kit Policy 2019

5.0 Loans Administrator

5.0 With the *exception* of the Fire Safety loan, all loans provided through this financial assistance policy will be administrated by a **Loans Administrator** (LA), currently the Five Lamps Organisation. The role of the LA, which is free to the applicant, will be to ensure any loan offered is suitable, appropriate and affordable to the applicant.

Big plans for our places and open spaces

- 5.1** The provision of financial assistance by the LA will be governed by the Financial Conduct Authority (FCA) Regulations. This means that any loan product offered to the applicant will have to be appropriate to their personal circumstances. As such the applicant may be referred by the LA to an Independent Financial Advisor and/or a property valuation may have to be obtained from a registered valuer.
- 5.2** Applicants eligible for financial assistance will be provided with a loan offer document. Applicants who accept the terms and conditions of the Loan Agreement will be given a 14 day 'cooling off' period within which they can change their mind if they wish to do so.

6.0 Eligibility Criteria

- 6.0** Financial assistance will be available to homeowners, tenants and landlords across the whole of the Stockton-on-Tees borough. However, there may on occasions be a need to target specific areas due to the conditions that exist or because it is a specific requirement of a particular funding provider.
- 6.1** Loans will be provided to Homeowners, tenants and landlords who on the date of the enquiry:
- Are aged 18 or over and
 - Have lived in (and in the case of homeowners and landlords have also owned) the property as their main residence for a minimum period of 12 months
 - The repairs do not fall under the landlord's general responsibilities or under the tenancy agreement.
 - In the case of tenant's, supply permission from the landlord for any works to go ahead and that it is the intention of the landlord to let the property to the applicant for at least the next 12 months from the date of application.
- 6.2** The Council reserve the right to refuse loans to those clients who are already in 'arrears' to the Council.
- 6.3** Eligibility for financial assistance from persons from abroad will be limited to those that have leave to remain in the UK and are not subject to any condition that prevents them having recourse to public funds.
- 6.4** For detailed eligibility criteria please refer to the individual loan / grant policy documents detailed in Section 3 & 4.

7.0 Financial Assistance Conditions

- 7.0** With regards to repairs and adaptations Financial Assistance will not be paid for works that have already begun prior to loan approval.
- 7.1** Where the word 'sold' appears in relation to a change of ownership of the property and a condition applies, the condition will also apply should the property be disposed of, assigned, transferred or otherwise, including the transfer to family members, or is no longer occupied by

Big plans for our places and open spaces

the Client as principal residence.

- 7.2** Once an application for financial assistance is approved, the assistance will be registered as a legal charge and in relation to assistance for the purposes of Disabled Facilities a local land charge on the property. This will be carried out before any assistance is paid.
- 7.3** In relation to Disabled Facilities Grants, the charge will apply for a period of up to 5 years from the date at which the Council certifies that the eligible works have been carried out to their satisfaction ("the certified date").
- 7.4** In relation to the Capital and Interest Repayment Loan, should the Client wish to make a relevant disposal of the property before repayment of the loan is complete, the loan amount that is outstanding must be repaid to the Council upon the disposal of the property.
- 7.5** Reducing the priority of the charge or removing the charge will only be undertaken in exceptional circumstances. A charge is binding on the person who is for the time being an owner of the premises concerned.
- 7.6** Where a condition is broken, the Council has all the usual remedies in law to secure repayment including enforcement of the charge.
- 7.7** For detailed conditions please refer to the individual loan/ grant policy documents detailed in Section 3 & 4.

8.0 Repayment of Financial Assistance

- 8.0** It is a condition of all forms of assistance that, where an owner makes a relevant disposal of the property or a tenant vacates the property, other than an exempt disposal, they will be required to repay the financial assistance to the Council.
- 8.1** Where any condition is breached, the Council may decide not to make any demand for whole or part repayment. Each case will be considered on its merits. A decision will primarily be based on the financial hardship that will be experienced by the Client as a result of repayment of the assistance.
- 8.2** For detailed repayment conditions please refer to the individual loan / grant policy documents detailed in Section 3 & 4.

9.0 Enquiry Process

- 9.0** For information on how to apply for a loan / grant please see the relevant Policy relating to that particular assistance.
- 9.1** Any further enquiries can be directed to the Housing Service via email at housingregenerationinvestment@stockton.gov.uk or telephone 01642 526537.

10.0 Complaints and Redress

Big plans for our places and open spaces

- 10.0** If you have any complaints about this policy we will investigate your complaint and will look carefully at the issue you have raised. Please forward any complaints regarding this policy to the Housing Regeneration and Investment team via email at housingregenerationinvestment@stockton.gov.uk or via telephone 01642 526537.
- 10.1** We will respond to complaints in accordance with the Council's procedure. Please refer to Council's Customer Feedback and complaints Procedure document for further information, this document can also be found by clicking the following link: <https://www.stockton.gov.uk/stockton-council/customer-services/customer-feedback-and-complaints/>

This page is intentionally left blank

People Select Committee – Work Programme 2024- 2025

Date (4pm unless stated)	Topic	Attendance
Monday 8 April 2024	<p>Monitoring: Initial Progress Update - Scrutiny Review of Home Energy Efficiency and Green Jobs for the Future</p> <p>Monitoring: Progress Update – Scrutiny Review of Disability Inclusive Borough</p>	<p>Neil Mitchell/Julie Marsden</p> <p>Jane Webb / Margie Stewart-Piercy</p>
Monday 13 May 2024	<p>Monitoring: Action Plan Scrutiny Review of Cost of Living Response</p> <p>Scrutiny Review of Disabled Facilities Grant</p> <ul style="list-style-type: none"> • (Draft) Scope and Project Plan • Background Presentation 	<p>Haleem Ghafoor/Margie Stewart-Piercy</p> <p>Sam Dixon</p>
Monday 3 June 2024	<p>Scrutiny Review of Disabled Facilities Grant</p> <ul style="list-style-type: none"> • Evidence Gathering – SBC Policy and Government guidance for Local Authorities 	Sam Dixon
Monday 8 July 2024	<p>Scrutiny Review of Disabled Facilities Grant</p> <ul style="list-style-type: none"> • Evidence Gathering 	Sam Dixon
Monday 2 September 2024	<p>Scrutiny Review of Disabled Facilities Grant</p> <ul style="list-style-type: none"> • Evidence Gathering 	Sam Dixon
Monday 7 October 2024	<p>Monitoring: Progress Update – Scrutiny Review of Disability Inclusive Borough</p> <p>Scrutiny Review of Disabled Facilities Grant</p> <ul style="list-style-type: none"> • Evidence Gathering 	<p>Margie Stewart-Piercy</p> <p>Sam Dixon</p>
Monday 4 November 2024	<p>Monitoring: Progress Update – Scrutiny Review of Cost of Living Response</p>	Haleem Ghafoor

People Select Committee – Work Programme 2024- 2025

Date (4pm unless stated)	Topic	Attendance
	Scrutiny Review of Disabled Facilities Grant <ul style="list-style-type: none"> • Evidence Gathering 	Sam Dixon
Tuesday 2 December 2024	Scrutiny Review of Disabled Facilities Grant <ul style="list-style-type: none"> • Evidence Gathering 	Sam Dixon
Monday 6 January 2025	Scrutiny Review of Disabled Facilities Grant <ul style="list-style-type: none"> • Summary of Evidence / Draft Recommendations 	Sam Dixon
Monday 3 February 2025	Scrutiny Review of Disabled Facilities Grant <ul style="list-style-type: none"> • (Draft) Final Report TBC Overview Reports: <ul style="list-style-type: none"> • Community Services, Environment and Culture • Corporate Services • Finance, Development and Regeneration 	Pauline Beall/ Nigel Cooke/ Carolyn Nice/ Sam Dixon/ Jane Edmends Cllr Bob Cook/ Cllr Steve Nelson/ Cllr Norma Stephenson OBE/ Garry Cummings/ Reuben Kench/Julie Butcher/ Lorraine Dixon
Monday 3 March 2025	<ul style="list-style-type: none"> • 	