



East Riding

# Housing Assistance Policy

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*"Fairer Housing  
Future Homes"*

March 2018

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## I Introduction

- I.1 The legislative framework upon which this Policy is based relates to the Housing Grants, Construction and Regeneration Act 1996 (The Act) and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (The Order). This gives local authorities a general power to give financial assistance for home repairs, improvements and adaptations. This power is not restricted aside from the fact that authorities must have regard to guidance which sets out overarching principles such as the need to be fair and to:
- give priority to the most vulnerable households;
  - ensure that applicants for loans are properly advised; and
  - take realistic account of people's ability to contribute, including to equity release loans.
- I.2 Other assistance set out within this Policy is facilitated in accordance with powers given under Section 2 of the Local Government Act 2000.
- I.3 This policy sets out the basis on which the Council will provide the following forms of housing assistance:
- Aids and adaptations;
  - Safe and sound assistance;
  - Home security and target hardening measures;
  - Renewable technology;
  - Energy efficiency;
  - Removal assistance for council tenants who are freeing up family housing; and
  - Homeless Prevention.
- I.4 This policy aims to:
- promote independence for vulnerable and disabled residents;
  - minimise the fear of crime through targeted home security improvements;
  - improve health by reducing the number of households in fuel poverty;
  - reduce energy use and the associated carbon dioxide emissions from housing;
  - seek to make best use of local authority housing stock; and
  - prevent homelessness.
- I.5 The provision of housing assistance is subject to the availability of funding.

## 2 Assistance to Help Disabled and Vulnerable People Live Independently in Their Own Homes

2.1 The Council's aim is to enable disabled people and other vulnerable adults and children to remain in their own homes, living as independently as possible for as long as is reasonably practicable. The Housing Assistance Policy supports this aim in a number of ways, including:

- Making available minor adaptations;
- Making available major adaptations to a disabled person's home within the provision of the Housing Grants, Construction and Regeneration Act 1996;
- Local enhancements to works undertaken within the Disabled Facilities Grant (DFGs) regime; and
- Local enhancements outside of the DFG regime to help people live independently.

### 2.2 Making available **minor** adaptations.

Minor adaptations will ordinarily be of a value of under £1000 and will include items such as:

- Grab rails;
- Hand rails;
- Banister rails; and
- Bathing and toileting aids.

Minor adaptations are provided free of charge, following an appropriate assessment by the Disability Resource Team.

2.3 All requests for assistance for adaptations must commence with an assessment by the Councils Disability Resource Team (comprising Occupational Therapists (OT) or Occupational Therapy Assistants (OTA)). If the OT/OTA determines that a minor adaptation will meet the identified need, they will commission this work directly (up to a value of £1,000). In the case of Council tenants, a referral to Housing and Safe Communities will be made.

### 2.4 Making available **major** adaptations to a disabled person's home within the provisions of the Housing Grants, Construction and Regeneration Act 1996.

The types of work eligible within this legislation (which generally cost over £1,000) are listed in appendix I. In summary major adaptations within the provisions of the Act are directed at works to enable disabled people to:

- Move in and around their homes;
- Access living and sleeping areas within the home; and
- Access cooking, bathing and toilet facilities.

2.5 Mandatory grants, subject to a means test, are available for this work and are called Disabled Facilities Grants (DFGs). These are available to owner occupiers and tenants living in the private rented sector. East Riding of Yorkshire Council can also deliver major works for disabled tenants in its own properties on largely the same basis as DFGs (funding for such improvements comes from a different source and certain processes are also different – relevant parts of this policy highlight such differences).

- 2.6 In assessing works that represent major adaptations, the OT/OTA will determine what works are **necessary and appropriate** to enable an individual to access his/her home and use the services and facilities within it. When the nature and level of work needed falls within the parameters of major adaptations (i.e. when the cost is in excess of £1,000), the requirements are passed to the Home Improvement and Assistance Team within Housing and Safe Communities who make a further judgement of whether the work identified by the OT/OTA is **reasonable and practicable**.
- 2.7 Budgets are limited so there is a need to make effective use of available funding and so key considerations for individual cases include that:
- the intended works are the simplest and most cost effective adaptation(s) to meet the needs;
  - the works are designed to fit within the existing structure of the home which on occasion may require the home to be used in a different way such as using a downstairs room for sleeping or sub dividing space; and
  - Providing additional space within a home (i.e. through an extension) is only considered if all other options have been fully exhausted and if it is practicable to provide additional space.
- 2.8 There are unfortunately occasions when it is not reasonable and/or practicable to adapt a property, for example when the funding required to adapt the property is assessed by the Home Improvement and Assistance Team as being too high to provide value for money or, in the case of a council tenant, there is a more appropriate property available to which the tenant could be transferred. Consequently, grants may be refused in such circumstances. However, in such cases, the local authority will continue to seek a positive outcome for individuals affected. In cases where an individual/family is supported to move into alternative accommodation it may be the case that there remain unmet needs for which further assessments can take place to determine the requirement for any aids and adaptations. Alternatively where an owner occupier/private tenants request for an adaptation is considered unreasonable/impractical, they may qualify to go on the council house waiting list and be given a priority in accordance with the allocations policy to assist with a move. Financial assistance may also be available up to the value of £2,000 to help with the costs of a move. The items this funding can be used for are listed at 2.14 below.
- 2.9 In cases where major works are approved (on the grounds that they are necessary and appropriate in addition to being reasonable and practicable), the applicant, including their partner, is subject to a means test as part of the grant process. This takes into account income as well as savings/capital. In circumstances where the applicant is in receipt of a means tested benefit such as Income Support, Housing Benefit, Guaranteed Pension Credit, Income-Based Job Seekers Allowance, Income Related Employment and Support Allowance, then the individual will not have any personal contribution to make to the eligible works<sup>1</sup>. Also where the major works are being undertaken to meet the needs of a disabled child, no means test is applied. An information sheet is given to grant applicants to guide them through the formal grant process to ensure this is as smooth as possible.
- 2.10 A DFG is in effect a one off payment that enables the provision of a specific adaptation(s) after which the grant recipient becomes responsible for equipment maintenance. Through this

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<sup>1</sup> In future, receipt of Universal Credit will also satisfy the requirements of the means test.



policy, the Council promotes 'local enhancements' to the national regulations governing DFGs<sup>2</sup>. Specifically this means that no means test is applied to removable items that can be loaned, for example stair lifts, re-locatable external ramps and ceiling tracks as part of a programme of major works within a DFG. These items will be recommended by the Disability Resource Team and will be provided on a temporary basis to residents in need, **no matter their tenure**. Installation will be arranged by the Home Improvement and Assistance Team. During the time they are fitted in the property they will remain in the ownership of the Council and must be returned, when the household no longer needs them. When returned they will, so they can be recycled and used to support other residents. Unlike grant funded applications, the maintenance of any measures loaned to a property will be the responsibility of the Council.

## 2.11 Major Adaptations in Council Properties

The Council provides a similar service as set out in the section above for Council tenants receiving permanent adaptations as set out in appendix I. A similar means test is applied to applicants residing in Council properties.

## 2.12 There are a number of differences in the arrangements for major works in Council properties compared to other tenures. These are:

- Where the Disability Resource Team has recommended major works to a Council property, Housing Services will determine whether it is appropriate to agree the works or instead ask the tenant to consider a transfer to more suitable accommodation. This would usually be when the household is residing in accommodation for which if he/she was an applicant on the housing register, the household would not be considered for its allocation. A typical example would be a single person or couple aged 60 years or over residing in a three bedroom house or larger. Officers will also look at whether more suitable accommodation is available or likely to become available in a reasonable timescale.
- When making this assessment the Council will look at the needs of the resident to live in a particular locality (to receive family support for example) the stock of homes in that area and how frequently they become available for letting. In those circumstances where a tenant is asked to move to more suitable accommodation, applicants may be eligible for financial assistance to move (see 2.9). While any such move will result in the tenant occupying more suitable accommodation, it may still be the case that some adaptation of the property is required. These will be assessed and progressed in line with the arrangements set out in this policy.
- Where it has been determined that an applicant's property is unsuitable for adaptations and that suitable alternative accommodation is or is likely to become available in a reasonable timescale but the applicant chooses not to move, the Council may refuse the application. For suitable alternative accommodation the definition is that accommodation is available in the vicinity of where the person lives or needs to live that is of a type that they would have been eligible for in accordance with the housing allocation policy<sup>3</sup> For likely to become available this means that based on the turnover of stock it is likely to become available within 6 months.

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<sup>2</sup> These enhancements still satisfy the grant conditions which apply to DFGs

<sup>3</sup> Housing Allocation Policy available here - <http://www2.eastriding.gov.uk/housing/housing-advice/renting-a-council-house-from-the-council/>



2.13 Council tenants who choose to move as a result of a refused application, can access financial assistance from the Council to help with the cost of moving. The maximum financial assistance available to support a move is £2,000 (which can cover the cost of items listed under paragraph 2.14 below). In addition, non-financial assistance is available which could include the services of a Housing Management Officer who will help guide individuals through the process and contact agencies on their behalf.

2.14 The following costs can be considered under the policy (payments on production of a correct invoice or made direct to the supplier):

- Packing service and removal costs (subject to at least two quotes);
- Disconnection and reconnection of cooker;
- Disconnection/reconnection of a telephone/computer;
- Lifting and relaying carpets (subject to at least two quotes);
- Part contribution of no more than £500 in total towards other household costs, such as waste disposal, new curtains and floor coverings; and
- Other exceptional costs as approved by the Head of Housing, Transportation and Public Protection.

2.15 Local enhancement to works undertaken **within** the DFG.

The offer available to those applying for major adaptations within the DFG regulations is affected by;

- restrictions on the types of work included (as set out in Appendix I);
- a cost ceiling on the amount of grant available; and
- the application of a means test based on applicants' income and available capital.

2.16 A report published by Foundations in 2016<sup>4</sup> states that, it is likely that a failure to support such applications, many of which would have involved relatively small amounts of money, may have resulted in a more costly social care and health costs at a later stage. Consequently, this policy aims to provide an 'enhanced local offer' to address the limitations of the current mandatory offer provided by the Housing Grants, Construction and Regeneration Act 1996. The authority to make these additional measures available is provided by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (The Order). It is the case that elements contained in the enhancement to works undertaken as part of DFGs requires the availability of sufficient funding and therefore in the event of funding no longer being available some or all of these discretionary elements may be removed.

2.17 Budgets will be monitored through the Council's Housing General Fund Monitoring Group, to ensure that there is not an over commitment to enhancement works to the detriment of mandatory assistance.

2.18 Raising the DFG available above the present maximum of £30,000.

DFGs are currently provided up to a maximum of £30,000 per application less any assessed contribution from the application, though on occasions the cost of undertaking works to meet

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<sup>4</sup> <http://www.foundations.uk.com/media/4696/preparing-a-policy-under-the-rro.pdf>

the objectives of the grant for an individual client will be higher than this permissible amount. This policy addresses this situation by allowing a discretionary top-up of up to an additional £10,000. Any such top-up would be subject to a means test unless the adaptations were to meet the needs of a disabled child. For example, if an applicant required an extension which cost £32,600 and following an assessment cannot afford any contribution, £30,000 would be provided through the existing mandatory DFG and the remaining £2,600 could be met through a discretionary grant. The decision on whether to allow a discretionary top-up will be made by the Head of Housing, Transportation and Public Protection.

#### 2.19 Loans to help cover the applicant's personal contribution resulting from the means test

The Council recognises that some applicants find it hard to find the money 'up-front' to fund their personal contribution (whether this is in addition to the authorised upper limit or in circumstances where a partial payment is authorised as a result of a means test). As a consequence some have withdrawn their applications in the past and not received the adaptations that they have been assessed as requiring. This policy aims to assist people further by making loans available. The loans would be the subject of a charge on the property and either repaid over an agreed period or recouped when the property is sold, depending which option the household would prefer.

Loans will only be available for those who are assessed as having insufficient funds for their contribution to be made in one payment at the time the adaptations are undertaken. In particular, this relates to circumstances where;

- A 'partial' contribution is made to the cost of the adaptation as a result of the means test, but the actual cost is greater than this;
- a full grant (£30,000) is awarded but the adaptation cost is greater than this and the applicant is not eligible to discretionary top-up; or
- the applicant is eligible for the discretionary top-up but the total cost is above (£40,000).

Specifically, this policy allows for loan assistance for single adult households with £5,000 cash savings or less and couples with £10,000 or less. The amount of the personal liability that can be offered as a loan will depend on the individual cost of the adaptation and the applicant's own position in terms of the available funds they hold. All loans will be made available on an interest free basis, however this funding is limited and maybe unavailable if demand for mandatory support is high.

## Loan Examples

### Example 1

Following an OT/OTA assessment, a couple applies to the Council for adaptations to their home, which will cost £3,000 to install. The means test process assesses that they would be able to make up to a £5,000 contribution before needing a grant and therefore are expected to pay the entire cost of the works, however the couple have savings of less than £10,000. In this instance the couple would be offered a loan to cover the full cost of the works.

### Example 2

Following an OT/OTA assessment, a single person household applies to the Council for adaptations to their home which will cost £7,000 to install. The means test process assesses that they are able to make up to a £3,000 contribution and therefore would be expected to pay this proportion of the total cost. However the resident has savings of less than £5,000. In this instance the resident would be offered a loan to cover their £3,000 contribution, with the other £4,000 funded through the DFG.

### Example 3

Following an OT/OTA assessment, a single occupier applies to the Council for adaptations to their home which will cost £37,000 to install. The means test process assesses that they are able to make up to a £5,000 contribution and therefore would be expected to pay this proportion of the total cost. In this instance the resident would be offered a loan to cover their £5,000 contribution, with £30,000 funded through the mandatory DFG and £2,000 provide through a discretionary payment if appropriate.

Further guidance on the loans will be provided, should a household be assessed as eligible for this support.

## 2.20 Fees Chargeable to Major Adaptations

The Council provides a full Home Improvement Agency service to assist clients through every step of the major adaptations process. This includes determining eligibility for grant; property inspection; preparing schedules and plans; obtaining estimates; completing all application form; assessing and verifying financial means of the applicant; calculating approved expenditure; issuing approvals; monitoring works in progress, and authorising grant payments. The DFG regulations allow for a charge to be made for this service amounting to 16% of the works.

It should be noted that self-funding applicants will also be responsible for paying any professional fees, such as architects' plans up front, however some of these fees may be recovered should the DFG be granted and the works undertaken.

## 2.21 Local arrangements **outside** of DFG Regulations

To complement the core assistance provided by DFGs and enhancements to them, this policy also includes a number of additional measures directed at helping people live independently in their own homes. One clear benefit of these extra measures is the impact it has on reducing



the incidence and length of hospital admissions, not only reducing pressure on the NHS budget but also supporting people to remain (or return to) the comfort of their own homes. As such these provide a wider range of assistance to help people live independently. This section provides detail of these specific provisions:

- a non-means tested (up to) £5,000 grant to be directed at people who are ready to be discharged from hospital or a social care setting, but are unable to do so without some form of aid or adaptation to their home. This policy does not provide an exhaustive list of the forms of assistance that fall within the remit of this particular grant: instead professionals working closely with clients will use their judgement to identify if and how best the grant could be used to help. By way of example, it could be used to assist with access to washing and toileting facilities. A discretionary grant may also be provided to assist people remain independent in their home, such as topping up a personal wheelchair budget, if it can be demonstrated this is more cost effective than providing a required DFG. The ethos driving the use of this grant will be to act flexibly in providing assistance that retains independence, helps to free up much needed hospital beds and return people to the comfort of their own homes.
- a non-means tested grant directed at providing work to and within the property of a person receiving palliative care. Grants can be made up to the value of £5,000. The aim of this grant will be to act quickly and flexibly in order to provide the types of assistance through capital expenditure that may be required towards the end of a person's life. Examples of how this could be used are the provision of a specialist bed/furniture or an air conditioning unit to make a person more comfortable during the summer months. This policy does not provide an exhaustive list of the forms of assistance that fall within the remit of this particular grant: instead professionals working closely with clients will use their judgement to identify if and how best the grant could be used to help. Equipment purchased through this grant may be recycled as appropriate when it is no longer needed to meet the needs of the household. While every effort will be made to respond flexibly to people's needs as they approach the end of their life, because of the complexities that can apply to individual circumstances it may not always be the case that this grant is appropriate for all. Ordinarily, this grant is unlikely to be used to carry out significant adaptations to a property given the desire not to cause unnecessary stress and inconvenience to the client.

2.22 To be clear, the local enhancements and arrangements outlined in this policy will only be available where there is sufficient capacity in the budget to meet all the needs of applications to mandatory DFG works.

2.23 **Further information on how the Council can help disabled and vulnerable older people remain living independently in their own homes is available at any Customer Contact Centre or on the website at: <http://www2.eastriding.gov.uk/living/care-and-support-for-adults/care-support-and-safety-at-home/maintaining-independence-at-home/>**

### 3 Aids and Adaptations - Prioritisation of Works

- 3.1 With regard to major adaptations, there is often high demand for financial assistance which does mean that there may be a waiting time between the referral being made and the application for assistance being progressed. In order to ensure that urgent cases can be prioritised and that waiting times can be minimised, a simple waiting list mechanism will be employed as follows:

#### **PRIORITY A**

- Ramps provided for:
  - Day care;
  - School;
  - Employment;
  - Ongoing hospital appointments - treatment;
  - Palliative care;
- Wet Floor Shower areas where client is incontinent of the bowel;
- Stair lifts where the only toilet is upstairs; and
- Risk / Safety issues where reasonable and within grant criteria.

There may be some exceptions and in those cases where the client does not meet the above criteria the case will be presented to the Head of Housing, Transportation and Public Protection (or delegated representative) by the occupational therapist with their clinical reasoning and a decision will be made at that time.

#### **PRIORITY B**

- All ramps that do not meet the criteria above; and
- Complex multiple medical needs resulting in difficulties for bathing, access and stairs.

#### **PRIORITY C**

- Wet floor areas that do not meet the criteria above;
- All other stair lifts; and
- All other mandatory adaptations that do not meet the above criteria.

- 3.2 Where a client has been placed within Priority C and has been on the DFG waiting list for two years, then that client will be re-prioritised to the top of the Priority B waiting list.

### 4 Safe and Sound Assistance

- 4.1 The aim of this assistance is to help minimise the fear of crime for residents in the East Riding. The Council will provide financial assistance to install certain home security measures in the homes of older and disabled owner-occupiers and private sector tenants (with the permission of their landlord). A similar scheme is operated for Council tenants of the East Riding from housing revenue account capital reserves. The measures to be installed have been agreed in consultation with Humberside Police. A range of measures

are available, examples of which include door entry systems, security lights, smoke and carbon monoxide detectors.

4.2 Contractors appointed through a fixed tendering process and approved by the Council must carry out all works.

4.3 To qualify for assistance applicants:

- must be aged over 60 or have a disability
- must be a homeowner, a tenant in the private rented sector or a tenant of a Registered Provider
- should not have combined household capital/savings of more than £23,250

4.4 Further grants will not be made to anyone who has received support from the Safe and Sound grant scheme in the last two years.

## 5 Home Security and Target Hardening Measures

5.1 The Council provides ‘target hardening’ measures for residents who have been assessed to be a medium or high risk victim of anti-social behaviour, are vulnerable as a result of domestic burglary or are victims of domestic abuse.

5.2 Measures include, but are not limited to:

- fitting of five lever mortise locks;
- door chains;
- door viewers;
- window alarms and/or locks;
- protected letterboxes to mitigate fire risks;
- other forms of letterbox protection in particular circumstances; and
- extra chains or bolts in another room in the house in some domestic violence cases.

## 6 Tackling Fuel Poverty

6.1 The aim of this scheme is to encourage owner-occupiers and private landlords to improve the energy efficiency of their housing, increasing affordable warmth and reducing carbon dioxide emissions. Partnership working with utility companies or their agents will aim to ensure loft insulation and cavity wall insulation is available subject to national initiatives.

6.2 To enable certain measures to be installed where a contribution is required aid is available up to a maximum of £500 subject to a survey of the property by the council appointed contractor. Loft insulation will be offered at a reduced cost of £99 per measure for standard sized properties and is subject to a survey of the property.

In order to qualify for the scheme you must be: an owner-occupier or landlord of privately rented accommodation which satisfies the conditions of the free property survey confirming that the measures can be installed and you have applied for aid under The Energy Company Obligation (ECO) but no or insufficient funding is available to enable the work to proceed. This aid will also cover the provision or extension of a loft hatch to enable loft insulation to be installed.

For individuals assessed as vulnerable the cost of a loft clearance may also be covered by the grant.

6.3 Other energy efficiency improvements may also be available such as boilers, which may be installed free of charge for standard sized properties subject to a free survey to ensure the property is suitable. To qualify you must be a private tenant or owner/occupier in receipt of specific benefits , as detailed under the Energy Company Obligation.

6.4 The Council are working with Communitas Energy CIC (CE) who, in partnership with Northern Gas Networks, manage an assisted connection voucher scheme, which will either partly or completely cover the cost of a new gas connection. You may be eligible for an assisted connection voucher if you live at the property requiring a gas connection and meet any of the following:

- You or your partner receives key qualifying benefits.
- Be in Fuel Poverty based on the Low Income High Cost definition.

The property requiring connection must be an existing domestic dwelling. Other criteria may also apply and will be advised during your application according to your circumstances. More information is available from the Council's Energy Efficiency team by calling (01482) 396301.

6.5 Households including a person with a long term health condition which is likely exacerbated by living in cold conditions should contact the Council's Energy Efficiency team at [energyefficiency@eastriding.gov.uk](mailto:energyefficiency@eastriding.gov.uk) or 01482 396301.

6.6 A non-means tested grant of up to £5,000 to fund heating and energy efficiency measures may be offered to owner occupiers if referred by health or social care to enable a reduced hospital or respite/care stay or prevent a possible admission.

6.7 Loans of up to £2,000 per household may be offered to owner occupiers to alleviate excess cold, fuel poverty or improve the energy efficiency of their home and only if no other suitable funding is available.

6.8 The Energy Repayment Loan is interest free and must be repaid within five years. The loan is managed and administered on behalf of East Riding Council by Sheffield City Council. Funding is subject to availability and full Terms and Conditions are available from:

Homes and Loans Team  
Sheffield City Council  
PO Box 1918  
Sheffield  
S1 2XX

Tel No: 0114 2735148  
Email: [homesandloans@sheffield.gov.uk](mailto:homesandloans@sheffield.gov.uk)

## 7 Renewable Technology

- 7.1 The Council is working in conjunction with Northern Gas Networks and CE to supply and install renewable heating in the form of air source heat pumps to those not able to be connected to the gas network. Heating costs in such areas are considerable and many people are currently living in fuel poverty. Prior to approval of funding and installation the property will be assessed to ensure that this type of technology is suitable and to ensure compliance with Planning and Building Regulations. Contractors appointed through a tendering process with CE and approved by the Council must carry out all works.
- 7.2 Assistance is available to cover the whole cost of the installation for those who fulfil all the eligibility criteria as detailed below. Non-vulnerable households that meet all the other eligibility criteria can have the technology installed at a reduced cost by taking advantage of savings negotiated by the regional procurement process.
- 7.3 In order to qualify for assistance you must normally be:
- An owner occupier or private tenant of a property with permission from the landlord or landowner that the technology can be in situ for its life expectancy of 20 years; or
  - An owner occupier or tenant of permanent residential accommodation including a licensed unit with permission from the landlord or owner under the Mobile Home Act 2013 that the technology can be in situ for its life expectancy of 20 years; and
  - Off the gas network and not expected to be added to the gas network; and
  - Living in a property or licensed unit under the Mobile Homes Act 2013 suitable for this technology which has adequate insulation and is a structure with a life expectancy of 25 years or more; and
  - Living in a property or licensed unit under the Mobile Homes Act 2013 with an existing heating system that is five years old or over; and
  - Aged 60 or over and suffering from a long term health condition exacerbated by the cold and on a low income or in receipt of a specific benefit; or
  - Registered disabled; or
  - Family with a child(ren) with disabilities; or
  - Family with child(ren) aged under 16 in receipt of a specific means-tested benefit.
- 7.4 A charge of up to £5,000 will be placed on the property at the discretion of the Council. With any charge becoming repayable on the sale of the property.

## 8 Removal Assistance for Council Tenants

- 8.1 In order to promote the best use of housing stock, the Council provides advice and support to assist under-occupying tenants of Council owned accommodation to move to alternative accommodation suitable to their needs. The maximum financial assistance available will be up to £2,000 and will only be available for one move. Non-financial assistance will include the services of a Housing Management Officer who will help guide applicants through the transfer process and contact agencies on their behalf. Assistance will also be provided to help tenants whose homes would otherwise be subject to a major



adaptation to move to something more suitable, typically this will be a property that is already adapted or can be adapted more cost effectively.

## 8.2 In order to qualify for assistance applicants must:

- Be under occupying their current general needs council home (this will normally be by two or more bedrooms but may also cover one bed in areas of high demand)
- be in receipt of a means tested benefit (this criteria will not apply to people moving where their home would otherwise require major adaptations);
- be a tenant or joint tenant of a Council owned property and willing to move to a Council or Housing Association owned flat or bungalow or be a Council tenant whose housing benefit will be reduced under the Welfare Benefit Reforms relating to under-occupation, and willing to transfer to alternative Council housing suitable to their needs; and
- not be in breach of their tenancy conditions. This includes having a material housing related debt with the authority. In exceptional cases assistance may be given where a debt or minor breach exists but moving to smaller, cheaper accommodation allows arrangements to be made to clear the debt.

## 8.3 The following costs can be considered under the policy (payments on production of a correct invoice or-made direct to the supplier):

- Packing service and removal costs (subject to at least two quotes)
- Disconnection and reconnection of cooker
- Disconnection/reconnection of a telephone/computer
- Lifting and relaying carpets (subject to at least two quotes)
- Part contribution of no more than £500 in total towards other household costs, such as waste disposal, new curtains and floor coverings, and
- Other exceptional costs as approved by the Head of Housing, Transportation and Public Protection

## 9 Regional Mortgage Rescue Scheme 'Breathing Space'

The Council is participating in a regional scheme called Breathing Space. The scheme facilitates the provision of loans in accordance with powers given under Section 2 of the Local Government Act 2000 in respect of the provision of mortgage repayments for people within the Council area who are in arrears or due to a change in their circumstances are having difficulty with their mortgage repayments. The Breathing Space scheme is administered by Wakefield Metropolitan District Council (WMDC) on behalf of local authorities in Yorkshire and the Humber.

### 9.1 The *Breathing Space* scheme aims to prevent homelessness and to support homeownership where it is considered that it will be sustainable on a long term basis. The scheme provides loans to owner-occupiers/applicants in difficulty with mortgage payments, secured loans or to clear charging orders where appropriate and will provide support and access to financial, housing and debt advice.

- 9.2 The *Breathing Space* Loan (the Loan) is an interest free, three year fixed term loan which is secured against the property. Its purpose is to help Applicants to avoid repossession of their home.
- 9.3 Applicants will be required to take advice on their current financial circumstances. The Loan will not be the best option for everyone.
- 9.4 Successful applicants will be required to take part in regular reviews of their financial circumstances throughout the loan period
- 9.5 At the end of the three year period the Loan is due for repayment in full. The Loan also becomes due for repayment in full if the property is sold or there is a breach of the agreement. Breaches of the agreement include (but are not exhaustive):
- sub-letting the property without notifying WMDC
  - no buildings insurance in place on the property
  - a failure to engage
  - a refusal to undertake regular reviews
  - property is left empty for more than 30 days without good reason or notification to WMDC
- 9.6 There are no compulsory instalment repayments to make during the three year period. However, the client will be encouraged where affordable to make instalment or ad hoc payments during the three year period if their financial statement supports this. This will be reviewed throughout the loan period.
- 9.7 Applicants will be required to demonstrate how they intend to repay their Loan at the end of the three year period. If there is no evidence that the applicant can repay the loan 12 months before the due date, WMDC will require the property to be marketed for sale.
- 9.8 The Loan will be appropriate where there is a reasonable expectation that the applicant will be able to meet their mortgage payments after the period of assistance provided by the Loan.
- 9.9 A Loan may also be considered in circumstances where even though the applicant does not fulfil the criteria at 9.1 above, time is needed to allow for the sale of the property and a planned move to alternative accommodation. An application in these circumstances will only be considered / progressed where the applicant has placed their home on the market for sale at or around the independent valuation provided.
- 9.10 As part of the *Breathing Space* scheme the Council and WMDC will provide support including referral for debt counselling, to maximise the possibility that the applicant will be able to retain the property when the loan assistance ends.
- 9.11 The maximum amount of the loan available is £15, 000. The minimum amount is £2,000.
- 9.12 In calculating the loan assistance that can be offered, WMDC will take into account the amount of arrears outstanding on the prior mortgage or secured loans at the date of the loan application and a maximum of 12 months future monthly instalments on the mortgage or secured loan if required. Alternatively the Loan may be based on the redemption figure of the

mortgage and/or secured loan or the loan which is subject to the charging order, if this is below the maximum loan amount.

9.13 The Loan can provide assistance in respect of a first mortgage, or second or subsequent mortgage, secured loan or to redeem a charging order. Where there are arrears on more than one mortgage, secured loan or charging order the Loan can be used towards more than one mortgage, but the total cannot exceed the maximum loan limit of £15,000.

9.14 The applicant must satisfy the following criteria to be considered for the Loan:

- The Applicant must have an owner's interest in the property on which the mortgage is secured. **All legal owners of the property must agree to accept joint and several liability for the loan.**
- **The applicant must be resident at the property and this must be their only home.** Where there are joint owners, it is sufficient in certain circumstances to be approved by WMDC or the Special Cases Panel that only one of them fulfils this condition.
- **The applicant has sufficient equity in the property.** The maximum value for all secured borrowing, including the *Breathing Space* Loan must not exceed 90% of the property value. Where the applicant is within the repayment period of the Right to Buy discount, this will be taken into account as secured borrowing.
- **The applicant is in difficulty with their mortgage or secured loan payments, or a charging order is forcing legal action.** The client either has incurred mortgage or secured loan arrears or is unable to meet their ongoing mortgage or loan instalments and so is about to incur arrears.
- **The cause of difficulties must be due to a recent (within the last 12 months) and significant change of circumstances that are outside the control of the client** eg unemployment, sickness, drop in income, or any other circumstance considered reasonable by the Special Cases Panel in its sole discretion. The Loan is not intended to assist those with issues of long term debt and money mis-management. WMDC will have sole discretion to decide whether this criteria has been met by the applicant.
- **The applicant has received recent advice on their financial situation.** Advice can be obtained from an advice agency, eg Citizens Advice Bureau, who can discuss all options.
- **The applicant does not have the financial resources to pay their mortgage or secured loan instalments and/or arrears.** A financial assessment will be undertaken to determine this and other options will be considered before a loan is offered.
- **There must be an expectation that the applicant will be able to meet their mortgage and any secured loan repayments after the period of assistance provided by the Loan, or will place the property on the market either prior to a loan being provided or during the loan period if circumstances change for the worse or do not improve.** This will be assessed by the loan officer on the facts of the case, taking into account potential increases in income or reductions in expenditure. WMDC will carry out a credit reference search and will take into account the whole of the applicant's financial situation in deciding whether a Loan is appropriate.

9.15 Full Terms and Conditions are available from:

Breathing Space Homeowner Support Team  
Strategic Housing  
Wakefield Council  
Wakefield One

Wakefield  
WFI 7EB

Tel No: 01924 302892  
Email: mortgagehelp@wakefield.gov.uk

## **10 Complaints Procedure**

- 10.1 The Council has a corporate complaints procedure that will apply in relation to any complaints about the implementation of any of the processes flowing from the policy. Details of the complaints procedure will be provided on request or can be viewed on the Council's web site. Any such complaint will be treated seriously and will (if necessary) be reflected in subsequent reviews of this policy or in amendments to the way that services are delivered.

## **11 Monitoring and review**

- 11.1 The effectiveness of this policy is monitored on an ongoing basis to ensure full and effective use of available funding and to make sure that the desired outcomes are being delivered (ie those in greatest need are benefiting from available assistance). This is done through monthly monitoring of expenditure and testing against local performance indicators. Where appropriate revisions to the policy will be reported to the Council's Cabinet.

## **12 Equalities**

- 12.1 The East Riding of Yorkshire Council is committed to fulfilling its roles as an employer, service provider, purchaser of goods and services and community leader without discrimination on any grounds, such as race, culture or ethnic origin, nationality, religious belief, gender, disability, sexuality or other status. All members, employees and agents of the Council must seek to eliminate discrimination and promote equality and good relations between all groups.

## **APPENDIX I: Guidance on Adaptations that can be considered for a Disabled Facilities Grant or other Council funding for Council tenants**

The following categories of adaptation are detailed in the Housing Grants, Construction and Regeneration Act 1996 as being works which can be considered for Disabled Facilities Grant assistance.

The Disability Resource team will determine whether the works are “necessary and appropriate” and Housing Services will consider if they are “reasonable and practicable” to carry out.

### **Facilitating Access In and Around the Dwelling by the Disabled Occupant**

#### **External Access**

- Ramp and/or handrails to the main external door - The disabled person must be permanently wheelchair dependent and not able to negotiate steps. (If provision is for handrail only, this should be carried out under minor adaptations).
- Only one access point will usually be adapted for each dwelling.
- Ramps provided will usually be modular therefore recyclable and moveable and will adhere to building regulations.
- The provision of a new door and frame will only be provided if necessary.
- External stair lifts or step lifts will be only be considered when limited space and issues with the site rule out ramped access. The works must be considered reasonable and practical and not prone to vandalism.
- Automatic door opening to main entrance doors will only be considered for persons who are physically unable to open the door due to a disability and who live alone or would need to enter and exit the property alone.
- Door entry systems will only be considered where the person has severe mobility problems.
- Alterations to steps will be considered where the disabled person is not a permanent wheelchair user and also not able to access the property independently. Alterations to steps or footpaths may involve lowering or changing the height or increasing the number of steps. All work must be carried out in accordance with current building regulations.
- Footpath levelling will only be considered where the disabled person is a permanent wheelchair user and provision will only be level path from gate to one entrance of house.

#### **Internal Access**

- Widening of doorways - to principal rooms, ie client’s bedroom, bathroom, kitchen and living room in order to provide wheelchair access. Access to other rooms may be considered where the disabled person is a carer.
- Removal of walls - where doorways cannot be altered or widened consideration will be given to removing walls to enable better access to principal rooms.
- Stair lift - provision will be considered where the disabled person’s mobility is so severely restricted that it is virtually impossible for them to negotiate stairs in safety and without undue distress or risk to themselves or their family. Where the structure of the staircase is not appropriate for the safe installation of a stair lift then a through floor lift will be considered.
- Through floor lift - provision will be considered where the disabled person is unable to safely use the stair lift or their condition is likely to deteriorate very quickly to a point where they are unable to use a stair lift.
- Tracking and over head hoists - will be considered where necessary to provide fixings for

disabled equipment to access bed and bathroom facilities.

## **Facilitating the Use of Washing and Toileting Amenities by the Disabled Occupant**

### **Access to ground floor WC**

Where the wc is not on the ground floor, provision of a ground floor wc will only be considered where:

- The disabled person is unable to safely use a lift (stair lift or through floor lift) or it is not feasible to provide a lift;
- Provision of a commode has been considered and is inappropriate;
- It is technically feasible to provide a ground floor wc as there is room and it will be permanently necessary; and
- The disability is such that urgency and/or frequency of need necessitates immediate access to ground floor wc. Confirmation by a medical consultant will be required in this case.

### **Access to first floor WC**

Where the wc is not on the first floor, provision of a first floor wc will only be considered where:

- Provision of commode has been considered and is inappropriate;
- it is technically feasible to provide a first floor wc as there is room and it will be permanently necessary;
- the disability is such that urgency and/or frequency of need necessitates access to first floor wc. Confirmation by a medical consultant will be required in this case; and
- this facility will only be provided in exceptional circumstances when all bathroom facilities are on the ground floor and the service user sleeps upstairs.

### **Provision of Closomat / Specialist WC**

- Will only be considered where the disabled person is able to manage their own personal toilet hygiene independently. An exception to this criteria will be considered on an Individual case basis by the Disability Resource Team Manager to support this provision for those who will need help with their clothing but where they are able to operate the flush control independently and not having access to use a closomat facility would significantly affect their dignity and wellbeing.

### **Access to Bath**

- Consideration will be given to the provision of a bath instead of shower when a medical consultant states this is an essential requirement on medical grounds.

### **Access to Over Bath Shower**

- The disabled person has been assessed as unable to access their bath even with bathing equipment and they are not able to safely and independently strip wash.
- The disabled person is able to access an over bath shower safely and their condition is stable.
- It is necessary for the disabled person to shower rather than bathe due to management practicalities or unpredictable condition, i.e double incontinence, epilepsy or challenging behavioural issues.
- Non-slip flooring is not provided in these cases.

### **Access to Wet Room**

- The disabled person has been assessed as unable to access their bath even with bathing equipment and they are not able to safely and independently strip wash.

- Adaptation of the facilities in the bathroom to include the alteration to a wet room and includes associated works such as slip resistant flooring and grab rails as necessary.
- The bath may only be retained if there is room in the bathroom for the provision of the level access shower/wet room or another member of the family has a proven medical condition which requires the use of a bath.
- The provision of a heater will be funded if no other heating exists.
- The provision of storage cupboards, units, mirrors, towel rails and shaver points will not be eligible.

### **Access to or Provision of ground Floor Bathroom Facilities ie bedroom and / or Bathroom**

Ground floor facilities will only be considered where:

- Existing facilities are not on the ground floor and the disabled person is unable to use either a stair lift or through floor lift safely or it is not structurally feasible to provide a lift so is therefore unable to access the first floor of the property;
- existing facilities cannot be reasonably adapted to make them suitable for the disabled person;
- provision of a commode and other means of washing facilities have been considered and are inappropriate;
- re-housing has been considered but rejected as inappropriate; and
- the disabled person's condition is deteriorating quickly making ground floor facilities the most appropriate long-term option. Confirmation by a medical consultant will be required in this case.

When considering how to provide access to ground floor bedrooms and bathroom facilities, the following is taken into account:

- Where it is appropriate to change the current use of a particular room or exchange a bedroom with another member of the family this should be done.
- Adaptations within the footprint of the home will always be the first consideration - this can include the conversion of an integral garage.
- Extensions will be a last resort and only considered following a detailed cost/benefit analysis of alternative options.
- Where there is a referral for provision of a separate bedroom where disabled children with behavioural difficulties share a room with other siblings and disturb their sleep, this will only be considered where it can be demonstrated that the child is prone to violent outbursts and there is a risk of physical harm to the other siblings. Confirmation by a medical professional will be required in this case.
- Additional bathrooms or bedrooms will only be considered where they are specifically for the disabled person and it can be demonstrated that adaptations of other rooms or space access to those rooms in the property is unsuitable.
- Replacement of rooms or parts of rooms which have been lost by carrying out adaptations will not be grant aided. (By way of explanation, where a ground floor living room or dining room is converted into a bedroom with en suite shower room for the disabled person, the construction of a replacement living room or dining room for use by the rest of the family will not be grant aided).

### **Facilitating the Preparation and cooking of Food**

- Where someone other than the disabled person currently does and will continue to mainly do the cooking and preparation of meals, major adaptations to the kitchen will not be available.

However, it may be possible to carry out minor adaptations to allow the disabled person to prepare light meals or hot drinks, typically this may include a low-level worktop with power points for a kettle/microwave.

- Major adaptations will only be considered where the disabled person is the only or main user of the kitchen and the kitchen is totally inaccessible and is structurally feasible to adapt.

Provision of the following works can be considered:

- A kitchen sink, including alteration to its height or position or the type of taps to it. Powered and adjustable-height sinks will not normally be considered as the provision of a second sink is often a more economic solution;
- A cooker point and oven-housing unit will be considered, ensuring its height and position is in a safe location. The cost of ovens, hobs and appliances (white goods) are not eligible for grant and must be paid for by the client;
- Work surfaces - at a suitable height for the disabled person, located beside the sink and on each side of the cooker, having a total length of approximately 1.5 m, will be considered;
- Food storage in an accessible position can include space for a refrigerator with power supply and the fitting of pull out or carousel unit to an existing double floor unit. Where no unit exists, provision of 1 no. 1000 mm floor unit with pull out or carousel unit will be installed;
- Replacement units or storage space lost by the requirement to lower work surfaces will not be funded;
- Alterations to the kitchen door, light switches and power points will be considered where necessary;
- Extensions or enlargement to kitchens will only be considered where they are absolutely necessary in order to provide turning space for a wheelchair and if suitable space cannot be achieved by re-arrangement of the existing facilities or within the footprint of the property. Only minor adaptations will be considered for a disabled person who is not the only or main user of the kitchen;
- Provision of space to provide a dining area or for the loss of the dining area will not be considered for grant purposes;
- Where the utility room may be included in any adaptation scheme there will be no provision of replacement utility room; and
- Mechanical ventilation where required by building control or if access to openable windows is impractical.

### **Access to the Garden**

- The disabled person must have an identified physical need and must be experiencing significant difficulties in getting in and out of the house to access the garden.
- The grant will simply be for providing immediate access from the home to a suitable area adjacent to the dwelling from which the disabled person can enjoy the garden. It does not include landscaping gardens or provision of paths, etc., to make them more suitable for the disabled person to access.

Consideration will be given to:

- Provision of modular ramp, alteration of doorway if necessary, provision of 3 sq. metre hard standing for wheelchair immediately next to the dwelling;
- Grant assistance will not be given where there is already access to the garden from another part of the property. Grant may be given to improve an existing access to make it safe for the disabled occupant to use, ie repairs to unsafe steps and/or provision of handrails, etc. (Minor



repairs should be considered by occupational therapy team under minor adaptations.);

- It does not include extending an existing access, eg creating a side access so a person can also go around the side of a house. Generally, the most modest solution for providing access to both the house and the garden will be considered and this can mean that one access may be sufficient to access both the house and the garden;
- Where homes have communal gardens, eg, blocks of flats served by a single access, grant will not be provided for an individual access to the garden; and
- The need to access the garden will be met by the provision of the most reasonable and practical solution.

### **Provision or Improvement of Appropriate Heating**

- Provision of appropriate heating does not include the repair of any system. Consideration will only be given to the provision or improvement of heating in the rooms that are in everyday use by the disabled person.
- Provision of adequate heating does not necessarily mean full central heating and could be addressed with an additional heater.
- When considering the provision of adequate heating the following should be considered:
- The disabled person must have severely limited indoor mobility and must need to maintain reasonable body temperature;
- The installation of central heating to the dwelling would only be considered where the wellbeing and mobility of the disabled person would otherwise be adversely affected and zoned or thermostatically controlled heating is essential for the disabled person's condition;
- Relocation of heating controls to make them more accessible to the disabled person can be considered but only where necessary;
- Consideration will only be given to adapting heating from a solid fuel fire where there is no able bodied person living at the property who can maintain the solid fuel fire;
- Where the disabled person needs to use a ground floor room as a bedroom and the gas appliance contravenes gas regulations, consideration to adapting or removing the fire will be given; and
- Consideration will be given to changing the heating system where the type of heating causes respiratory problems to the disabled person. Medical confirmation from a doctor will be required.

### **Making the dwelling safe**

Consideration can be given for certain adaptations to the dwelling to make it safe for a disabled person. Adaptations will be designed to minimise the risk of danger where a disabled person has behavioural problems which causes him to act in a boisterous or violent manner. This can include:

- Provision of lighting where safety is an issue;
- Provision of safety, toughened or shatterproof glass in certain parts of the dwelling to which the disabled person has normal access;
- Provision of safety measures to radiators and electrical sockets; and
- Consideration can be given to reinforce floors, walls or ceilings where necessary and appropriate

### **Works Which Are Considered Non-Mandatory and Therefore unable to be Grant Aided**

The following list is not exhaustive, however items which are unable to be considered for grant include:

- Replacement rooms or parts of rooms lost by carrying out adaptations.
- Fitments in rooms, ie built-in cupboards and wardrobes, etc.
- Extensions to living rooms.
- Provision of secondary access from dwelling house.
- Formation of patios and landscaping of garden.
- Formation of garden paths from garages and sheds.
- Storage areas and charging points for wheelchairs, scooters or children's equipment.
- Floor coverings (except non-slip flooring in wet rooms).
- Provision of treatment rooms.
- Wall tiling (except splash backs and immediate shower areas).
- Creating safe play area and/or fences.
- Portable, non-fixed items.
- Dropped kerbs and hard standings.
- Walkways to and from garages or scooter storage areas.
- Ramps for scooter access.
- Formation of bin store areas.
- Provision of clothes drying facilities.
- General provision of external lighting.

### **General Provisions When Considering Major Adaptations**

When providing adaptations, consideration will be given to the following:

- Before adaptations can be carried out, properties must be in a reasonable state of repair with no major defects, and
- Where a particular adaptation cannot be carried out due to particular disrepair issues, those repairs may, within reason, be carried out as part of the adaptation. Such works can include replacement of rotten floors or strengthening of floor as part of a shower installation, electrical repairs to enable works to be carried out safely or dealing with low water pressure. Replacing defective drainage, provision of DPC or a full rewire will not be eligible.
- In cases of small terraced properties or properties with narrow passageways or difficult access, effective adaptation can only proceed where it can be reasonably and practicably carried out without having a detrimental impact on neighbouring properties.
- Where adaptations are required to a listed building, any additional works in relation to the adaptation which are required to comply with listed building requirements.

## **APPENDIX 2: Conditions Attached to Disabled Facilities Grant Assistance**

- 1 It is a condition of DFG that all the eligible works are carried out fully in accordance with the Council's issued specification and that the needs specified by the OT/OTA have been met where reasonable and practicable in accordance with Council policy.
- 2 It is a condition of DFG that the eligible works are carried out within twelve months from the date of approval of the application. This period may, however, be extended by the Council, particularly where it is satisfied that the eligible works cannot be, or could not have been, undertaken without carrying out other works which could not have been reasonably foreseen when the application was made.
- 3 It is a condition of the grant that the owner of the property is required to notify the Council in writing of his intentions to dispose of the property and to give the Council any information reasonably requested in that connection during the grant condition period which is 5 years from the certified completion of the works.
- 4 It is a condition of the grant that the Council may, by written notice, require the owner to provide a statement within 21 days showing how the property is occupied.
- 5 It is a condition of DFG that routine and ongoing maintenance of the property is undertaken. This includes, but not exclusively, painting of external woodwork, clearing of gullies, gutters, spouts, soil pipes and fall pipes, maintenance of adequate clearance of soil, paths, drives and vegetation below the damp proof course, pointing to external brick/stone work and repairs to rendering. To ensure this requirement is complied with, random inspections will be carried out and 14 days notice will be given.
- 6 It is a further condition of DFG that the property is adequately insured against fire, lightning, explosion, earthquake, storm, flood, escape of water or oil, riot, malicious damage, landslip, heave, collision, accidental breakage of glass and sanitary ware and accidental damage to underground services and public liability. The owner of the property will be required to provide a copy of their insurance certificate when responding to the annual "condition compliance letter."
- 7 The DFG is subject to the additional condition which may be imposed by the Council under Section 51(2)(b) of the Housing Grants Construction and Regeneration Act 1996. If the grant applicant pursues a legal claim for compensation relating to personal injuries which includes the cost of the adaptation works funded by the DFG the Council may require the applicant for the grant to repay the grant, so far as is appropriate, out of the proceeds of the claim and the applicant for the grant is required to notify the Council as soon as the claim is resolved. The Council may determine not to demand the repayment of the grant or demand a lesser amount.
- 8 It is a condition of grant that where adaptations have been identified by the occupational therapist as being necessary and appropriate but the grant applicant requests that not all works are carried out together, the grant approval may remain open for the grant condition period in the event that the grant applicant wishes to have the remainder of the adaptations carried out. Any re-approval is subject to funding being in place and the applicant continuing to meet the DFG criteria.

## **Additional conditions relating to owner occupiers only**

- 9 It is a condition of grant that an owner occupier will have a property charge levied on the property for all grant works that exceed £5,000 limited to a maximum charge of £10,000, under a general consent (excluding any agency or professional fees). These charges will last for ten years from the certified date of the grant. Once approved, the grant is registered with the Land Registry and conditions as to repayment are attached.
- 10 It is a condition of grant that where the owner makes a relevant disposal<sup>5</sup> of the dwelling within a period of ten years from the certified completion of the works, the owner will be required to repay the amount of the charge on demand. This condition remains in force for the whole of the 10 year grant condition period and is binding not only on the person who gave the certificate but also on any person who is for the time being an owner of the dwelling.
- 11 It is a condition of grant that where a property charge has been placed no further borrowing can be secured against the property during the 10 year condition period without the Council's prior consent.

It is also a condition where recyclable equipment, ie stair lifts, step lifts, through floor lifts, hoists and ramps is no longer required by the disabled person, the owner of the property or the tenant who received the grant must notify the Council so that they may be removed and recycled if appropriate. The appropriate cost of removal of the equipment will be paid for by the Council only where these items are recovered to be recycled.

These conditions may be waived in exceptional circumstances at the discretion of the Director of Environment and Neighbourhood Services.

This documented policy is consistent with Government guidance and will also help to inform disabled persons, their family, support network and carers of eligible works and available assistance.

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<sup>5</sup> Definition of relevant disposal:

- The sale or transfer of the freehold or assignment of the lease or the grant of a long lease (one of over 21 years, otherwise than at a rack rent); or
- Where it becomes apparent to the Council that the property is no longer the main or sole residence of the beneficiary of the grant.



**East Riding of Yorkshire Council will, on request, provide this document in Braille, audio or large print format. If English is not your first language and you would like a translation of this document into any other language, please telephone (01482) 393939.**