



Financial Assistance Policy for the Better Care Fund

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SECTION 1 - INTRODUCTION

1.1 Purpose

- 1.1.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues.
- 1.1.2 This policy sets out the areas on which The City Council will focus Better Care Fund resources in order to improve housing conditions across the district whilst contributing to the delivery of the Better Care Fund, Health and Wellbeing Board and local priorities.
- 1.1.3 This policy provides Exeter City Council with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below and had been developed in association with Devon County Council and all the district councils in the county.

1.2 Funding

- 1.2.1 The assistance contained within this policy is only available subject to the availability of funding. Where funding is limited priority for spend will be given to the Mandatory Disabled Facilities Grant.

SECTION 2 - CONTEXT

2.1 Housing and Health

- 2.1.1 Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents of Exeter.
- 2.1.2 In 2002, flexibilities were introduced enabling councils to use government grant that has been allocated for disabled facilities grants to be used more intelligently to deliver adaptations for disabled people outside of the mandatory grant regime.
- 2.1.3 Research has shown that there is a direct impact on the health and well-being of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.
- 2.1.4 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health and in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health. The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain them and as a result hazards can develop.
- 2.1.5 An estimated 34,400 excess winter deaths were recorded in England and Wales in 2016/17 as reported by the Office of National Statistics (ONS) in their document Excess Winter Mortality in England and Wales 2016-17. Many of these people die unnecessarily as a result of living in cold homes

2.2 Better Care Fund

- 2.2.1 In 2015 the government introduced the Better Care Fund in an attempt to bring health and social care together in an integrated way. The fund is a combination of government funding from the Department of Health and the Department for Communities and Local Government and includes the grant allocation for Disabled Facilities Grants (DFG). The 2017-19 Integration and Better Care Fund policy framework document lists the conditions that the better care fund must be used to address.

- 2.2.2 These are:

Condition 1: *Plans to be jointly agreed* – The plan to use the Better Care Fund allocation must be jointly agreed and signed off by the Health and Wellbeing Board, and constituent councils and clinical commissioning groups. The local housing authority must also be involved due to the inclusion of the Disabled Facilities Grants allocation, which forms part of the fund

Condition 2: *NHS contribution to social care is maintained in line with inflation.* - The funding must be used to contribute to the maintenance of adult social care services in each local authority, which also has a health benefit. However, beyond this broad condition, the Department of Health and Social Care (DHSC) wants to provide flexibility for local areas to determine how this investment in adult social care services is best used.

Condition 3: *Agreement to invest in NHS commissioned out of hospital services, which may include 7 day services and adult social care.* This should be achieved by funding NHS commissioned out-of-hospital services, which may also include 7-day services and adult social care, as part of the agreed Better Care Fund plan.

Condition 4: *Managing Transfers of Care* - Plans should set out how local partners will work together to fund and implement transfers of care effectively.

- 2.2.3 More detail can be found in the 2017-19 Integration and Better Care Fund Policy Framework.
- 2.2.4 Based on these broad conditions, Devon County Council and the District Councils have identified an opportunity to provide additional grant and loan products to meet these conditions and deliver against the Health and Wellbeing Board priorities.

SECTION 3 - PRIORITIES

3.1 General

3.1.1 In Devon, the Better Care Fund priorities aim to achieve the following outcomes:

- Reduced admissions to residential and nursing care homes
- Reduce delayed transfers of care
- Reduce avoidable emergency admissions
- Increase dementia diagnosis rates

3.1.2 To meet these priorities this policy aims to focus on the following areas:

Objective 1 - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary, appropriate and reasonably practicable) to prevent admissions to care and to assist with delayed transfers where possible.

Objective 2 – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions

Objective 3 – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.

Objective 4 – Assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.

SECTION 4 – MANDATORY DISABLED FACILITIES GRANTS (DFGs)

4.1 Background

- 4.1.1 The delivery of the disabled facilities grant programme is mandatory and a statutory function of the local housing authority. The delivery of this function is governed by the Housing Grants, Construction and Regeneration Act 1996.

4.2 Eligibility

- 4.2.1 Any disabled householder seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, or approved by Devon County Council.

- 4.2.2 A person aged eighteen or over shall be considered disabled if:

- they are registered under section 29(1) of the National Assistance Act 1948 (disabled persons' welfare), or
- they are a person for whose welfare arrangements have been made under that provision or, in the opinion of the social services authority, might be made under it.

- 4.2.3 A person under the age of eighteen shall be considered disabled if:

- they are on a register of disabled children maintained under paragraph 2 of Schedule 2 to the Children Act 1989, or
- they are in the opinion of the social services authority a disabled child as defined for the purposes of Part III of the Children Act 1989 (local authority support for children and their families).

- 4.2.4 All owner-occupiers, tenants, licensees or occupiers who meet the above criteria are eligible to apply for a Disabled Facilities Grant.

4.3 Conditions

- 4.3.1 All grants other than those for children are subject to a test of financial resources, which is prescribed by The Housing Renewal Grants Regulations 1996.

- 4.3.2 The grant maximum is £30,000 and the disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).

- 4.3.3 In order to make an application the client must supply the following:

- A completed and signed application form
- Evidence of financial situation
- Evidence of ownership of the property or the right to reside at the property
- Permission for the works to be carried out

- A detailed schedule of works and plans for complex works that must be agreed by the council
 - Any planning or building regulation approvals
 - Tenders for the works unless using an agreed procurement framework.
- 4.3.4 Only the works agreed by the council will be covered by the grant.
- 4.3.5 If the grant is approved there are 12 months to complete the works.
- 4.3.6 The works must be completed by the contractor stated on the approval document
- 4.3.7 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 4.3.8 If the applicant has a contribution to pay they must ensure they have funds in place to cover their share of the costs before the work begins on site.
- 4.3.9 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 4.3.10 Any increase in the grant may have an impact on the charge placed against the property.
- 4.3.11 Applicants who are successful in their application for assistance will be required to maintain the adaptation.
- 4.3.12 The contract for the works is the responsibility of the applicant.
- 4.3.13 The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 4.3.14 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.
- 4.3.15 Only works falling within the mandatory elements will be covered by the grant, these are works to:
- Facilitating access
 - Make a dwelling safe for the disabled occupier or persons residing with him/her
 - Provide rooms useable for sleeping
 - Provide bathrooms
 - Facilitate the provision for cooking of food
 - Provide heating, lighting and power
 - Adapt a property to enable a disabled occupier care for a dependant
 - Adapt the common parts
 - Provide access to garden
- 4.3.16 Where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000, requiring repayment of the grant becomes repayable (e.g. if the property is sold within a period of 10 years or a breach of conditions).
- 4.3.17 Where the cost of the work exceeds the mandatory grant limit of £30,000 the applicant may be eligible to an Accessible Homes Grant, subject to available funds.

SECTION 5 – ACCESSIBLE HOME GRANTS

5.1 Background

5.1.1 The Accessible Homes Grant enables an enhanced offer in addition to the Mandatory Disabled Facilities Grant subject to available funding and can be used for, amongst other things

- the provision of safe play areas;
- adapting or providing a room in order for the disabled occupier to work from home;
- the installation of domestic automatic sprinkler systems into the homes of the most vulnerable;
- the installation of hard-wired interlinked smoke detectors in the hall and landing areas.

5.1.2 This grant is available in the following circumstances:

- Where a mandatory grant has been approved but the cost of the work exceeds £30,000
- Where there are works that may not be covered by the Disabled Facilities Grant in relation to adapting the home and making it safe.
- Where the means test identifies that a contribution is required.

5.2 Eligibility

5.2.1 To be eligible for this grant the applicant must meet the following:

- The applicant must be eligible to apply for a mandatory Disabled Facilities Grant
- All applicants are subject to a means test including the parents and/or guardians of a disabled child.
- An applicant will only be eligible to apply a grant to cover their assessed contribution in respect of a mandatory Disabled Facility Grant where the contribution is a third or more of the applicant's savings.

5.3 Conditions

5.3.1 The grant maximum is £20,000. Anything over £20,000 will not attract any further public grant.

5.3.2 Where additional funding is required to cover either a contribution or the cost of works over £50,000 (£30,000 from the Disabled Facilities Grant and £20,000 from the Accessible Homes Grant), then a Home Improvement Loan application can be made.

5.3.3 The Disabled Facility Grant paperwork will be used to assist the applicant in making an application for this grant.

- 5.3.4 A local land charge will be placed on the property for the full value of the grant which will be repayable if the property is sold, assigned or transferred within 25 years of the grant being completed.
- 5.3.5 Only the works agreed by the council will be covered by the grant
- 5.3.6 If the grant is approved there are 12 months to complete the works
- 5.3.7 The works must be completed by the contractor stated on the approval document
- 5.3.8 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 5.3.9 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 5.3.10 Any increase in the grant may have an impact on the charge placed against the property.
- 5.3.11 Applicants who are successful in their application for assistance will be required to maintain the adaptation.
- 5.3.12 The contract for the works is the responsibility of the applicant.
- 5.3.13 The grant will normally be paid direct to contractors in all but the most exceptional cases.
- 5.3.14 The council will only offer grant for those works that are considered mandatory to meet the needs of the disabled person.
- 5.3.15 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.

SECTION 6 – ACCESSIBLE HOME GRANTS – MOVING APPLICATION

6.1 Background

- 6.1.1 This grant may be available to assist a disabled person to move to more suitable accommodation subject to available funding.

6.2 Eligibility

- 6.2.1 An applicant will be eligible for this grant where:

- The applicant meets the eligibility criteria for a Disabled Facility Grant.
- Where the Occupational Therapist and/or Exeter City Council consider re-housing to be more appropriate than adapting the existing accommodation.
- To be eligible for this grant the total cost incurred in the eligible 'moving on' expenses and any estimated eligible adaptation costs at the 'new' property should not be greater than the cost of adapting the applicant's current home.
- The 'new' property shall in the opinion of Exeter City Council provide a long term, sustainable home for the person for whose benefit the works are required.
- If the property is within a neighbouring authority the new authority will need to ensure the new property is suitable. This should also be agreed with the occupational therapist. The applicant must ensure that Exeter City Council's Private Sector Housing Team and Occupational Therapist have been consulted.

- 6.2.2 In determining the 'reasonable expenses' regard shall be had to the following criteria:

- The cost of the eligible works at the applicants existing property are not deemed reasonable, or;
- The eligible works at the applicants existing home are not technically feasible, or;
- The adaptation of the applicants existing property does not provide a sustainable, long term solution for their housing needs.

6.3 Eligibility

- 6.3.1 **Owner Occupier** - The expenses that can attract grant under this section may include the cost of:

- Any fees associated with obtaining a mortgage.
- Conveyancing fees.
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional or other removal costs
- Estate Agent Commission.

- 6.3.2 The maximum grant payable for eligible expenses under this heading for an owner occupier is £10,000.

- 6.3.3 **For a tenant** - the expenses that can attract grant under this section may include the cost of:

- Letting agent fees
- Rent deposit
- Professional or other removal fees

6.3.4 The maximum grant payable for eligible expenses under this heading for a tenant is £5,000.

6.4 Conditions

6.4.1 Grant assistance is only payable to an owner occupier upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.

6.4.2 When moving to rented accommodation the applicant must obtain permission from the landlord for any adaptations to be carried out before the grant will be paid.

6.4.3 To qualify for this grant, the applicant must have been resident in their current property for at least 2 years prior to making an application to move.

6.4.4 The applicant must agree to live in the property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit).

6.4.5 For owner occupiers a local land charge or a charge against the deeds will be placed against the property for a period of 5 years.

SECTION 7 – HEALTHY HOMES GRANTS

7.1 Background

- 7.1.1 The Healthy Homes grant is a flexible grant to provide urgent/essential repairs to the home to ensure the health, safety and welfare of the occupier.

7.2 Eligibility

- 7.2.1 An applicant must apply for a Wessex loan first and will only be eligible to apply for this grant if a loan is refused.
- 7.2.2 Where the client is not eligible for a Wessex loan then they may apply for this grant.
- 7.2.3 To qualify for this grant the applicant must be in receipt of one of the following benefits:
- Housing Benefit
 - Disability Living Allowance
 - Personal Independent Payment with the daily living component
 - Attendance Allowance
 - Guarantee Pension Credit
 - Income support
 - Council tax support (not the single person discount)
 - Universal Credit – universal credit replaces the following means tested benefits – Housing Benefit, income related ESA, Income based JSA, Child tax credit, working tax credit and income support.

7.3 Conditions

- 7.3.1 The maximum grant available is £5,000 over a rolling two year period.
- 7.3.2 The grant is only available for owner occupiers and will have no repayment conditions attached.

SECTION 8 – HOME IMPROVEMENT LOANS

8.1 Background

- 8.1.1 Wessex Resolutions Community Interest Company (WRCIC) is a not-for-profit company contracted by Exeter City Council to deliver loans to residents in the city.
- 8.1.2 Wessex Resolutions Community Interest Company administer loans within the requirements of this policy. Home Improvement Loans are flexible and can be used for the following purposes:
- Home repairs and improvements
 - Adaptation works where grant is not available
 - To cover a client contribution to a grant
 - To cover the cost of the work over the Disabled Facilities Grant or Accessible Homes Grant maximum.
 - To bring empty homes back into use
 - For landlords to carry out repairs or improvement to rented accommodation
 - For energy efficiency improvements

8.2 Eligibility

- 8.2.1 This will vary and is based on the individual circumstances of each client. Loan advisors will carry out an assessment and provide independent advice on ethical and responsible lending the most appropriate product to suit their needs.

8.3 Conditions

- 8.3.1 Conditions may vary depending on the loan product selected and the individual circumstances of each applicant.
- 8.3.2 Typical 4.2% APR, loans are subject to status. Wessex Resolutions Community Interest Company may insist on loans being protected at the Land Registry by a Title Restriction. Missing payments could affect your credit rating and ability to obtain credit in the future.

SECTION 9 – WARM UP GRANTS

9.1 Background

9.1.1 These grants, up to a maximum £2,000 per property, provide top up funding for energy efficiency measures where energy providers are part funding energy efficiency measures under their Energy Company Obligation (ECO) or to fund energy efficiency measures which do not attract Energy Company Obligation, for example insulation to mobile homes and the installation of central heating for the first time.

9.1.2 Works will generally include:

- Mains gas boiler replacement,
- Loft insulation,
- Cavity wall insulation,
- Non-gas boiler replacements,
- Replacement storage heaters,
- Internal or external wall insulation,
- Room in roof insulation,
- Flat roof insulation

9.2 Eligibility

9.2.1 Applicants must have been identified through the Council's Energy Company Obligation flexible eligibility Statement of Intent which can be found on the council's website.

9.2.2 To qualify for the top up a survey must be carried out by the energy provider, a local installer, or an agent and qualifying works identified. Provisions will be in place to ensure value for money.

9.2.3 For owner occupiers and private landlords a maximum of up to £2,000 is available.

9.2.4 If more than £2,000 is needed then the client should apply for a Wessex loan subject to availability and eligibility

9.3 Conditions

9.3.1 The contract for the works is the responsibility of the applicant.

9.3.2 The grant will normally be paid direct to contractors in all but the most exceptional cases.

9.3.3 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the client and Council.

SECTION 10 – MISCELLANEOUS

10.1 Exceptions to this Policy

- 10.1.1 Exeter City Council accept that applications may be received for adaptations not covered by the circumstances listed above which will need to be formally determined. Any such application will be referred through the appropriate process of the council managing the application.

10.2 Appeals and Complaints

- 10.2.1 Where the applicant has a complaint about the manner in which Exeter City Council is applying this policy, then they should follow the Council's formal complaints process.
- 10.2.2 Where the complaint is in respect of works, the complaint should be made to the contractor in the first instance, if this does not resolve the problem then the Exeter City Council should be contacted for advice.
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APPENDIX A – ELIGIBLE WORKS

A1. Disabled Facilities Grant and Accessible Homes Grant

- A1.1 An assessment by an agreed Occupational Therapist must be carried out that recommends the type of adaptation required. Minor works are assessed by the Occupational Therapist and may be dealt with outside of the grant process.

A.2 Facilitating access

- A2.1 Facilitating access by the disabled occupant

- to and from the dwelling
- to a room used or usable as the principle family room
- to a room used for or usable for sleeping
- to a room in which there is a lavatory
- to a room in which there is a bath or shower
- to a room with a wash hand basin

- A2.2 Such works may include:

- Ramping and/or handrails to the main external door. This could instead be a rear door in the case of a rear access. Only one access point will be allowed for each dwelling. External lifts will be considered if reasonably practicable and they are not prone to vandalism.
- Widening the main entrance door and the doorways to the bedroom, bathroom and living room to facilitate wheelchair access. Automatic door opening to main entrance doors will only be allowed for persons who are otherwise unable to open the door. Door entry systems will be considered where the person has severe mobility problems.
- Access to other rooms may be considered where the disabled person is also a carer.
- Other adaptations that are necessary to facilitate access to any of the relevant rooms by the disabled person, for example, stair lifts or vertical lifts in some cases. Where a stair lift breaks down and it is 5-10 years old, a manufacturers report is needed before it can be replaced. If it is over 10 years, a report may not be required.
- Provision of hard standings (3.6 m x 4.8 m max unless exceptional circumstances) and associated crossover for vehicle access where the disabled person is in a wheelchair or has difficulty walking to the house. This will only be given where existing on-street parking is considered unsatisfactory and a marked disabled parking bay is not possible or where it affords a more economical solution than providing additional paths/ramping from the roadside. Provision of off-street parking on its own is not eligible. (Please note: Being a holder of a blue badge is not an eligibility criterion for this item).
- Washing facilities Facilitating the use of washing facilities by the disabled occupant
- Adaptation of the facilities in the bathroom and toilet, including the provision of level access showers, lever taps and specialist automated WCs. The adaptation

or provision of more than one bathroom to a house e.g. additional ground floor wc, will only be considered if evidenced by functional need.

A3 Kitchen Facilities Facilitating the preparation and cooking of food

A3.1 Where someone other than the disabled person does and will continue to do the cooking and preparation of meals, normally it will not be necessary to carry out full adaptations.

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.

A3.2 Full adaptations can be considered where the disabled person is the only or main user of the kitchen. The following adaptations can be considered:

- a. Kitchen sink, including alteration to its height or position or the type of taps fitted to it. Powered, adjustable-height sinks will not generally be allowed, as the provision of a second sink is a more economical solution.
- b. Cooker point and oven-housing unit ensuring its height and position is in a safe location and the provision of worktops on either side.
- c. Work surfaces located beside the sink and on each side of the cooker having a total length of approximately 1.5m, all at a suitable height for the disabled person.
- d. Food storage in an accessible position, usually space for a refrigerator with power supply.
- e. Wheelchair access, if necessary, including wider doors, rearrangement of facilities etc.
- f. Alterations to the kitchen door, light switches and power points, but only if it is necessary.
- g. Extensions or enlargement to kitchens can only be agreed where they are absolutely necessary in order to provide turning space for a wheelchair and if suitable space cannot be achieved by rearrangement of the existing facilities.
- h. The provision of cupboard and storage units on an "essential" basis. (2x1m base units and baskets or equivalent).
- i. Mechanical ventilation where kitchen schemes require Building Regulation approval.

A4 Electrical work

A4.1 Alterations to the height and/or position of light switches and power points to make them accessible to the disabled person.

A4.2 Upgrading of electrical installation where the current installation is considered unsafe.

A5 Heating

A5.1 Heating the rooms that are in everyday use by the disabled person where a medical need can be demonstrated. Changes to the type of heating system will only be allowed if evidenced by medical need (e.g. change from solid fuel to gas where applicant can no longer carry fuel) and the applicant is not eligible for other types of grant such as Eco Flex

A5.2 Upgrading/replacing of boilers/radiators where the property has been extended as part of the adaptation.

A6 Guarding

A6.1 Provision of laminate glass or specialist lighting or guards to fires and around radiators where disabled children with violent behavioural problems may harm themselves.

A6.2 Restrictors or works to windows for the safety of the disabled person.

A7 Alarms

A7.1 Provision of enhanced fire alarm systems for those with hearing difficulties.

A8 Structural alterations

A8.1 Carrying out structural alterations where necessary to provide fixings for disabled equipment provided by Social Services e.g. fixing for tracking /overhead hoists.

A8.2 Storage or space for essential medical equipment as part of the adaptation works but not as a standalone item.

A8.3 Where an adaptation is required to a listed building and additional works are required to comply with requirements.

A8.4 Where an adaptation cannot be carried out due to disrepair issues those repairs, within reason, may be carried out. Such works may include replacement of rotted flooring or strengthening of the floor as part of a flush floor shower installation, electrical repairs to enable works to be carried out safely, and dealing with low water pressure. More substantial repairs that are not directly affecting the adaptation will need to be referred to a home improvement loan or healthy homes grant.

A8.5 Additional bathrooms or bedrooms may be allowed where they are specifically for the disabled person and it can be demonstrated that adaptation of other rooms or space or access to those rooms in the property is unsuitable. Extensions will only be allowed following a detailed cost/benefit analysis of alternative options.

A8.6 Requests are sometimes received to provide separate bedrooms 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 the child is prone to violent outbursts and there is risk of physical harm to the child or to the other siblings. Families will first be expected to re-arrange the sleeping arrangements in their home to try to eliminate the need for extra bedrooms. If there is more than one reception room the family will be expected to use the extra room(s) for sleeping purposes.

A9 Garden and external access

A9.1 In cases of small terraced properties with narrow passageways or very difficult access, effective adaptation can only proceed where it can be reasonably and practicably carried out without having a detrimental impact on neighbouring properties.

A9.2 Access to the garden may be given to improve an existing access to make it safe for the disabled occupant to use. It does not include extending an existing access e.g. 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, e.g., blocks of flats served by a single access, grants will not normally be provided for an individual access to the garden unless it can be demonstrated that because of the

disabled persons condition the travel distance to the garden would be excessive and unreasonable.

- A9.3 The grant will only be for providing immediate access to the garden and does not include landscaping gardens to make them more suitable for the disabled person to access. However, to assist a disabled person to live independently, an allowance of 4m² of pathway, (which may include a turning circle for a wheelchair user), will be considered to assist access to any specific areas enjoyed by the disabled person. □ Provision of fencing or guarding for the safety of the disabled person when in the garden.

A10 Healthy Homes grant

- A10.1 An assessment of the property may be necessary to determine the scope of the work and does not cover the full renovation of a property. It is intended that the grant is sufficient to make safe a defect that is considered to pose a risk to the health, safety or welfare of the occupier.

- A10.2 This could include but is not limited to the following:

- Electrical safety- where the condition of the electrical wiring could lead to imminent risk of electrocution or fire or accidents as a result of inadequate lighting.
- Falls – where the condition of the stairs or floors are in such a state as to provide an imminent risk of a fall in the home.
- Cold – where the heating is inadequate or lacking, and the condition of the doors and windows are contributing to the home being cold in the winter and there is a risk of falls or other ill effect from cold temperatures.
- Dampness – damp conditions so significant that a roof is failing and water is visibly entering the property. Rising damp, condensation or minor leaks may not be covered by this grant.
- Structural collapse- where a structural part of the building is in such a state as to constitute an imminent risk.
- Amenities – the lack of a functioning basic amenity such as a toilet, bath, wash hand basin or kitchen sink.
- Hot water – where there is no hot water available for the occupier due to a fault with a boiler or hot water tank.

- A10.3 This list is not exhaustive and each case will be assessed based on its individual circumstances.

A11 Home Improvement Loan

- A11.1 The loan will cover those works covered by this policy and any other works specified by Exeter City Council.