



Cherwell
DISTRICT COUNCIL
NORTH OXFORDSHIRE

Housing Grants and Assistance Policy 2024

Version	Date	Author	Change
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1. Policy overview

1.1 Introduction

This Housing Grants and Assistance Policy sets out how Cherwell District Council will provide financial and other forms of help to the residents of Cherwell to improve and adapt their homes so they can live healthy lives in homes that meet their needs. The policy explains our approach to setting eligibility criteria, conditions, and procedures that apply to each type of scheme. The policy is designed to be sufficiently flexible to allow consideration of any future changes to local strategic needs, government policy or legislation.

The Council acknowledges that property owners are primarily responsible for maintaining and repairing their homes. However, the Council is also committed to protect and assist vulnerable members of the community. We aim to provide guidance and advice to older, disabled and vulnerable clients to help them take care of their homes and access government funding when needed, regardless of whether they are eligible for financial assistance under this policy.

This policy does not work in isolation and should be considered together with other related documents to form a comprehensive approach to improving homes in Cherwell.

1.2 Housing and health

Poor quality housing directly harms physical and mental health and continues to widen health inequalities and worsened outcomes.¹ Injuries, illnesses, and mental health issues arise because of hazards in homes, and poorly designed homes can trap disabled and older people and make daily tasks dangerous or prohibitive, placing burdens on family or health and social care services.

Adaptations improve health outcomes for disabled people and their caregivers and produce a wide range of lasting positive effects. Disabled people benefit from improved dignity, privacy, independence, social inclusion and opportunities for education and employment. This leads to greater personal resilience and improved overall wellbeing. Caregivers and family members can benefit from reduced physical and mental strain and improved social and educational opportunities.²

¹ Marmot *et al.* (2020) *The Marmot Review 10 Years On*. Available from: <https://www.instituteofhealthequity.org/resources-reports/marmot-review-10-years-on>

² Heywood F. (2001) *The effectiveness of housing adaptations*. Joseph Rowntree Foundation. Available from: <https://www.jrf.org.uk/care/the-effectiveness-of-housing-adaptations>

1.3 Strategic aims of this policy

The Council recognises that having good quality housing is crucial for the health and wellbeing of Cherwell's residents, and the overarching aim of this policy is to support our most vulnerable residents to live healthy lives in homes that meet their needs.

We also seek to:

- Enhance the safety, health, and wellbeing of residents and contribute to reducing inequalities through improved housing conditions.
- Support vulnerable and disabled residents to live with independence and dignity in their own homes.
- Provide information, advice, and support to help residents make informed decisions and ultimately to achieve the best outcomes for their needs.
- Contribute to reducing hospital admissions and facilitating faster hospital discharge, thereby helping to improve patient outcomes and reduce burdens on the NHS.
- Contribute to tackling fuel poverty and climate change by improving energy efficiency of homes in the District.
- Contribute to reducing homelessness by helping to bring empty homes back into use.

1.4 Legal framework

The Housing Grants, Construction and Regeneration Act 1996 and regulations³ made under it set out how and when the Council must administer and approve mandatory Disabled Facilities Grants (DFGs). This policy sets out the Council's approach to the delivery of mandatory DFGs and other disabled adaptations.

The Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002⁴ provides the Council with flexible discretionary powers to offer grants and assistance to improve living conditions in its area. This policy sets out how the Council intends to use those discretionary powers.

1.5 Types of grants and assistance available

The Council has a legal duty to provide Disabled Facilities Grants (DFGs) to eligible residents in Cherwell. DFGs are funded from the Better Care Fund (BCF) and delivered via the Council's Housing Grants Team and Home Improvement Agency.

The Council also intends to make full use of the flexible discretionary powers afforded to it by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer grants, loans and other forms of assistance to help its residents.

³ The 1996 Act and various DFG regulations are listed here:

<https://wwwFOUNDATIONS.UK.COM/library/dfg-regulations/>

⁴ The Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002. Available from: <https://www.LEGISLATION.GOV.UK/UKSI/2002/1860/made>

This policy covers the general processes and procedural rules and types of eligibility criteria and conditions that we apply when making decisions in relation to the delivery of the grants, loans and other forms of assistance that we offer at any given time. The specific products and services offered by the Council are implemented under this policy as delegated decisions. This approach enables us to respond quickly to changing circumstances.

The forms of grants and assistance currently available are summarised in Section 4 of this policy, with full details available on our website www.cherwell.gov.uk/housing or on request.

2. Disabled Facilities Grants (DFGs)

2.1 The Disabled Facilities Grant

A suitable home can help disabled people of all ages to build and sustain their independence and maintain connections in their community. Unfortunately, many older and disabled people live in homes that make it difficult for them to do everyday tasks like washing and using the bathroom, cooking or getting out and about easily. Adaptations can reduce the amount of formal care and support an individual may require, as well as often making the difference between being able to continue living in their current home or not.

The Disabled Facilities Grant (DFG) is a statutory grant which provides funding for home adaptations to enable disabled adults and children to lead safer, healthier, and more independent lives. We administer DFGs via our in-house Home Improvement Agency (HIA) which supports disabled people and their families with the DFG process from application to completion of the adaptations. Grant applications for adults are subject to a statutory means test.

2.2 Eligibility

DFGs are only available to pay for adaptations to a disabled person's main residence. The disabled person must be intending to live in the property for at least five years, or for such a shorter period as their health and other relevant circumstances permit. The DFG is open to homeowners, private tenants, and social tenants, subject to proof of ownership or the landlord's permission. A landlord may also apply on behalf of a tenant.

The eligibility requirements, scope of adaptations funded, and other criteria relating to DFGs are prescribed by legislation. For more information on the DFG process and eligibility criteria, visit: <https://www.gov.uk/disabled-facilities-grants>

2.3 Assessment and referral

The starting point for disabled adaptations grant work is usually an assessment of the disabled client's needs by the Welfare Authority. In Cherwell this assessment is generally undertaken by an Occupational Therapist (OT) at Oxfordshire County Council. If a referral is made from a different source, we will consult with the Welfare Authority before proceeding. Anyone considering applying for a DFG will be signposted for an OT assessment in the first instance.⁵

⁵ Further information on requesting an OT assessment can be found on the Oxfordshire County Council website: <https://www.oxfordshire.gov.uk/residents/social-and-health-care/adult-social-care/adult-social-care-services/adult-social-care-assessments/home-assessment>

If the social care Occupational Therapist determines that an adaptation is necessary and appropriate to meet the client's needs, the OT will send a referral to Cherwell District Council's Housing Grants Team and Home Improvement Agency.

2.4 Home Improvement Agency

The Council's Housing Grants Team includes a Home Improvement Agency (HIA) which offers a range of services to help older, disabled and vulnerable people to live a good life for longer in their homes. This service is an invaluable adjunct to our statutory functions to administer and determine DFGs.

For disabled clients needing home adaptations our HIA provides an end-to-end project management service from when we receive the OT referral through to completion of building work. As part of this service, we can help clients with any aspects of the DFG process as needed. Assistance typically includes help with application forms, providing technical drawings and surveys, obtaining quotes from contractors, and inspections of the building works on-site.

Most disabled clients choose to use our Home Improvement Agency to design and manage the works, but customers have the option to self-manage some or all of their adaptation project and appoint their own contractors. In these cases, the Council must be satisfied that the works fulfil (and are limited to) the requirements set out in the OT referral and that a tender process has been undertaken to demonstrate best value for money.

The contract for works funded by Disabled Facilities Grants, along with associated assistance, will be between the applicant and the contractor, as specified in the legislation. While the Council's Standing Orders regarding Procurement do not directly apply since the Council is not entering into a contract, Cherwell District Council's Home Improvement Agency will still follow the same principles when obtaining quotes on behalf of supported applicants to ensure appropriate services are provided.

2.5 Applications and financial contributions

Upon receipt of an OT referral, we will help the client to explore and apply for the most appropriate forms of grant or assistance available that will meet the client's needs. This may include consideration of discretionary grants to replace or supplement the mandatory DFG, alternative accommodation or other options if adapting the client's existing home may be impractical, excessively expensive or inappropriate for other reasons, for example a landlord not consenting to the works, overcrowding, or the property being unable to meet expected future changes in the client's health.

DFGs are means-tested which means an applicant's income and savings are assessed according to Government regulations. Depending upon their level of income, savings and capital, the applicant may have to pay a contribution towards the cost of the work. The mandatory means test considers the income, capital and

savings of the disabled person and their spouse or partner – collectively called the “relevant person”. If the relevant person’s resources are below the contribution threshold, they will not normally need to contribute towards the cost of the works (up to the DFG limit). Prospective applicants can calculate their likely means test contributions online at <https://adaptmyhome.org.uk/meanstest>

Where the application is for a disabled child or a young person for whom child benefit is payable, or if the relevant person is receiving certain passporting benefits⁶, the means test is not applied.

In addition to the prescribed passporting benefits, the Council has decided it will accept Council Tax Reduction/Support (CTR/S) as a qualifying benefit for residents applying for Mandatory Disabled Facilities Grants. Single occupancy reduction is not included. This means applicants in Cherwell who receive CTR/S will be able to apply for a DFG without having to undergo the means test. The effectiveness of this process, which outside the statutory means test criteria, will be monitored and reviewed for its effectiveness. Further information on local Council Tax Reduction/Support is available on the Council’s website at <https://www.cherwell.gov.uk/ctr>

If an applicant is required to make a financial contribution to the cost of the works, they will be informed of this and will be required to agree to this in writing before work can proceed. If the applicant’s means tested contribution exceeds the cost of the works, we may award a nil-grant and the contributions paid on this occasion will be taken into account on future DFG applications.

2.6 Decisions, notifications and changes

Once we have gathered the necessary information and conducted the relevant tests of resources and subject to the eligibility criteria being met, the Council must determine whether the proposed works are reasonable and practicable, and either approve or refuse the application for a DFG. We must make this decision within six months of receiving a complete and valid application. In all cases we will inform the applicant in writing about the decision and whether it is approved or refused as soon as practically possible.

If the application is approved, the notification will specify the eligible works, the amount of assistance provided, and the builder/contractor assigned to carry out the works. In some cases, the Council may defer payment for up to 12 months due to financial or operational reasons. This will be clearly stated in the approval notice.

If the application for assistance is declined, the Council will provide reasons for the refusal and explain the process for appealing the decision. In such cases the applicant still has the option to self-fund works.

⁶ Passporting benefits are prescribed in DFG legislation. They are means-tested income-related benefits, for example, Universal Credit.

In certain situations where circumstances beyond the applicant's control cause the cost of the works to increase or decrease unexpectedly, the Council may review the financial assistance given. If deemed appropriate, we will issue a re-approval notice reflecting the changes.

2.7 DFG conditions

All forms of housing assistance from the Council are subject to the general terms set out in **Appendix 1 – General restrictions and conditions**. DFGs are also subject to mandatory conditions intended to prevent misuse of grant funds. They apply for 5 years and allow the Council to recover the whole grant if conditions are breached. All applicants will be provided with details of any terms and conditions as part of the application process.

The Council will use its powers to place a local land charge against the property where the mandatory DFG exceeds £5,000. The charge may be up to a maximum of £10,000 and repayment will be required where the property is sold, transferred or otherwise disposed of within 10 years of the certified date of grant completion. Before requiring repayment, we will consider whether it is reasonable in all the circumstances to require the repayment.

In the event of an applicant's death before works are complete, the Council has the discretion to pay grant towards any fees incurred, works already carried out or other relevant works.

2.8 Prioritisation

As part of their assessment, the OT assigns a priority level to the application. The priority bands are urgent, high, medium, and low. The Council works through cases using this priority level and in order of referral date.

The Council recognises that, while every effort is made to assess applications and deliver adaptations as quickly as possible, there may be circumstances where this is not achievable, particularly in complex cases or when external factors, such as awaiting planning permission, affect timelines and priority order. The Council is committed to providing all clients with a realistic appraisal of the expected time frame for their case at the outset and will ensure that they are kept updated throughout the process.

2.9 HIA fees

The Council will top-slice a fee from the budget to cover the costs of delivering the HIA service in addition to the external funding received from the County Council. Taking this approach, rather than charging a fee on each individual grant approved, means the Council has a predictable income for service planning, and benefits applicants as it means we can offer the full £30,000 DFG grant allocation.

3. Discretionary grants and assistance

3.1 Setting and amending types of discretionary assistance

To help the Council to most effectively meet its strategic housing and climate objectives, this policy authorises the relevant Authorised Officer⁷ and the relevant Portfolio Holder⁸ to amend the criteria and conditions of discretionary forms of grants and assistance. The criteria and conditions for each form of discretionary assistance will be set out in specific sub-policies as delegated decisions in accordance with this policy. This approach enables the housing service to respond flexibly and promptly to changing circumstances and emerging issues.

If the Council is allocated funding for discretionary grants or loans through a government department, agency or other source and is required to give formal acceptance, or if approval of an additional capital budget is required, the proposal will be placed in the capital programme for members to agree.

A summary of the discretionary grants and assistance offered by the Council is provided in section 4 of this Policy. Full details of how to apply for each scheme, including the relevant criteria and conditions will be kept updated on the Council's website: www.cherwell.gov.uk/housing

3.2 Applications

Applications for financial assistance must be made using a form approved by the Council and accompanied by such evidence as the Council determines is necessary to demonstrate eligibility. Such requirements will be communicated to applicants by the Council. Applications will not be deemed complete until all requested documents and information have been supplied to the Council's satisfaction.

For most types of grants and loans we will inspect the premises to determine what works are required and eligible as part of the approval process. We will either produce or agree a schedule setting out the approved works and will usually require estimates to be made using this schedule.

We will generally require at least two comparable estimates so that we can be sure the costs are reasonable. Contractor estimates should be on a headed/branded form and must include the contractor's name, address, telephone and/or email contact details and VAT number (if VAT has been included). The relevant Authorised Officer may confirm in writing that grants below a specified threshold or of a specified type may proceed following receipt of a single estimate.

Where an applicant or a member of their household or immediate family is proposing to carry out some or all of the work themselves, the Council will contribute funds towards material costs but will not contribute towards time.

⁷ Currently the Assistant Director, Wellbeing and Housing Services

⁸ Currently the Portfolio Holder for Housing

We may refuse incomplete applications, estimates that are not provided in the correct form, or prices we judge to be unreasonably high.

3.3 Approvals

The decision to award any discretionary grants or assistance is completely at the discretion of the Council and subject to available funding. The Council is not committed to providing any funding until we have issued written approval.

The relevant Authorised Officer may, in exceptional circumstances, approve applications for assistance which fall outside the published criteria or waive or vary conditions. For example, in cases where it is judged that the applicant may be likely to suffer significant harm, injury or hardship that outweighs their ineligibility under the standard criteria.

3.4 Conditions and restrictions

The general conditions and restrictions for all types of housing assistance are set out in **Appendix 1 – General restrictions and conditions**. Each form of discretionary housing assistance will also be subject to specific eligibility criteria and conditions of the types set out in **Appendix 2 – Eligibility criteria and conditions for discretionary assistance**. Applicants will be provided with full details of any pertinent criteria and conditions as part of the application process.

3.5 Payment of grants and loans

For most types of financial assistance, we will re-inspect premises to ensure satisfactory completion of all relevant works prior to release of funds. In routine cases (e.g. like-for-like replacement of a boiler) we may rely upon completion certificates issued by the accredited installer or relevant certifying organisation to confirm satisfactory completion on our behalf.

The Council will not make interim payments unless there are exceptional circumstances.

Grants and loans will be paid to the applicant unless direct payment to contractors has been agreed in advance with the applicant.

Where a grant or loan only covers part of the full cost of works, the obligation to pay the difference sits with the applicant.

3.6 Recovery of grants and loans

The Council will seek to recover all grant monies paid when it discovers there has been a breach of any grant condition.

Loans will remain as a charge against the relevant property until repaid in full.

When specified within the criteria of the grant, grants may be recorded as a local land charge against the relevant property and be repayable upon sale or transfer of the property.

The Council may reduce, vary or waive the above general recovery conditions if to require repayment would result in undue hardship to the grant applicant.

The Council may share information with other appropriate bodies for the purposes of the prevention and detection of fraud.

4. Summary of available forms of grants and assistance

This section provides a summary of the forms of assistance currently available under this policy. This section will be reviewed and updated following any changes to the grants and assistance products offered. Full details of each form of assistance and how to apply will be available on our website and supplied on request.

4.1 Mandatory Disabled Facilities Grant (DFG)

This summary includes the main requirements set out in legislation plus the local variations that Cherwell District Council have adopted regarding the inclusion of warranty costs and Local Council Tax Reduction/Support as a passporting benefit.

Eligible applicants

- The owner, tenant or occupier of a dwelling where a disabled person intends to live for the next 5 years.

Qualifying criteria

- The property (which may include houses/flats, qualifying houseboats and caravans) must be in Cherwell and must be the disabled person's only or main residence.
- The application must be supported by a referral from an Occupational Therapist recommending necessary and appropriate works.
- Works are subject to the statutory means test, with a local amendment to include Local Council Tax Reduction/Support as a passporting benefit (not including single occupant discount). The means test does not apply to disabled children and young people.
- The landlord or owner's consent to the works is required where applicable.

Eligible works

- Works must be of the types set out in legislation to enable the disabled person to have access to and around their home, to use essential facilities and enable them to live independently.
- Works must be necessary and appropriate to meet the needs of the disabled person and be reasonable and practicable to carry out given the age and condition of the dwelling.
- Works must be the most cost-effective option and achieve best value.

Key conditions

- The disabled person must (generally) intend to live in the property for at least five years.
- Where the applicant is an owner-occupier and the grant value exceeds £5,000, the subsequent £10,000 of grant will attract a local land charge that will apply for 10 years.
- A 5-year warranty is included in the cost of all lifts and wash/dry toilets.

Maximum value

- Up to £30,000 as per the current statutory limit.

4.2 Discretionary disabled adaptations assistance

Any applications and awards of the following forms of assistance must be supported by an Occupational Therapist referral and either linked to, or instead of, an ongoing DFG application. No stand-alone applications for these grants will be considered.

4.2.1 Accelerated DFG

A non-means-tested alternative to a Mandatory DFG to facilitate rapid adaptations for urgent priority referrals.

Eligible applicants

- Applicants who meet the criteria for a Mandatory DFG.
- Available to applicants from all property tenures.

Qualifying criteria

- An OT (or other appropriate medical professional) has assessed the case as urgent priority
- The use of a full mandatory DFG would result in an inappropriate delay.

Eligible works

- Reasonable and practicable DFG-eligible adaptation works.

Key conditions

- Due to nature of the grant, these are not repayable unless a grant condition is breached

Maximum value

- Up to £10,000

4.2.2 Accessible Homes Grant

A non-means-tested alternative to a Mandatory DFG to facilitate quicker delivery of lower-cost and straightforward disabled adaptations so residents can safely access and move around their homes.

Eligible applicants

- Applicants who meet the criteria for a Mandatory DFG
- Available to applicants from all property tenures.

Qualifying criteria

- Applications for this assistance must be supported by an OT referral.

Eligible works

- Available towards the cost of lower-cost and straightforward DFG eligible adaptation works only.

Key conditions

- Level access showers are specifically excluded from this grant
- No more than one grant per property/household in a 1-year period.
- Not repayable unless a grant condition is breached.

Maximum value

- Up to £5,000

4.2.3 Disabled Home Relocation Grant

A means-tested alternative or adjunct to a Mandatory DFG to assist applicants to relocate to an appropriate property when adaptation of the applicant's existing property is not judged by the Council to be reasonable and/or practicable.

Eligible applicants

- Applicants who meet the criteria for a Mandatory DFG
- Available to applicants from all property tenures.

Qualifying criteria

- Adaptation works have been identified as necessary and appropriate by an OT but Cherwell District Council has judged that adaptation of the applicant's existing property is not reasonable and/or practicable to meet the applicant's needs.
- Relocation must demonstrably improve the outcome for the client and/or reduce the cost and/or complexity of adaptation works.
- Nil-contribution under the DFG test of resources.

Eligible works

- Reasonable and appropriate costs associated with moving from their current accommodation to accommodation which is already adapted or can be readily adapted.
- Necessary and appropriate adaptations to the new property.

Key conditions

- No more than one grant per property/household in a 5-year period.
- Not repayable unless a grant condition is breached.

Maximum value

- Up to £10,000

4.2.4 DFG Top-up Grant

A discretionary grant to top-up a DFG to enable complex adaptation works costing above the current mandatory DFG limit to proceed.

Eligible applicants

- Applicants who meet the criteria for a Mandatory DFG

Qualifying criteria

- Complex works have been identified as necessary and appropriate by an OT.
- A full Mandatory DFG has already been awarded but the additional works required exceed the statutory DFG maximum grant level.

Eligible works

- Complex DFG-eligible adaptation works.

Key conditions

- The full value of this grant awarded would be placed as a land charge for up to 10-years from the date of completion of works for owner-occupiers only. This is in addition to any Mandatory Disabled Facilities Grant land charge.
- No more than one top-up grant per property/household.
- In cases where the adaptations are for a child, the parents/guardian are subject to a financial assessment for the Top Up element of the grant.
- The top-up grant is at the discretion of the Council and subject to available funding and prior consideration and exclusion of lower-cost options.

Maximum value

- Up to an additional £30,000 (bringing total grant award to £60,000 including the Mandatory DFG).

4.3 Other Discretionary Grants and Assistance

The following forms of discretionary assistance have been made available to help the Council achieve its wider strategic housing aims. These are all subject to availability of funding and may be withdrawn or replaced at any time.

4.3.1 Essential Home Repairs Grant

A grant to assist low-income and vulnerable owner-occupiers and their household to carry out essential repairs that might otherwise adversely impact their health.

Eligible applicants

- Applicants who are owner occupiers or members of their resident household.

Qualifying criteria

- The applicant must be in receipt of a means-tested benefit, or be eligible for a means-tested benefit, or have a zero-contribution as calculated using the current DFG resource test, or be receiving Council Tax Reduction.(not including single occupancy discount)
- The applicant or a member of their resident household must meet one or more of the following:
 - Aged 60 or over
 - A child under 16 (or over 16 and eligible for child benefit)
 - Be vulnerable due to a disability or long-term health condition

Eligible works

- This grant is restricted to “essential repairs”, meaning repairs that if they were not undertaken would likely result in serious hazards to health and/or contribute to worsening existing health conditions.
- Routine maintenance and desirable improvements are specifically excluded.

Key conditions

- Up to the full value of this grant awarded would be placed as a land charge for 10-years from the date of completion of works.
- Owner must have had a legal interest in the property for at least 3 years.
- Applicant must intend to remain in the property as only or main residence for 5 years.
- No more than the maximum total eligible grant will be paid in respect of any one property or household in any ten-year period.

Maximum value

- Up to £10,000 in cases where the applicant has a long-term health condition or disability that is likely to be worsened by the disrepair.
- Up to £5,000 in all other cases.

4.3.2 Clear and Clean Grant

A grant to help vulnerable residents who are living in cluttered homes and who require support.

Eligible applicants

- Owner occupiers or tenants living in significantly cluttered (5+ on the clutter image rating) properties and they, or members of their resident household are vulnerable due to a disability or long-term health condition.

Qualifying criteria

- No means test, but grant is limited to properties within Council Tax bands A, B, C or D.

Eligible works

- This grant will cover internal or external clearance and professional cleaning.
- Funds may be put towards fees for referral to and engagement with relevant support services.

Key conditions

- Not repayable unless a grant condition is breached.
- No more than the maximum total grant will be paid in respect of any one property or household in any 5-year period.
- This grant may be used in conjunction with an Essential Home Repair Grant (subject to eligibility).

Maximum value

- Up to £2,500

4.3.3 Empty Homes Improvement Grant

A grant to help owners of uninhabitable long-term empty properties to carry out improvements and bring the property back into use. Applicants may also benefit from reduced VAT rates on materials, maximising the value of this grant.

Eligible applicants

- Owners of uninhabitable residential properties that have been long-term vacant.

Qualifying criteria

- No means test, but grant is limited to empty properties within Council Tax bands A, B, C or D and classified as uninhabitable.

Eligible works

- This grant can be put towards repairs and renovations to bring the property up to a decent lettable standard.

Key conditions

- On completion of the works, the property must meet the Decent Homes Standard and have an EPC rating of C or higher.
- On completion of the works, the property must be let to a Council-nominated tenant at an affordable rent.
- The full value of this grant awarded would be placed as a land charge from the date of completion of works for the duration of any nomination period.
- No more than one grant will be paid in respect of any one property or applicant.

Maximum value

- 75% of the cost of works up to £10,000

4.3.4 Dementia Friendly Homes

This grant funds equipment for persons living with dementia to help them to live at home safely and for longer.

Eligible applicants

- Any person with a medical diagnosis of dementia.
- Available to applicants from all property tenures.

Qualifying criteria

- No means test
- Applications must be supported by a referral from Dementia Oxfordshire or a letter confirming the diagnosis from a GP, qualified medical professional or other specialist.

Eligible works

The grant can cover dementia-friendly equipment for the home such as:

- Motion sensor lights, fridge alarms, and socket covers
- Smart plugs and similar smart/assisted technology
- Signage for doors to cupboards and rooms
- Blue dementia-friendly equipment
- Safety equipment e.g. smoke alarms, anti-slip mats, and keysafes

Key conditions

- The works must be reasonable and practical and relate to the applicant's dementia needs.
- Only one application per applicant will be considered per year.
- The works can be facilitated by the Council's Home Improvement Agency or an alternative contractor.
- The grant excludes contributions towards care packages or Assistive Technology already funded by Adult Social Care teams.

Maximum value

- Up to £300 per applicant per year

4.3.5 Target Hardening Grant

This grant funds security equipment for persons experiencing or at risk of antisocial behaviour and domestic abuse to help them to live safely in their home.

Eligible applicants

- Persons at risk of or experiencing domestic abuse and/or persistent antisocial behaviour in connection with their home.

Qualifying criteria

- No means test.
- Applications must be supported by a referral from a relevant support agency or made in connection with a homeless application.

Eligible works

The grant can cover security equipment, such as:

- Video doorbell
- New locks on main external doors
- Letterbox cover, door chain and spyhole
- Smoke alarms

Key conditions

- The works must be reasonable and practical and relate to the applicant's assessed needs.
- Only one application per applicant will be considered per year.
- The works can be facilitated by the Council's Home Improvement Agency or an alternative contractor.
- The grant excludes works that are the responsibility of the landlord.

Maximum value

- Up to £600 per applicant

4.3.6 Small Repairs Service

A handyman service to help older, vulnerable, and disabled people to maintain independent living in safe and comfortable homes.

Eligible applicants

- Disabled people over 18 years old.
- Older vulnerable people (over 60 years of age).

- Priority will be given to those households and individuals who are disabled or in receipt of income support or other means tested benefits.
- Available to applicants from all property tenures.

Qualifying criteria

- Service is free to people in receipt of passported means-tested benefits.
- Otherwise, service incurs a small hourly charge plus materials.

Eligible works

Small repairs work that can be completed in less than 2 hours, such as:

- Small building repairs
- Minor adaptations such as fitting handrails
- Odd jobs such as putting up curtains, shelves, replacing light bulbs.
- Security checks – installing locks, chains, door viewers, and keysafes
- Installing smoke and carbon dioxide alarms

Key conditions

- Payment must be via card or cheque (no cash accepted).
- The Council reserves the right to restrict repeat applications.
- Works that are the responsibility of the landlord are excluded.

Maximum value

- The costs are based on an hourly charge (this is currently £20 per hour) up to a maximum of 2-hours' work, plus the cost of materials.

5. Monitoring and review

To ensure this policy remains effective and up to date, this policy will be reviewed within three years of its adoption or as needed based on available funding or assistance and any relevant changes in legislation, Council policies or identified best practices. The relevant Authorised Officer in consultation with the relevant Portfolio Holder will have delegated authority to make minor administrative amendments to this policy. Where discretionary grants and assistance are updated, or withdrawn, section 4 of this Policy will be amended to reflect these changes.

The provision of mandatory grants and discretionary financial assistance will be subject to internal and external auditing to ensure proper procedures are in place and followed, and that public funds are appropriately utilised.

6. Equality and diversity

We believe in treating everyone fairly and promoting equality while preventing discrimination on any basis. This policy will be applied consistently to all residents, taking into account the unique needs of individuals and communities and seeking to ensure that all the “protected characteristics” outlined in the Equalities Act 2010 are protected. We will not discriminate against anyone, and we will take proactive measures to reduce discrimination and harassment. Our aim is to ensure equal opportunities and fair treatment for everyone in our community.

7. Appeals and complaints

If you have applied for assistance and your application was not considered or was refused, you have the right to request a review of the decision. To do this, you must submit a written request to the Council’s Housing Service within 28 days of receiving the decision letter. We will then conduct a review and inform you of the outcome in writing. If you remain dissatisfied, you may raise a complaint via the Council’s complaints procedure (details at <https://www.cherwell.gov.uk/complaints>) and/or to the Ombudsman.

Appendix 1 – General restrictions and conditions

There are certain cases where we may not be able to provide assistance or where the funding may be reduced or reclaimed. These situations, which apply to both mandatory and discretionary forms of assistance, are outlined below:

1. Assistance cannot be provided when there is a dispute over property ownership.
2. If the property owner(s) have a legal obligation to carry out the necessary works and it is reasonable for them to do so, we may not offer assistance.
3. Assistance is not typically provided for temporary residences.
4. Normally, we cannot give assistance for works that were started before formal approval of the application. However, in exceptional circumstances, we may exempt an application from this condition, such as when a defect poses serious risks to health and safety.
5. We do not provide grant assistance for works covered by insurance. If an applicant can make an insurance claim, the assistance amount will be reduced by the insurance company's liability. We will require the applicant to pursue relevant insurance claims and repay the assistance provided if applicable.
6. We will only offer assistance if the property's age, condition, and structural layout make it feasible to achieve the required scope of works.
7. The Council will assess the prices provided by contractors to ensure value for money, comparing them with similar jobs priced within the last year.
8. If we find that the price quoted by contractors is too high, we may advise the client that the total eligible assistance will be a lower amount.
9. If the client chooses a different or enhanced scheme of works, we will only provide financial assistance for the primary requirements identified by the Occupational Therapy Service or a similar service.
10. We may refuse an application lacking required information or documentation.
11. Deviating from the approved scheme of works without prior agreement may lead to the approval being rescinded or further payments of assistance being refused.
12. If the applicant ceases to be the owner of the property before the works are completed, they must repay the total amount of assistance received.
13. A grant condition imposing a liability to repay assistance may be registered as a Local Land Charge, payable upon the property's sale.
14. Works must be completed within 12 months of approval, with a possible extension of up to 6 months if agreed by the Council.
15. For common parts of a dwelling, assistance will only cover the applicant's reasonable share of the liability.
16. In exceptional cases, the Council may defer payment of a grant for up to 12 months.

17. Assistance may be provided for caravans and houseboats used as main residences, subject to eligibility requirements. Holiday residences, caravans on holiday sites, second homes, and sheds or outbuildings do not qualify for assistance.
18. If there are unique situations where individuals genuinely need urgent support but are precluded from accessing assistance due to specific aspects, the Council may consider offering assistance in exceptional circumstances, especially if it helps meet strategic objectives. Such decisions will be made by the relevant officer.
19. All works must be completed in accordance with the agreed specification and to the standard of workmanship required by the Council. Full payment will not be made until the work has been properly completed to the Council's satisfaction.
20. Works must be undertaken by the contractor(s) on whose estimate(s) the grant has been assessed and approved. In exceptional circumstances the Council may agree to a different contractor doing the work, but this must be agreed in advance of the work being done and will be confirmed by the Council in writing.
21. All grants will be repayable in full in the event that a specified condition is breached.
22. All works must relate to properties within the District of Cherwell.

Appendix 2 – Eligibility criteria and conditions for discretionary assistance

Policies for discretionary assistance policies will be developed using the criteria and conditions set out below. Examples are illustrative and not exhaustive.

1. Eligibility may be restricted by property tenure or ownership.
e.g. private sector landlords, empty properties, social tenants
2. Eligibility may be restricted to applicants with particular vulnerabilities, financial means, disabilities, or specified ages.
e.g. persons under 16 or over 60, persons threatened with homelessness, disabled or infirm persons, persons in receipt of means-tested benefits
3. Conditions may impose future use criteria.
e.g. rights to make the property available for letting to Council-nominated tenants, at a specified rent level, for a specified nomination period
4. Conditions may require full or partial repayment of funds.
e.g. upon sale or transfer of the property, change of occupancy, breach of conditions
5. Conditions may prohibit or limit eligibility for further assistance.
e.g. household or property is ineligible for similar grant assistance for 5 years.
6. Conditions may limit the amount of assistance payable.
e.g. the maximum single grant is £5,000 and the maximum amount of grant payable to an individual or household is £10,000 over a 10-year period.
7. Conditions may require that a grant or loan be registered as a Local Land Charge, for the full amount or a proportion of the assistance and registered indefinitely or for a specified period of time.
e.g. the full amount of the grant will be a charge against the property for 10-years from completion of the works.
8. In the case of loans and equity release, conditions may specify that interest will be charged at a specified percent, and that capital and any interest must be repaid in certain circumstances, at certain intervals or by certain dates.
e.g. interest payable at Bank of England base rate plus 3%.
9. Conditions may require that specified standards are achieved.
e.g. resolution of hazards under the Housing Health and Safety Rating System (HHSRS), a minimum improved Energy Performance Certificate (EPC) Rating
10. Conditions may specify that fees to cover administrative or other costs are added to, or deducted from, the assistance awarded.
e.g. £50 annual loan maintenance fee, surveying costs
11. Conditions may specify the scope of eligible works or services.
12. Conditions may specify a maximum or minimum service delivery charge.
e.g. a minimum call-out fee