

## Reading Borough Council's Private Sector Renewal & Disabled Adaptations Policy



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

## Index

Contents	Page
Introduction	3
Funding	4
Appeals & Complaints	4
Background	4
Housing & Health	4
Better Care Fund (BCF)	5
Minor Adaptations	6
Major Adaptations - Disabled Facilities Grants (DFGs)	6
Housing Assistance Grants & Loans	7
Financial Assistance Table	8
Constraints	16
Delivering the Service	16

## 1.0 INTRODUCTION

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (the “Order”) came into effect in July 2003 and led to a major change in the way local authorities can provide financial assistance to people to repair and improve private sector homes. The Order set aside the previously prescribed grants (other than the Disabled Facilities Grant, which remains a mandatory grant) and allowed local authorities to adopt a flexible approach to providing financial assistance to reflect local circumstances, needs and resources. In 2008-09 the Government extended the scope of the Regulatory Reform Order to include the use of Disabled Facilities Grants funding. This allows Local Authorities to use specific DFG funding for wider purposes. This includes help with the cost of moving and adapting or improving another property where it is deemed to be a more cost effective option.
- 1.2 It is therefore the policy of the Council to examine all the options available to the individual before immediately embarking on plans to adapt the current property where major adaptations are required.
- 1.3 If a local authority wishes to use the powers under the Order it must adopt a policy setting out how it will use these powers. This policy details the type of assistance available to households living in the private sector, the eligibility criteria and the procedures for accessing assistance.
- 1.4 Disabled Facilities Grant funding is not permitted to be used for Local Authority owned properties. This means that this policy is not applicable to Reading Borough Council tenants. There is a separate Housing Adaptations policy for Council Housing tenants.
- 1.5 This policy will enable the Council to deliver Housing Assistance and Disabled Adaptations in a person centred and outcome focused way. This updated policy meets the objectives of the Better Care Fund, to increase the uptake of DFGs and work collaboratively with health and social care colleagues. It is anticipated that this policy will enable a more proportionate and responsive service, delaying hospital admissions, falls or moves to residential or nursing homes. The measures in this policy will further support care and support services to actively promote wellbeing and independence, and enables early intervention avoiding crisis intervention.
- 1.6 **Policy Implementation & Review**
- 1.7 This policy shall come into force on 1<sup>st</sup> April 2020 and remain until such time as the Council approves any successor policy.

1.8 The policy will be reviewed on an annual basis and any changes will be implemented as soon as practically possible

1.9 Situations that might result in an earlier review will be where there is a change in funding available, legislative changes or significant change in the Councils strategies.

1.10 **Funding**

1.11 Should the situation arise where the demand for grants outstrips the funding available Mandatory Disabled Facilities Grants will be given priority

1.12 **Appeals & Complaints**

1.13 The Council has an established corporate complaints procedure for dealing with appeals and complaints. All Council officers have copies of the leaflet explaining how to make a complaint.

1.14 A complaint should be linked to the Council's systems and procedures and may be about delay, lack of response, discourtesy or any item that leaves cause for dissatisfaction with the Council' conduct.

1.15 Where service users remain unhappy with the outcome of the formal complaint, they may wish to contact the Local Government Ombudsman.

2.0 **BACKGROUND**

2.1 **Housing & Health**

2.2 Housing is a key determinant of Health and by promoting good quality housing this policy contributes to improving housing conditions

2.3 The benefits of adapting the home are recognised as an effective way to improve the health and wellbeing of older people, and disabled adults and children. A more accessible home environment can improve independence, reduce risk and reduce reliance on assistance. As the body of evidence demonstrating the benefits of home adaptations grows, so does the recognition that the sooner they are installed, the greater will be the preventative benefits. A common theme in legislation and policy across the UK is the need for a more preventative approach to interventions, including adaptations, for older people, disabled children and adults, to maximize health and wellbeing.

2.4 Research has shown that there is a direct impact on the health and wellbeing of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health. 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.

2.5 Home adaptations can prevent falls, reduce hospital admissions, reduce reliance on care, avoid the need to move into residential care and significantly improve quality of life and wellbeing for individuals, their families and carers.

## 2.6 **Better Care Fund (BCF)**

2.7 In 2015 the government introduced the BCF 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 Ministry for Housing, Communities and Local Government (MHCLG) and includes the grant allocation for Disabled Facilities Grants (DFG). The 2017-19 Integration and BCF policy framework document lists the conditions that the BCF must be used to address. Funding must be used to contribute to the maintenance of adult social care services in each local authority, which also has a health benefit.

2.8 BCF long term plan outcomes includes properly joined-up care, actions to cut delayed hospital discharges which will help free up pressure on hospital beds. The plan seeks to join-up health and care services, so that people can manage their own health and wellbeing, and live independently in their communities for as long as possible.

2.9 The BCF has been created to improve the lives of some of the most vulnerable people in our society, placing them at the centre of their care and support, and providing them integrated health and social care services, resulting in an improved experience and better quality of life.

## 3.0 **Better Care Fund objectives in Reading**

3.1 In Reading the Better Care Fund objectives are:

- Reduced admissions to residential and nursing care homes
- Reduce avoidable emergency admissions
- Assist disabled adults and children to remain in their own homes
- Prevent admissions to care and to assist with delayed transfers where possible.
- Falls prevention
- Cost avoidance of care
- Support for carers and families

3.2 The assistance detailed in this policy has been designed to reflect these objectives

#### 4.0 **MINOR ADAPTATIONS**

The Council's policy is to provide simple adaptations i.e. those that cost under £1000 such as grab rails and bathing equipment, direct to the resident without the need to apply for a Disabled Facilities Grant.

The adaptation belongs to the individual and therefore they will need to maintain it.

All minor adaptations will be installed by Council's Property Services Team following a recommendation by an Occupational Therapist.

#### 5.0 **MAJOR ADAPTATIONS**

##### 5.1 **Mandatory Disabled Facilities Grants**

5.2 Mandatory DFGs are available from local authorities in England under the Housing Grants, Construction and Regeneration Act 1996. The applicant or home owner is subject to a means test, for essential adaptations to give disabled people access to essential facilities within the home. There is no means test in the case of adaptations that are for the benefit of a child

5.3 The types of work that a mandatory DFG can cover include:

- making it easier to get into and out of the dwelling e.g. widening doors and installing ramps;
- ensuring the safety of the disabled person and other occupants e.g. improved lighting to ensure better visibility or, place of safety for a child with behavioural challenges;
- making access easier to the living areas;
- providing or improving access to the bedroom, kitchen, toilet, and bathroom e.g. wet floor shower;
- installing a stair lift or providing a downstairs bathroom;
- improving or providing a heating system in the home which is suitable to the needs of the disabled person;
- adapting heating or lighting controls to make them easier to use;
- enabling the disabled person to carry out parenting or carer roles or
- facilitating access to and from the garden by a disabled occupant.

5.4 In order to qualify for a DFG the required adaptations need to be 'necessary and appropriate' (as determined by Adult Social Services and Brighter Futures Occupational Therapists to meet the needs of the disabled person. It must also be 'reasonable and practicable' (determined by the Private Sector Housing Team) for the relevant works to be carried out.

- 5.5 Hoists in the homes of Adults and Children are fitted without going through the DFG application process in order to speed up service delivery
- 5.6 **Discretionary Disabled Facilities Grant**
- 5.7 In addition to the mandatory Disabled Facilities Grant, the council is not obliged but may consider Discretionary Disabled Facilities Grants, depending on funding constraints and legislation.
- 5.8 The Regulatory Reform Order (Housing Assistance) 2002 gives the Council the power to offer discretionary DFG's to residents in the private sector.
- 5.9 If the demand for Disabled Facilities Grants outstrips the funding available Mandatory Disabled Facilities Grants will be given priority.
- 5.10 **Housing Assistance Grants and Loans**
- 5.11 These grants and loans are discretionary and are subject to funding being available. This funding can be withdrawn without prior notice to include funding not being made available to grants waiting approval.

## 6.0 FINANCIAL ASSISTANCE

6.1 The types of assistance provided through the Disabled Facilities Grant funding is detailed in the table below

### Mandatory Disabled Facilities Grant

Type of Assistance	Eligibility Criteria	Eligible Works	Non-Eligible Works	Conditions
<p><b>Mandatory Disabled Facilities Grants</b></p> <p>Max £30,000 plus up to £10,000 discretionary assistance to pay for architects, agents and other ancillary costs where the cost of the actual adaptation work is up to the grant maximum</p>	<p>Means tested for over 18 years old. Not means tested for those under 18 years</p> <p>Must have been assessed under Section 2 of the Chronically Sick and Disabled Persons Act 1970 (Children).</p> <p>Must be eligible for services under the Care Act 2014 (Adults)</p> <p>Can be an owner, tenant (with at least 5 years of the tenancy left to run) or a landlord applying on behalf of a disabled tenant</p> <p>A relative who fits these criteria may apply on behalf of someone who lives in their home or as part of their household</p>	<p>Works recommended by an Occupational Therapist (OT)</p> <p>Works required because of the disabled person's condition, for facilitating access, making the building or dwelling safe, facilitating adequate bedroom, bathroom and/or kitchen facilities. Providing suitable heating installations, provision of a hard standing in certain circumstances</p> <p>Facilitating and enabling a disabled person to care for dependent residents</p> <p>Where the adaptation is only a stairlift no means test.</p>	<p>Works not supported by an OT or Technical Officer (Private Sector Housing Team)</p> <p>Works that do not relate to the disabled person's medical and/or independence needs.</p> <p>Major Adaptations (extensions) where the existing property can be adapted to meet identified needs.</p> <p>Works that have already been started or completed</p> <p>Scooter storage</p>	<p>Works must be agreed and signed off as 'necessary and appropriate' by the OT and 'reasonable and practicable' by a Technical Officer (Private Sector Housing Team) and agreed by the Disabled Facilities Advisory Group (DFAG)</p> <p>Works must be carried out within 12 months of the date of the grant approval letter.</p> <p>For grants over £5,000 awarded to owner occupiers a charge of up to £10,000 is secured on the property, to be repaid if the property is sold within 10 years</p> <p>Grant will be managed and administered by RBC Private Sector Housing Team and contractors will be paid directly</p> <p>We work with Housing Associations (RSLs) to secure funding towards the costs of works in their properties.</p>

## Discretionary Disabled Facilities Grant

Type of Assistance	Eligibility Criteria	Eligible Works	Non-Eligible Works	Conditions
<p><b>Health &amp; Wellbeing at Home Grant</b></p> <p>Grant Maximum £5,000</p> <p>Enable an applicant to manage their health and wellbeing in their own home</p> <p>Make a property suitable to facilitate safe hospital discharge</p> <p>Prevent hospital admissions or readmissions</p> <p>Reduce admission to long term care</p>	<p>Not means tested</p> <p>Must have been assessed under Section 2 of the Chronically Sick and Disabled Persons Act 1970 (Children).</p> <p>Must be eligible for services under the 2014 Care Act. (Adults)</p> <p>For private sector residents only including RSL tenants</p> <p>A relative who fits these criteria may apply on behalf of someone who lives in their home or as part of their household</p> <p>Can be an owner or tenant</p>	<p>Make the property safe and accessible for discharge and admission avoidance.</p> <p>This may include deep clean, declutter of essential rooms, repair/replacement of boiler, or small adaptations such as ramps, ceiling track hoists</p>	<p>Works not supported by an OT and Technical Officer (Private Sector Housing Team)</p> <p>Non-essential works for health &amp; wellbeing</p> <p>Where alternative adaptations to the existing home could be provided more cost effectively to meet the identified needs</p> <p>Works costing over £5,000</p> <p>Works that are not able to be completed within 6 weeks</p> <p>Works or adaptation that have already been paid for prior to submission of the grant application</p> <p>Works that have already been started or completed</p>	<p>Referral can be from Adult Social Care hospital discharge team, hospital OTs, community OTs, staff from Willows, Oakwood or Winter Watch</p> <p>Works must be completed within 6 weeks from point of referral.</p> <p>To be agreed by Disabled Facilities Advisory Group</p> <p>Grant will be managed and administered by RBC Private Sector Housing Team and contractors will be paid directly</p> <p>The grant does not cover modifications or adaptations in common parts of rented accommodation such as communal staircase.</p> <p>No further grant for 5 years</p>
<p><b>Professional Fees</b></p> <p>Architect, structural engineer or other relevant fees which allow a DFG application to proceed</p> <p>Grant maximum £5,000</p>	<p>Eligible where it has been agreed a DFG application can be made</p>	<p>The cost of architect, structural engineer or other relevant fees to enable the DFG application to progress</p>	<p>DFG application has not been submitted or where it has not been agreed that a DFG application can be made</p>	<p>Fees approved by Private Sector Housing Team Manager</p> <p>DFG does not proceed, unless the proposed DFG is no longer viable because the disabled person has been moved into residential care or has passed away, the fees will be reclaimed or registered as a local land charge on property.</p>

Type of Assistance	Eligibility Criteria	Eligible Works	Non-Eligible Works	Conditions
<p><b>Accommodation Fees</b></p> <p>Alternative accommodation costs where it is not feasible to remain living in the property while works are carried out</p> <p>Grant maximum £5,000</p>	<p>Where a DFG application has been approved</p> <p>Technical Officer identifies that it is not feasible to remain living in the property while works are carried out</p>	<p>The cost of alternative accommodation to enable the DFG building works to progress</p>	<p>Where all alternative options (e.g. staying with relatives) and/or equipment (e.g. commode) have been explored by the OT</p> <p>DFG application has not been approved</p>	<p>Fees are paid directly to Architect, Structural Engineer</p> <p>Fees approved by Enablement, Risk and Review Group</p> <p>OT costed and recommended resource</p> <p>Fees will be paid directly to the accommodation provider</p>
<p><b>Relocation grant</b></p> <p><b>Owner Occupiers</b></p> <p>£10,000 maximum for fees for moving to more suitable property and minimal adaptations if required to the new home</p> <p><b>Private Rented Tenants</b></p> <p>£5,000 maximum for fees for moving to more suitable property and minimal adaptation if required in the new rented property</p>	<p>Means tested for over 18 years old. Not means tested for those under 18 years</p> <p>Must have been assessed under Section 2 of the Chronically Sick and Disabled Persons Act 1970 (Children).</p> <p>Must be eligible for services under the 2014 Care Act (Adults)</p> <p>Private sector residents only, not including RSL tenants</p> <p>A relative who fits these criteria may apply on behalf of someone who lives in their home or as part of their household</p>	<p>Fees (estate agents, solicitors, removals and surveys) to move to more suitable property and minimal adaptations if required to the new home</p> <p>In exceptional circumstances, grants of a maximum of £20,000 would be considered if the works contribute to a significant reduction in commissioned care</p> <p>In the case of private rented tenant's expenses such as rent deposit, professional or removal costs. Permission will need to be sought and provided in writing by the landlord prior to moving in</p>	<p>Move and works not supported by an OT or Technical Officer in the Private Sector Housing Team</p> <p>Move where alternative adaptations to the existing home could be provided more cost effectively to meet the identified needs</p> <p>Moving costs or expenses that have already been paid prior to submission of the grant application.</p>	<p>Move and works must be agreed and signed off by an OT and Technical Officer</p> <p>Works must be carried out within 12 months of approval</p> <p>A charge will be secured on the property for a period of 10 years to be repaid if the property is sold within this time</p> <p>Grant will be managed and administered by RBC Private Sector Housing Team. Contractors can be paid directly or the applicant can be paid directly on presentation of appropriate receipts</p>

Type of Assistance	Eligibility Criteria	Eligible Works	Non-Eligible Works	Conditions
<p><b>Top up funding for a DFG</b></p> <p>Maximum of £30,000 funding to top up a mandatory DFG where the cost of work has exceeded the grant maximum of £30,000</p> <p>Only available when customer unable to raise funding elsewhere</p>	<p>Means Test for all including parents of children that require the home adapted</p> <p>Owner Occupiers only, not including RSL tenants or private tenants.</p> <p>In exceptional circumstances where a customer is unable to afford their means tested contribution</p>	<p>Top up funding to a mandatory DFG where the cost of work has exceeded the grant maximum of £30k.</p> <p>This will have occurred when the adaptations, in order to meet the assessed needs, exceed the DFG or where there are unforeseen necessary work and no other source of funding is available.</p> <p>Will require Adult Social Care test of resources to establish eligibility in the case of means tested contributions</p>	<p>Works do not meet mandatory DFG criteria</p> <p>Works that have already been started or completed</p>	<p>To be agreed by Head of Service.</p> <p>Works must be carried out within 12 months of approval</p> <p>With the top up funding of up to £30k a charge will be registered against the property with Land Registry and reclaimed whenever the property is sold</p> <p>As with the mandatory DFG the contractor will be paid directly.</p>

7.0 The following types of assistance are discretionary and are subject to funding being available. This funding can be withdrawn without prior notice to include funding not being made available to grants waiting approval

### Discretionary Grants

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Summary of Conditions
<p><b>5. Housing Health &amp; Safety Repairs Grant</b></p> <p>This grant is intended for homeowners or private tenants (tenants must have a repairing obligation) to remove category one and two hazards and bring properties up to the Decent Homes Standard.</p> <p>The grant limit is £20,000.</p>	<p>Applicants are means tested to calculate how much they should contribute to the cost of the work in the same way as the statutory means test for disabled facilities grants.</p> <p>The Housing, Health &amp; Safety Rating System will be used to carry out an assessment of the property and those applicants whose properties fall into the category one or two hazard bands will be invited to make an application for a Decent Homes Grant</p> <p>Works must as a minimum ensure that the property no longer has category 1 or high category 2 hazards on completion of work</p>	<p>In order to maximise funding we will not be modernising internal facilities such as kitchen and bathrooms as a matter of course</p> <p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>Energy Efficiency work that can be funded by an 'Energy Efficiency Scheme'</p>	<p>Not available for landlords or RSLs</p> <p>Property must be over 10 years old and Owner occupiers will need to have owned and lived in the property for at least 3 years prior to the date of the application</p> <p>Tenants must have been in occupation for 3 years, have a repairing obligation and the tenancy must have no less than 5 years to run.</p> <p><b>Note:</b> where someone is living in a property owned by a family member they are not a tenant, the owner/s needs to make the application</p> <p>Work must be carried out within 12 months of grant approval.</p> <p>A local land charge will be registered for a period of 10 years. If the grant conditions are breached then the full grant is repayable</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Summary of Conditions
<p><b>LANDLORD GRANT</b></p> <p>50% of the cost of work will be funded by grant aid with the minimum grant being £1,000 and the maximum grant being £10,000</p>	<p>Grant assistance is open to private landlords for the purposes of remedying items of disrepair that have a direct detrimental effect on the health, safety, security or welfare of the occupants.</p> <p>The HHSRs will be used to assess the hazards and those landlords who are issued with an enforcement, prohibition or emergency remedial notice because their properties have failed due to category one hazards will be invited to make an application for a landlord grant to bring the property up to the Decent Homes Standard.</p> <p>On completion of work the property should:</p> <p>Be free from category 1 hazards as defined by the HHSR System</p> <p>Be in a reasonable state of repair e.g. remedying dampness, have a reasonable degree of thermal comfort. Central heating with timing and temperature controls, Effective insulation (both cavity and loft insulation).</p> <p>Have reasonable modern facilities.</p> <p>Have adequate means of escape and detection system that provides early warning system to occupants in the event of a fire</p> <p>Works to improve the security of the property</p> <p>Have sufficient facilities to comply with the Housing Act 2004 'Amenity Standards'</p>	<p>Work that has not been specified by an Environmental Health Officer</p> <p>Any non-structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas, rubbish removal, decoration, servicing of gas or electrical installations</p>	<p>The landlord must be the freeholder of the property or have a lease with at least five years unexpired term at the time of application</p> <p>A local land charge will be registered for a period of 10 years</p> <p>The grant is repayable should the property be sold or no longer continue to be let within five years of the completion of work.</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Summary of Conditions
<p><b>7. Empty Homes Grant</b></p> <p>Grant limit is £10,000 and can be combined with an Empty Homes Loan (FHIL)</p>	<p>Intended to assist with bringing properties that have been empty for more than six months back into circulation</p> <p>Grant aid is available to assist with the renovations, repairs and/or energy efficiency measures e.g. heating, boilers, insulation and double glazing required to make the property habitable and bring it up to the Decent Homes Standard</p> <p>HMO work: including fire precautions, means of escape and the provision of adequate facilities and amenities for the number of people and households</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>HMO: any non-structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas, rubbish removal, decoration, servicing of gas or electrical installations</p>	<p>Not open to RSLs</p> <p>Property must have been empty for more than six months</p> <p>Not eligible for grant assistance where any form of statutory notice has been served.</p> <p>On completion of work a 5 year charge will with registered against the property and breach of grant conditions will mean full repayment of the grant</p> <p>Must provide nomination rights for 5 years to the Council</p>
<p><b>Flexible Home Improvement Loan (Empty Homes)</b></p> <p>5 year fixed term loan available to empty property owners to bring the property back into use</p> <p>The loan must not exceed the lesser of the cost of the works or two-thirds of the value of the property</p> <p>Further advances or stage payments maybe possible if the value of the property increases as the work progresses</p>	<p>Must have sufficient equity in the property to support the loan</p> <p>Can be used to supplement an Empty Homes Grant</p> <p>The loan is available to assist with the renovations, repairs and/or energy efficiency measures e.g. heating, boilers, insulation and double glazing required to make the property habitable.</p> <p>HMO work: including fire precautions, means of escape and the provision of adequate facilities and amenities.</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p> <p>HMO: any non-structural works required under S372 of the Housing Act 1985, Management Regulations for e.g. cleaning communal areas,</p> <p>Rubbish removal, decoration, servicing of gas or electrical installations</p>	<p>The cost of the loan is secured as a charge on the property</p> <p>The loan must be paid in full by the end of the 5 year term.</p> <p>The loan must be repaid if the property is sold</p>

Form Of Assistance	Description, Eligible Works and Client Group	Non-eligible Works	Summary of Conditions
<p><b>Flexible Home Improvement Loan (over 60)</b></p> <p>The loan must not exceed the lesser of the cost of the works or two-thirds of the value of the property</p>	<p>Owner Occupiers over the age of 60. If joint owners one can be 55 years of age.</p> <p>Must have sufficient equity in the property to support the loan</p> <p>Works relating to for example, heating, plumbing, electrics, roofing, drainage, damp proofing, gutter and disabled adaptations.</p> <p>To fund disabled adaptations in excess of DFG limit.</p>	<p>Works covered by insurance</p> <p>Decorating</p> <p>Replacing or Upgrading non defective installations</p> <p>Repairs to rectify poor DIY</p> <p>Servicing of boilers and other installations and equipment</p>	<p>The cost of the loan is secured as a charge on the property</p> <p>The loan must be repaid in any of the following ways:</p> <ul style="list-style-type: none"> <li>▫ Regular repayments</li> <li>▫ Occasional repayments</li> <li>▫ Loan is repaid in full when the property is sold or the owners cease to occupy it.</li> </ul>
<p><b>Flexible Improvement Loan for rented accommodation.</b></p> <p>The maximum loan is the lesser of the cost of repairs/improvements, or 75% of the value of the property.</p>	<p>Loans will be made for the purpose of improving the quality of the accommodation for the tenants, or prospective tenants.</p> <p>Applicants must be able to demonstrate that the loan can be repaid from the net income from the property. Alternatively the landlord can prove income from other sources sufficient to fund loan repayments.</p>		<p>Loans are secured by a first charge or, in some cases, a second charge on the property.</p> <p>The length of the loan will be agreed at onset, subject to a maximum term of 15 years.</p> <p>Repayments of capital and interest must be made monthly by direct debit.</p> <p>The loan may be repaid (in whole or part) at any time without penalty.</p>

## 8.0 **Constraints**

- 8.1 **Extensions** - the Council will direct resources so that an adaptation is carried out within the existing structure of the dwelling and will only consider approving a DFG for an extension to a property if all other options have been exhausted.
- 8.2 **Modular adaptations** - the Council, where appropriate, will offer modular adaptations/extensions or the equivalent budget limit. Applicants who choose a more expensive build of extension will have to fund the difference.
- 8.3 **Bulk Purchase** - where the Council or its partners has negotiated a “bulk” contract e.g. stairlifts, applicants will be offered the use of the discount provided by the bulk purchase contractor(s). If they choose to use another, more expensive contractor they will have to fund the difference.
- 8.4 **Recycling** - where available the Council will offer recycled adaptations or equivalent budget limit where the adaptation offered meets the needs of the occupier at the best price available.
- 8.5 **Schedule of rates** - the Council will use a schedule of rates for bathroom adaptations. If applicants choose to use another, more expensive contractor they will have to fund the difference.
- 8.6 **Ongoing maintenance** - The Council will provide extended warranties where possible for example stairlifts but has no responsibility for any future maintenance costs for works or equipment installed to the property.
- 8.7 All adaptations are the responsibility of the applicant.

## 9.0 **DELIVERING THE SERVICE**

- 9.1 Reading Borough Council’s Private Sector Housing Team will assist applicants with the grant process to include plans, tenders, obtaining the necessary permissions e.g. Planning Permission, Building Regulations, grant application paperwork, monitoring work, sign off and payments. Applicants can if they choose manage the work themselves and detailed guidance will be given as to the requirements
- 9.2 In all cases payments will be made direct to the contractor, Architect, Structural Engineer etc on receipt of a valid invoice and works having been inspected
- 9.3 There is a 10% fee charged for managing the grant process by the Council. This is funded through the grant or loan
- 9.4 An application for assistance shall be in a form prescribed by the Council.