

London Borough Of Havering

Housing Grants & Assistance Policy

Disabled Facilities Grants (DFGs) & Other Housing Assistance For People
With Disabilities & People Who Are Older

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10/27/2023

DOCUMENT CONTROL

Sign off and ownership details

Document Name	Housing Grants & Assistance Policy
Version number	Final Agreed Policy
Approved by	Barbara Nichols
Date Approved	7 August 2023
Date for Review	August 2028
Author	Alan Grierson
Owner	Barbara Nicholls
Document Location	Adult Social Care Services

Revision history

Version	Change	Date	Dissemination
First draft	Updated to incorporate new DFG guidance and revise financial thresholds	19/12/22	Stephen Doye, Legal Business Partner Emma English, Finance Business Partner Initial draft discretionary schemes sent to people listed below
Second draft	Amended to incorporate comments and introduce new discretionary schemes	12/4/23	Annette Kinsella, Assistant Director, Integrated Services Jackie Dale, Professional Practice Lead, Occupational Therapy Services Jackie Lawson, Services Manager, IHSC Andrew Sykes, Service Manager, Disabilities Sophie Webster, HACR Service Manager Helen Harding, Head of Service for MASH, early Intervention & Edge of Care, Children's Services Tendai Dooley, Head of Care Resources, Children's Services Catherine Proctor, Outbreak Control Manager, AD of Civil Protection Laura Osborne, Commissioning programme Manager, JCU Kelly Owusu, Service Delivery Manager (DFG) JCU Jodiann Francis, Case Officer (DFG) JCU Rachel Riley, Case Officer (DFG) JCU Stephen Doye, Legal Business Partner Emma English, Finance Business Partner
Final Draft	Amended to ingrate final draft with existing HEUME scheme	2/5/23	As above plus: James Hunt, Head of Housing Strategy and Service Development Lee Watson, Operations Manager
Approved	Updated the Damp/Mould Assistance Pilot Scheme	27/10/23	As above plus: Barbara Nicholls, Strategic Director, People

Equality & Health Impact Assessment record

1	Title of activity	Housing Grants and Assistance		
2	Type of activity	Policy		
3	Scope of activity	<p>Review of the Private Housing Health Assistance Policy to increase flexibility in the provision of housing grants and financial assistance to disabled people in line with new Disabled Facilities Grant delivery guidance from the Department of Levelling Up, Housing & Communities (March 2022), and to review financial thresholds due to inflation and increased costs.</p> <p>The aims of the activity are to enable the Council to make best use of the flexibilities available to help more disabled people living in Havering maintain their health, safety, independence and wellbeing in their own homes, and minimise dependence on statutory services.</p>		
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	Yes	If the answer to <u>any</u> of these questions is ' YES ', please continue to question 5.	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is ' NO ', please go to question 6.
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes		
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?	Yes		
5	If you answered YES:	Please complete the EqHIA in Section 2 of this document. Please see Appendix 1 for Guidance.		
6	<p>If you answered NO: (<i>Please provide a clear and robust explanation on why your activity does not require an EqHIA. This is essential in case the activity is challenged under the Equality Act 2010.</i>)</p> <p><i>Please keep this checklist for your audit trail.</i></p>			

Date	Completed by	Review date
May 2023	Alan Grierson	May 2028

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INTRODUCTION

Purpose

The purpose of this policy is to provide clarity about the mandatory provision of Disabled Facilities Grants (DFGs), and to maximise the use of the flexibilities provided by Regulatory Reform Order (Housing Assistance) (England & Wales) Order 2002 to provide discretionary assistance that will support disabled and older people maintain their health, safety, wellbeing, and independence from statutory services.

Policy summary

This policy confirms the mandatory assistance the Council must provide to disabled people living in the Borough who qualify for the provision of a DFG, and the discretionary assistance the Council aims to provide to disabled people living in the Borough (within the financial resources available to the Council) in line with their assessed individual needs, and the terms and conditions of this assistance.

Scope

DFGs and the other discretionary housing assistance outlined in this policy are available to people living in their own homes, including owner occupiers and people in rented accommodation with permission from their landlords (other than people living in Council housing). Private landlords and Housing associations may also apply for assistance to adapt their homes to meet the needs of their disabled tenants.

Landlords have a legal duty to ensure their property is habitable and fit for purpose for their tenants. The assistance described in this policy is not provided to landlords to meet their legal obligations to provide a habitable home.

The Council provides other assistance to people living in Council housing stock to make sure they are accessible and safe to live in.

Timescales

This policy will be reviewed after 5 years, or sooner if required by new legislation or new guidance from the Government.

Aims, objectives and outcomes

This policy aims to support the *People* theme in the Council's vision for Havering as set out in *The Havering you want to be part of: a new Vision for Havering, November 2022*.

This policy aims to help disabled people maintain their health, safety, independence and wellbeing in their own home, avoid long term care arrangements for as long as possible, and minimise dependence on statutory services.

It is expected that this policy will help: minimise the number of falls and accidents at home; minimise the risk of people with chronic health conditions living in poor and cold housing conditions that may exasperate their condition; enable people with dementia to remain independent in their own home for as long as possible, and people with autism and/or learning disabilities to maximise their life long independence; delay admission to residential and/or nursing care services; minimise avoidable hospital admissions and delayed transfers of care/discharges.

POLICY

Detail

NATIONAL STRATEGIC CONTEXT

For a number of years new legislation, guidance, and national plans, have aimed at preventing and/or delaying care and support needs and maximising the health, wellbeing, and independence of people to enable them to live in their own homes for as long as possible and minimise pressure on the NHS and social care services.

The Care Act 2014 established a requirement that a needs assessment must be carried out where it appears to the Council that a person for whom it may arrange community care services, may be in need of such services. The associated guidance states that the support system must actively promote wellbeing and independence and aim to prevent need, not just wait to respond when people reach crisis point.

The White Paper *People at the Heart of Care: adult social care reform* (2022), confirms the Government's ambition to give more people the choice to live independently and healthily in their own homes for longer, and for Councils to ensure people are able to adapt their homes and have access to technology to enable them to be as independent as possible.

The NHS Long Term Plan (2019) sets out a vision for a very different NHS in the future when the introduction of new technologies will enable people who are ill to be increasingly cared for in their own home as an alternative to hospitalisation. It also confirms the need for the NHS and Social Care to continually improve performance at getting people home without unnecessary delays when they are ready to be discharged from hospital. It would benefit people if more discharges were into people's own homes (with support or reablement when needed), and fewer into nursing/residential homes. This vision is being made into reality via the NHS 2022/23 priorities and operational planning guidance.

The Department of Health has confirmed the Government's ambition to give more people the choice to live independently in their own homes for longer with fewer people having to spend time in hospital or move to residential care. There are currently too many older and disabled people living in homes that do not meet their needs with around 1.9 million households in England (in 2019/20) with one or more people with a health condition that required adaptations to their home. Adaptations can reduce the amount of formal support people need and can help people continue to live in their own home. (Ref: DFG Guidance, DoH, 2022).

LOCAL STRATEGIC CONTEXT

This policy helps to deliver the first of the two national policy objectives of the Better Care Fund (BCF) to enable people to stay well, safe, and independent at home for longer. This is also the first priority within the local Barking & Dagenham, Havering and Redbridge Better Care Fund Plan 2022/23 (the BCF Plan), which sets out the jointly agreed plan between health and social care commissioners across North East London, which has been signed off by the local Health & Wellbeing Boards in each of the Boroughs. This policy enables the Council to meet its commitments within the local BCF Plan to continue to drive up the take up of the Disabled Facilities Grant by Housing Associations and their tenants, homeowners, private tenants and/or landlords, to help support local people to maintain their independence in safe and healthy homes that are adapted to meet their individual needs.

The Council's vision for Havering is set out in *The Havering you want to be part of: A new Vision for Havering*. This sets out three main themes; People, Place, and Resources. This policy helps the Council to deliver on the People theme by providing assistance to disabled people to help them live independently, stay socially connected, and have healthier lives.

THE NEEDS OF THE LOCAL POPULATION IN HAVERING

Aging population:

The population of London and England as a whole continues to age. Havering has the second largest percentage of people aged 65 years old and older of any borough in London (excluding the city of London) with an estimated 65 and over population of 17.6%. Between 2020 and 2040, the percentage of people aged over 65 in Havering is predicted to increase by 26%. The biggest predicted increase will be within the 90 plus age group with an increase of 48%. There will also be significant increases within the age groups 75-79, 80-84 and 85-89, with increases of 40%, 32% and 23% respectively. In this period the number of men aged over 65 is predicted to increase by 32% and women by 22%

Disabilities and long term conditions:

Life expectancy in Havering has increased steadily over the last few decades, much of the additional years of life achieved are marred by ill-health and dependency on health and social care services.

The estimated number of people living in Havering aged 65 and over with a long term illness whose day to day activities will be limited (either a little or a lot) is predicted to increase from over 23,000 in 2020 to just under 30,000 in 2040, a potential increase of 29%.

The number of people with a moderate or serious visual disability living in Havering is predicted to increase by 30% between 2020 and 2040. The biggest increase is for people aged 75 plus, with an increase of 35% in the number of people with a registerable eye condition.

A number of important long-term conditions can begin in childhood, asthma is the most common. In recent years, young people have died from asthma in all three local boroughs (Barking Dagenham, Havering and Redbridge) and plans are being delivered to improve asthma care.

Falls and hospital admissions due to falls:

The number of people aged 65 and over living in Havering who it is predicted will have a fall will rise from 12,830 in 2020 to 16,369 in 2040, an increase of 28%. The number of people aged 65 and over living in Havering who it is predicted will have a fall and will require hospital admission as a result will rise from 1,601 in 2020 to 2,096 in 2040, an increase of 31%. This is an increase of nearly 25 hospital admissions per year.

In 2020/21, the rate of hip fractures per 100,000 for men aged 65 and over living in Havering was 777, and for women aged 65 and over 569. This means an estimated 1,763 people living in Havering aged 65 and over had a fractured hip in 2020/21. Many of these injuries are caused in the person's own home.

Dementia:

The total population of people living in Havering who are predicted to have dementia will increase to 4,800 by 2040, a percentage increase of 32%.

The number of people with early onset dementia (between ages 30-64) are low compared to those with dementia aged 65. However, within Havering in 2020 there were 66 people with early onset dementia, and by 2040 this is predicted to increase by 2040 to 76 (15%).

Mobility:

The number of people living in Havering aged 65 or over who are predicted to require support to manage at least one activity on their own due to their mobility needs will increase from 9,172 in 2020 to 11,768 in 2040, a percentage increase of 28%.

The number of young adults (18 – 64) living in Havering it is predicted will have impaired mobility will increase by 11.7% between 2020 and 2040, this is over eight times the national increase in the same timeframe. The largest increase will be in people aged 45 -54 years old, an increase of 19.2%.

Motor neurone disease:

Using national rates for MND, the prevalence in Havering would be estimated to be around 18. However, there are 20 people in the Borough living with MND known to the MND Association, and 1 person is awaiting diagnosis.

Chronic chest conditions:

By 2040 the number of people aged 65 or over living in Havering with a long term health condition caused by Bronchitis or emphysema will rise from 782 in 2020 to 1,001 in 2040, a percentage increase of 28%.

Learning Disability & Autism:

The number of people aged 65 and over living in Havering predicted to have a moderate to severe learning disability will increase from 129 in 2020 to 161 in 2040, a percentage increase of 25%. The number of people aged 65 and over living in Havering predicted to have autism will increase from 419 in 2020 to 549 in 2040, a percentage increase of 31%.

The number of young adults under 65 living in Havering predicted to have a moderate to severe learning disability will increase from 866 in 2020 to 964 in 2040, a percentage increase of 4%. This is an increase of an average of nearly 5 young adults with a severe learning disability each year. The number of young adults under 65 living in Havering predicted to have a severe learning disability will increase from 229 in 2020 to 254 in 2040, a percentage increase of 4%. This is an increase of an average of 1.25 adults with a severe learning disability each year.

The number of young adults under 65 living in Havering predicted to have a learning disability and challenging behaviour will increase from 70 in 2020 to 77 in 2040, a percentage increase of 3.7%. This is an increase of nearly one young adult with a learning disability and challenging behaviour every two years. Whilst the numbers may seem small, the potential cost of care for these young adults may be significant.

The number of young adults under 65 living in Havering predicted to have Autism will increase from 1,519 in 2020 to 1,691 in 2040, a percentage increase of over 11%. This is an increase of between 8 – 9 young adults with autism every year

Hospital admissions and discharges:

Havering A&E attendances rate for 2018/19 indicate people aged 85 and over are 4 times more likely to attend A&E and 11 times more likely to have an unplanned admission than adults aged 25 – 64. If age specific rates of attendance remain unchanged; the demographic changes predicted to take place in the Borough will result in a 21% increase in unplanned hospital admissions of Havering residents by 2030.

LEGAL FRAMEWORK

The provision of a DFG is regulated by the Housing Grants, Construction and Regeneration Act 1996. This places a statutory duty on the Council to provide grant assistance to qualifying disabled people to undertake a range of adaptations to their homes which are deemed “necessary and appropriate” to meet their needs, and it is “reasonable and practicable” to undertake the adaptations having regard to the age and condition of the dwelling. The grant is subject to a means test (except in the case of children) and works must be eligible as defined by the Act and Regulations.

The Housing Renewal Grants (Services and Charges) Order 1996 enables the Council to charge for preliminary and ancillary services and charges pertinent to a housing grant application, which can be included in the gross value of the grant awarded.

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (“the RRO”) gives the Council the power to provide discretionary assistance (either directly or indirectly) to any person living in Havering for the purpose of improving living conditions in their home provided this is given in accordance with a published policy.

In accordance with the RRO, this policy has therefore been adopted by the Council and includes details of the:

- (i) types of assistance the Council may make available;
- (ii) eligibility conditions for the assistance;
- (iii) amount of assistance available;
- (iv) conditions that will apply to the provision of the assistance;
- (v) circumstances when repayment is required.

FINANCING THE POLICY

In recent years the Government has increased the annual DFG allocation through the Better Care Fund (BCF) to promote the provision of housing grants that will help disabled people adapt and improve their homes to enable them to maintain their independence and minimise pressure on health and social care services.

Every year the Council receives a ring fenced DFG Grant allocation via the BCF to provide housing solutions so that disabled people in Havering can manage their own health and wellbeing and live independently in their communities for as long as possible. Havering’s annual DFG Grant allocation has increased by over 22% over the past five years, currently (in 2022/23) the Council receives an allocation of just over two million pounds per year.

Mandatory DFGs must have priority on the use of the annual DFG Grant allocation received by the Council. Discretionary grants to individuals to help them improve and/or adapt their home to meet their needs is the second most important priority. If any funds remain, these can be used to fund social capital costs to increase the availability of accommodation adapted for people with disabilities (in line with BCF planning requirements).

In addition to funds available through the BCF, the Council will exploit all possible opportunities of internal and external funding schemes, and opportunities to work with other providers to improve housing conditions for the people who live in Havering.

The discretionary housing assistance provided through this policy will be only be delivered within the financial resources available. The Council reserves the right to amend or suspend all or some of the discretionary elements of this policy if, in the view of the Council, demand for the discretionary grants made available limits the funds that must always be available for mandatory DFGs.

GENERAL ELIGIBILITY CRITERIA AND CONDITIONS FOR DISCRETIONARY GRANTS

In this policy the term “assistance” means any form of financial assistance approved for the purpose of housing renewal, maintenance, improvement or adaptation.” Condition” means any condition attached to such assistance. Any reference to “owner” or “person responsible” is taken to mean any owner or other person who is responsible for the relevant conditions either singly or jointly. This includes the original person who applied for or received the assistance, as well as any other person who has subsequently become responsible for any condition as a result of acquiring the property or an interest in it.

The specific criteria for each form of assistance are detailed herein. However, the following conditions will apply in all cases:

- (i) where it is possible and appropriate, and as stated in the schemes detailed herein, some financial assistance and related conditions will be secured as a legal charge against the property. A breach of conditions requires a repayment of all or part of the assistance. This charge will not be removed until either the conditions expire or until assistance is re-paid together with any interest or additional charges that may apply. The Council may demand that any grant which has been paid be repaid forthwith, together with any reasonable interest as the Council may determine from the date on which it was paid until repayment, at such reasonable rate as the Council may determine, but generally within twelve months;
- (ii) a charge on the title register and/or a local land charge against the property is binding on any person who is at the time being an owner of the premises concerned. Where a condition is broken, the Council has the usual powers and remedies in law to enforce the charge and secure payment of any amount due. The adaptations panel has the power to use discretion in order to waive the charge in circumstances where in the view of the Council:
 - repayment of the grant would cause financial hardship
 - the person needs to move home for their job;
 - the person needs to move home to maintain their health and/or wellbeing;
 - the person needs to move home in order to provide or receive support from others;
- (iii) where stated, it will be a condition of discretionary assistance for the grant, or part thereof, to be repaid to the Council if the person for whom the assistance was intended moves out of the adapted home within the timeframe stated in the individual scheme. If the person’s home is social housing (not a Council owned property) the adapted premises may be vacated to allow it to be used for another person and their family who would benefit from the adapted home, in this case the grant would not need to be repaid;
- (iv) where any condition is in force, the Council may require the person responsible to provide any information to satisfy the Council that the condition is being complied with. The Council can require this information in writing or in other reasonable form. It is a condition that this information is provided in the form required within a reasonable timescale as specified by the Council and as fully, accurately, and honestly as reasonable practicable. Failure to comply with this requirement is a breach of conditions in itself and the assistance, or part of the assistance where specified, must be re-paid to the Council;
- (v) it is for the person responsible for complying with any condition to demonstrate to the Council’s satisfaction that the condition is being complied with. Failure to do so will be treated as failure to comply with the condition. The Council does not have the burden of having to prove that the condition is not being complied with;

- (vi) conditions will be enforced in all cases, unless there are exceptional circumstances which will be considered on a case by case basis. Money repaid or recovered will be recycled back into the private housing health assistance programme;
- (vii) the approval of assistance does not give or imply the Council's approval of any other consent that may be required, such as planning permission or building regulation consent. It is the responsibility of the applicant to obtain any such consent as may be required.

Any person making an application for assistance must:

- (i) be over the age of 18 years on the date of application;
- (ii) live in the dwelling which is subject to the application as their sole main residence;
- (iii) live within the London Borough of Havering or have an owner's interest in a property within Havering.

People will not be eligible for assistance in the following circumstances:

- (i) where ownership of the dwelling is disputed;
- (ii) where the owner of the property has a statutory duty to undertake the necessary works to the dwelling and it is reasonable for them to do so;
- (iii) where the proposed works would normally be covered by buildings insurance. If before a grant is approved it is found that the applicant has submitted an insurance claim, the applicant will be required to ask the insurance company to confirm in writing the extent of the claim and their liability, if any, and share this information with the Council. The value of the housing assistance will be reduced by the amount equivalent to the insurance company's liability;
- (iv) where works have started before the formal approval of an application;
- (v) where the proposed works are to repair any shed or outbuildings;
- (vi) an application can only be considered when all relevant documents have been completed and sent to the Council. The Council will always attempt to establish why a client has not completed their application form if it has not been completed within 6 months of it being sent to the applicant.

Enquiries about how the policy is operated should be referred to the Private Housing Improvements Team in the first instance. Appeals against the refusal of a grant must be made in writing and detail the specific grounds on which the appeal is based, the relevant delegated officer will make the final decision.

THE MAJOR ADAPTATIONS PANEL

The purpose of the Major Adaptations Panel is to consider complex and major adaptations, multiple adaptations, and to make complex case decisions. Part of this process includes making decisions about the use of the flexibilities outlined in this policy.

The panel is Chaired by the Professional Practice Lead for Occupational Therapy (or other officer with equivalent authority within the Council). Other membership includes at least one Senior Practitioner Occupational Therapist and a member of the Disabled Facilities Grants Team.

The Panel aims to meet fortnightly. In urgent cases the Chair of the panel may make decisions in consultation with at least one other member of the Panel and report the decision back to the following meeting.

TYPES OF HOUSING ASSISTANCE AVAILABLE TO DISABLED PEOPLE

Disabled Facilities Grant:

Disabled Facilities Grants will be administered (to adults and children) in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996. The following provides a summary of these provisions, but should be read in conjunction with the full Act.

The provision of DFGs is mandatory for disabled people that are eligible for a grant to adapt their home to maintain their independence. The person’s needs will be determined through an Occupational Therapy assessment that confirms the person is disabled for the purposes of the Act, the adaptation being funded must be necessary and appropriate to the person’s needs, and it must be reasonable and practicable to carry out the works required having due regard to the age and condition of the property.

The purpose for which a grant can be given are detailed in Section 23 of the Housing Grants Construction and Regeneration Act 1996. Any associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the total assistance amount.

DFGs are subject to a formal means test in accordance with the Housing Renewals Grant Regulations 2006 to determine the applicant’s contribution towards the cost of the works. The receipt of certain benefits stipulated in legislation and subsequent amendments will negate the need for the means test. Eligible works for a child will not be subject to a formal means test. The maximum DFG including any contribution cannot exceed £30,000.

Applications for a DFG can be made by owner occupiers, private landlords and people in rented accommodation with permission from their landlords, and Registered Providers of Social Housing (excluding Havering Council. Council Tenants who may be eligible for aids and adaptations should contact the Council as their landlord).

Payment will be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. In some instances payments may be made in instalments and the balance (no less than 10% of the total eligible works) paid on satisfactory completion.

The applicant should agree and sign that they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.

Where the Council provides funding in excess of £5,000 this will be registered as a charge on the title register or a local land charge against the adapted property subject to a maximum of £10,000. If the property is disposed of within 10 years of the completion of the works (as determined by the Council), re-payment of the amount will be required (unless the adaptations panel uses it’s discretion to waive the charge, see General Eligibility Criteria & Conditions For Discretionary Grants, paragraph (ii)).

The sliding scale relating to re-payments is as set out below:

Grant (£)	Repayment Requirement (£)
30,000	10,000
25,000	10,000
20,000	10,000
15,000	10,000
10,000	5,000
5,000	0

The Council will not pay for additional works carried out without prior approval. All works must be completed within 12 months of approval.

Summary of Discretionary Housing Assistance Grants:

All discretionary grant assistance provided through this policy are dependent on the funds available to the Council. The Council reserves the right to amend or suspend all or some of the discretionary elements outlined below if, in the view of the Council, this is required to ensure the continued provision of mandatory Disabled Facilities Grants.

The Council will offer discretionary assistance outlined within the six discretionary grant schemes and two temporary schemes summarised below.

	Type of Assistance	Means Test	Land Charge	Key Outcomes	Max. Funding
1	DFG TOP-UP.	Yes (already done for DFG).	Yes.	Enable disabled people to make major home adaptations to maximise independence.	£30,000
2	FAST TRACK GRANT (for small urgent grants in specified circumstances).	No.	No.	Minimise the risks associated with disabled people waiting for small adaptations in a number of specified circumstances (see grant specification for further details).	£5,000
3	DISCRETIONARY DISABLED ASSISTANCE GRANT.	No formal means test. Financial eligibility criteria apply.	Yes.	Provide assistance to eligible disabled people who would (in the Council's view) endure financial hardship if they had to pay a contribution to a Disabled Facilities Grant following a formal means test.	£15,000
4	SAFE, WARM AND WELL GRANT.	No formal means test. Financial eligibility criteria apply.	Yes.	Provide a safe and warm home for older and disabled people to promote health, wellbeing, & independence.	£15,000
5	MOVING ON ASSISTANCE GRANT.	No formal means test. Financial eligibility criteria apply.	Yes.	Financial assistance to move to more suitable accommodation.	£12,000
6	EXCEPTIONAL DISCRETIONARY GRANT.	See details in scheme 6.	See details in scheme 6.	Provide flexible discretionary housing assistance to individual disabled people that falls outside of the parameters of other schemes.	See details in scheme 6
7	HIGH ENERGY USE MEDICAL EQUIPMENT GRANT	No formal means test. Financial eligibility criteria apply.	No	Minimise risk of admission to long term nursing or residential care	£250
8	PRS DAMP/MOULD ASSISTANCE PILOT SCHEME	No formal means test. Financial eligibility criteria apply.	No	Minimise health risks associated with minor damp/mould problems	£1,500

Grants are available to provide assistance for children with disabilities as well as adults, but the grant application must be made by an appropriate adult.

In the description of the schemes that follow, where reference is made to the Council this may include organisations or individuals working on behalf of the Council.

Interpretation of the grant conditions is determined by the Council in all cases.

DETAIL OF DISCRETIONARY HOUSING ASSISTANCE GRANTS

1. DFG Top-Up Scheme

Purpose	To provide discretionary assistance to people with disabilities to adapt their homes when the maximum grant allowed through a Disabled Facilities Grant (DFG) is insufficient to adapt the person’s home in line with the outcome of their Occupational Therapy Assessment.
Maximum amount	The maximum top-up grant is £30,000.
Applicant eligibility	People are eligible for a DFG in cases where the cost of the works needed to meet their assessed needs (including the client contribution and any fees if applicable) exceeds the maximum funding allowed for a DFG. Works funded by the Top-Up Grant must be: eligible works which are necessary and appropriate to meet the disabled person’s needs as defined by the Housing Grants Construction and Regeneration Act 1996; reasonable and practicable to carry out having regard to the age and condition of the property, and; in line with the disabled person’s Occupational Therapy assessment. Any associated fees will be included in the total assistance amount.
Eligible works	
Financial assessment	The applicant will already have undertaken a means test for a mandatory DFG and will have contributed toward the cost of the adaptation accordingly. There will be no additional means test for the top-up.
Application	Applications will be considered alongside an application for a mandatory DFG.
Payment	The discretionary top-up will be paid as an additional amount to the mandatory DFG under the same payment conditions.
Land Charge	Land charges will be the same as for DFGs. Written consent from owner(s) of the property must be obtained prior to works commencing.
Other conditions	Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant in writing. Top-Up Grants are dependent on the level of funds available to the Council.

2. Fast Track Grant Scheme (for small urgent grants in specified circumstances)

To provide simplified and speedy access to housing grants for small adaptations (under £5,000) to deliver small adaptations or items of equipment (that would normally provide a benefit for more than 1 year) for:

Purpose	<ul style="list-style-type: none">(a) People with needs that change rapidly and/or frequently, such as people with motor neurone disease or other progressive illnesses or people near the end of life.(b) People who are identified by an Occupational Therapist (or other relevant healthcare professional as determined by the Council) to be at significant risk of falling and require a speedy small grant to reduce the risk(c) People in hospital who require a small grant to enable them to be discharged promptly from hospital.(d) People with disabilities and/or dementia who need small items of assistive technology to enable them to manage their surroundings.(e) People at risk of domestic abuse who need improved security.(f) Other people in urgent need as determined by the Major Adaptations Panel.
Maximum	£5,000
Applicant eligibility	For purposes (a), (b), (c), (d), and (f), the applicant will normally be eligible for provision under the provision of the Housing Grants Construction and Regeneration Act 1996 and/or be supported by a referral from a Havering Council Occupational Therapist.
Eligible works	For purpose (e) the applicant must be supported by an appropriate officer in the Council. Works funded by Fast Track Grant must be eligible works which are necessary and appropriate to meet the person's needs and in line with the person's Occupational Therapy (or other appropriate needs assessment for increased security). Any associated fees will be included in the total assistance amount.
Financial assessment	There is no requirement for a financial assessment to apply for a Fast Track Grant.
Application	Applications for a Fast Track Grant can be made instead of an application for a DFG provided: the estimated cost of works (determined by the Council) is less than £5,000, and the eligibility criteria and purpose of the grant are met.
Payment	Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believed it is of satisfactory good standard the payment will be made.
Land Charge	No land charge applies. Written consent from owner(s) of the property must be obtained prior to works commencing.
Other conditions	Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant. On-going maintenance and support costs relating to any equipment cannot be met by a housing grant (other than extended warranties agreed at the time the grant is awarded and included in the grant amount). Fast Track Grants are dependent on the level of funds available to the Council.

3. Discretionary Disabled Assistance Scheme

Purpose	To provide discretionary assistance to help disabled people who do not have the financial resources to pay a financial contribution to a DFG, to enable people to maintain their independence and wellbeing at home for as long as possible.
Maximum amount	£15,000
Applicant eligibility	The disabled person must be eligible for provision under the provision of the Housing Grants Construction and Regeneration Act 1996. Applicants must be supported by a referral from a Havering Council Occupational Therapist following assessment.
Eligible works	Works funded by the Discretionary Disabled Assistance Grant (DDA) must be eligible works which are necessary and appropriate to meet the disabled person's needs as defined by the Housing Grants Construction and Regeneration Act 1996, reasonable and practicable to carry out having regard to the age and condition of the property, and in line with the disabled person's Occupational Therapy assessment. Any associated fees will be included in the total assistance amount. The applicants financial circumstances must meet the following criteria:
Financial assessment	<ul style="list-style-type: none">• less than £20,800 capital savings and investments;• for single person – income no more than £21,800 per annum;• for couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum. <p>The applicant will self-declare income, savings levels, and any other investments. The Council requires evidence relating to income and savings.</p>
Application	Passporting benefits are the same as for DFGs. Applicants must have applied for a Disabled Facilities Grant where the means test indicated the applicant should make a financial contribution to their DFG.
Payment	Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believed it is of satisfactory good standard the payment will be made.
Land Charge	Land charges will be the same as for DFGs. Written consent from owner(s) of the property must be obtained prior to works commencing. Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.
Other conditions	At the discretion of the Major Adaptations Panel, grant applications for people with Motor Neurone Disease (or other quickly progressing illnesses), people who are terminally ill, and other people in urgent need (e.g. people who are seeking assistance to replace a complex stair lift or through floor lift) may be fast-tracked. In these cases specific elements of the normal conditions of the Grant may, at the discretion of the Major Adaptations Panel, be waived dependent on individual circumstances, (e.g. the financial assessment and/or land charge). Discretionary Disabled Assistance Grants are dependent on the level of funds available to the Council.

4. Safe, Warm & Well Scheme

This discretionary assistance is for occupiers over the age of 65, or a disabled person of any age, or person of any age with chronic and/or severe health conditions (including children and younger adults) affected by poor housing conditions and provides:

Purpose

- (a) Essential repairs/insulation to their home in order to remain warm, safe, and healthy.
- (b) A gas central heating system of suitable design and installation for a homeowner with vulnerable occupiers, where previously there has been no such system, or where the existing system, in the opinion of the contractor/surveyor, cannot be effectively repaired at reasonable cost or where it has been condemned by a suitable competent person.
- (c) Assistance to owner occupiers where works are needed to make the dwelling wind and weatherproof or reduce a hazard.

Landlords have a legal duty to ensure their property is habitable and fit for purpose for their tenants. The Safe, Warm and Well Grant is not provided to landlords to meet their legal obligations for their tenants.

Maximum amount

The maximum amount is £15,000.

For purpose (a) the applicant must be an owner occupier or private tenant with a full repairing responsibility, for purpose (b) an owner occupier, and purpose (c) have an owners interest.

Applicant eligibility

The applicant or a member of the household must be 65 years of age or older on the date of application, or have a disability, or have a diagnosed health condition that is made worse by poor and/or cold housing conditions. Applications will normally be supported by a recommendation from an Occupational Therapist based on evidence of the condition e.g. letter/report/referral from a General Practitioner or other relevant health professional. Examples of relevant conditions include:

- arthritis (osteo and rheumatoid, requiring regular treatment and review);
- cardiovascular disease (e.g. heart disease or stroke);
- respiratory disease (e.g. chronic bronchitis, severe asthma, emphysema or chronic obstructive pulmonary disease).

For purpose (b) assistance may be provided where there is a vulnerable child living in the property.

For purpose (a) essential repairs are Category 1 hazards as defined by the Housing Health & Safety rating System, and serious Category 2 hazards as determined by the Housing Act 2004, which affects the ability of the property to be safe, wind and weather proof.

Eligible applications

Examples of works may include:

- heating repairs or replacement;
- works to prevent falls;
- roof repairs;
- security.

4. Safe, Warm & Well Schemecontinued

For purpose (b) the scheme will be a one stop shop that caters for but not limited to:

- design and installation and first annual service of the whole house gas central heating system to meet the needs of the home owner/occupier;
- associated electrical check and upgrade to comply with Building Regulations and manufacturer’s instructions;
- associated building work/access as required;
- where necessary the moving/storage of furniture, removal and relaying of carpets;
- where disturbed the making good of internal decoration/external surfaces in line with the works carried out.

Eligible applications (continued)

For purpose (c) works eligible for assistance will be at the discretion of the Council. As a general condition the works should help remedy defects or deficiencies which have a direct impact on health. The purpose of the works will be to secure an immediate remedy and not necessarily for reducing long term maintenance costs.

For all purposes, any associated fees, e.g. technical surveys, obtaining proof of title, legitimate project management fees etc, will be included in the total assistance amount.

For all purposes, properties will be subject to inspection and assessment by the Council or its agent.

Safe, Warm, and Well Grants are dependent on the level of funds available to the Council.

There will be no statutory means testing for this assistance. The following financial eligibility criteria will be applied:

Financial assessment

- less than £20,800 capital savings and investments, and;
- for single person – income no more than £21,800 per annum, or;
- for a couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum.

The applicant will self-declare income and savings levels. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.

Passporting benefits are the same as for DFGs.

Applications

Applications will be considered on an independent case by case basis.

Payment

Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believed it is of satisfactory good standard the payment will be made.

Land charges

Land charges will be the same as for DFGs.

4. Safe, Warm & Well Schemecontinued

For purposes (a) and (b) the applicant must have lived in the property for a minimum of 12 months as their main residence and written consent from the owner(s) of the property must be obtained prior to the works commencing.

For purpose (c) works must be completed within 3 months of the grant being given.

For purpose (a):

- the Council will not consider applications in respect of dwellings which have been built or converted less than 10 years from the date of application;
- where works beyond the maximum assistance value are identified, the assistance will be prioritised based upon the hazard score and circumstances of the applicant. Works must be reasonable and practicable having regard to the age and condition of the property.

For all purposes:

Other Conditions

- it must be reasonable and practicable to undertake any works involved;
- the applicant will self-declare income, savings levels and investments;
- approval and the Council will not pay for any additional works carried out without prior approval;
- no more than 2 applications will be accepted from the same applicant in respect of one address in any 5 year period;
- only one application for assistance will be considered within any 3 year period (further applications may be considered at the discretion of Major Adaptations Panel in exceptional circumstances.
- written consent from the owner(s) of the property must be obtained prior to the works commencing;
- the Council will not normally pay for works carried out without prior approval. Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant;
- where works beyond the maximum assistance value are identified, the assistance may need to be prioritised based upon the hazard score and circumstances of the applicant. Further assistance, or alternative assistance may be accessible via an application for an Exceptional Discretionary Housing Assistance Grant (see scheme 6).

Safe, Warm, and Well Grants are dependent on the level of funds available to the Council.

5. Moving On Assistance Grant Scheme

Purpose	To provide discretionary assistance to help disabled people to move to accommodation more suitable to their assessed needs, where it is considered (by the Council) more appropriate than providing a DFG or housing grant assistance in a different way to adapt their existing home.
Maximum amount	£12,000
Applicant eligibility	<p>Any disabled person who is eligible for adaptation works under a DFG or other housing grant herein, but lives in accommodation that cannot be suitably adapted, may be eligible for a Moving On Assistance Grant.</p> <p>A referral for adaptation of the existing property must have been received from an Occupation Therapist.</p> <p>In the Council's opinion, the existing property must be unsuitable for adaptation, in that it is not reasonably and practicably capable of being adapted to meet the needs of the disabled person.</p>
Qualifying criteria	<p>The applicant must have or propose to have an owner's interest in the new property. The existing and new properties must be within the London Borough of Havering, and be the permanent, main residence of the disabled occupant.</p> <p>In the opinion of the Council and in conjunction with the Occupational Therapist, the new property must be considered suitable for the needs of the disabled person or must be reasonably and practicably capable of being adapted to meet the needs of the disabled person.</p> <p>The assistance can be used for the following eligible costs:</p> <ul style="list-style-type: none">• legal and ancillary fees;• estate agent fees;• removal costs. <p>A statutory mean test is not required for a Moving On Assistance Grant, but the applicants financial circumstances must meet the following criteria:</p> <ul style="list-style-type: none">• less than £20,800 capital savings and investments, and;• for single person – income no more than £21,800 per annum, or;• for a couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum.
Financial assessment	<p>The applicant will self-declare income, savings levels, and any other investments. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.</p>
Application	<p>Passporting benefits are the same as for DFGs.</p> <p>Applications will be considered on an independent case by case basis.</p>
Payment	Payment will normally be made to the applicant's solicitor on exchange of contract so that funding is available for completion. Evidence of the fees will be required prior to the payment.
Land Charge	Land charges will be the same as for DFGs (applied to the new property).

5. Moving On Assistance Grant Schemecontinued

Other conditions

This discretionary assistance will only normally be awarded once to any disabled person.

Where an award has been made under this policy and prior to the exchange of contracts and the disabled person is no longer able to relocate to the new property e.g. they have moved into permanent care or deceased, the Council may decide to pay all, some, or none of the assistance.

Moving On Assistance Grants are dependent on the level of funds available to the Council.

6. Exceptional Discretionary Grant Scheme

Purpose

The exceptional discretionary grant is for individual people with disabilities in cases where the cost of the adaptation required by the disabled person is deemed (by the Council) appropriate and proportionate to their assessed needs, but falls outside the scope of DFGs and other Housing Assistance Grants within this policy. The adaptation must be required to enable the disabled person to maintain their, independence, safety, and wellbeing in their own home, and avoid/delay admission to long term residential or nursing care arrangements.

An exceptional discretionary grant may be considered to support the carer(s) of individual people with disabilities in cases where an adaptation is required in the disabled person’s home to support their carer(s) to enable the person minimise dependency on statutory services and avoid/delay admission to long term residential or nursing care arrangements.

Where DFG funds are available after the need for DFGs and discretionary grants for individuals have been fully taken into account and planned for, a portion of the grant may be used for other social capital project in line with the aims and objectives of the Council, and the local Better Care Fund Policy Framework and Planning requirements.

Maximum amount

The level of funding available to deliver an Exceptional Discretionary Grant (EDG) is limited by the level of DFG funds available to the Council. The value of an EDG must not reduce the level of DFG provisions to less than is predicted to be normally required for six months spend on DFGs and other discretionary grants available to help individual disabled people maintain their independence at home.

Applicant eligibility

The disabled person must be eligible for provision under the provision of the Housing Grants Construction and Regeneration Act 1996. Applicants must be supported by a referral from a Havering Council Occupational Therapist following assessment.

The applicant must be, or intend to be, an owner occupier of the property to which the grant applies.

6. Exceptional Discretionary Grant Schemecontinued

A business case will be required to determine the eligibility of the works, the applicant will be engaged in the development of this. The business case will outline the costs and benefits of delivering the EDG, and demonstrate the financial case for providing the grant by delivering at least a cost neutral case over an identified reasonable time period, as well as the benefits for the disabled person and their family.

Costs should include:

- the estimated cost of the works;
- all professional fees that would be required;
- project management costs;
- any other costs that would be incurred to deliver the works.

Eligible works

Benefits should include:

- the benefits to the disabled person and their carers;
- the probable cost saving made by minimising dependence on statutory services (health and social care)

The detail of the Business Case should (in the view of the Council) be proportionate to the value of the proposed EDG

The Business Case will be assessed by an appropriate officer within the Council according to the functions delegated to staff within Part 3.3 of the Council’s Constitution. This officer will determine the eligibility of the works.

Dependent on the person’s ability to contribute toward the cost of the EDG the financial assessment will either be:

Financial assessment

- the same as for DFGs up to a value of £30,000;
- the same as for a Discretionary Disabled Assistance Grant up to a value of £15,000.

Application

A request for the Council to consider an EDG should be made to the Chair of the Major Adaptations Panel.

Payment

Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The applicant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant refuses, the Council will inspect the work and if it believed it is of satisfactory good standard the payment will be made.

Land Charge

Land charges will be the same as for DFGs.

Other conditions

Written consent from the owner, or future owner, of the property must be obtained prior to works commencing.

Works must not commence until formal approval of the discretionary grant has been received by the applicant in writing.

6. Exceptional Discretionary Grant Schemecontinued

The Council may appoint a third party to oversee the works required, this will be included in the value of the grant awarded.

Other conditions (continued)

Other conditions may be considered on a case by case basis and will form part of the Business Case for the EDG before a formal offer of the Grant is made to the applicant.

All exceptional discretionary grants are dependent on the level of funds available to the Council.

7. High Energy Use Medical Equipment Grant Scheme (HEUME Grant)

This temporary grant is provided at the discretion of the Council until 31 December 2023.

Purpose

This grant provides additional assistance to disabled people to meet energy costs associated with running vital equipment at home in conjunction with the existing HEUME scheme.

This grant focuses assistance to help people on low incomes meet energy costs associated with running hoists and electric beds provided by the Council to help avoid admission into long term residential or nursing care.

The maximum grant per applicant with a hoist is £200.

The maximum grant per applicant with an electric bed is £50.

Maximum amount

The maximum grant per applicant with both a hoist and electric bed is £250.

The maximum amount available from the Council to fund this discretionary grant scheme is £50,000.

The person must have increased energy costs pay for operating one of the following items of medical equipment:

Applicant eligibility

- an electrically powered hospital bed to regularly change positioning;
- an electric hoist requiring regular re-charging;

Support for other vital home medical equipment may be considered at the complete discretion of the Major Adaptations Panel.

Eligible applications

The applicant must be on a low income with a low level of savings and investments as set out in the financial assessment criteria.

7. High Energy Use Medical Equipment Grant Schemecontinued

The following criteria will be applied for an eligibility financial assessment:

- less than £20,800 capital savings and investments;
- for single person – income no more than £21,800 per annum;
- for couple with or without children, and single with children – income for customer and partner combined of no more than £33,500 per annum.

Financial Assessment

The applicant will self-declare income and savings levels. The Council reserves the right to require evidence relating to income and savings if deemed appropriate by the Council.

Passporting benefits are the same as for DFGs.

Applications

Applications will be considered on an independent case by case basis.

Applications should be made to the Cost of Living Team.

Payment

Payment will be made to the applicant.

Land charges

No land charge applies.

The applicant will self-declare income, savings levels and investments.

The maximum amount available from the Council to support this discretionary grant scheme is £50,000. Applications will be considered on a first come-first served basis. Applications received after the £50,000 threshold has been reached will not be considered.

Other conditions

Applications made after 31 December 2023 will not be considered. The Council may consider re-opening the scheme in the future should there be (in the view of the Council) another cost of living crisis requiring assistance to be provided to people on low incomes with medical equipment at home to help avoid admission to long term residential or nursing care.

The Council will respond as quickly as possible to applications for assistance to help people on low incomes meet energy costs associated with essential medical equipment used in the home. However, there may a waiting list for assistance to deal with these issues if the demand for assistance exceeds the Council’s ability to respond immediately.

8. Private Rented Sector Damp/Mould Assistance Pilot Scheme

Purpose

To provide discretionary assistance to private landlords delivering accommodation to tenants whose home is affected by minor damp/mould problems to make their home more comfortable to live in and improve the tenant’s quality of life.

More serious damp/mould problems in private rented sector homes should be referred to the Private Homes Enforcement Team to ensure minimum Decent Homes Standards are being met and that the home is free from any serious hazard to health.

Maximum amount

£1,500

8. Private Rented Sector Damp/Mould Assistance Pilot Scheme ...(continued)

Applicant eligibility The applicant must be a landlord providing private rented accommodation for a tenant who:

- is aged 65 or over, or;
- has a diagnosed disability or health condition that is aggravated by damp/mould in their home, or;
- has a child or cared for person living with them who has such a disability or health condition.

Eligible works The tenant must be in agreement for the work to take place. Eligible works will include remedies aimed at helping to increase the temperature of the property, and remedies to help reduce humidity by increasing appropriate ventilation (not drafts). These include:

- installing heavy curtains/drapes to help prevent draughts;
- draught proofing/excluders around windows/doors;
- extractor fans in kitchen/bathroom;
- humidity sensitive extractor fans in problem areas.

Financial assessment At the discretion of the Council, other remedies for minor works to alleviate minor damp/mould problems in the tenant’s home may be considered on their merit within the maximum amount available. The landlord will be required to provide evidence of the total cost of providing the accommodation to the tenant, and the total income from the tenant and any other sources. This will include (but not necessarily limited to)

Expenditure:

- mortgage costs;
- ground rental costs;
- insurance costs;
- a reasonable allowance for maintenance costs (at the total discretion of the Council on receipt of evidence from the landlord);
- Other costs agreed with the Council (at the total discretion of the Council on receipt of evidence from the landlord).

Income:

- rental income;
- any other income for the property.

A grant may be awarded in cases where the landlord’s expenditure on the property exceeds the income received for it.

Application For all purposes, an assessment by the Council or its agent will determine the need in order to be eligible for this scheme.

Applications will be considered on an independent case by case basis.

Payment Payment will normally be made directly to the contractor upon satisfactory completion of the eligible works and approval of invoices. The landlord and their tenant should agree and sign they are satisfied with the quality of the work prior to payment. If the applicant and/or tenant refuses, the Council will inspect the work and if it believed it is of satisfactory standard the payment will be made.

8. Private Rented Sector Damp/Mould Assistance Pilot Scheme ...(continued)

Land Charge No land charge applies.

Works must not commence until formal approval of the discretionary assistance and mandatory grant have been received by the applicant.

On-going maintenance and support costs relating to any equipment cannot be met by a housing grant (other than extended warrantees agreed at the time the grant is awarded and included in the grant amount).

Other conditions

This scheme will operate as a Pilot from 1 November 2023 until 30 May 2024. Applications made after 30 May 2024 will not be considered. The Council may consider re-opening the scheme in the future after the Pilot has been evaluated.

The total amount of funds available for this pilot will not exceed £75,000. Grants will be allocated to landlords on a first come-first serve basis. Applications received after the £75,000 threshold has been reached will not be considered

The Council will respond as quickly as possible to applications for assistance to help resolve minor damp/mould issues. However, within the period of the Pilot there may a waiting list for assistance to deal with minor damp/mould issues if the demand for assistance exceeds the Council's ability to respond immediately.

APPLICATIONS FOR ASSISTANCE THAT FALL OUTSIDE OF THE POLICY

Every case for housing grant assistance will be given careful consideration on a case by case basis. An application may only be rejected when the application is deemed to fall outside the scope of this policy after individual consideration on a sound and informed basis.

The Chair of the Major Adaptations Panel can approve minor variations to the financial thresholds within the policy in cases where (in the Council's opinion) the impact of rejecting an application outweighs the value of the variation required. The Chair of the Major Adaptations Panel may make such decisions up to the value of £5,000. Variations involving higher costs may be considered through the Exceptional Discretionary Grant scheme.

MAKING AN APPLICATION AND PAYMENT OF ASSISTANCE

Applications must be made in writing on the appropriate form and include original documentation where requested. An application will only be considered complete once all of the relevant documentation has been provided.

The Council may charge an administration fee for any professional/technical services or charges incurred relating to the work for which the assistance is being sought e.g. obtaining proof of ownership, drawing of plans etc. This fee will be incorporated into the total assistance amount.

The client is responsible for the contract between themselves and the contractor, this includes instances where the Authority provides a list of builders. The Council will however take its duty of care seriously and ensure that all contractors on the list of builders sign up to a code of conduct and have the relevant insurances in place. Where a client chooses a contractor not on the list they will have responsibility for ensuring that all the work is carried out in accordance with the schedule of works provided by the Occupational Therapist. The Council will normally request two written quotations and will decide the reasonableness of the prices quoted taking into consideration standard prices and the cost of similar work, normally the value of the grant will be based on the cheapest reasonable quote.

The Council, at the request of the applicant, can use the Dynamic Purchasing System (DPS) to request quotes and select a suitable contractor. Normally the contractor with the lowest bid will be awarded the work, the Council also takes into consideration other factors such as timescales for starting the work. The Council will ensure contractors on this system will have the relevant insurances in place. The applicant will still enter to contract with the contractor and not the Council.

The Authority will normally wait until it receives confirmation from the applicant that the work has been completed to their satisfaction before making payment to the contractor. However, in exceptional circumstances the Authority reserves the right to make any payment directly to the contractor based on the satisfactory completion of the work as determined by the Authority and the receipt of a satisfactory invoice. In addition the Authority reserves the right to not pay interim payments for work valued at less than £10,000.

For larger and more complex grant applications such as extensions, the Council may appoint an agent to manage the grant works, this is at the discretion of the Council. Having exercised this discretion the applicant will have to engage directly with the agent in order to complete the grant works. The Council reserves the right to include the cost of the management agent in the grant assistance.

In the event of any disputes between the applicant and the contractor the Council will help to resolve these where this is possible, unless an agent has been appointed, in which case the agent will help to resolve these. However, should this not be possible it may be necessary for the applicant to seek legal advice to remedy any dispute they have with the contractor.

The Council will normally arrange for grant payments to be made directly to the contractor upon completion of the works unless the owner can provide evidence that they have paid the contractor themselves, in which case the Council will reimburse the owner.

MAINTENANCE AND REPAIR

The Council is not responsible for ongoing maintenance or repair of any item (other than ceiling track hoists provided under the Ceiling Track Scheme). However some of the individual items installed as part of grant aided work may have their own extended warranties that are provided by the manufacturer. It is the applicant's responsibility to ensure that they adhere to all conditions of a warranty and/or servicing. Any extended warranties are applied for in accordance with the manufacturer's guarantee. The cost of any extended warranty would normally be agreed at the time when the grant was approved however the authority can use its discretion to fund an extended warranty subject to a case being made and presented to the Major Adaptations Panel. Copies of guarantees/warranties will be provided to the applicant after completion of the works.

PROFESSIONAL FEES AND CHARGES

Fees and charges for services specific to an individual grant application such as architect's fees, building surveyors, structural engineers, legal services and other professional services required by the applicant, will be included in the grant application and grant award.

The cost of other professional fees and charges associated with the provision of housing grants will be recovered in accordance with the Housing Renewal Grants (Services and Charges) Order 1996.

CEILING TRACK HOISTS

Ceiling track hoists are funded through the Council's DFG allocation and are available through the Council's Occupational Therapy Service for people with eligible needs whose living environment requires and is suitable for these. The need for a ceiling track hoist is determined through an Occupational Therapy Manual Handling Assessment.

Common examples of when a ceiling track hoist may be provided include:

- to enable single handed care to be provided;
- a mobile hoist cannot be used due to restricted space and/or flooring that impacts on a mobile hoist being manoeuvred;
- pain management;
- to support family/informal carers manage safe manual handling.

COMMUNITY EQUIPMENT

A broad range of community equipment is also funded through the Council's DFG allocation and available through the Council's Occupational Therapy Service. This is provided to Havering residents who have assessed health and social care needs to maximise their health, wellbeing and independence, and to minimise the risk of admission to hospital and/or long term nursing or residential care.

OTHER CAPITAL EXPENDITURE

Where resources allow, the Council may consider other capital expenditure projects that will increase the availability of accommodation adapted to meet the needs of people with disabilities in line with the Council's objectives.

REPAYMENT WHERE AN APPLICANT IS NOT ENTITLED TO A GRANT

All clients will be required to complete and sign an application form confirming that the information they have given to the Authority is correct. Where an application for a grant is approved but it subsequently appears to the Council that the applicant was not, at the time the application was approved, entitled to a grant of that description, the Council may demand that any grant that has been paid to be repaid forthwith, together with any interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine, but generally within twelve months of the payment being made.

DATA PROTECTION

All data will be held in accordance with the General Data Protection Regulations (EU) 2016/679 (GDPR).

The Council may investigate or formally verify any of the information provided in connection with any application for assistance.

In order to progress an application it may be necessary to share information provided internally with other services or other organisations that may assist with the grant process. These may include:

- (i) Havering Council – Adult Social Care or Children’s Services, Revenue and Benefits, Planning & Building Control;
- (ii) other agencies , individuals, or family members as specified by the applicant;
- (iii) relevant Government Departments.

The Council is under a duty to protect public funds and may use the information provided for the prevention and detection of fraud. It may also use this information with other bodies administering public funds solely for these purposes.

The above information will need to be communicated with applicants at the time their personal information is obtained in the form of a Privacy Notice. This is necessary to comply with individuals’ “Right to be informed” in accordance with GDPR.

Safeguards will ensure the security of the data and will comply with the requirements of the GDPR.

Applicability

All applicants for a DFG must be eligible under the Housing Grants, Construction and Regeneration Act 1996, and must be supported by a recommendation from an Occupational Therapist confirming the person is disabled for the purposes of the Act and that the proposed works are necessary and appropriate to meet the person’s needs.

Applicants for a discretionary grant must meet the eligibility criteria set for the discretionary grant scheme under which they are applying for assistance (see appendix 1 for further details).

Under the provisions of the Care Act 2014 the Council has a duty to meet the unmet needs of people with eligible social care needs. This policy covers those who do not qualify for such support as well as aiming to deliver assistance to help prevent the need for long term care arrangements.

With the exception of mandatory Disabled Facilities Grants, all other assistance which may be provided under this policy is at the discretion of the Council and will be subject to the availability of financial resources and how those resources may be directed by the Council’s strategic priorities. The delivery of mandatory grants will take priority over the delivery of discretionary grants, at times of high demand waiting times for discretionary grants will be increased before waiting times for mandatory grants.

The Council reserves the right to amend or suspend the discretionary elements of this policy if demand for discretionary grants exceeds the available budget. In these circumstances the Council does not undertake to maintain a waiting list for discretionary grants. The Council also reserves the right to prioritise resources made available for discretionary assistance in order to achieve wider strategic aims.

Ownership and authorisation

This Policy will be updated as required by the Project Manager supporting Adult Services to review the Policy. The Policy will be authorised by Barbara Nicholls, Director of Adult Services.

RELATED DOCUMENTS

The key related documents to this policy are:

- The Havering you want to be part of: A new Vision for Havering.
- Barking & Dagenham, Havering and Redbridge Better Care Fund Plan 2022/23

DISSEMINATION AND COMMUNICATION

List of who the policy has been disseminated to for comment:

- Key Officers in the Council
- Key Officers in Children's Services
- ASC Legal Business Partner
- ASC Finance Business Partner

Details of the policy and the housing grants available to older and disabled people will be publicised through the following routes:

- Advertisement in local newspaper;
- LIVING Magazine;
- All Havering Council Social Media Outlets;
- Leaflets to be provided through local organisations and associations.

The policy will be available on the Adult Social Care pages of Havering Council's website.

Hard copies of the policy can be provided by the Disabled Facilities Grants Team (contact details below).

IMPLEMENTATION

The Housing Grants and Assistance Policy does not have a mandatory training requirement or any other formal training needs.

The Council's leaflet about Disabled Facilities Grants and the range of discretionary housing grants available to disabled and older people living in the Borough will be updated in line with this revised policy.

Information about the policy and the availability of Disabled Facilities Grants and discretionary grants will be provided to relevant front line staff in the Council to raise awareness of the assistance available to older and disabled people.

The documented procedures relating to the administration of DFGs and discretionary Grants will be updated in line with the revised Policy.

MONITORING AND REVIEW

Data on the delivery of Housing Grants will be continually collated by the Housing Grants Service and reported to the Operational Management Group for Adult Social Care Services every quarter for monitoring purposes. Delivery data will be reported to the Operational Management Group in Adult Social Care Services once every 6 months (financial mid-year and year-end).

This policy will be reviewed by The Housing Grants Service after five years or sooner if necessary to take into account: legislative changes; new government guidance; changes in policies and/or strategies at a local level.

FURTHER INFORMATION

Further information and advice on the Policy can be obtained by contacting the Disabled Facilities Grants Team on:

Email: DFG.Grants@haverling.gov.uk
Tel: 01708 434070.

APPENDIX 1: EQUALITY ANALYSIS



Equality & Health Impact Assessment (EqHIA)

Document control

Title of activity:	Housing Grants & Assistance Policy
Lead officer:	Alan Grierson, Project Manager, Adult Social Care & Health
Approved by:	Barbara Nichols, Director of Adult Social Care & Health
Date completed:	02/05/2023
Scheduled date for review:	May 2028

1. Equality & Health Impact Assessment Checklist

Please complete the following checklist to determine whether or not you will need to complete an EqHIA and ensure you keep this section for your audit trail. If you have any questions, please contact EqHIA@havering.gov.uk for advice from either the Corporate Diversity or Public Health teams. Please refer to the Guidance in Appendix 1 on how to complete this form.

About your activity

1	Title of activity	Housing Grants & Assistance Policy.		
2	Type of activity	Policy revision.		
3	Scope of activity	This policy has been revised to increase the use of flexibilities outlined in recent national guidelines to maximise the use of the Council's annual ring-fenced Disabled Facilities Grant allocation to help older and disabled people make sure their homes are safe, warm and healthy, as well as accessible. The policy introduces new types of financial assistance aimed at reducing housing related health risks, hospital admissions, and long term care and support.		
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	Yes.	If the answer to <u>any</u> of these questions is 'YES', please continue to question 5.	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is 'NO', please go to question 6.
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes.		
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?	Yes.		
5	If you answered YES:	Please complete the EqHIA in Section 2 of this document.		
6	If you answered NO:	N/A		

Completed by:	Alan Grierson, Project Manager, Adult Social Care & Health
Date:	02/05/2023

2. The EqHIA – How will the strategy, policy, plan, procedure and/or service impact on people?

Background/context:

The Council receives an annual ring-fenced grant through the Better Care Fund (BCF) to provide mandatory Disabled Facilities Grants (DFGs) as well as discretionary housing assistance to older people and people with disabilities living in the Borough. This annual grant has increased for all local authorities in England in recent years to enable council's to support more people to maintain their health, wellbeing, and independence in their own home, and therefore reduce reliance on statutory services including hospital admissions and admission into long term nursing and/or residential care services.

To provide discretionary housing assistance the Council must have a policy that is compliant with the Regulatory Reform Order 2002 (the RRO) which confirms the types of discretionary grants that the Council will provide within the resources made available from the BCF and the conditions attached to these. In May 2019 Cabinet agreed a RRO compliant policy called the Private Housing Health Assistance Policy (PHHAP).

In March 2022 the Department for Levelling Up, Housing and Communities published new DFG guidance, which outlined greater flexibilities in the delivery of discretionary grants aimed at increasing the availability of adaptations and home improvements for older and disabled people to ensure people live in warm and healthy homes adapted to their individual needs. The PHHAP has been revised and renamed the Housing Grants and Assistance Policy (the policy) to enable the Council to deliver a more flexible approach to the provision of discretionary grants in line with guidance from the Department to maximise the health, wellbeing and independence of local disabled residents.

Over the past three years the Covid Pandemic, as well as a number of national and geopolitical issues, have contributed to a significant increase in inflation and the cost of adaptations. Whilst revising the policy to maximise the use of the flexibilities outlined in recent guidance, the financial thresholds governing the eligibility of housing grant applicants and the maximum cost of adaptations have also been reviewed to keep pace with increased costs. This will help to ensure older people and disabled people on low incomes are not unfairly excluded from the provision of grants, and will also ensure grant allowances are sufficient to deliver the range of adaptations required to meet individually assessed needs.

The provision of discretionary housing grants is particularly relevant for people living in Havering given the population of the Borough is significantly older in comparison with other London Boroughs. Between 2020 – 2040, the percentage of people aged over 65 in Havering will increase by 26%, the biggest increase is expected to be within the 90 plus age group with a projected increase of 48%. The estimated number of people living in Havering aged 65 and over with a long term illness whose day to day activities will be limited (either a little or a lot) is predicted increase by 29% between 2020 to 2040 (from circa 23 thousand to around 30 thousand). The biggest increase is predicted for those aged 85 and over. In addition to this, the number of young adults (18 – 64) living in Havering it is predicted will have impaired mobility will increase by 11.7% between 2020 – 2040, this is over eight times the national increase in the same timeframe.

The policy outlines 6 discretionary grants schemes to be delivered over coming years:

- DFG Top Up;

- Fast Track Grant;
- Discretionary Disabled Assistance Grant;
- Safe, Warm and Well Grant;
- Moving On Assistance Grant;
- Exceptional Assistance Grant.

In addition to this the policy outlines 2 temporary grant schemes:

- Temporary Home Equipment Grant;
- Private Rented Sector Damp/Mould Assistance Pilot Scheme.

Since being introduced in May 2019, discretionary housing assistance grants have increased the level and range of assistance the Council can provide to help vulnerable people make improvements to their home to ensure they have a safe, secure, and healthy place to live. The increased use of flexibilities aims to deliver further benefits:

- the Fast Track Grant aims to minimise the risks associated with disabled people waiting for small adaptations (under £5,000) in urgent cases, assistive technology for people with dementia, and security improvements for people at risk of domestic abuse;
- in other urgent cases e.g. where the person's needs change rapidly, larger adaptations can be fast tracked through the use of discretion via the Adaptations Panel;
- the Exceptional Assistance Grant aims to ensure all grant applications are judged on their merits in accordance with individually assessed needs, and provides a robust process to evaluate the cost and benefits of grant applications for major works;
- the Temporary Home Equipment Grant aims to provide assistance to disabled people to meet the cost of operating vital home equipment provided by the Council during the cost of living crisis. Whilst this is a temporary scheme (up until 31 December 2023) there is provision within the policy to reintroduce the scheme in the future if required;
- the PRS Damp/Mould Grant is a pilot scheme aimed at addressing minor damp and mould issues in private rented sector accommodation. More serious damp/mould issues in the private rented sector will continue to be addressed by the Housing Enforcement Team to ensure landlords meet their legal obligations to provide a safe/decent home for their tenants.

Overall, the revised policy aims to help more vulnerable people to:

- have easier access to discretionary grants in accordance with their individual needs and circumstances;
- continue to live independently in their own home for as long as possible by adapting it to meet their individual complex needs;
- live in a safe and warm home to reduce the risk of ill health;
- reduce hazards in their home and minimise the risk of injury, e.g. through falling;
- reduce the risks of having to receive long term care or move into a care home, or delay these outcomes for as long as possible;
- avoid the need for acute hospital care and facilitate quick discharge from hospital;
- move to a more suitable place to live if their current home cannot be adapted to meet their individual needs.

Who will be affected by the activity?

The new discretionary grants will benefit older people living in Havering as well as adults and children with disabilities and chronic health conditions as set out above.

Protected Characteristic - Age: Consider the full range of age groups

Please tick (✓) the relevant box:

Positive

✓

Neutral

Negative

Overall impact:

The new flexible discretionary grants made available by the Housing Grants and Assistance Policy will have a positive impact on older people living in Havering by broadening the range of grants and types of adaptations available in a more flexible way. The increased flexibilities to be used to deliver housing grants aim to:

- improve the homes of older people to make them warmer and help avoid exacerbating chronic health conditions;
- reduce the risk of falls;
- reduce the risk of ill health and injuries that lead to hospital admissions;
- ensure the homes of older people, are adapted to their changing needs to help them maintain their independence, live at home for longer, and avoid/delay the need for long term care and/or admission to a residential care service;

Children and young people will also benefit from the policy in similar ways, in particular young children who have chronic health conditions that may be exasperated by poor housing conditions.

Evidence:

In 2022 Havering has the largest percentage of people aged 65 years old and older than any other borough in London (excluding the city of London) with an estimated 65 and over population of 47,400 (18% of the population) (ref: GLA Central Trend Population Projections & Central Trend Population Projections).

Between 2020 – 2040, the percentage of people aged over 65 in Havering will increase by 26%. The biggest increase will be within the 90 plus age group with an increase of 48%. There will also be significant increases within the age groups 75-79, 80-84 and 85-89, with increases of 40%, 32% and 23% respectively. In this period the number of men aged over 65 will increase by 32% and women by 22% (ref: POPPI).

The population of Havering is relatively old in comparison with nearby council areas in North East London, nearly half of the 16,000 people aged 85 and older living in BHR live in Havering. The age profile of the Havering population is also predicted to change with proportionally greater growth amongst older age groups e.g. the number of people aged 85 and above living in Havering will increase by 2.4K (31%) from 7.6K in 2018 to 9.9K by 2030 (ref: BHR JSNA 2020).

Life expectancy in Havering has increased steadily over the last few decades, much of the additional years of life achieved are marred by ill-health and dependency on health and social care services (ref: BHR JSNA 2020).

The estimated number of people living in Havering aged 65 and over with a long term illness whose day to day activities will be limited (either a little or a lot) is predicted increase from over 23 thousand in 2020 to just under 30 thousand in 2040, an increase of 29% (ref: POPPI).

The number of people aged 65 and over living in Havering who it is predicted will have a fall will rise from 12,830 in 2020 to 16,369 in 2040, an increase of 28% (ref: POPPI).

The House of Commons, Communities and Local Government Committee recognised the well evidenced link between poor quality housing and a number of health issues including the risk of falls (ref: *"Housing for Older People", House of Commons, Communities and Local Government Committee, February 2018*).

The number of people aged 65 and over living in Havering who it is predicted will have a fall and will require hospital admission as a result will rise from 1,601 in 2020 to 2,096 in 2040, an increase of 31%. This is an increase of nearly 25 hospital admissions per year (ref: POPPI).

Rates of hospital admission for hip fracture across Barking/Dagenham, Havering and Redbridge are similar to the national average in all three BHR boroughs; more than 650 were recorded in 2017/18 (BHR JSNA 2020).

In 2020/21, the rate of hip fractures per 100,000 for men aged 65 and over living in Havering was 777, and for women aged 65 and over 569 (ref: Havering Intelligence Hub). This means an estimated 1,763 people living in Havering aged 65 and over had a fractured hip in 2020/21. Many of these injuries are caused in the person's own home (ref: Age UK, Falls in Later Life – A Huge Concern for Older People (2019)).

By 2040 the number of people aged 65 or over living in Havering with a long term health condition caused by Bronchitis or emphysema will rise from 782 in 2020 to 1,001 in 2040, a percentage increase of 28%. The total population of people living in Havering who are predicted to have dementia will increase to 4,800 by 2040, a percentage increase of 32% (ref: POPPI).

Nationally, a report by Care & Repair England in March 2016 "Off The Radar, Housing Disrepair & Health Impact Later In Life" concluded:

- 1.2 million (approximately 1 in 5) households occupied by at least one person aged 65 or over failed to meet the Decent Homes Standard in 2012;
- the vast majority of households (79%) occupied by at least one person aged 65 or over that failed to meet the Decent Homes Standard were owner occupiers;
- the main reason for homes failing the Decent Homes Standard was the presence of category 1 hazards, the two most common category 1 hazards were falls risks and excess cold;
- 731 thousand households occupied by at least one person aged 65 or over lived in a home with a category 1 hazard, 85% of these were owner occupied homes.

The majority of older people (85%) with a long term illness or disability living in non-decent homes are owner occupiers.

In the 2021 to 2022 winter period, 13,400 more deaths occurred in England and Wales compared with the average of the non-winter periods, Office for National Statistics, (Jan 2023).

Over the last ten years, the average number of deaths each winter in the UK caused by cold damp homes now stands at 7,409, End Fuel Poverty (Jan 2023).

The prevalence of disability rises with age: in 2020/21 around 9% of children in the UK were disabled, compared to 21% of working age adults and 42% of adults over State Pension age. Most people aged 80 and over reported a disability (59%), Family Resources Survey (2022).

The number of children with special educational needs and disabilities is growing year on year with average increases of between 40% - 50% between 2012 and 2015. Increases are particularly marked in respect of children with the most severe and complex needs (Havering JSNA 2017).

Sources used:

POPPI
 Office for National Statistics
 GLA Central Trend Population Projections & Central Trend Population Projections
 BHR JSNA 2020
 Havering Intelligence Hub
 Falls in Later Life – A Huge Concern for Older People, Age UK (2019)
 Housing for Older People, House of Commons, Communities and Local Government Committee (2018)
 Off The Radar, Housing Disrepair and Health Impact Later In Life, Care & Repair England (2016)
 End Fuel Poverty (Jan 2023)
 Havering JSNA, 2017
 Family Resources Survey (2022)

Protected Characteristic - Disability: Consider the full range of disabilities; including physical mental, sensory and progressive conditions

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	✓	<p>The revised Housing Grants and Assistance Policy will have a positive impact on people with a broad range of disabilities (adults and children) including but not necessarily limited to: people with moderate and severe physical disabilities, sensory disabilities, people with learning disabilities or autism with challenging needs (in particular children and young people with these needs who live in the family home), people with progressive conditions whose needs may change over time.</p> <p>The policy will provide greater flexibility to deliver a broad range of grants and adaptations to disabled people. The increased use of flexibilities will:</p> <ul style="list-style-type: none"> ensure more homes of disabled people, are adapted to their changing needs to help them maintain their independence, live at home for longer, and avoid/delay the need for long term care and/or
Neutral		
Negative		

- | | | |
|--|--|---|
| | | admission to a residential care service or residential school; <ul style="list-style-type: none"> • improve the homes of disabled people to make them warmer and help avoid exacerbating chronic health conditions; • reduce the risk of falls; • reduce the risk of ill health and injuries that lead to hospital admissions. |
|--|--|---|

Evidence:

The latest estimates from the Family Resources Survey indicate that 14.6 million people in the UK had a disability in the 2020/21 financial year. This represents 22% of the total population. Between 2002/03 to 2020/21 the proportion of the population reporting a disability has risen by four percentage points, up from 18%. Most of this increase has been observed over the past decade, with disability prevalence up by three percentage points from 19% in 2010/11 to 22% in 2020/21.

In the ONS Annual Population Survey 2017 19% of people aged 16- 64 disclosed that they have a disability or long term illness. This is a similar proportion to England (20%).

The number of people living in Havering aged 65 or over who are predicted to require support to manage at least one activity on their own due to their mobility needs will increase from 9,172 in 2020 to 11,768 in 2040, a percentage increase of 28% (ref: POPPI).

The estimated number of people in Havering aged 18-64 living with moderate or serious physical disabilities was 11,870 in 2017. This represents one of the highest rates among London local authorities. It is statistically similar to England but significantly higher than the London average. From the total number of 11,870 people with moderate or serious physical disabilities in Havering, 3,506 adults (aged 18-64 years) were estimated to be living with serious physical disabilities. This represents a rate of disability that is significantly higher than London average and the third highest rates of London local authorities. Data Source: Projecting Adult Needs and Service Information System (PANSI, 2017) and Mid-year population estimates 2017; Office for National Statistics (ONS); Produced by Public Health Intelligence.

In a recent national survey 53% of disabled people said that their home met their needs to live independently 'completely' or 'to a large extent'. This highlights that many disabled people are still living in homes which do not comprehensively meet their needs to live independently. 47% of disabled people reported that it required at least 'some effort' getting in and out of where they live. 34% of disabled people had to make 'a lot' or 'a moderate amount' of adjustments to their home over the past 5 years to support independent living, and these changes were most frequently self-funded or paid for by contributions from family or friends. Only 16% of disabled people who had made adjustments received funding to pay for their adjustments, and 61% said that more adjustments are required to meet their needs, UK Disability Survey Research Report, DoH Disability Unit (June 2021).

In September 2022 there were 20 people living with MND in Havering known to the MND Association, 1 person was awaiting diagnosis.

The number of people with a moderate or serious visual disability living in Havering is predicted to increase by 30% between 2020 – 2040. The biggest increase is for people

aged 75 plus, with an increase of 35% in the number of people with a registerable eye condition (ref: PANSI).

The number of people with a learning disability aged 18 – 64 is predicted to increase from 3,796 in 2020 to 4,186 in 2040 (+10%). In the same period the number of people aged 65 or over with a learning disability is expected to increase from 976 to 1,240 (+27%), (ref: POPPI & PANSI).

The number of people with a diagnosis of autism aged 18 - 64 is predicted to increase from 1,519 in 2020 to 1,691 in 2040 (+11%). In the same period the number of people aged 65 and over with a diagnosis of autism is expected to increase from 419 to 549 (+31%), (ref: POPPI & PANSI).

Sources used:

Family Resources Survey, UK Disability Statistics, House of Commons Library, 2022
 ONS Annual Population Survey, 2017
 DoH Disability Unit
 POPPI
 PANSI
 Office for National Statistics (ONS)
 Public Health Intelligence
 Havering MND Association

Protected Characteristic - Sex/gender: Consider both men and women

<i>Please tick (✓) the relevant box:</i>		Overall impact: The policy makes housing grants available to vulnerable people based on their need to adapt their homes according to their individual needs and health conditions not their sex or gender. The policy explicitly states that people will be treated fairly as required by the Equalities Act 2010 and that people’s rights are protected. The availability of housing grants through the policy is not be affected by the sex or gender of the applicant, the policy has a neutral impact dependent on gender. It is likely that more housing grants will be provided to provide assistance to women because the life expectancy for women compared to men in the Borough is higher and they are more likely to eligible to apply for a housing grant adaptation in older age.
Positive		
Neutral	✓	
Negative		

Evidence:

In a recent survey disability prevalence tended to be higher among female respondents (24%) than male respondents (20%), the main reason for this is thought to be females tend to live longer than males, Family Resources Survey (2022).

In 2020 the life expectancy for males was 79 and for females was 83 (ref: ONS National Life Tables 2018 to 2020).

There is some evidence that the prevalence of disability is higher among women than among men across all age groups. Prevalence of disability among women aged 50 to 54 years is higher than that among men aged 60 to 64 years. Other studies reported in the literature show that older aged women are more likely than men to become disabled and remain disabled, thus having longer duration of disability, particularly at very old ages, (ref: International Journal for Equity in Health, 2012)

Sources used:

Family Resources Survey (2022).
 ONS National Life Tables 2018 to 2020).
 International Journal for Equity in Health, 2012)

Protected Characteristic - Ethnicity/race: Consider the impact on different ethnic groups and nationalities

<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive	✓	<p>The policy aims to ensure housing grants are provided to older and disabled people according to their individually assessed need irrespective of race or ethnicity. The policy explicitly states that people will be treated fairly as required by the Equalities Act 2010 and that people’s rights are protected.</p> <p>There is increasing evidence nationally that there are higher levels of disabilities amongst older Black, Asian, and minority ethnic (BAME) groups compared to the white population. The increased use of flexibilities to deliver discretionary grants to disabled people should therefore have a slightly more positive impact for some BAME groups compared to White British people in the Borough.</p>
Neutral		
Negative		

Evidence:

The demographic make-up in Havering is changing with an increase in the percentage of people living in the Borough with a BAME background. As at March 2019 the estimated percentage of people living in Havering that were white British was 83%, this had reduced to 75.3% by April 2023.

The role of home adaptations in improving later life”, BRE, November 2017, indicates there are higher levels of long term illness amongst older Black, Asian, and minority ethnic (BAME) groups than in the white population in England.

More recently researchers have found that people from a South Asian background, at every stage of adulthood, were more likely to experience poor physical functioning and had an increased risk of developing a physical disability than their White counterparts. This ethnic difference was most pronounced in women, with older South Asian women (over the age of 60) being four times more likely to report having a physical disability compared with older White British women of the same age. Researchers also found that African Caribbean women had elevated odds of poor physical functioning compared with White British women from middle age onwards, for example, in the older group, with 75% of African Caribbean women reporting poor physical functioning compared with 57% of White British women (ref: Ethnic Minority Groups Have Higher Risk of Developing

Physical Disability Than Their White British Counterparts, Natasha Meredith, January 2020).
<p>Sources used:</p> <p>Havering Data Hub (data collated March 2019 and April 2023).</p> <p>The Role of Home Adaptations In Improving Later Life: BRE Report, November 2017.</p> <p>Ethnic Minority Groups Have Higher Risk of Developing Physical Disability Than Their White British Counterparts, Natasha Meredith, January 2020).</p>

Protected Characteristic - Religion/faith: Consider people from different religions or beliefs including those with no religion or belief	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	The revised policy makes no distinction about the availability of housing grants to people from any particular religion or faith. Older people, people with disabilities, and people with long term medical conditions who have different faiths, or who have no faith at all, will all benefit in the same way.
Neutral	
Negative	
Evidence:	
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people who have different faiths.	
Sources used:	
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people who have different faiths.	

Protected Characteristic - Sexual orientation: Consider people who are heterosexual, lesbian, gay or bisexual	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	The revised policy makes no distinction about the availability of housing grants to people with different sexual orientation. The policy explicitly states that people will be treated fairly as required by the Equalities Act 2010 and that people’s rights are protected.
Neutral	
Negative	

		The revised policy will make more housing grants available more flexibly to older people, people with disabilities, and people with chronic health conditions irrespective of their sexual orientation.
Evidence:		
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on their sexual orientation.		
Sources used:		
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on their sexual orientation.		

Protected Characteristic - Gender reassignment: Consider people who are seeking, undergoing or have received gender reassignment surgery, as well as people whose gender identity is different from their gender at birth		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		The revised policy makes housing grants available to people who have re-assigned their gender or going through gender re-assignment in the same way as other people. The determining factors for eligibility to the housing grants are based on an individual's disability or chronic health need. The availability of housing grants through the revised policy is not be affected by gender reassignment, the policy has a neutral impact on people who have re-assigned their gender or are in the process of doing so.
Neutral	✓	
Negative		
Evidence:		
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on gender reassignment.		
Sources used:		
There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on gender reassignment		

Protected Characteristic - Marriage/civil partnership: Consider people in a marriage or civil partnership		
<i>Please tick (✓) the relevant box:</i>		Overall impact:
Positive		The policy makes housing grants available to people irrespective of their marital status. The policy will make more housing grants available more flexibly to
Neutral	✓	

Negative	older people, people with disabilities, and people with chronic health conditions irrespective of their marital status.
Evidence: There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on their marital status.	
Sources used: There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on their marital status.	

Protected Characteristic - Pregnancy, maternity and paternity: Consider those who are pregnant and those who are undertaking maternity or paternity leave		
<i>Please tick (✓) the relevant box:</i>	Overall impact:	
Positive	The policy makes housing grants available to people irrespective of their maternity/paternity status.	
Neutral		✓
Negative		
Evidence: There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on pregnancy, maternity or paternity.		
Sources used: There is insufficient evidence to indicate the revised policy will have a positive or negative impact on people dependent on pregnancy, maternity or paternity.		

Socio-economic status: Consider those who are from low income or financially excluded backgrounds	
<i>Please tick (✓) the relevant box:</i>	Overall impact:
Positive	It is known that people on low incomes are more likely to have multiple health conditions and disabilities, and will therefore benefit from having greater range of adaptations available through a more flexible approach.
Neutral	
Negative	The increased flexibilities and the increased financial eligibility

thresholds in the revised policy will have a positive impact on people with low incomes in need of home adaptations and/or assistance to ensure their home is free from hazards to their health.

Inflation has rose to the highest level for 41 years (October 2022) since the original Private Housing Health Assistance Policy was agreed by Cabinet in May 2019. The subsequent cost of living crisis has had the biggest impact on people who are on the lowest incomes. The increased financial eligibility thresholds in the revised policy will enable more people on low incomes to access the discretionary grants provided through the policy.

The cost of building works has increased significantly since cabinet approved the Probate Housing Health assistance Policy in May 2019. The maximum thresholds for grants will be increase to ensure more expensive adaptations continue to be available to people on low incomes.

Evidence:

Research completed by the Academy of Medical Sciences demonstrated that people with multiple health problems are more likely to be disabled, and that multiple health conditions are more common among people with low income.

The most recent report by Sir Malcolm Marmot for the Institute of Health Equality concludes, as did the 2010 Marmot Review, that having enough money to lead a healthy life is central to health and that poverty and low living standards are powerful determinants of ill health and health inequity. Insufficient income is associated with poor long-term physical and mental health and low life expectancy.

Building costs have been increasing significantly since mid-2020, for example the average cost of delivering level access showers has increased by 35% since 2019/20. It is thought a major contributing factor is disruption within the building industry and supply chains caused by the Covid Pandemic. The material price index for 'All Work' increased by 23.5% in August 2021 compared to August 2020, and it also increased by 25.2% in April 2022 compared to the same month the previous year. There has been an increase in the number of major adaptations that exceed the maximum limit of £45,000 for a DFG (max £30,000) plus Top-Up grant (max £15,000). To date this year, the cost of 2 adaptations have exceeded the limit and there are another 6 in the pipeline where it is expected the costs may exceed the limit. Some of these cases may be due to exceptionally high levels of need, but it is likely that increased building costs are also contributing to this issue.

UK RPI rates (2019 – 2022)

Year	Inflation rate (Statistica)
2019	2.6
2020	1.5
2021	4.0
2022	11.6

Predicted UK RPI rates in coming years (as at April 2023)

Year	Predicted inflation rate (Statistica)
2023	8.9
2024	1.6
2025	1.0
2026	1.7
2027	2.8

Some households have faced a higher effective inflation rate because they spend a higher share of their income on energy and food, the prices of which are increasing fastest. On average, poorer households spend more of their income on these essentials. As at February 2022, based on November ONS price data, the Resolution Foundation estimated that the inflation rate for the poorest 10% of households was 12.5%, in contrast it was 9.6% for the richest 10%.

Whilst the impact of the cost of living crisis across the UK has hit those on low incomes most, the impact on people on low incomes within London has been particularly challenging. Low paid Londoners are especially vulnerable to the recent price shock, with real wages for the lowest paid in London decreasing since the financial crisis falling by a greater extent than for other people on low incomes in the UK.

Sources used:

Multimorbidity: a priority for global health research, The Academy of Medical Sciences, April 2018.

Health Equality in England, the Marmot review 10 years on, Sir Malcolm Marmot, Institute of Health Equality, February 2020.

Monthly Statistics of Building Materials and Components, Department for Business, Energy & Industrial Strategy, May 2022.

Data from Statista as at December 2022 (online platform specialised in market and consumer data).

Data from the Housing Grants Team, financial year 2022 – 2023.

Institute for Government, Cost of Living Crisis, February 2022.

Trust for London, The cost of living crisis and the impact on low-income Londoners, September 2022

Health & Wellbeing Impact: Consider both short and long-term impacts of the activity on a person's physical and mental health, particularly for disadvantaged, vulnerable or at-risk groups. Can health and wellbeing be positively promoted through this activity? Please use the Health and Wellbeing Impact Tool in Appendix 2 to help you answer this question.

<i>Please tick (✓) all the relevant boxes that apply:</i>		Overall impact:								
Positive	✓	The updated discretionary housing grant schemes in the revised policy will improve the provision of housing grants, which will have a positive impact on the health and wellbeing of older people, adults and children with physical, mental, sensory or multiple disabilities, and/or chronic health conditions. The key positive impacts that each revised discretionary grant will help to deliver improved health and wellbeing for disabled people are:								
Neutral										
Negative										
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		<p>accessible in accordance with their assessed needs.</p> <ul style="list-style-type: none"> • Maximum grant allowance increased to help disabled people on low incomes meet the increased costs associated with housing adaptations. • Increased use of flexibilities to reduce bureaucracy and waiting times for people in urgent need of a medium sized adaptation (e.g. people who are terminally ill, people with rapidly changing needs such as MND). • Maximum grant allowance increased to help disabled people and people with chronic health needs on low incomes meet the increased costs associated with reducing a significant environmental health risk in their home. • Financial eligibility criteria updated to ensure people on lower incomes continue to be able to have access to discretionary grants to minimise health risks in their home and maximise their health and wellbeing. • Financial eligibility criteria updated to ensure people on lower incomes continue to be able to have access to a discretionary grant to enable them to move to more appropriate accommodation in cases where this is more cost effective than adapting their current home. • Increased flexibility to deliver high cost adaptations in cases where this is required to maximise independence, health and wellbeing for the individual in a cost effective way for the Council. • Ensures all grant applications are fully considered on their individual merits. • Provides temporary help during the cost of living crisis to assist people who need to operate equipment at home that is provided by the Council. • Minimises risk of admission to long term nursing or residential care during the cost of living crisis. • Pilot scheme to provide assistance to tenants living in private rented accommodation to address minor damp/mould problems. <p>SAFE, WARM AND WELL GRANT.</p> <p>MOVING ON ASSISTANCE GRANT.</p> <p>EXCEPTIONAL DISCRETIONARY GRANT.</p> <p>TEMPORARY HOME MEDICAL EQUIPMENT GRANT</p> <p>PRS TENANT DAMP/MOULD ASSISTANCE PILOT SCHEME</p> <p>Do you consider that a more in-depth HIA is required as a result of this brief assessment? Please tick (✓) the relevant box</p> <p style="text-align: right;">Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
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Evidence:

The increasing needs of older people living in Havering:

The increasing needs of older people living in Havering is as outlined in the “Protected Characteristic – Age” section of this document.

Avoiding falls:

Falls are one of the major causes of injury for older people. It leads to avoidable hospital admissions and is one of the major reasons for older people losing their independence. The bulk of the evidence in relation to avoiding falls is outlined in the “Protected Characteristic – Age” section of this document.

In addition to the evidence already outlined, according to data from POPPI the number of people in Havering aged 65 and over predicted to be admitted to hospital as a result of falls is predicted to rise by 31% between 2020 and 2040. The number of people predicted to be admitted to hospital as a result of falls over this period is shown below:

2020: 1,601 people

2025: 1,666 people

2030: 1,835 people

2035: 1,950 people

2040: 2,906 people

The percentage increase in predicted falls is highest in the 75 -79 year old age group. The percentage increase in age groups over this period is shown below;

Aged 65 – 69: 22% increase

Aged 70 – 74: 14% increase

Aged 75 – 79: 40% increase

Aged 80 and over: 32% increase

Addressing poor housing conditions

Chronic health conditions are exacerbated by poor housing, particularly cold and damp housing conditions. The bulk of the evidence about how the policy will have a positive impact on the health and wellbeing of older people, people with disabilities, and people with chronic health conditions by addressing poor housing conditions is outlined in the “Protected Characteristic – Age” section of this document.

In England, the ‘Low Income, Low Energy Efficiency’ indicator is used to determine official fuel poverty. Under this, a household is considered fuel poor if;

- They are living in a property with a fuel poverty energy efficiency rating of band D or below, *and*
- When they spend the required amount to heat their home, they are left with a residual income below the official poverty line.

In England in 2020 there were 3.2 million households in fuel poverty. This figure was predicted to increase to 6.7 million by April this year, and is expected to increase to 9.1 million from October 2022.

Two-thirds of households in the UK (45 million people) will be in fuel poverty by January 2023.

By January 2023, over half of households in the UK (15 million) will be in fuel poverty spending over 10 per cent of net income on fuel. There are big regional variations in fuel poverty ranging from 47.5 per cent in London to 71.7 per cent in Northern Ireland. Over 80 per cent of large families, lone parents and pensioner couples will be in fuel poverty

Recent research has established that in 2019, around 1.6 million (10%) owner occupied homes had a Category 1 hazard that, if left unmitigated, would result in an annual cost to the NHS of £783 million. The average (mean) cost to make an individual home safer was £3,434. Around 619,000 (13%) private rented homes had a Category 1 hazard that, if left unmitigated, would result in an annual cost to the NHS of £290 million. The average cost to make these homes safer was £4,039. Around 217,000 (5%) social rented homes had a Category 1 hazard that, if left unmitigated, would result in an annual cost to the NHS of £65 million. The average cost to make these homes safer was £3,784.

Sources used:

POPPI.

End Fuel Poverty Fact Sheet, 2022.

Fuel Poverty Estimates for the UK, York University, August 2022.

Child Poverty Action Group, Updated estimates, August 2022.

The Cost of Poor Housing by Tenure, Building Research Establishment (BRE), 2021

3. Outcome of the Assessment

The EqHIA assessment is intended to be used as an improvement tool to make sure the activity maximises the positive impacts and eliminates or minimises the negative impacts. The possible outcomes of the assessment are listed below and what the next steps to take are:

Please tick (✓) what the overall outcome of your assessment was:

✓	1. The EqHIA identified <u>no significant concerns</u> OR the identified <u>negative concerns</u> have already been <u>addressed</u>	➔	Proceed with implementation of your activity
	2. The EqHIA identified some <u>negative impact</u> which still needs <u>to be addressed</u>	➔	COMPLETE SECTION 4: Complete action plan and finalise the EqHIA
	3. The EqHIA identified some <u>major concerns</u> and showed that it is <u>impossible to diminish negative impacts</u> from the activity to an acceptable or even lawful level	➔	Stop and remove the activity or revise the activity thoroughly . Complete an EqHIA on the revised proposal.

4. Action Plan

The real value of completing an EqHIA comes from the identifying the actions that can be taken to eliminate/minimise negative impacts and enhance/optimize positive impacts. In this section you should list the specific actions that set out how you will address any negative equality and health & wellbeing impacts you have identified in this assessment. Please ensure that your action plan is: more than just a list of proposals and good intentions; sets ambitious yet achievable outcomes and timescales; and is clear about resource implications.

Protected characteristic / health & wellbeing impact	Identified Negative or Positive impact	Recommended actions to mitigate Negative impact* or further promote Positive impact	Outcomes and monitoring**	Timescale	Lead officer
N/A	N/A	N/A	N/A	N/A	N/A

Add further rows as necessary

* You should include details of any future consultations and any actions to be undertaken to mitigate negative impacts

** Monitoring: You should state how the impact (positive or negative) will be monitored; what outcome measures will be used; the known (or likely) data source for outcome measurements; how regularly it will be monitored; and who will be monitoring it (if this is different from the lead officer).

5. Review

In this section you should identify how frequently the EqHIA will be reviewed; the date for next review; and who will be reviewing it.

Review:

This EqHIA will be reviewed when the Housing Grants & Assistance Policy is reviewed in May 2028.

Scheduled date of review:

May 2028

Lead Officer conducting the review:

Alan Grierson, Project Manager, Adult Social Care & Health

Please submit the completed form via e-mail to EqHIA@havering.gov.uk thank you.

Appendix 2. Health & Wellbeing Impact Tool

Will the activity/service/policy/procedure affect any of the following characteristics? Please tick/check the boxes below
The following are a range of considerations that might help you to complete the assessment.

Lifestyle YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	Personal circumstances YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	Access to services/facilities/amenities YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
<input type="checkbox"/> Diet <input type="checkbox"/> Exercise and physical activity <input type="checkbox"/> Smoking <input type="checkbox"/> Exposure to passive smoking <input type="checkbox"/> Alcohol intake <input type="checkbox"/> Dependency on prescription drugs <input type="checkbox"/> Illicit drug and substance use <input type="checkbox"/> Risky Sexual behaviour <input type="checkbox"/> Other health-related behaviours, such as tooth-brushing, bathing, and wound care	<input type="checkbox"/> Structure and cohesion of family unit <input type="checkbox"/> Parenting <input type="checkbox"/> Childhood development <input type="checkbox"/> Life skills <input type="checkbox"/> Personal safety <input type="checkbox"/> Employment status <input type="checkbox"/> Working conditions <input type="checkbox"/> Level of income, including benefits <input type="checkbox"/> Level of disposable income <input type="checkbox"/> Housing tenure <input checked="" type="checkbox"/> Housing conditions <input type="checkbox"/> Educational attainment <input type="checkbox"/> Skills levels including literacy and numeracy	<input type="checkbox"/> to Employment opportunities <input type="checkbox"/> to Workplaces <input type="checkbox"/> to Housing <input type="checkbox"/> to Shops (to supply basic needs) <input type="checkbox"/> to Community facilities <input type="checkbox"/> to Public transport <input type="checkbox"/> to Education <input type="checkbox"/> to Training and skills development <input type="checkbox"/> to Healthcare <input type="checkbox"/> to Social services <input type="checkbox"/> to Childcare <input type="checkbox"/> to Respite care <input type="checkbox"/> to Leisure and recreation services and facilities
Social Factors YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	Economic Factors YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	Environmental Factors YES <input type="checkbox"/> NO <input type="checkbox"/>
<input type="checkbox"/> Social contact <input type="checkbox"/> Social support <input type="checkbox"/> Neighbourliness <input type="checkbox"/> Participation in the community <input type="checkbox"/> Membership of community groups <input type="checkbox"/> Reputation of community/area <input type="checkbox"/> Participation in public affairs <input type="checkbox"/> Level of crime and disorder <input type="checkbox"/> Fear of crime and disorder <input type="checkbox"/> Level of antisocial behaviour <input type="checkbox"/> Fear of antisocial behaviour <input type="checkbox"/> Discrimination <input type="checkbox"/> Fear of discrimination <input type="checkbox"/> Public safety measures <input type="checkbox"/> Road safety measures	<input type="checkbox"/> Creation of wealth <input type="checkbox"/> Distribution of wealth <input type="checkbox"/> Retention of wealth in local area/economy <input type="checkbox"/> Distribution of income <input type="checkbox"/> Business activity <input type="checkbox"/> Job creation <input type="checkbox"/> Availability of employment opportunities <input type="checkbox"/> Quality of employment opportunities <input type="checkbox"/> Availability of education opportunities <input type="checkbox"/> Quality of education opportunities <input type="checkbox"/> Availability of training and skills development opportunities <input type="checkbox"/> Quality of training and skills development opportunities <input type="checkbox"/> Technological development <input type="checkbox"/> Amount of traffic congestion	<input type="checkbox"/> Air quality <input type="checkbox"/> Water quality <input type="checkbox"/> Soil quality/Level of contamination/Odour <input type="checkbox"/> Noise levels <input type="checkbox"/> Vibration <input type="checkbox"/> Hazards <input type="checkbox"/> Land use <input type="checkbox"/> Natural habitats <input type="checkbox"/> Biodiversity <input type="checkbox"/> Landscape, including green and open spaces <input type="checkbox"/> Townscape, including civic areas and public realm <input type="checkbox"/> Use/consumption of natural resources <input type="checkbox"/> Energy use: CO2/other greenhouse gas emissions <input type="checkbox"/> Solid waste management <input type="checkbox"/> Public transport infrastructure

