

**CABINET**  
**29 OCTOBER 2020**

**DRAFT PRIVATE SECTOR DISCRETIONARY ASSISTANCE POLICY**

1. Summary

- 1.1. Central government allocates funding which allows discretionary financial assistance to be provided by a local authority to assist local residents to live independently and safely in their own homes.
- 1.2. This report proposes a new draft Private Sector Discretionary Assistance Policy to replace the previous Better Care Fund Discretionary Assistance Policy.

2. RECOMMENDATIONS

- 2.1. That the Hospital Discharge Grant be increased from £5,000 to £10,000.
- 2.2. That the Safe and Secure Grant be increased from £5,000 to £10,000.
- 2.3. That the Discretionary Assistance Grant be increased from £7,500 to £15,000.
- 2.4. That a new Contribution Grant for mandatory Disabled Facilities Grants be approved with a maximum grant limit of £10,000.
- 2.5. That a new Relocation Grant be approved with a maximum grant limit of £10,000.
- 2.6. That all grants be made non-repayable.
- 2.7. That the draft Private Sector Discretionary Assistance Policy, attached at Appendix A to this report, be approved.
- 2.8. That the Strategic Director (External Services) be granted delegated authority to make in-year amendments to the approved Private Sector Discretionary Assistance Policy, as necessary.

3. Background and Discussion

- 3.1.1. The Regulatory Reform Order (Housing Assistance) 2002 (the Order), gives local authorities a general power to introduce local policies for assisting individuals with renewals, repairs and adaptations to their homes through grants and loans. As a result, the Order expands the scope of adaptations available under Disabled Facilities Grants (DFG) legislation. It enables the provision of a range of assistance schemes to provide 'fast track' mechanisms for low level adaptations. The Order therefore provides local authorities with the ability to widen the assistance it can provide.

3.1.2. In 2015, Government announced that up to £500 million of capital funding was being made available for DFGs and related works as part of the Better Care Fund (BCF). The Council's budget allocation for DFGs via the BCF increased from 2017 but has stayed the same for 2019/2020 and 2020/2021.

3.1.3. In light of the Order and the BCF funding allocations, the Council developed a BCF Assistance Policy, which was approved by Cabinet on 25 January 2018 (Min. No. 104) to assist people leaving hospital and return to a suitable home, thus reducing bed blocking.

3.1.4. Historically, the way in which DGF funding could be used was rather prescriptive. However, since the introduction of the Better Care Fund in 2015 and the RRO a wider private sector housing assistance approach is being promoted

3.1.5. The BCF Assistance Policy has now been reviewed and a new policy developed that better reflects the needs of Dartford residents. The main changes are summarised below:

- All assistance, in the form of grants to be made non-repayable
- Maximum grant limits to be increased
- The scope of discretionary assistance to be widened and new discretionary assistance schemes implemented
- Inclusion of details of other schemes funded by the BCF for ease of reference

3.1.6. The reasons for these proposals are set out in this report.

## **3.2. Grant Funding and Underspend**

3.2.1. The Council has, over the last few years, underspent BCF grant funding. This has mainly been due to limited financial assistance schemes being available initially and relatively low levels of grant monies being made available to applicants.

3.2.2. The following table shows the level of grant funding made available to Dartford and underspend each year.

	TOTAL AVAILABLE FUNDING	PORTION OF THE GRANT SPENT BY DBC IN YEAR	UNDERSPEND C/F (SPENT FOLLOWING YEAR)
2017/18	£439,000	£308,718	£130,282
2018/19	£483,400	£229,349	£254,051
2019/20	£521,576	£227,396	£294,180
2020/21	£521,576		

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3.2.3. As can be seen, spend has been lower than the allocation each year however, underspend is rolled forward. It is envisaged that the new Policy will help ensure the Council maximises spend and assist more people to live independently in a safe home environment and to help with discharges from hospital to prevent bed blocking.

**4. Discretionary Assistance Schemes and services**

4.1. Hospital Discharge Grant

4.1.2. The grant is provided to support local residents being discharged from hospital and funds a range of works detailed in the new Private Sector Discretionary Assistance Policy, attached at Appendix A.

4.1.3. It is proposed that this grant be increased from £5000 to £10000 to enable any works that are deemed necessary to enable a person to return home from hospital.

4.2. Safe and Secure Grant

4.2.1. This grant is designed to reduce admissions and readmissions to hospital and to ensure a person can remain in their own home as long as possible.

4.2.2. It is proposed that this grant be increased from £5000 to £10000 to cover any additional works that may be required.

4.3. Discretionary Assistance Grant

4.3.1. This is a fast track grant for urgently needed disabled aids/adaptations in the home, often used rather than the mandatory DFG, which has a maximum of £30,000 available, but which has a more detailed and lengthy application process including a means test.

4.3.2. It is proposed that this grant be increased from £7500 to £15000 to cover works such as replacement indoor lifts, which cost more than the previous maximum available, or other higher cost works deemed necessary. Cases that are eligible for this grant have steadily increased over the last year and it is expected that this will continue, particularly with an increase in monies available.

4.4. Contribution Grant for Mandatory DFGs

4.4.1. This is a new grant to be made available to the property owner where a person is in receipt of a mandatory DFG but they have a financial contribution towards it following a means test. Although this grant is means tested, there are cases where a person is unable to afford the cost of the works for example they may be in receipt of a works pension which takes them over the threshold for the means test but have very little savings. As most clients

are older, they may find it more difficult to secure loans to pay for the works and a contribution grant may be required.

4.4.2. It is proposed that this grant be set at £10000.

4.5. Relocation Grant

4.5.1. This is a new discretionary assistance scheme where an applicant is eligible for a mandatory DFG but their property is not adaptable to their needs. In these cases, a relocation grant may be offered.

4.5.2. It is proposed that the maximum grant be £10000.

4.6. Non Person-Specific Assistance

The Order allows funding to be used for a range of works including schemes that are not person specific. Applications can therefore be considered for adaptations and improvements on buildings as well as the acquisition of properties to assist vulnerable clients, which could include rough sleepers. All applications will be considered by a senior manager.

4.7. Subsidised Handyperson Service and Handyperson Enablement

The Council already subsidises a Handyperson service for local residents through the local Home Improvement Agency. The service undertakes minor repairs for Dartford residents at a low cost.

In addition to this, funding is made available for the provision of a handyperson enablement service which offers both discharge and practical support to help people get discharged from hospital more quickly and to prevent admissions to hospital by offering practical solutions to problems around the home. The enablement service is provided free of charge.

4.8. Other services

Additional services already operating using BCF monies include the provision of a Health and Housing Co-ordinator for Dartford based at Darent Valley Hospital and a Hoarding Co-ordinator, in partnership with Gravesham Borough Council. Further details can be found in the draft Private Sector Discretionary Assistance Policy, attached at Appendix A.

## **5. Proposal to make all grants non-repayable**

5.1.1. The Council's current policy and procedures in relation to repayable grants (those over £5000), places a significant burden on applicants to complete extensive paperwork and seek independent financial advice when securing a repayable grant.

5.1.2. This, in turn, significantly slows the process for both the applicant and the Council and essentially means that the applicant is not getting the assistance they need as quickly as they should. In some cases, the applicant chooses

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not to apply due to the extra burden these additional requirements place on them.

5.1.3. Moreover, repayable grants are only repayable if an applicant moves from their current property and it is the Private Sector Team's experience that this does not happen very often which means the Council rarely receives any monies back. Grants are also not repayable if an applicant dies.

5.1.4. It is therefore proposed to make all grants non repayable.

**6. Other considerations**

6.1.1. In all cases, discretionary assistance is subject to budget availability and may be frozen by the Council when necessary.

6.1.2. Mandatory DFG applications will take precedence over discretionary funding as detailed in the DFG Policy.

**7. Relationship to the Corporate Plan**

This report relates to the Corporate Plan aims of 'meeting the housing needs of the Borough and achieving self-reliant communities'

**8. Financial, legal, staffing and other implications and risk assessments**

Financial Implications	As detailed in this report
Legal Implications	None specifically
Staffing Implications	None
Administrative Implications	None
Risk Assessment	There is a risk that demand may exceed supply but, as there is no legal obligation to provide discretionary assistance, it will have no impact on the Council. If this is the case, a waiting list will be set up and managed by the private sector housing team.
Equality Impact Assessment	A Customer Access review has been carried out with no adverse outcomes identified (see Appendix B).

**Appendices**

Appendix A - Draft Private Sector Discretionary Assistance Policy

Appendix B – Customer Access Review

## BACKGROUND PAPERS

Documents consulted

Date /  
File Ref

Report Author

Section  
and  
Directorate

Exempt  
Information  
Category

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Housing/  
External  
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N/A