
Private Sector Housing Renewal Policy 2025- 2030

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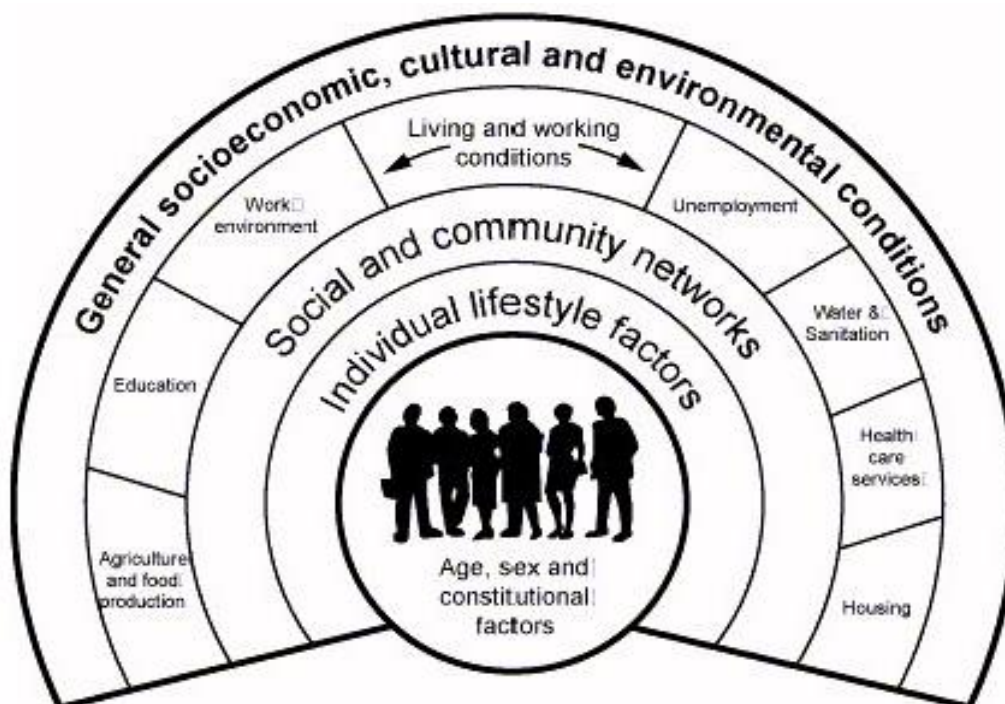
Introduction

Background

This policy document will detail any assistance made available by the council under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 for housing renewal in the private sector. This includes assistance for homeowners and tenants living in the private rented sector and social housing. This policy does not provide any detail on assistance for tenants living in council owned housing stock. Current interventions to improve housing that make a positive difference to public health and reduce health inequalities are explained. A brief overview of relevant national policy demonstrates why housing must sit on the public health agenda and the condition of private sector housing within the district is set out. Finally, details on policy implementation are provided and potential sources of assistance, both financial and non-financial are given.

The Determinants of Health

The World Health Organisation (1948) defines health as *“a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity”*. This is explained through the Determinants of Health, which demonstrates all aspects of an individual’s life that can affect their health.

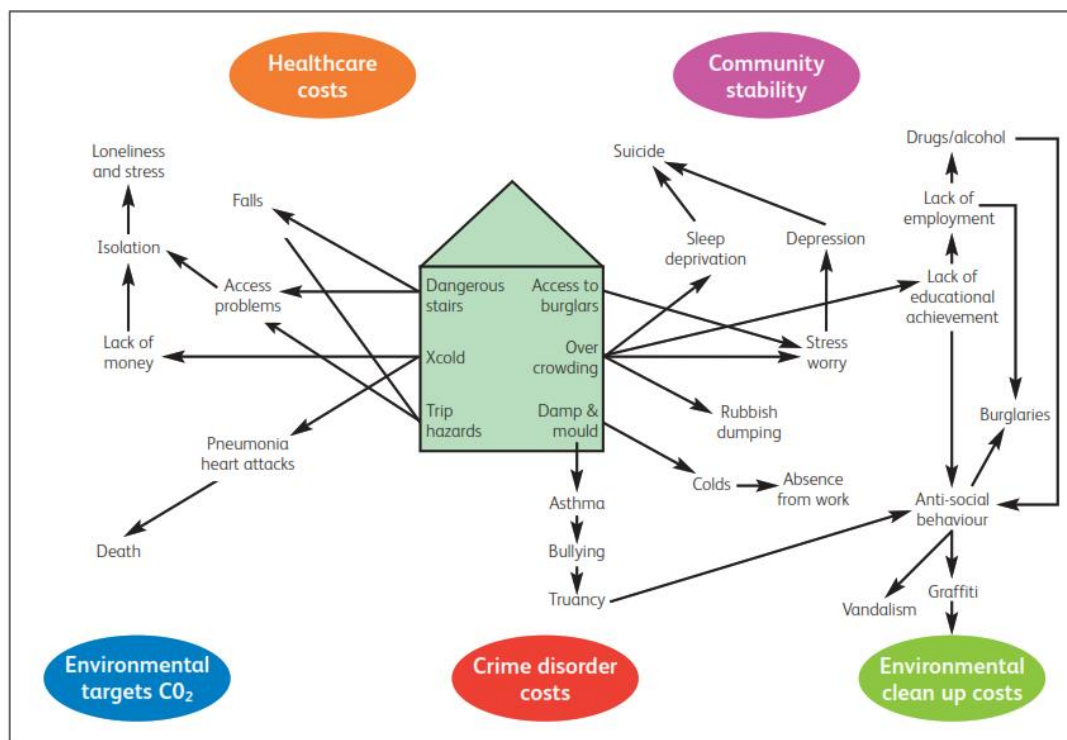


Determinants of Health Dahlgren and Whitehead (1991)

An individual (the inner circle) is surrounded by different influences that can all potentially be improved. This not only includes individuals' lifestyles but also social and community networks, and the general socioeconomic, cultural and environmental conditions, of which housing is a significant factor. Housing conditions can be **influenced** and **changed** for the better. Each section provides an opportunity for an intervention to take place in order to improve an individual's health outcome.

Health and Housing

It is well established that the poor condition of a person's home can have a negative impact on their health. Under the Housing Act 2004, 29 potential hazards have been identified that can present a risk to an occupier or visitor to a dwelling. This not only affects the occupant but also the wider society. This is demonstrated in the diagram below, which shows how deficiencies found in a home can lead to health problems, which in turn can influence community stability, crime, environmental issues and increase costs for health care providers. Improved health brings wider social and economic benefits for everyone, increased productivity and tax revenue and reductions in welfare payments.



The links between Public Health and Housing (CIEH, 2008)

Health inequalities arise from differences in the social and economic conditions in which people are born and live. These in turn influence a person's behaviour and lifestyle choices and their risk of illness. This inequality is driven by a complex range of factors in which housing is a major component. Poor housing conditions, overcrowding and unaffordability will all have

an adverse effect on public health and well-being and exacerbate health inequalities. For example, damp and mould predominantly affect the airways and lungs. The respiratory effects of damp and mould can cause serious illness and, in the most severe cases, death. General symptoms include coughing, wheezing and shortness of breath as well as an increased risk of airway infections. People may also experience eye and skin irritations. For those individuals with pre-existing health conditions such as COPD and asthma, and those with a weakened immune system, exposure to damp and mould increases the risk of their condition worsening.

Making modifications to improve home safety, can lead to enhanced health that not only benefits the individual but also brings wider social and economic benefits.

The Housing Act 2004 and Housing Health and Safety Rating System

The Housing Health and Safety Rating System (HHSRS) is used by Private Sector Housing Officers (PSHOs) to assess the risk to the health and safety of occupants, visitors or future occupants from deficiencies found in dwellings over a 12-month period. Defects in the dwelling are identified and any potential hazards that might be caused by them. There are 29 hazards, which fall under four categories; physiological requirements (which includes damp & mould and excess cold), psychological requirements, protection against infection and protection against accidents (which includes falls and slips and trips). Once a hazard is identified it is assessed by an PSHO to enable a distinction between a minor and a major hazard. Consideration is given to the potential harm the hazard may pose. This allows the hazard to be rated, either as category 1 (bands A, B, or C) or category 2 (bands E – J). If a category 1 hazard is identified in a private sector property the council has a duty to take action under the Housing Act 2004. The most common hazards found are damp & mould, excess cold and falls on steps/stairs. The full guidance on the Housing Health and Safety Rating System can be found here [Housing Health and Safety Rating System Guidance for Landlords and Property Related Professionals](#)

Stroud District Profile

Stroud district is located in the county of Gloucestershire in the west of England (part of the Southwest region), covering an area of approximately 46,065 hectares. Much of the eastern half of the district falls into the Cotswold Area of Outstanding Natural Beauty (AONB). The western half of the district, characterised by the low-lying landscape of the Severn Vale, is bounded by the Severn Estuary. The district is predominately rural with several market towns, each with their own distinct characteristics, assets and issues. According to the newly released 2021 Census estimates, Stroud has a population of 114,499 living within 48,765 households with a total number of 50,885 dwellings in the private sector.

The National Context

Public Health Agenda

The Chief Medical Officer's annual report 2023; Health in an aging society [Chief Medical Officer's annual report 2023: health in an ageing society - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/health-in-an-ageing-society) makes it clear that the increase in an aging population will be in our rural and semi-rural areas and recommends actions to improve the quality of life for older people.

In addition to this the UKHSA report; Health Effects of Climate Change in the UK [HECC 2023 report. Chapter 2: Temperature effects on mortality in a changing climate \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/115555/HECC-2023-report-Chapter-2-Temperature-effects-on-mortality-in-a-changing-climate.pdf). notes that the greatest driver of both heat and cold-related deaths in the UK is the vulnerability of older adults to extreme temperatures. Protecting older adults during cold and hot weather periods, including considering the housing and the social determinants of vulnerability, is a key lever for minimising health risks.

The Public Health Outcomes Framework for England 2019 (current version due to review delays caused by COVID 19 and the General Election although output data is available up to 2023) contains two overarching outcomes that have been identified by the Department of Health to improve the health and wellbeing of the population:

- 1. Increased healthy life expectancy**
- 2. Reduced differences in life expectancy and healthy life expectancy between communities.**

Officers working in private sector housing will directly assist with achieving Chief Medical Officer's actions and the frameworks overall vision '*to improve and protect the nation's health while improving the health of the poorest fastest*'. The framework contains public health indicators (PHI) grouped into four domains. The council has identified areas where this private sector housing renewal policy could contribute to improving the public health outcomes through a range of housing renewal actions (see table below).

Public Health Indicators (PHI) 2019

Domain	Public Health Indicator	Housing Renewal Actions
Domain 1 Improving the Wider Determinants of Health	1.1 Children in low-income families 1.6 People with mental illness or disability in settled accommodation 1.15 Statutory homelessness 1.17 Fuel poverty	Healthy Homes Loans Disabled Facilities Grants Empty Homes HMO Licensing Warm and Well Scheme Private Rented Sector
Domain 2 Health Improvement	2.7 Hospital admissions caused by unintentional and deliberate injuries in under 18s 2.24 Falls and injuries in the over 65s	Healthy Homes Loans Disabled Facilities Grants Private Rented Sector
Domain 4 Healthcare Public Health & Preventing Premature Mortality	4.3 Mortality from causes considered preventable 4.4 Mortality from all cardiovascular diseases (including heart disease and stroke) 4.7 Mortality from respiratory diseases 4.13 Health-related quality of life for older people 4.14 Hip fractures in over 65s 4.15 Excess winter deaths	Healthy Homes Loans Disabled Facilities Grants Warm and Well Scheme Private Rented Sector

It is estimated that leaving vulnerable people living in poor housing is still costing the NHS over £1 billion each year in first year treatment costs. (BRE The Cost of Ignoring Poor Housing (2023)). There will also be significant ongoing costs relating to wider societal care. This policy can contribute to reducing these costs.

The Private Rented Sector

Whilst the private rented sector will always be the housing option of choice for some, it is now the only option for a large number of people. The private rented sector in England continues to increase due mainly to the lack of other affordable housing options available. The lack of new build properties coming onto the market has fuelled an increase in house prices which means that many people, especially those in their twenties who would aspire to home ownership can no longer afford to do so. Given that the poorest property is generally to be found in the privately rented sector and the lack of security of tenure it is worrying that young families have to make this their housing option.

Renters Rights Bill

Currently passing through the parliamentary system, the bill is expected to become law in Summer 2025. The clauses within the bill are intended to strengthen protections and rights for private rented sector tenants. The bill will;

- **Abolish section 21 evictions** and move to a simpler tenancy structure where all assured tenancies are periodic – providing more security for tenants and empowering them to challenge poor practice and unfair rent increases without fear of eviction.
- **Ensure possession grounds are fair to both parties**, giving tenants more security, while ensuring landlords can recover their property when reasonable. The bill introduces new safeguards for tenants, giving them more time to find a home if landlords evict to move in or sell, and ensuring unscrupulous landlords cannot misuse grounds.
- **Provide stronger protections against backdoor eviction** by ensuring tenants are able to appeal excessive above-market rents which are purely designed to force them out. As now, landlords will still be able to increase rents to market price for their properties and an independent tribunal will make a judgement on this, if needed.
- **Introduce a new Private Rented Sector Landlord Ombudsman** that will provide quick, fair, impartial and binding resolution for tenants' complaints about their landlord. This will bring tenant-landlord complaint resolution on par with established redress practices for tenants in social housing and consumers of property agent services
- **Create a Private Rented Sector Database** to help landlords understand their legal obligations and demonstrate compliance (giving good landlords confidence in their position), alongside providing better information to tenants to make informed decisions when entering into a tenancy agreement. It will also support local councils – helping them target enforcement activity where it is needed most. Landlords will need to be registered on the database in order to use certain possession grounds.
- **Give tenants strengthened rights to request a pet in the property**, which the landlord must consider and cannot unreasonably refuse. To support this, landlords will be able to require pet insurance to cover any damage to their property
- **Apply the Decent Homes Standard to the private rented sector** to give renters safer, better value homes and remove the blight of poor-quality homes in local communities.
- **Apply 'Awaab's Law' to the sector**, setting clear legal expectations about the timeframes within which landlords in the private rented sector must take action to make homes safe where they contain serious hazards.
- **Make it illegal for landlords and agents to discriminate against prospective tenants in receipt of benefits or with children** – helping to ensure everyone is treated fairly when looking for a place to live.
- **End the practice of rental bidding by prohibiting landlords and agents from asking for or accepting offers above the advertised rent.** Landlords and agents will be required to publish an asking rent for their property, and it will be illegal to accept offers made above this rate.

- **Strengthen local authority enforcement** by expanding civil penalties, introducing a package of investigatory powers and bringing in a new requirement for local authorities to report on enforcement activity.
- **Strengthen rent repayment orders** by extending them to superior landlords, doubling the maximum penalty and ensuring repeat offenders have to repay the maximum amount.

The Council will adapt this and its other policies and procedures as necessary to implement these changes as appropriate.

Social Housing (Regulation) Act 2023 (Awaab's Law)

Following the tragic and avoidable death of 2-year old Awaab Ishak due to prolonged exposure to mould in his social rented home, the Manchester Evening News, Shelter and the Ishak family led a campaign for 'Awaab's Law'. This was introduced for social housing through the Social Housing (Regulation) Act 2023.

In line with the approach taken for social housing, under the bill Awaab's Law will imply terms into private rented sector tenancy agreements. This means all private landlords will have to meet Awaab's Law requirements – for example, on timescales for dealing with hazards such as damp and mould by commencing investigations within 14 days, with subsequent repairs initiated within a further 7 days and emergency repairs tackled within 24 hours.

If landlords fail to comply, tenants will be able to challenge them through the court for breach of contract. If the court finds the landlord in breach, they will be able to order the landlord to take appropriate action and/or pay compensation.

Seeking redress through the courts is not the only way that residents can challenge their landlords for breaches of Awaab's Law. Tenants may wish to complain to their landlord and, if they are not satisfied with the response, this could then be escalated to the new Private Rented Sector Landlord Ombudsman, or to the Local Authority Private Sector Housing Team.

Appendix 1 to this policy contains a damp and mould plan which sets out how the Council will respond to complaints of damp and mould in the private rented sector.

Fire Safety (England) Regulations 2022

The Grenfell Tower fire in London in 2017 resulted in the death of 72 people and injured more than 70 people.

Following the fire the Hackett review of building regulations and fire safety was carried out , and the Grenfell Tower inquiry made recommendations for change in fire safety in high rise residential buildings.

The Government made changes to fire safety legislation and the Fire Safety (England) Regulations 2022 were enacted in January 2023. The new regulations require that in mid and high rise blocks of flats a 'responsible person' is appointed to provide information as required to fire and rescue services.

In all multi occupied residential buildings residents must now be provided with fire safety instructions and information on fire doors.

Homes (Fitness for Human Habitation) Act 2018

In 2019 a new law came into force to make sure that rented houses and flats are 'fit for human habitation', which means that they are safe, healthy and free from things that could cause serious harm.

Since 20 March 2020, if rented houses and flats are not 'fit for human habitation', tenants can take their landlords to court. The court can make the landlord carry out repairs or put right health and safety problems. The court can also make the landlord pay compensation to the tenant.

Tenants are however, still encouraged to first contact their LA Private Sector Housing Team as there may be action that we can take on behalf of the tenant at no cost to themselves.

Climate Change and Energy Efficiency

Climate change is the greatest long term challenge society faces. Evidence demonstrates that global temperatures and atmospheric carbon dioxide concentrations are rising. Most housing in England was built before the links between energy use and carbon emission reduction were understood, and thermal expectations were low. Energy use in the home in 2022 accounted for 17% of carbon dioxide emissions in Great Britain (DESNZ 2023). The type, and condition of heating system will all influence a property's energy efficiency standard and the occupant's ability to afford adequate heating. Improving energy efficiency in the home will help to prevent excess winter deaths each year by helping to ensure homes are adequately heated, through reduced heat loss and improved heating systems.

The UK has domestic targets for reducing greenhouse gas emissions under the Climate Change Act 2008 (CCA). The CCA has established a long-term legally binding framework to reduce UK net greenhouse gas emissions by at least 100% below a 1990/95 baseline by 2050 (i.e. Net Zero).

The Energy Act 2011

A fuel poor household living in an energy inefficient home is now paying £417 more for their energy each year than the same household in an energy efficient home. Taken from an article written by Severn Wye Energy Agency the full article can be read here [The Cold Truth Behind Government Fuel Poverty Numbers](#) by Severn Wye Energy Agency 2024.

The Energy Act 2011 was developed to improve home energy efficiency and target fuel poverty in the private sector. The Act introduced the Energy Company Obligation (ECO) whereby energy companies have to fund the scheme which is now in phase 4.

The programme was introduced to deliver energy efficiency measures across the UK in order to assist low income and vulnerable customers to comfortably heat their homes and to help reduce carbon emissions. Under the current phase 4, local authorities have been able to determine eligible homes under the 'Flexible eligibility' scheme, known as ECO Flex details of which can be found in the [Gloucestershire Statement of Intent](#).

In 2023 the government also introduced the Great British Insulation Scheme (GBIS) administered by Ofgem. It is designed to deliver improvement to the least energy efficient homes in Great Britain to tackle fuel poverty and help reduce energy bills. The scheme compliments the ECO4 scheme as well as supporting low income and vulnerable households, it is also available to those living in homes with an Energy Performance Certificate rating of D-G, and within Council Tax bands A-D.

The Energy Efficiency (Private Rented Property) (England & Wales) Regulations 2015 (MEES)

The government recognised that tenants in the private rented sector had not had the same opportunities and assistance to make energy efficiency improvements as those in other tenures. Nationally 24% of private rented sector households are in fuel poverty, representing 35% of all those in fuel poverty (DESNZ 2023). The private rented sector has the highest proportion of thermally inefficient G rated homes of any tenure

The (MEES) Regulations set a minimum energy efficiency level for domestic private rented properties. Since 1 April 2020, landlords can no longer let or continue to let properties covered by the MEES Regulations if they have an EPC rating below E, unless they have a valid registered exemption in place. Where properties are identified that have no exemption in place we will take enforcement action.

The Local Context

Local Policy

The Gloucestershire joint Health and Wellbeing strategy 2019-2030 mirrors the government's aim to ensure a systemic approach to promote the health and wellbeing of Gloucestershire's residents. The strategy, developed by the Gloucestershire Health and Wellbeing Board (GHWB) brings together key partners from health and social care. The Board's vision is that *'Gloucestershire is a place where everyone can live well, be healthy and thrive'*. The Board has identified seven priority areas; the four priorities highlighted in bold relate to areas of work within this policy:

- ✓ Physical activity
- ✓ Adverse childhood experiences
- ✓ **Mental Wellbeing**
- ✓ **Social Isolation and loneliness**
- ✓ Healthy lifestyles
- ✓ **Early years and best start in life**
- ✓ **Housing**

The strategy promotes working in partnership between public sector organisations, private business and the voluntary and community sector.

Priority	Contributing Private Sector Housing Actions
Mental Wellbeing	Action to remove damp and mould Action to remove Cat1 hazards
Social Isolation and loneliness	Provision of DFG Action to remove damp and mould Action to remove Cat1 Hazards
Early years and best start in life	Action to remove damp and mould Action to remove Cat1 Hazards Provision of DFG
Housing	Action to remove Cat 1 Hazards Action to remove damp and mould Action to reduce excess cold Provision of DFG Provision of Healthy Homes loan

Private Sector Housing Actions contributing to HWB outcomes

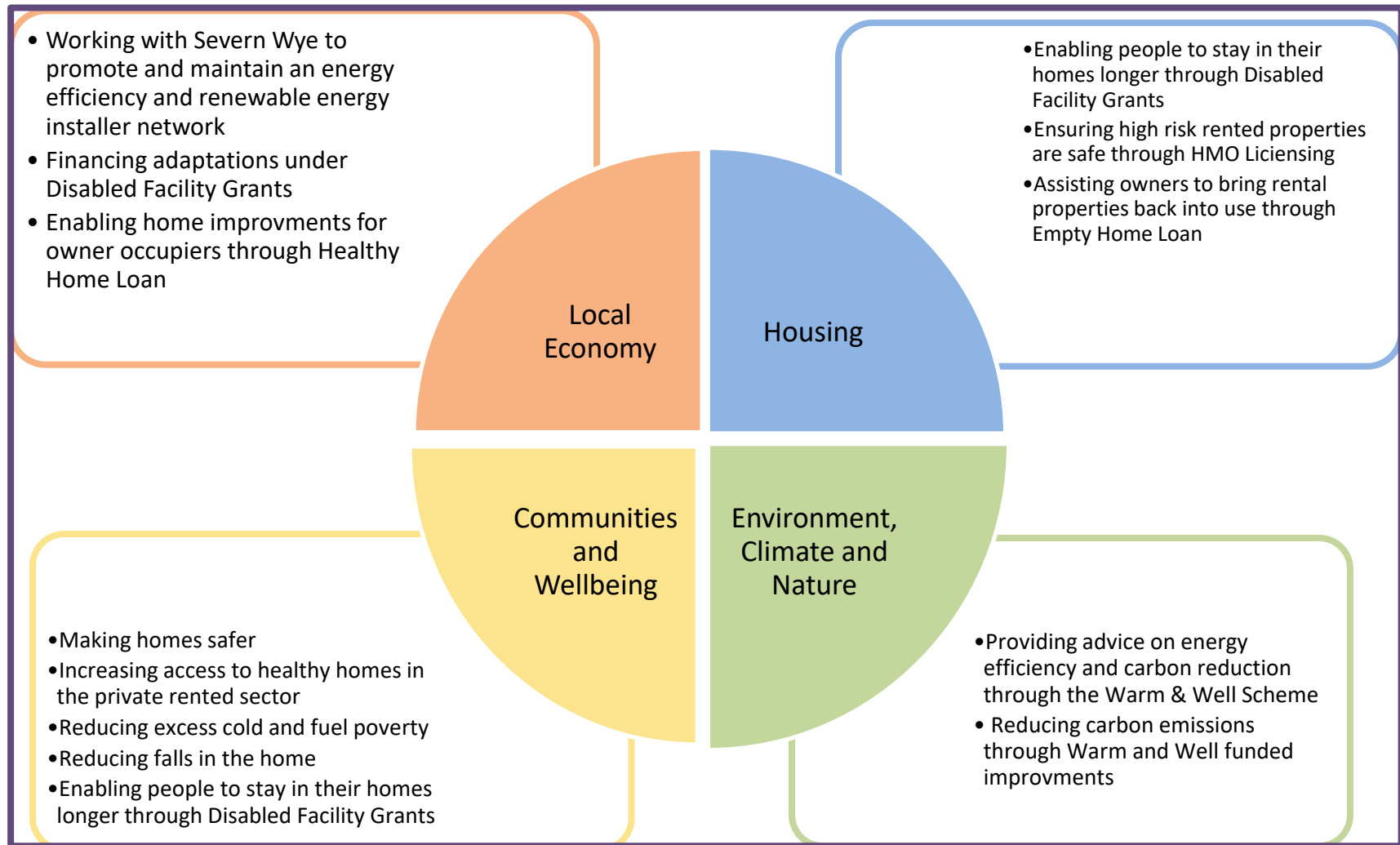
Stroud District Council Corporate Priorities

The Council Plan 2025-2030 for Stroud District Council seeks to demonstrate how the council's vision will be achieved around five key priorities.

Stroud District Council Plan 2025-30 Corporate Priorities	
Environment, Climate & Nature	Work towards making Stroud District net zero and nature friendly, with a sustainable economy and communities that are well prepared for the impacts of a changing climate.
Local Economy	Focusing on meeting the needs of local communities, businesses and residents, and working to secure the infrastructure that will enable our future net zero economy
Communities and Wellbeing	work to reduce health inequalities, to support our districts' network of community hubs, to enhance leisure services, cultural opportunities and work with young people, and to champion equality, diversity, inclusion and equity in all that we do
Housing	play a full role in ensuring that the quality and quantity of homes in our district is enhanced and that in the Council's roles as a landlord our housing stock is good quality, energy efficient, safe and fit for purpose
Working for our Communities	Look for ways to improve Council services through fuller community engagement, ensuring our finances remain strong, and continuing to invest in our workforce and technology

Stroud District Council Corporate Priorities 2025-30

This policy will assist in achieving all of the five corporate key priorities by providing a number of interventions and means of assistance as shown in the diagram below.



Working for our Communities will encompass everything we do

Private Sector Housing in the District

Housing Need in Stroud District

The latest Gloucestershire Local Housing Needs Assessment 2020 shows that 2,207 households in the Stroud District are lacking their own home or are living in unsuitable housing. These are the number of households that have been identified as not being able to afford a suitable solution in the housing market without some form of assistance and are therefore considered to be in current housing need. The Gloucestershire Assessment identifies that there is a need for an additional 365 affordable housing units per annum with the greatest need being for two-bedroom accommodation, followed by three bedroom and one bedroom homes. Affordable Housing policy suggests that affordability is expected to worsen over the next 20 years increasing the impetus for a greater supply of affordable housing within the district.

In 2022 Stroud District Council in partnership with the other 5 Gloucestershire local authorities and Gloucestershire County Council commissioned a Gypsy, Traveller and Travelling Show people Accommodation Assessment (GTAA) for the period 2021-2041 (2040 in relation to Stroud). The results will be used as an evidence base for policy development in housing and planning for the Gloucestershire local planning authorities.

The requirement to assess the accommodation needs of Gypsies and Travellers, Show people, non-Gypsy and Traveller Gypsy and Traveller residential caravan dwellers, and boat dwellers is established through national guidance contained in Planning Policy for Traveller Sites (DCLG, 2015). The guidance emphasised the need for local authorities to use evidence to plan positively and manage development.

Link to the document: <https://www.stroud.gov.uk/media/qxxhgc5w/id-04-gloucestershire-gypsy-traveller-and-travelling-showpeople-accommodation-assessment.pdf>

A significant number of households need support to be able to maintain their living conditions in various ways many of whom occupy supported housing. Consultation is currently underway by Government on the publication of Regulations under The Supported Housing (Regulatory Oversight) Act 2023 which will set a licensing scheme and standards for this type of accommodation.

Stock Condition

Private sector housing is all housing which is not owned by the council. This includes leasehold properties, privately rented accommodation and registered provider social housing (RP) properties and those which are owner occupied. In partnership with the other Gloucestershire District Council's a Private Sector Housing Stock Condition Survey was carried out in 2023.

Housing Profile

The survey has been conducted across a District private sector housing stock of 50,885 dwellings containing 48,765 households and a household population of 114,499 persons. At the time of survey Council Tax records indicated that 48,765 dwellings (95.8%) were occupied, the remaining 2,120 dwellings (4.2%) including 536 classed as second homes were vacant. All surveyed dwellings were occupied by a single household.

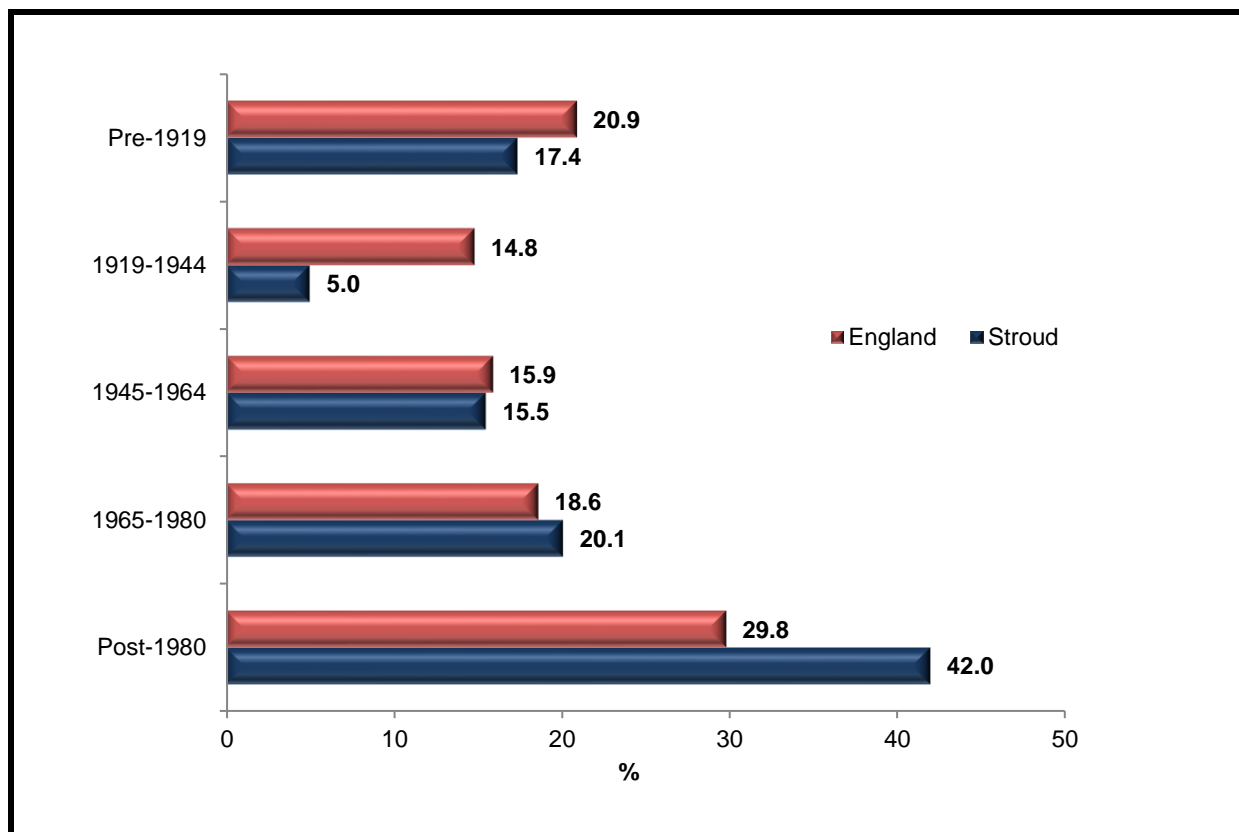
Housing Tenure Patterns



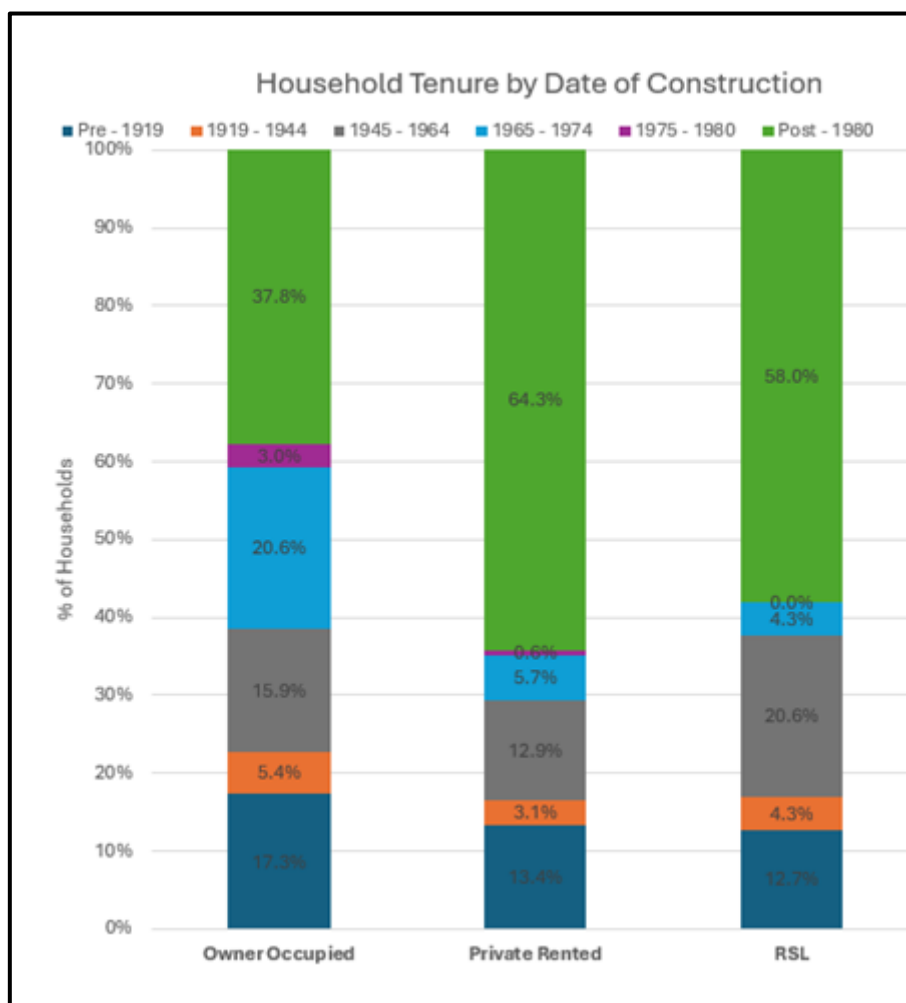
Levels of owner-occupation are above the national average while rates of private-rental within the District at 13.0% are significantly below the national average (21.1%).

Private sector housing stock is predominantly of post Second World War construction (39486 dwellings – 77.6%) and in traditional low-rise terraced, semi-detached and detached configurations. 8,840 dwellings (17.4%) were constructed pre-1919 with a further 2,559

dwellings (5.0%) in the Inter-War period. Housing age distributions reflect a more modern housing profile than the national average.



The oldest housing stock is associated with vacant dwellings, terraced housing and flats in converted buildings. Across the District, the oldest housing age profiles are exhibited by the town of Stroud and the Rural Remainder. Significant differences in the composition of the housing stock exist between the main tenure groups. The owner-occupied sector exhibits the broadest house type base but typically comprising two-storey detached/semi-detached houses and bungalows. Both the private-rented and RSL (Residential Social Landlords) sectors exhibit higher concentrations of terraced housing and purpose-built flats. Flats in converted/mixed-use buildings are heavily concentrated in the private-rented sector.



Household Profile

Households in the District exhibit a broad but ageing demographic profile. 23,201 households (47.6%) have a household representative person (HRP) aged 55 years and over; 15,185 households (31.1%) have an HRP aged 65 years and over. The average recorded age of HRPs was 53.4 years. Demographic characteristics are reflected in the composition of households. 5,632 households (11.5%) contain a single person aged over 60 years; 8,883 households (18.2%) contain two persons with an HRP aged over 60 years.

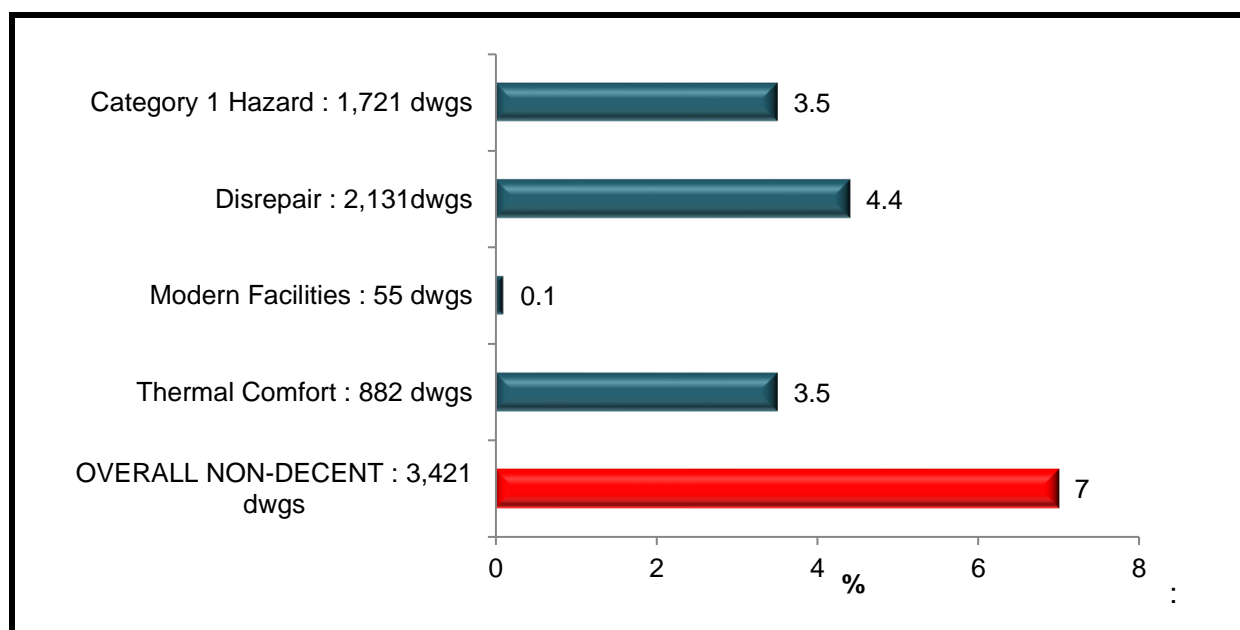
33,304 HRPs (68.3%) are in full or part-time employment, 221 HRPs (0.5%) are registered unemployed and 14,046 HRPs (28.8%) are economically retired. 4,610 households have a household member in receipt of a Means Tested Benefit (9.5%), 3,032 households (6.2%) have disposable incomes below 60% of the median U.K. disposable income. The survey indicates a median disposable income in the District of Stroud of £37,049, ranging from £22,518 for RSL tenants to £29,446 for households in the private-rented sector and £33,689 for owner-occupiers.

Economic variations are evident across the tenure groups with major differences including:

- Higher rates of economic retirement in the owner-occupied (31.8%) and RSL sectors (40.6%);
- Lower rates of economic activity in the RSL sector. 51.3% of HRP's in the RSL sector are economically inactive or retired.
- Higher rates of means tested benefit receipt in the private-rented and RSL sectors. 17.0% of private-rented households and 60.0% of RSL households are in receipt of means tested benefits; and
- Higher proportion of low-income households in the private-rented and RSL sectors. 9.2% of private-rented households and 17.1% of RSL households are on low incomes.

Housing Condition

45,344 occupied dwellings (93.0%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 3,421 dwellings (7.0%) fail the requirements of the Decent Homes Standard and are non-Decent. Within the Decent Homes Standard itself the following pattern of failure emerges.



The majority of non-Decent homes fail on one item of the standard (2,187 dwellings – 63.9%); the remaining 1,234 non-Decent Homes exhibit multiple failures (36.1%). Costs to achieve Decent Homes within the private-housing sector are estimated at £16.102M averaging £4706, per non-Decent home.

Housing conditions locally with regard to the Decent Homes Standard are significantly better than the national average. Locally 7.0% of private sector and RSL housing fails the Decent Homes Standard compared to 14.7% of equivalent housing stock nationally. Levels of non-Decent housing vary across the district and within the housing stock. In this respect highest rates of non-Decency are associated with:

- The private-rented and RSL sectors where 10.7% of all private-rented dwellings and 11.8% of RSL dwellings are non-Decent;
- The older housing stock where 20.5% of all dwellings constructed pre-1919 are non-Decent; and
- Flats in converted buildings where 24.1% of dwellings are non-Decent.

Local conditions with regard to Category 1 hazards are also significantly better than the national average. Locally 3.5% of dwellings exhibit Category 1 hazards compared to 9.8% of dwellings nationally.

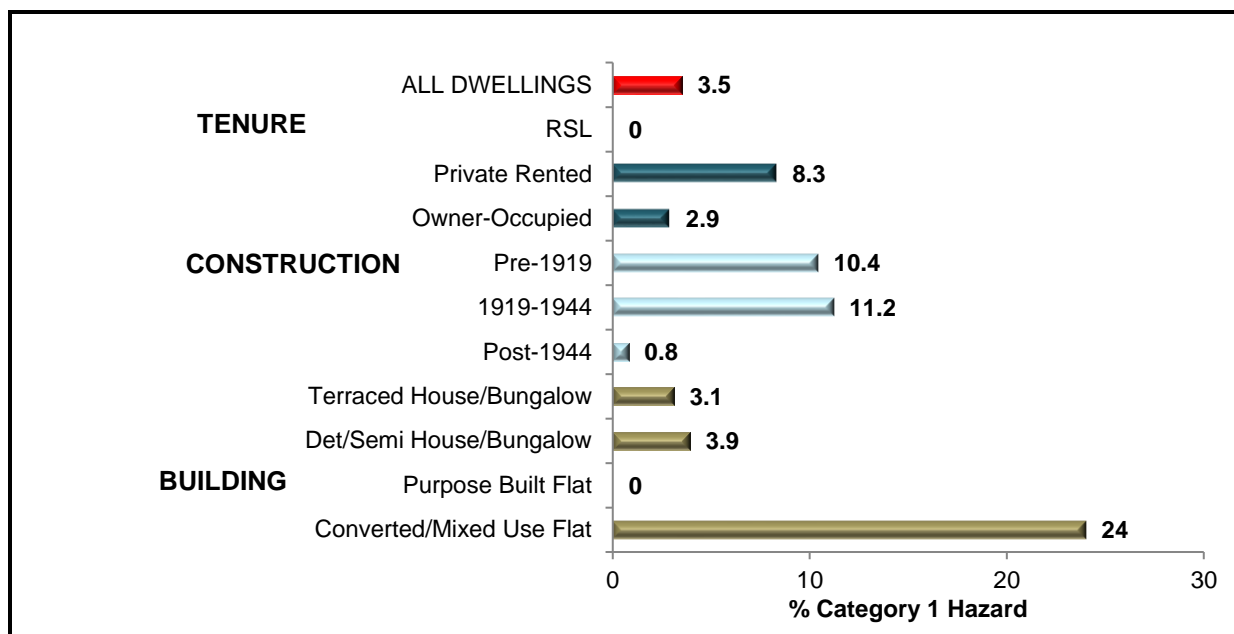
1,721 occupied dwellings (3.5%) experience Category 1 hazards within the HHSRS and as a result fail the requirements of the Decent Homes Standard. Rates of Category 1 hazard failure are below the national average (9.8%). A limited number of Category 1 hazards was identified across the HHSRS, with the hazard profile dominated by excess cold and risk of falls on steps and stairs.

- Dampness/Mould – 327 dwellings (7.4 %).
- Excess Cold – 827 dwellings (48.0%).
- Falls on Steps/Stairs – 768 dwellings (44.6%).

Rates of Category 1 hazard failure show significant variation by tenure, property age and property type. In this respect rates of Category 1 hazard failure are above average for:

- The private-rented sector (8.3%).
- Dwellings constructed pre-1919 (10.4%), and Inter-war (11.2%)
- Flats in converted buildings (24.0%).

No category 1 hazards were identified within the Residential Social Landlord SL sector.

CATEGORY 1 HAZARD FAILURE BY TENURE, BUILDING TYPE AND DATE OF CONSTRUCTION**Home Energy Efficiency**

The current average SAP rating for dwellings in the District of Stroud is 68.4, above the all tenure average for England of 66.3 (2021). Energy Efficiency Ratings (EER) are above the English average for all tenure groups but are highest in the RSL (71.1) and private-rented sectors. (72.1). An average SAP rating of 67.6 for the owner-occupied sector while below that for the rented sectors is still above the national average. The owner-occupied sector contains a high proportion of larger detached and semi-detached properties while the rented sectors are typified by terraced housing and flats. CO2 emissions in the District of Stroud average 3.94 tonnes per annum per dwelling giving total annual residential CO2 emissions of 191,025 tonnes.

27,055 occupied dwellings (55.5%) in the District of Stroud fall within the highest EER bands (A, B and C) higher than the average of 47.5% for housing nationally. Conversely the proportion of dwellings in the lowest EER bands (E, F and G) is below the national average. 7.1% of dwellings (3,484 dwellings) in the District of Stroud fall within EER bands E, F and G compared to 9.8% of dwellings nationally.

Energy Efficiency Ratings show some variation geographically and by housing sector. These reflect generally lower energy ratings for pre-1919 housing, detached and semi-detached housing and flats in converted buildings. Geographically the lowest energy efficiency ratings are recorded in the Rural Remainder where 14.1% of rural properties are off-grid.

Housing and Health

Dampness, Mould and Condensation

Levels of dampness, mould and condensation identified during the survey were low, with limited potential impact on occupation:

- 882 households live in dwellings experiencing rising dampness representing 1.8% of all households in the District. In all affected dwellings dampness was minor in extent and therefore limited in its potential impact on occupation;
- 585 households live in dwellings experiencing penetrating dampness representing 1.2% of all households in the District. Again, the extent of penetrating dampness was minor and limited in its potential impact on occupation; and
- 1,112 households live in dwellings experiencing mould/condensation representing 2.3% of all households in the District. As with dampness, the extent of mould/condensation was minor and limited in its potential impact on occupation.

Housing and Household Conditions

Poor housing conditions impact on all household types across the district, but elderly households and economically disadvantaged households are at greater risk of experiencing poor housing conditions.

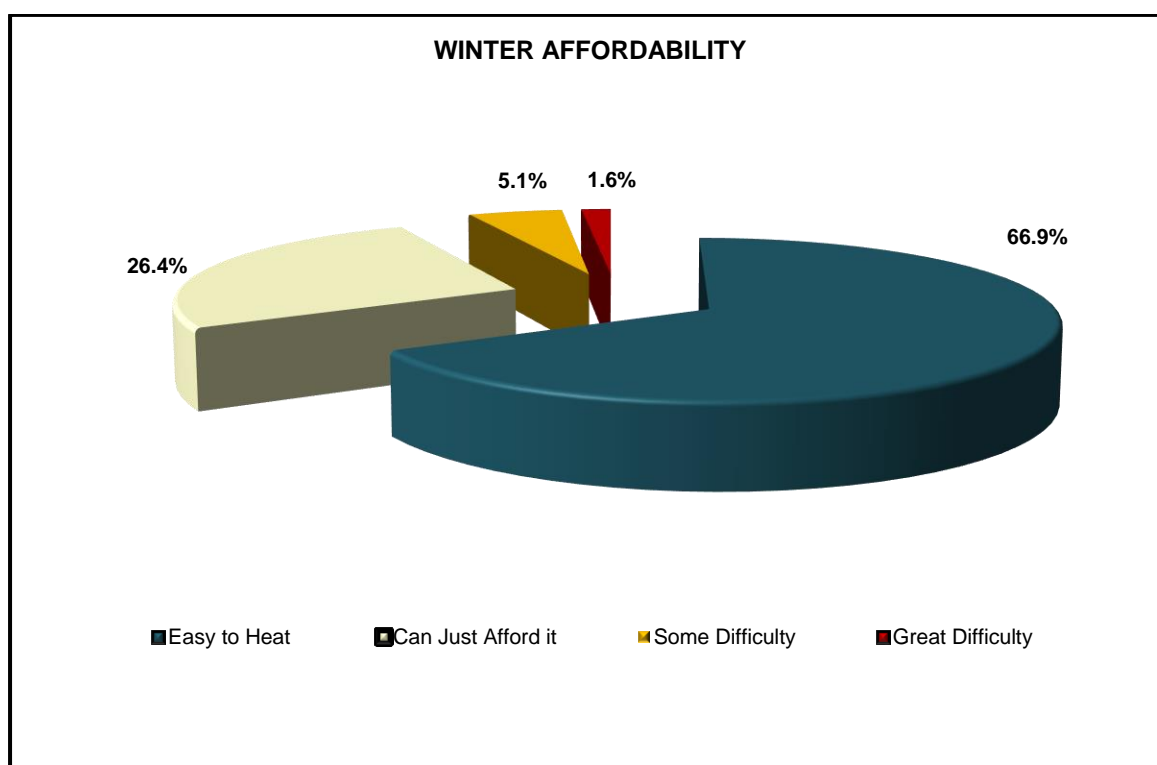
- Households with an HRP aged over 65 years account for 31.1% of all households but comprise 54.3% of all households living in non-Decent homes.
- Elderly households account for 29.7% of all households but comprise 46.1% of all households living in non-Decent homes.
- Households in receipt of benefits account for 9.5% of all households but comprise 24.9% of all households living in non-Decent homes.

Households with children while not over-represented across non-Decent homes are nevertheless impacted by poor housing conditions. 1,103 households with children live in non-Decent homes representing 19.7% of all households in non-Decent housing.

Fuel Poverty

Using the LILEE methodology 3,673 households in the District of Stroud are in fuel poverty representing 7.5% of all households in the district. Rates of fuel poverty are below the average for England (13.2% - 2020) and for Gloucestershire (10.8% - 2020).

Demographically, households with children are adversely affected by fuel poverty. 1,397 households with children are in fuel poverty representing 11.2% of such households and 38.0% of all households in fuel poverty. Elderly households while not over-represented are also impacted by fuel poverty. 1,123 elderly households are in fuel poverty representing 7.8% of all elderly households but 30.6% of all households in fuel poverty. Economically, fuel poverty as might be expected impacts more strongly on households on low incomes and those on benefits. 41.3% of households on low income are in fuel poverty as are 10.0% of households in receipt of means tested benefits. Within the housing stock rates of fuel poverty are above average for households in the private-rented (9.1%), and RSL (23.5%) sectors and for those living in pre-1919 housing (15.2%).

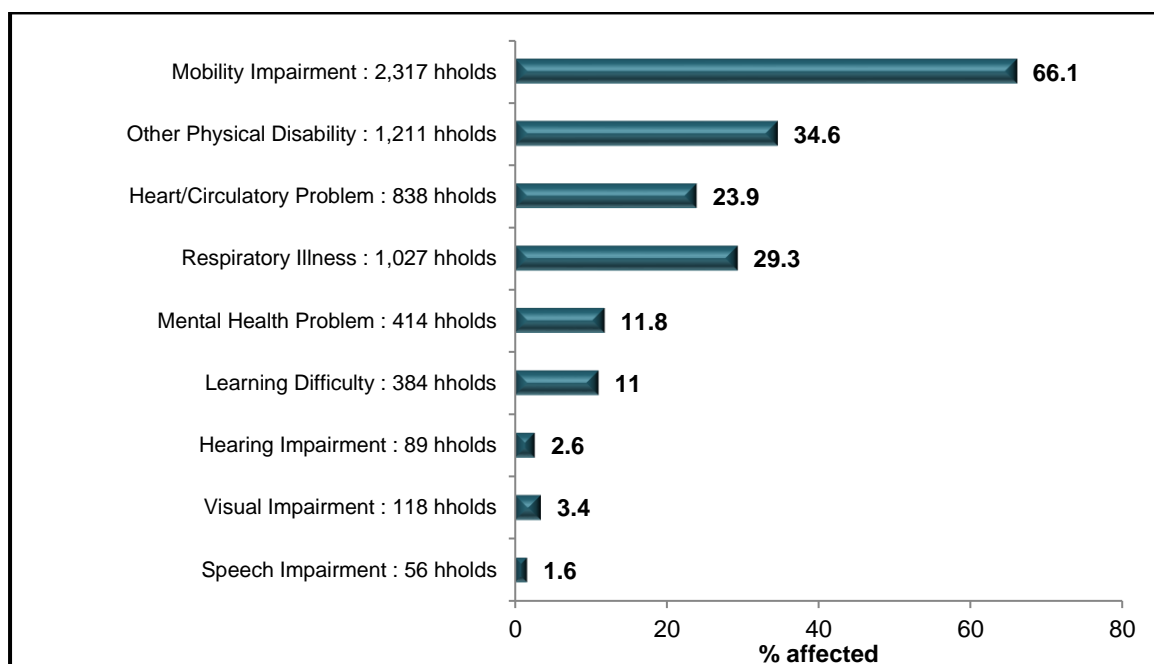


Household Illness and Disability

3,504 households in the District of Stroud (7.2%) indicated that at least one household member was affected by a limiting long-term illness or disability. The incidence of illness/disability is strongly age related. 2,235 households with an HRP aged 65 years and over have an illness/disability representing 14.7% of such households and 63.8% of all households with an illness/disability.

Households experiencing illness/disability were asked if this had resulted in the use of health service resources during the past year and additionally if the illness/disability affected their

normal use of their home. Health Service contact in the past year is significant among households experiencing illness/disability. 2,602 households with an illness/disability (74.3%) have made a surgery visit to their GP, and 2,510 households (73.0%) have attended hospital in an outpatient capacity. Overall, 2,948 households with an illness/disability (84.1%) have had contact with local health services in the past year. Across the population in general levels of health service contact in the past year have been significantly higher for households living in non-Decent homes (19.4%) and in dwellings with a Category 1 hazard (30.7%).



Household illness and Disability

Of the 3,504 households affected by long-term illness/disability 2,768 households (79.0%) stated that they had a mobility problem within their dwelling. Normal use and occupation of the dwelling was unaffected for the remaining 736 households (21.0%). Only 257 households with a mobility problem (9.3%) live in an adapted dwelling. For the remaining 2,511 households with a mobility problem (90.7%) no adaptations have been made to their current dwelling.

Attitudes to Housing and Local Areas

Housing satisfaction levels are high. 43,901 households (90.0%) are very satisfied with their current accommodation, 4,750 households (9.7%) are quite satisfied. Only 114 households (0.3%) expressed direct dissatisfaction with their home. Household satisfaction with their local areas is also high. 42,585 households (87.3%) are very satisfied with where they live; 6,025 households (12.4%) are quite satisfied. Only 155 households (0.3%) expressed dissatisfaction

with their local area. The majority of households (46,399 households – 95.1%) regard their local area as largely unchanging over the last five years; 456 households (0.9%) think their local area has improved; 1,910 households (4.0%) think it has declined.

Variations in housing and area dissatisfaction cannot be reported below the District-wide scale due to the small sample size. Perceptions of area decline are above average for RSL tenants (25.5%), households living in pre-1919 housing (10.0%), households living in non-Decent homes (25.6%) and households living in the main towns (6.1%)

Policy Aims and Objectives

This policy is designed to reflect national trends as they affect the Stroud District so as to target and make the best use of the limited resources we have.

Policy Aim

Through this policy, the council will help to improve the health, safety, and wellbeing of residents in private sector housing within the Stroud district that are affected by poor housing standards or disadvantaged through social deprivation, disability, age, vulnerability or infirmity.

Policy Objectives

In order to help achieve the policy's aim of promoting and improving health, safety and wellbeing a number of key objectives have been identified:

1. Improve housing conditions in the private rented sector
2. Reduce category 1 hazards in the home
3. Promote and Improve energy efficiency in the home
4. Mandatory Licensing of Houses In Multiple Occupation (HMOs)
5. Licensing of Mobile Homes and Caravan sites
6. Assist in adapting accommodation to meet disability needs.
7. Tackle empty homes

The key objectives above are not in any order of priority. They will target those in most need with particular emphasis on supporting those in the private rented sector. Assistance will be targeted at the elderly, low-income households, disabled people, households in fuel poverty, households threatened with homelessness and those requiring urgent assistance to prevent risks to their health and safety.

Partnership Working

Within the council there is important partnership working across all services that are involved in the housing agenda in some way. The Housing and Health Strategy Group meets monthly to review upcoming changes and decide on how to inform both tenants and landlords of those changes and how they will affect them.

In order to successfully carry out these objectives and achieve the policy's aim, the council will work in partnership with other local authorities, agencies and charities. Strategic partnerships are necessary in order to develop a common vision between key stakeholders

and to secure commitment of resources from the principal delivery agencies. The council will continue to work in partnership with the local Gloucestershire authorities on current interventions and when developing new policy tools. This enables resources, costs and good practice to be shared amongst the six local authorities and to make best use of the limited resources available.

Partnership working is essential for the marketing of the services to those in need and also for delivering assistance. The provision of disabled facilities grants is an important area of partnership working particularly with health and social services through the DFG forum. For example, the council will cooperate by fast tracking adaptation applications to help facilitate hospital discharge and prevent bed blocking.

The successful Warm & Well Partnership with all 5 Gloucestershire District Councils, Gloucestershire County Council, NHS Gloucestershire Integrated Care Board and South Gloucestershire Council continues delivery of the Warm & Well Scheme. Local charity Severn Wye Energy Agency (Severn Wye) have been commissioned by the partnership to provide energy advice to the general public through an Energy Advice Line and also administer individual projects through any additional funding that may be secured from central government. The partnership is currently completing the delivery of the Green Homes Home Upgrade Grant phase 2 (HUG2) to install insulation and renewable heating solutions to 230 dwellings across the warm and Well area. Funding under the Government Warm Homes: Local Grant of just under £2 million a year for the next 3 years has just been confirmed.

The council, where possible will build upon successful partnerships that already exist and seek to work with other organisations to advance the principles of housing renewal.

Achieving Our Objectives

In order to meet the policy's objectives, the council will use a range of policy tools to meet the needs of Stroud district residents, across all tenures, such as:

- Advice and Signposting
- Financial Assistance
- Enforcement

Please note not all policy tools are applied to each objective.

Objective 1: Improve Housing Conditions in the Private Rented Sector

Advice and Signposting

Tenants will be given help and advice on accessing safe quality accommodation in the private rented sector and the schemes available to assist them. Tenants in need of additional Housing Advice will be directed to the relevant council teams and partner organisations for assistance.

Information for landlords and property agents is available on the Council's website with links to national guidance as well as local policies.

Particular emphasis will be placed on enquiries relating to Damp and mould issues within accommodation. Please see the damp and mould plan at appendix 1 for further information. Where tenants are facing illegal eviction or harassment we will work with the Housing Advice team to ensure that the tenant receives the specialised advice required. Landlords undertaking such activity will be contacted and appropriate enforcement action taken in accordance with the Protection from Eviction Act 1977 and other relevant legislation

Often advice is sought from owners of Houses in Multiple Occupations (HMO). They are considered high risk due to high tenant turn over, a lack of head of households, and an increased risk from fire. Tenants are often vulnerable. Where resources allow the council will proactively target HMOs to ensure property standards are high, identify any licensable HMOs and ensure all necessary fire precautions and amenities are in place.

Assistance

Tenants and landlords will be advised as to any assistance available particularly with regard to the removal of cold hazards where energy efficiency grants may be available. Tenants will be supported to take action themselves as appropriate.

Enforcement

Housing Health & Safety Rating System

The council will continue to actively respond to complaints from tenants about poor housing conditions. The Council has a range of enforcement options open to it including; serving notices and orders to improve conditions, prohibit occupation or take emergency action where it is required. There are also specific regulations applicable to electrical safety, smoke and carbon monoxide detection, and energy performance / minimum energy efficiency standards.

The Council's enforcement policy is currently under review and will incorporate any changes introduced with the Renters Rights Act as they are implemented.

Civil Penalty Notice

The Housing & Planning Act 2016 introduced Civil Penalty powers as an alternative to prosecution under the Housing Act 2004. The Council has a Civil Penalties Policy which sets out a matrix for calculating the appropriate level of fine for various circumstances. The current policy is available to view on the Council's website but is under review.

Unlawful Eviction and Harassment

The Council will take action against a landlord where they are engaging in activity designed to cause the illegal eviction of the tenant or harassment of the tenant again with the intention of causing them to leave the dwelling. This will include attempts to remove tenants through retaliatory eviction which is prohibited under the deregulation Act 2015.

Working together with our Housing Advice and Homelessness prevention teams action will be taken to ensure that only legal means are used to bring a tenancy to an end. Tenants will be supported as appropriate by the wider Council services.

Objective 2: Reduce Category 1 Hazards in the Home

The council offers free informal advice to both owner occupiers and tenants on potential hazards in the home via our website or by telephone or email. Officers can discuss any financial assistance that may be available to the resident either through council schemes or partnership organisations.

Financial Assistance

Healthy Home Loan (Appendix 3)

Owner occupiers are entitled to apply for a Healthy Homes Loan of up to a maximum of £15,000 for essential repair works to their homes. This is an interest free loan. Eligible works are those that the council deem necessary to reduce any category 1 hazards under the HHSRS. The application for a loan will include a test of resources to assess the applicant's income and savings. Loans are secured against the property via a local land charge. If the property is sold or transferred the loan must be repaid in full. This enables the loan funding to be recycled and reused to help those in most need.

Enforcement

Part 1 of the Housing Act 2004, provides the primary legislation for local authorities to enforce improvements to dwellings, placing a duty on local authorities to take action if a category 1 hazard is identified regardless of tenure. This legislation aims to protect the health, safety and welfare of tenants, homeowners, visitors and the general public. Further details on how the Council uses its powers under the Housing Act 2004 are found in the private sector housing enforcement policy.

Category 2 hazards will be considered for formal action where they fall within one or more of the following criteria;

- Where there is still significant risk to health and safety of the occupant (such hazards are likely to be those rated at band D but not exclusively).
- The defects/disrepair contributing to the hazard are such that if not dealt with in a reasonable amount of time, are likely to deteriorate to an extent that the hazard rating will increase.
- The individual hazards present, though of a minor nature, their cumulative effect is to render the property a serious risk to the health and/or safety of any occupier of the property.

Objective 3: Promote and Improve Energy Efficiency in the home

Advice and Signposting

All queries regarding energy efficiency advice and improvements are referred to the jointly funded Warm and Well advice line, which provides free and impartial energy efficiency advice to residents in Gloucestershire. Advice is given on a range of areas from simply 'top tips' for saving energy in the home to complicated renewable energy systems. This is free, impartial advice to households seeking to make energy efficiency improvements on the range of finance options. Warm and Well also have officers in place to offer home visits to owner occupiers and private tenants which will offer further advice and guidance about what measures would help improve the energy efficiency of the property.

Severn Wye Energy Agency the current delivery partner for Warm & Well, also promotes and provides advice on the use of micro renewable technologies such as photovoltaic (PV), biomass, heat pumps and wind power through the advice line and renewable technology installer list.

The Warm and Well Partnership aims to encourage the uptake of standard loft and cavity wall insulation and other energy efficiency measures. Warm and Well is a recognised local brand which continues to refer householders to the best possible finance options whether this be through ECO, GBIS, local health funding or funding available under the Government Green Homes initiative.

Financial Assistance

The Warm and Well partnership currently assists those eligible to access, funding for energy efficiency and heating improvements through a range of government grants;

- ECO4
- GBIS
- Green Homes Home Upgrade Grant phase 2(HUG2)
- A bid will be submitted to the Warm Homes: Local Grant for funding for 2025-28

Enforcement

The Council will enforce the Energy Efficiency (Privately Rented Property) (England and Wales) Regulations 2015 introduced to improve the energy efficiency of privately rented property. The Council has a separate approved policy for enforcing minimum energy efficiency standards in the private rented sector.

The works which have to be carried out should be at no cost to the landlord, so must make use of third party funds available such as Energy Company Obligation (ECO) funding, and Warm Homes Schemes.

Where funding is available and a landlord fails to carry out the necessary works the Council can serve a Financial Penalty Notice of up to a Maximum of £5,000 on the landlord.

Objective 4: Mandatory licensing of Houses In Multiple Occupation (HMO)

Powers under the Housing Act 2004 require Mandatory Licensing of HMOs that comprise of 5 or more people in two or more separate households. The appropriate licensing fee which at

time of adoption has been set at £1,398 for a 5 year licence. This may change during the lifetime of this policy so as to reflect any changes in costs involved. Please visit the Councils website www.stroud.gov.uk for an up to date figure.

Advice and Signposting

The owners and managing agents of HMOs are expected to be familiar with legislation which covers the licensing and management of this type of accommodation. Advice on compliance with the HMO licensing and the management regulations –Can be found on the Council website and guidance can be signposted on request.

Enforcement

Currently, there are 27 licensed HMOs in Stroud. The council will continue to work to ensure those HMOs that require licensing are licensed through a range of both proactive and reactive approaches. The council will also continue to ensure that appropriate enforcement action, including the issuing of civil penalties is taken for properties which are operating illegally or do not meet the Council standards for safe management and satisfactory conditions.

From time to time when resources permit the Council will survey its data to identify potential HMOs to ensure that HMO do not go un-detected and potentially unlicensed. The introduction of property registration anticipated under the Renters Rights Act may assist the Council in delivering this ambition.

Objective 5: Licensing of Mobile Homes and Caravan Sites

Mobile homes and caravans are defined as any structure designed or adapted for human habitation which is capable of being moved from one place to another and any motor vehicles. Under The Caravan Sites and Control of Development Act 1960 caravan sites must be licensed if they are not a member of a professional regulatory organisation such as the Caravan Club. This is to ensure sanitary and other facilities, fire precautions, services and equipment are supplied and maintained. A site license must be issued to the caravan site owner. Currently, there are 38 licensed sites in the district.

To protect public health, conditions may be attached to a license to cover any of the following:

- restricting the number of caravans that can be on the site at any one time
- controlling the types of caravans on the site
- controlling the positioning of the caravans or regulating the use of other structures and vehicles including tents

- fire safety and firefighting controls
- restricting when caravans can be occupied on the site

Camping and touring sites are inspected at regular intervals, the frequency of which is determined on a risk score basis.

The Mobile Homes Act 2013 introduced further provisions to safeguard mobile homeowners on residential mobile sites. The act requires the Local Authority to maintain a public register of the site rules for each site and to carry out an annual inspection for which a fee can be charged. The Council has adopted a fee policy which can be found on the website. There are currently 10 sites within the district that fall under the provisions of the act.

The Mobile Homes (Requirement for Manager of Site to be Fit and Proper Person)(England) Regulations 2020 introduced a fit and proper person test for mobile home site owners or the person appointed to manage the site, unless exempted by the Regulations. The Council holds full details for each protected site under the scheme.

Advice and Signposting

The council responds to any complaints regarding the condition of sites and offers advice to owners who are unsure if a license is required. Advice on compliance with license conditions is given to ensure a satisfactory standard of health, safety and wellbeing for the occupants.

Enforcement

As stated above each Council licensed caravan site is risk assessed; this enables more priority to be placed on high-risk sites to ensure they are inspected regularly. Owners of caravan sites that fail to correctly license their premises will face formal action and ultimately prosecution

Objective 6: Adapt Accommodation to Meet Disability Needs

Gloucestershire is a two-tier authority with six District Councils providing Disabled Facilities Grants (DFGs). The Districts meet through the DFG Forum, a regular meeting in Gloucestershire of all the organisations involved in the delivery of the DFG – the six Districts along with the Occupational Therapy Service (Gloucestershire Health and Care NHS Foundation Trust on behalf of Adult Social care), the Integrated commissioning team from Gloucestershire County Council and the Integrated Care Board (ICB) are all represented.

Advice and Signposting

The Council in partnership with the other Gloucestershire Councils offers a range of information and advice which is held on the Gloucestershire County Council website to assist those wishing to adapt their home to make it more suitable to meet their needs. This includes a database of local, architects and surveyors. Enquiries to the SDC website are directed here [Disabled Facilities Grants \(DFG\) | Gloucestershire County Council](#)

Financial Assistance

Assistance with the costs of making adaptations help vulnerable occupiers remain in their own homes as their circumstances change. Assistance is provided in accordance with the Housing Grants, Construction and Regeneration Act 1996 and funding is provided by Central Government through the Better Care Fund. The Better Care Fund is a pooled funding budget overseen by the NHS Gloucestershire Integrated Care Board (ICB) and the Gloucestershire County Council. This pooled funding is enabling the ICB and County to work more effectively with the districts to tackle the poor housing issues which are leading to increased health and social care costs.

For 2024-2025 a total of £750,000 is available for Disabled Facilities Grants (DFG) in the district from the fund.

The DFG forum has worked together to develop a template Statement of Intent that sets out how we will coordinate with the grant offer across the County to ensure equity in the provision of DFG, and enabling innovation and flexibility in the use of Grant funding. The Stroud District Council Statement of Intent for Disabled Facilities Grants is broadly based on the County template and can be found in Appendix 4 for adoption as part of this policy.

Mandatory Disabled Facilities Grants (MDFG) (See Appendix 4 and 5)

A mandatory grant is available up to £30,000 to provide financial assistance to make essential adaptations to a disabled person's accommodation. This grant is subject to a means test and the receipt of a certificate stating that the applicant is either an owner, a tenant (as defined), or an occupier of a houseboat or park home. Eligibility for a DFG is determined by an assessment of need by an Occupational Therapist and a test of resources by an Environmental Health Officer. There is a mandatory requirement for the council to grant aid necessary and appropriate works, where reasonable and practicable, to adapt accommodation to allow disabled persons to remain in their own homes whilst having regard to the age and condition of the dwelling or building. In cases where an assessment confirms the DFG application does not meet the requirements, the council, in partnership with other supporting agencies, will consider all alternatives to meet the client's needs. In order to discuss

such cases and monitor performance the council meets together regularly with Occupational Therapists and as of the 8th May 2024 has employed a Disabled Facilities Grant Support Officer to assist with on-going communication and support to Occupational Therapists, grant applicants, enquirers and others.

In 2022 national government produced guidance for local authorities on the delivery of Mandatory DFGs and the service has considered and adopted the guidance wherever possible: [Disabled Facilities Grant \(DFG\) delivery: Guidance for local authorities in England - GOV.UK](#)

Discretionary Disabled Facilities Grants (DDFG) (Appendix 4)

The following are discretionary forms of assistance enabled through the Better Care Fund allocation, subject to the primary requirements of Mandatory Disabled Facilities Grant being met. No stand-alone applications for these forms of assistance will be considered:

- **Client Contribution Support** - To increase the affordability of applications by offering up to a £10K waiver of disabled persons assessed contribution.
- **Extended warranties on equipment** – This recognises the burden of servicing and maintaining specialist equipment (such as stairlifts) and provides support with funding five-year extended warranties on equipment provided through the DFG.
- **Dementia Friendly** - This assistance will provide aids and adaptations in the home designed to enable people with a diagnosis of dementia to be enabled by their surroundings and retain their independence for longer.
- **Discretionary Top-Up Grant** - enables top-up funding to a Disabled Facilities Grant scheme that exceeds the Mandatory Disabled Facilities Grant maximum where the additional costing is considered justifiable.
- **Hoarding Support Grant** – to support the general provision of mandatory DFG.
- **Professional Fees**- Eligible ancillary charges are included in grant approvals to professional fees for technical surveys and application support.
- **Rapidly Progressing and/or Highly Debilitating Conditions** – To assist persons with a relevant diagnosis e.g. Motor Neurone Disease (MND), with specialised living aids to enable independent and safe living.
- **Relocation Grant** – A grant may be available to help applicant to move if adaptations to their current home through DFG are determined not to be feasible or reasonable.

- **Adaptations Support grant** - This grant is designed to support or facilitate the completion of DFG works – examples include general repairs, creating safe access or completing electrical upgrades as would be necessary to enable works to go ahead.

The Statement of Intent in Appendix 4 covers the details of the discretionary assistance outlined above including the eligibility, content and funding limit applying to each.

In offering and processing discretionary DFG applications the Council will follow the general and relevant requirements that apply to all grants and loans set out in Appendix 1 and the mandatory DFG and as in Appendix 4. Availability will depend upon the resources available at any given time and may therefore change at any given time.

Objective 7: Tackle Empty Homes

The council will take appropriate action to bring empty dwellings back in to use and is currently reviewing the empty homes action plan. Resources will be targeted at long term empty properties that are causing harm to neighbouring properties. What we do will compliment the work of the Revenues and benefits service in targeting long-term empty properties and unused second homes with council tax premiums.

Where appropriate the Council will work with Probate researchers to assist in identifying the owners of empty homes and assist in bringing them back into use.

The Council has adopted an Empty Homes policy which is currently under review.

Advice and Signposting

Officers will continue to give owners of empty properties advice on a variety of issues ranging from the type of works required to meet standards, VAT relief for renovation works, and areas of the district with the most housing need.

Financial Assistance

Empty Homes Loans (Appendix 6)

An Empty Homes loan of up to £15,000 may be offered to assist the owner of the property with renovation costs to bring the property back into use for affordable private rented housing. To be eligible the property must have been registered as empty for over 12 months on the Council Tax Register. The loan is interest free and available for any works that are required to produce residential units and essential repair to the property. An assessment is made by a PSHO to identify any works necessary to make the property habitable.

Loans are secured against the property via a Land Charge. There is no set repayment period for this loan, however, if the property is sold, transferred or no longer available to let the loan must be repaid in full. This enables funding to be recycled and reused to help bring more empty homes back into use. If the applicant wishes to repay the loan in monthly instalments, this can be arranged.

Enforcement

Following any complaints made to the council, the owner (if known) is contacted to seek their cooperation in bringing them back into use for housing. If it is not possible, through negotiation,

to persuade an owner to deal with a property, the council has the option of implementing a number of statutory powers at its disposal.

There is a variety of legislation which can be used to address particular problems which are being caused by an empty property. Partnership working with Development Services will continue to help officers persuade owners to carry out works to buildings classed as a dangerous structure or those listed buildings in need of work to prevent further deterioration.

Resources will be directed to those properties which have been long term empty i.e. over 2 years, and are causing most detriment to the neighbourhood and that can reasonably be expected to be brought back into use to meet housing needs. Partnership working with the Revenues and Benefits team will identify properties suitable for action where enforced sale due to Council Tax debt could be an option.

Policy Implementation

Resource Implications

During times of limited resources, the council will continue to carry out mandatory functions, for example, dealing with category 1 hazards in the private rented sector and disabled facilities grants and will only carry out discretionary functions where possible. Where the council will work with other partnership organisations to ensure cases are effectively prioritised and dealt with according to need.

In order for the council to discharge its duty under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and utilise provisions made in Article 3, a number of generic requirements will be applied to any loans or grants offered by the council. The council has the discretion to decide on rates and conditions for any loan. Please see appendix 1 for further details.

Enforcement

The council is responsible for the enforcement of various areas of law. These include parts of but is not exclusive:

- Housing Act 2004
- Housing Grants, Construction and Regeneration Act 1996
- Environmental Protection Act 1990
- Housing Act 1985
- The Management of Houses in Multiple Occupation (England) Regulations 2006
- Housing and Planning Act 2016
- Building Act 1984
- Local Government (Miscellaneous Provisions) Act 1982
- Prevention of Damage by Pests Act 1949
- The Redress Schemes for Lettings Agency Work and Property Management Work (Requirements to belong to a Scheme etc) (England) Order 2014,
- Deregulation Act 2015
- The Smoke and Carbon Monoxide Alarm (England) Regulations 2015
- Mobile Homes Act 2013
- Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020
- The Energy Efficiency (Private Rented Property) (England & Wales) Regulations 2015
- The Protection from Eviction Act 1977
- The Protection from Harassment Act 1977

- Anti-Social Behaviour, Crime and Policing Act 2014

The council intervenes in the private sector where it considers an intervention to be in the public interest. All enforcement action taken by the council will comply with the council's enforcement policy in force at the time, which will encompass the principles of openness, proportionality, consistency, accountability, transparency and helpfulness. Where there is an imminent risk to health and safety the council will take action immediately as appropriate.

Consultation

Policy consultation will take place before the policy is adopted. The council will consult with the following:

- Elected Members
- Parish and Town Councils
- Neighbouring Local Authorities
- Director of Public Health
- Gloucestershire Health and Care NHS Foundation Trust
- NHS Gloucestershire Integrated Care Board
- Age UK
- Gloucestershire Voluntary Community & Social Enterprise Alliance
- Members of the public through the Stroud District Council website
- Other Partner Organisations and Agencies

The council will advise members of the public that a private sector housing renewal policy has been adopted, by notification and publication on the Council's website www.Stroud.gov.uk and in two local newspapers. A full paper copy of the policy will be available at the council offices for public inspection, free of charge. All partner organisations involved in policy delivery will be notified that the policy is available from the Council's website. An electronic summary of the policy will be developed and be made available to members of the public on request.

Monitoring and Reviewing

The policy will be monitored against the council's corporate aims. Consultation will help to evaluate if the policy is meeting its key priorities. This will also help to identify customer needs and expectations for future services that could be provided as the policy is reviewed. Ongoing research into the circumstances of local housing markets, demographic trends and socio-economic factors, will be made to effectively monitor policy implementation. The policy will be reviewed in 2027 or before if significant changes in legislation or budget occur.

Equality and Diversity

The council will meet all legal duties in respect of the Equality Act 2010. This Act protects people from discrimination on the basis of the following nine protected characteristics: age, disability, gender reassignment, marriage & civil partnership, pregnancy & maternity, race, religion & belief, sex (gender) and sexual orientation. The Act contains an integrated Public Sector Equality Duty, which requires all public bodies that deliver a public function, to consider the needs of protected groups when designing and delivering services. Under the Act, the council must have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act
- Advance equality of opportunity between people who share a protected characteristic and those who do not; and
- Foster good relations between people who share a protected characteristic and those who do not.

Please see the Corporate Equality, Diversity and Inclusion Policy on our website for further information and the associated Equality and Diversity Risk Assessment for this policy.

Data Protection

To deliver our policy objectives of advice and signposting, appropriate financial remedies, and enforcement we must process personal data. All personal data will be processed under the UK Data Protection legislation including the DPA 2018 and UK GDPR 2021.

We rely on a network of third parties to deliver the services required to fulfil our objectives. Any third party used by the Council to deliver the private sector renewal objectives will also only process personal data in accordance with the UK legislation. Data will only be used to deliver these services and to provide statistical data to the Council so we can make sure we are delivering for our customers in the best way.

The amount of personal data processed will depend on the purpose of the enquiry and can range from a name and address to a fully comprehensive assessment of income and health in the case of a grant or loan application. Before a customer provides personal data, we or our partners will ensure the purpose is made clear to the customer so they can make an informed decision on whether to proceed.

The council's data protection policy and privacy information can be viewed at stroud.gov.uk and partner policies are available on their own webpages or upon request.

Appeals and Complaints

In the event of a dispute regarding the allocation of a grant or loan, the client can make a representation by email or in writing to the Head of Environmental Health at:

STROUD DISTRICT COUNCIL
Environmental Health Services
Council Offices
Ebley Mill
Ebley Wharf
Stroud
GL5 4UB

Email: environmental.healtht@stroud.gov.uk

Evidence must be supplied to illustrate why the option preferred by the applicant is reasonable and practicable and meets the criteria of the grant or loan. The Head of Environmental Health will examine all of the evidence and make a decision in consultation with the Chair of Housing Services Committee.

If the client feels the problem has not been addressed to their satisfaction they are able to escalate the complaint. The Council's Complaints and Feedback policy can be found on the Council's website here <https://www.stroud.gov.uk/contact-us/complaints-and-feedback-policy/>

Further Information

Enquiries regarding the Private Sector Housing Renewal Policy should be directed to:

Maria Hickman

Housing Renewal Manager

STROUD DISTRICT COUNCIL

Environmental Health Services

Ebley Mill

Ebley Wharf

Stroud

Gloucestershire

GL5 4UB

Tel: 01453 754454

Email: maria.hickman@stroud.gov.uk

Appendices

This is a comprehensive policy covering a wide range of work undertaken by the Private Sector Housing Team to improve housing conditions in the district particularly for those that are vulnerable and those living in the private rented sector.

Whilst the body of the report has outlined the action to be taken, the following appendices provide the complex detail as to how those actions are to be implemented, particularly the criteria and limits which will apply.

Finally, an action plan is included to bring together the actions that will help to achieve the aims and objectives of the policy.

Appendix 1: Damp and Mould in Private Rented Properties Plan

Damp and Mould in Private Rented Properties Action Plan

This plan sets out how we aim to systematically address damp and mould issues in private rented properties, prioritising the health and safety of occupants and work towards improving standards. Damp and mould predominantly affect the airways and lungs. The respiratory effects of damp and mould can cause serious illness and, in the most severe cases, death. General symptoms include coughing, wheezing and shortness of breath as well as an increased risk of airway infections. People may also experience eye and skin irritations. For those individuals with pre-existing health conditions such as COPD and asthma, and those with a weakened immune system, exposure to damp and mould increases the risk of their condition worsening.

Data Gathering and Analysis

In 2022/23 a random survey of 1,000 dwellings in the private rented stock was carried out on behalf of the Council. The report of findings, issued in September 2024, provides property level data on stock condition and decency including excess cold and damp and mould.

This data will support our enforcement work particularly in implementing the Minimum Energy Efficiency Standards Regulations 2015 (MEES) regulations and in the reduction of Housing Health & Safety Rating System (HHSRS) Category 1 hazards. It will assist us in targeting limited resources to the areas where privately rented property is most likely to be situated. In addition, it will enable us to better target our fuel poverty and affordable warmth work delivered in partnership with the other Gloucester district Council and South Gloucestershire Council under the Warm and Well Scheme.

Prioritisation of Category 1 and 2 Hazards

Damp and mould issues are one of the 29 hazards we enforce under the Housing Health & Safety Rating System. Enforcement action is guided by our Private Sector Housing Renewal Policy and as well as taking action on Category 1 hazards, Category 2 hazards will be considered for formal action where they fall within one or more of the following criteria;

- Where there is still significant risk to health and safety of the occupant (such hazards are likely to be those rated at band D but not exclusively).
- The defects/disrepair contributing to the hazard are such that if not dealt with in a reasonable amount of time, are likely to deteriorate to an extent that the hazard rating will increase.
- The individual hazards present, though of a minor nature, their cumulative effect is to render the property a serious risk to the health and/or safety of any occupier of the property.

We always try to work positively with landlords and tenants to resolve complaints, where landlords are not dealing with defects giving rise to a damp and mould hazard which is significantly affecting the physical and or mental health of tenants, we will take enforcement action under the Housing Act 2004.

If works are not carried out in specified timescales, we may decide to undertake the works in default and claim the costs back from the landlord and we will prosecute or issue a Civil Penalty Notice for non-compliance.

Initial Assessment and Inspection

Housing Association and private rented tenants are always encouraged to speak to their landlords first to give them the opportunity to assess and remedy any defect that may be present. This will also afford a private rented sector tenant some measure of protection against retaliatory eviction.

If the landlord does not respond in a satisfactory way, then the next step would be to complain to the private sector housing team. We will then inspect and take action as appropriate under the Housing Act 2004.

Tenants of social housing landlords also have the option of complaining to the Housing Ombudsman.

When we first receive a complaint about damp and mould, the case is allocated to a trained housing professional either an Environmental Health Officer or a Private Sector Housing Officer. They will conduct an initial assessment as to the severity of the damp and mould which would likely include photographic evidence.

In appropriate cases we will send a letter with advice to the tenant. Sometimes the tenants can make small changes to their behaviour that will reduce the condensation levels in their home and prevent mould from recurring. Tenants will be advised to contact us again if there is no or little change to the level of damp and mould once they have implemented these changes.

In most cases a visit will be necessary to make a judgement on the potential root cause (or causes) of the issue. A qualified Private Sector Housing Officer or Environmental Health Officer will visit and use the Housing Health & Safety Rating System (HHSRS) to assess the property for any hazards, including damp and mould.

All officers in the private housing team have recently undertaken damp and mould refresher training.

Tenant Engagement and Education

Tenants are supported to understand how to reduce condensation in their homes, when to ventilate, how to get the best out of their heating systems and where to go for further advice and information.

We have purchased a stock of Hygrometers which can be offered for free to help tenants see the temperature and humidity levels in their home and to enable them to try to prevent the low temperature and high humidity conditions where mould grows.

The hygrometers are accompanied by an instruction sheet and advise on minimising condensation.

Tenants are also directed to Warm & Well for further advice on keeping warm and reducing energy costs, along with access to grant funding to improve heating and ventilation. We also have damp and mould information leaflets and Warm and Well leaflets that are given to tenants to help minimise damp and mould problems in their homes.

Social Media and Awareness Campaigns

The Warm and Well delivery agent Severn Wye Energy Agency put out regular social media posts about Warm and Well including energy saving tips and information on damp and

mould. We have information for tenants on our website and promote tenant and landlord advice wherever possible.

Support for landlords

We have advice for landlords on our web pages including on the Minimum Energy Efficiency Standards. These pages will be kept updated with offers of grants available and any legislative changes.

Enforcement Capacity

In the Government's recent publication on damp and mould in the private rented sector, over 60% of local authorities noted capacity as having the highest or second highest impact on enforcement action relating to damp and mould.

Our private sector housing team delivers a statutory regulatory service and is recognised as a fundamental service delivering a positive reactive service to tackle poor housing standards.

Although, we do not currently have the capacity to provide a proactive service to target damp and mould, a budget pressure request has been made for further capacity from April 2025.

Private Sector Housing Officers will continue to keep up to date and improve their technical knowledge in this area.

Collaboration and Partnerships

The Warm and Well Scheme has been successful in securing government funding historically for Central Heating Fund, LAD 1a and 1b, Sustainable Warmth Fund and are currently delivery funding under HUG2. An expression of interest has recently been submitted for funding for 2025-28 under the Warm Homes:Local Grant Scheme.

Council Owned Stock

Stroud District Council still retains its own housing stock of approximately 5,000 dwellings and strives to set a good example as a landlord in maintaining its stock to a high standard. Council Housing staff are also highly trained in dealing with damp and mould issues, however, where a difference of opinion exists between the Council and a tenant that cannot be resolved, Private Sector Housing officers can be asked to provide a second opinion to help resolve matters.

Ongoing Monitoring and Evaluation

We will regularly review the effectiveness of this plan by monitoring our service requests for damp and mould complaints and recording the number of category 1 and 2 hazards remove. We will adjust this plan based on any future government guidance such as implementation of the Decent Homes Standard to the private rented sector.

Contact

Private Sector Housing Team
privatesectorhousing@stroud.gov.uk

Appendix 2: Generic Requirements for all Loan and Grant Applications

Unless otherwise stated the following requirements will apply to all loans and grants provided.

- ✓ The local authority must be satisfied that the owner of the living accommodation concerned has consented to the carrying out of the assisted work.
- ✓ All applicants for grants and loans will have a Test of Resources to assess their income and savings to ensure that grants and loans are paid to those who would not be able to afford the cost of the works themselves.
- ✓ Credit references will be taken up by the council for all loan applications and the council reserves the right to refuse applications for loans from people with a record of bad debt.
- ✓ In the case of joint ownership, all parties need to apply for the loan and the loan application will be assessed jointly.
- ✓ All eligible works must be agreed with the applicant prior to their application and confirmed in writing by the council.

Means Testing

Unless otherwise stated the Test of Resources applied will be that laid out in the Housing Renewal Grant Regulations 1996 as amended 'The Means Test'. The means test is calculated by following these four steps:

1. AVERAGE WEEKLY INCOME IS CALCULATED

This is done by looking at household income over the past twelve months including assessment of the tariff income from savings and other capital of more than £6,000, and deducting Income Tax, National Insurance, Pension Scheme Payments and eligible child-care costs (but no account is taken of mortgage payments). The assessment is made having regard to the statutory requirements.

2. PERSONAL ALLOWANCES ARE SUBTRACTED FROM HOUSEHOLD INCOME

Fixed allowances are set for certain personal circumstances including:

- Number of dependant children
- Special Disabilities
- Retired persons
- Single parents etc

3. THE AMOUNT WHICH IS LEFT IS USED TO ESTIMATE THE MAXIMUM THAT THE GOVERNMENT SAYS A HOUSEHOLD CAN BORROW

The proportion of income in excess of personal allowances is used to calculate the maximum loan that could, in theory be borrowed to finance the works. This loan would be expected to be obtained through the private sector.

4. AMOUNT OF GRANT AVAILABLE

The loan the household is considered to be able to afford is then deducted from the cost of the eligible works and what is left will be the amount of grant or loan entitlement, subject to the appropriate maximum grant or loan limit.

Recipients of certain means tested benefits will not have to undergo a full means test, means tested passporting benefits include:

- ✓ Income Support
- ✓ Income Based Job Seekers Allowance
- ✓ Income Based Employment and Support Allowance
- ✓ Pension Guarantee Credit
- ✓ Working/ Child Tax Credit

The means-test regulations used (the statutory regime for DFGs) have not been updated since 2008 such that there is an argument that they do not reflect the current economic position of applicants nor of the wider community but until revised are the regulations and approach that the service has to follow in its' processing of applications.

Under Occupation

A property shall be considered under occupied where the property consists of more than a kitchen, a bathroom, adequate living/dining space and a further 3 habitable rooms that could be used as bedrooms, unless more bedrooms are required in order to prevent overcrowding of these rooms. .

Fraud

- a) Information supplied as part of the means test process must be original, copies will not be accepted.
- b) Information supplied as part of the means test will be checked against other records held by the council and could be shared with other organisations handling public funds.
- c) Knowingly providing false information or withholding information could lead to prosecution for fraud.
- d) Self-employed applicants will be required to supply audited accounts for the 12 months prior to application.
- e) All estimates supplied whether for building works or fees must be originals. They must be on headed paper of the company, must be signed and dated by the person responsible. Where a company is VAT registered the registration number must be given, the validity of registration may be checked. Information received from companies carrying out grant work will be periodically reviewed by Customs and Excise and Inland Revenue.
- f) The council reserves the rights to make post completion checks. It is a condition of the grant or loan that the owner or occupier must facilitate this.

Making an Application

Unless otherwise stated an initial informal enquiry should be made to the Housing Renewal Team on 01453 754478.

Approval of Grant Applications and Making Payments

- a) Grant and loan approval will be based on the lower of two competitive estimates.
- b) Any personal contribution must be paid prior to monies being released.
- c) The council will notify the applicant as soon as is reasonably practical or within six months of receipt of a completed application of the approval or refusal of their application.
- d) The council reserves the right to approve an application but defer payment for up to twelve months if payment would present a serious resource problem for the authority.
- e) Payment is on condition on inspection of the work and receipt of bona fide invoices.
- f) Works must be completed within 12 months of approval of the application.
- g) Payments can be made in instalments at the council's discretion via the BACs system.

Contractor Issues

- a) Works undertaken are to be insured, builder to provide a recognised warranty.
- b) All building works to be completed in accordance with the relevant planning/listed building/building regulation permission.
- c) Building works to be completed in accordance with industry good practice.
- d) The council reserves the right to refuse a grant or loan application if it involves either a builder or architect found to have behaved fraudulently or contrary to good practice, provided that they have previously notified those parties that their work would not be considered acceptable for grant or loan work.

- e) The council does not supervise the work for the benefit of the applicant but monitors it for the purpose of ensuring that public monies are spent appropriately and that the purposes(s) for which the grant or loan was approved have been secured.

Appendix 3: Healthy Homes Loan

Description

A discretionary interest free loan for works of repair or improvement deemed necessary to remove category 1 hazards (see Section 2 of the Housing Act 2004 - [Housing Act 2004](#)) from an owner-occupied home to improve the health and wellbeing of those on low incomes.

Eligibility

- ✓ The applicant must be an owner occupier and aged over 18 years old.
- ✓ The property must have been built or converted more than 10 years ago and be in Council Tax band A, B, C or D.
- ✓ The property must not be under occupied.
- ✓ The works for which a loan is required must be essential to remove a Category 1 hazard at the property as determined by the council's Environmental Health Officer.
- ✓ The applicant must have lived at the property as their main home.
- ✓ The applicant must have current building insurance.

Amount

The minimum loan amount is £500 up to a maximum limit of £15,000 subject to the outcome of the Means Test. There is no interest applied to this loan.

Process

An initial preliminary enquiry should be made to arrange an inspection of the property for an assessment of the works for which a loan is requested. A Test of Resources will be carried out for those applicants not in receipt of a passporting means tested benefit.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Means Test form.
- ✓ Certificate of Future Occupation.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

Conditions

- a) The loan must be repaid when the property is sold or transferred.
- b) The applicant must own and occupy the property as his/he main home or the loan must be repaid.
- c) The applicant must maintain Buildings Insurance cover on the property for the duration of the loan.

Promotion of policy

Policy will be promoted to all partnership health and social care organisations.

Appendix 4: Disabled Facilities Grant Statement of Intent



Stroud District Council

Disabled Facilities Grant

Statement of Intent

Adopted

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1. Introduction

This document explains how people with disabilities in Stroud District can receive financial assistance to improve and adapt their homes to meet their needs.

Gloucestershire is a two-tier authority with six District Councils providing Disabled Facilities Grants (DFG). This statement of intent sets out how we will coordinate with the grant offer across the County to ensure equity in this provision for people with disabilities, enabling innovation and flexibility in the discretionary use of the DFG. This document has been broadly co-produced by all the Districts.

The six Districts meet through the DFG Forum, a regular meeting in Gloucestershire of all the organisations involved in the delivery of the DFG – the six Districts along with the Occupational Therapy Service (Gloucestershire Health and Care NHS Foundation Trust on behalf of Adult Social care), the Integrated commissioning team from Gloucestershire County Council and the Integrated Care Board (ICB) are all represented. The Chair of the DFG Forum reports to Gloucestershire's Housing Partnership (formerly the Strategic Housing Partnership) on the DFG programme. The DFG Forum has been the vehicle through which these successful discretionary policies have been devised – they are effective because the staff administering this system, with local knowledge and considerable experience, are able to influence and propose policy change.

Gloucestershire benefits from a pooled budget for DFG's which is managed by the ICB and County Council as a part of the Better Care Fund. This arrangement has enabled innovation in its use at a County level prior to allocation to each District. Decisions on financial allocations are made in strict accordance with the agreed BCF spending plan between the County Council and the ICB. Any changes will be made through these agreed governance structures and published on individual District Council websites.

Housing is a wider determinant of health and there is an increasing body of evidence linking poor housing with poor health. This policy therefore sets out the broad principals of how Stroud District Council will provide financial assistance to improve and adapt homes: enabling residents to remain independent; be safer; live more confidently; remain healthier and at home, for as long as possible.

Removing disabling barriers from the home environment enables people to thrive and reduces the impact on the NHS, Adult Social Care and improves people's employment prospects.

This document outlines the conditions and criteria for who can receive this financial assistance.

2. Legislation

The respective Council legal obligations, powers and duties for financial assistance are contained within the Housing Grants, Construction and Regeneration Act 1996.

[Housing Grants, Construction and Regeneration Act 1996 \(legislation.gov.uk\)](https://legislation.gov.uk/ukpga/1996/38)

Discretion and flexibility was later introduced by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, giving options to assist beyond the mandatory requirements. This statement follows the rules in the Regulatory Reform Order, setting out clearly what discretionary assistance is available, with the relevant eligibility criteria.

[The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002 \(legislation.gov.uk\)](https://legislation.gov.uk/uksi/2002/2486)

The Care Act 2014 states that local authorities must provide services and facilities that help people to live independently. The core purpose of adult care and support is to assist individuals in achieving their personal goals. The wellbeing principle is central to this act, emphasising the importance of promoting wellbeing and independent living. This statement aligns with the principles enshrined in the Care act to prevent reduce and delay the development of care needs. The DFG has an important role to play in Gloucestershire's forthcoming prevention strategy; a barrier free home can ensure people can live with less help, more safely, for longer.

[Care Act 2014 \(legislation.gov.uk\)](https://legislation.gov.uk/ukpga/2014/18)

Under section 343 of the Armed services Act 2006 (as amended by section 8 of the Armed forces Act 2021), our Districts must consider the Armed Forces Covenant when allocating disabled facilities grants and may offer special consideration for veterans in certain situations.

[Armed Forces Act 2006 \(legislation.gov.uk\)](https://legislation.gov.uk/ukpga/2006/42)

The Housing Act 2004 introduced the Housing Health and Safety rating System (HHSRS) to establish minimum standards for housing. It obligated landlords to take action if serious hazards (Category 1 hazards) are found in a dwelling. The Department of Local Government and Communities further established the standard for decent homes in 2006 specifying minimum standards for the repair, quality, facilities and thermal comfort of homes.

According to the DFG Guidance 2022, if a social care authority confirms a need, they must provide assistance, even where the housing authority cannot fully approve or fund the application. This assistance may not be an adaptation.

[Disabled Facilities Grant \(DFG\) delivery: guidance for local authorities in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/108444/DFG_delivery_guidance_for_local_authorities_in_England.pdf)

Please see Appendix A of this document for more detail on the relevant legislation.

A full summary of the relevant regulations, guidance and legislation affecting the DFG can be found at:

[Disabled Facilities Grant - Regulations and Orders \(foundations.uk.com\)](https://foundations.uk.com/dfg)

3. Equality and Diversity

We believe in treating everyone fairly, promoting equality while preventing discrimination on any basis. This statement of intent (and subsequent relevant Council policies) will be applied consistently to all residents, considering the unique needs of individuals and communities. We will not discriminate against anyone, and we will take proactive measures to reduce discrimination and harassment.

The Council's Private Sector Housing Renewal Policy will comply with the law and address all the "protected characteristics" outlined in the Equalities Act 2010. Our aim is to ensure equal opportunities and fair treatment for everyone in our community in the delivery of this statement.

The Council will complete an equality impact assessment alongside its Private Sector Housing Renewal policy document.

4. Our Policy Aims

People's needs in Gloucestershire are changing. Demographic predictions indicate that over the next 20 years there will be a disproportionate growth in the older population of Gloucestershire, accounting for 38% of growth. Within this cohort the largest increase will be in those aged 85 and over (84%).⁽¹⁾

Every district of Gloucestershire is expecting to see a dramatic increase in their 65+ population over the next 20 years and especially in their population of over 85s:

Expected Increase in population (from 2024)

Age band	Gloucestershire	Cheltenham	Cotswolds	Forest of Dean	Gloucester	Stroud	Tewkesbury
18-64	5%	-1%	7%	4%	3%	4%	13%
65-84	31%	26%	37%	26%	31%	29%	37%
85+	84%	76%	99%	87%	84%	78%	86%
Total pop.	12%	5%	18%	12%	8%	11%	20%

(1) [How is the population of Gloucestershire going to change over next 25 years? | Gloucestershire County Council](#)

As our population's needs change it is highly important that our homes and neighbourhoods are adapted to enable barrier free access that supports people at every stage of their life. A key challenge identified in Gloucestershire's 2024 Market position statement (origin of above table) is that of providing appropriate housing and enabling people to remain in their own homes for as long as possible – DFG's are clearly a cornerstone of meeting this challenge.

[Gloucestershire market position statements | Gloucestershire County Council](#)

Severely disabled children and their families can face a challenging situation in finding housing with insufficient accessible housing available across the County. The DFG is used to extend properties for these families and these building costs far exceed the mandatory £30,000.00

limit. This need is addressed within the Statement, with discretionary top up grants considered and provided in all Districts; further, the County Council is working with the Districts to promote the building of accessible housing to reduce the burden on the DFG.

For both working-age and older people in Gloucestershire, arthritis and other musculoskeletal diseases were the most common physical disabling conditions for claiming disability benefits. The most common adaptations funded through the DFG in Gloucestershire are level access showers and stairlifts – these adaptations will reduce falls in those with arthritis and musculoskeletal diseases and create barrier free environments in people’s homes.

[Adults with Physical Disabilities | Inform Gloucestershire](#)

This statement will contribute towards Gloucestershire’s Joint Health & Wellbeing Strategy 2020- 2030 and aligns with its vision for the health and wellbeing of the residents of our County: - To support Housing and Health of residents, encouraging healthy lifestyles; reducing social isolation and loneliness; improving mental wellbeing; enabling the best start in life; reducing Adverse Childhood Experiences (ACEs); and enabling people to be more physically active.

This statement will ensure that resources are equitably targeted at those who need to fund adaptations, repairs or improve their home and retain independence. By providing adaptations to those who have a medical need, as well as developing a preventative approach, we can reduce hospitalisation and improve the health and wellbeing of both adults and children. In turn, this will relieve pressures on Social Care and NHS partners.

The Council will consider all applications for funding set out by the principles of this statement, relevant policies, relevant appendices and legislation. The Council will review this statement and subsequent policies at regular intervals and in conjunction with any wider reviews including the Health and Wellbeing Strategy or in response to changing policies at a national or local level or to reflect evidence concerning the conditions of housing within the area.

5. Funding Sources:

The main source of funding to support the DFG is from the Annual Capital grant from Central Government through the Better Care Fund. Chief Executives from all District Authorities agreed to pool funding at a county level to drive better health outcomes as set out in the Better Care Fund. In 2023/2024 Gloucestershire received £7,463,300.00. The amount provided to local authorities for DFG’s has trebled nationally since 2012 and is not expected to decrease. This increase underlines the importance of this assistance in meeting the needs of our communities and an appreciation of the integral link between housing and health.

Our first obligation and priority is to deliver mandatory DFG's. Additionally we will offer a range of discretionary grants to help older and disabled individuals live independently and safely in their homes. However, we would not promote this discretionary assistance at the expense of the statutory mandatory function.

Where funding has allowed, and after meeting the requirements for mandatory and discretionary assistance, part of the funding has been allocated for specified social care projects. This includes (but may not be exclusive):

- Funding minor adaptations up to £1,000.00 (this financial limit will change if the County Council's minor's policy changes).
- Funding equipment over £1,000.00
- Funding of modular ramping systems which are recycled
- Funding District digital switchover for community alarms (lifelines)
- Warm and well initiatives

All of the above are known to reduce the demand for DFG's and keep our residents warm, safe and well in their homes.

This has been formally agreed with finance officers from the district councils and in strict accordance with the BCF policy framework and the current BCF planning guidance. This funding has been intended to reduce the overall demand for DFG's so that more people can ultimately access the adaptations they need.

If demand exceeds the funding available the services will use the clinical priorities form to immediately manage demand to provide grants to those most in need first -see appendix D. If pressure arising from demand is sustained the DFG Forum will consider which discretionary assistance to withdraw to enable our mandatory duties to continue to be met. The DFG Forum, with Gloucestershire Housing Partnership oversight, may also consider the adoption of a loans scheme in such circumstances to facilitate the completion of more complex works.

Any changes will be approved by the relevant Senior Finance Officers from the Districts and County Council and approved by the Gloucestershire Housing Partnership – this statement and respective Council policies will then be amended.

6. Summary of Assistance Types:

This summary of financial assistance provides a list of each type of funding schemes available under this statement. The mandatory DFG is set out below with full details. For elements of discretionary DFG more details see Appendix B - Types of Assistance.

Excluding the mandatory DFG, all other assistance provided through this policy is discretionary and therefore subject to the Council having sufficient funds.

The general terms and conditions of this statement of intent are also applicable to the different types of discretionary assistance. For discretionary funding assistance, the Council reserve the right to make minor amendments to the eligibility criteria, level of grant or assistance, if it can be demonstrated that any such changes will enable the relevant Council to better meet its strategic housing objectives and Better Care Fund objectives.

6.1 Mandatory Disabled Facilities Grant (DFG)

The mandatory grant (Max £30,000) supports the provision of adaptations to promote independent living within the home, subject to the provisions of the Housing Grants, Construction and Regeneration Act 1996.

This grant is set out within legislation requiring the statutory means test.

Where the applicant is an owner occupier and the grant value is over £5,000.00, a local land charge up to £10,000.00 will apply for 10 years. Consideration will be given to waiving this land charge, upon sale of the property, where the resident is experiencing significant hardship. See Appendix A for more details.

6.2 Discretionary Assistance:

The following are discretionary forms of assistance enabled through the Better Care Fund allocation, subject to the primary requirements of Mandatory Disabled Facilities Grant being met. No stand-alone applications for these forms of assistance will be considered:

- **Client Contribution Support** - To increase the affordability of applications by offering up to a £10K waiver of disabled persons assessed contribution.
- **Extended warranties on equipment** – This recognises the burden of servicing and maintaining specialist equipment (such as stairlifts) and provides support with funding five year extended warranties on equipment provided through the DFG.
- **Dementia Friendly** - This assistance will provide aids and adaptations in the home designed to enable people with a diagnosis of dementia to be enabled by their surroundings and retain their independence for longer.
- **Discretionary Top-Up Grant** - enables top-up funding to a Disabled Facilities Grant scheme that exceeds the Mandatory Disabled Facilities Grant maximum where the additional costing is considered justifiable.
- **Hoarding Support Grant** – to support the general provision of mandatory DFG.

- **Professional Fees**- Eligible ancillary charges are included in grant approvals to professional fees for technical surveys and application support. This assistance may support hospital discharges where safety is a concern
- **Rapidly Progressing and/or Highly Debilitating Conditions** – To assist persons with a relevant diagnosis e.g. Motor Neurone Disease (MND), with specialised living aids to enable independent and safe living.
- **Relocation Grant** – A grant may be available to help applicant to move if adaptations to their current home through DFG are determined not to be feasible or reasonable.
- **Adaptations Support grant** - This grant is designed to support or facilitate the completion of DFG works – examples include general repairs, creating safe access or completing electrical upgrades as would be necessary to enable works to go ahead.

7 Making Payments:

The assistance will only be paid under the following conditions:

- The assisted works must be completed within 12 months of approval unless the delay was caused by the relevant Council or an extension due to exceptional circumstances is agreed. Requests for extensions will be reviewed on a case-by-case basis.
- The assisted works must be carried out accordance to the specifications outlined in the formal approval and conditions or with prior agreement from the relevant Council.
- The relevant Council and the applicant are satisfied with the completed works.
- The relevant Council must receive an invoice, demand, or receipt for payment in an 'acceptable' format. The invoice should be addressed to the applicant c/o the Council and include sufficient detail for the relevant Council to identify the works carried out, the charges, and any agreed-upon variations. Applicants or family members should not produce the invoice.

The payment of assistance to the contractor can be made via the applicant or, if requested in the original application, the council can pay directly to the applicant's agent and contractor. The assistance may be paid in one lump sum upon satisfactory completion of the works or in staged payments as the work progresses. Interim payments will only be made if the relevant Council is satisfied that the value of work completed exceeds the claimed value to date. The frequency and number of interim payments must be determined before works commence and not exceed 90% of the total for any one contractor. The council aims to pay all invoices deemed to be 'acceptable' within 30 days of receipt.

The contract for works funded by Disabled Facilities Grants, along with associated assistance, will be between the applicant and the contractor, as specified in the legislation. The Council's Standing Orders regarding procurement do not directly apply since the Council is not entering into a contract, however applicants can find advice on obtaining estimates from the Gloucestershire DFG website.

The provision of assistance other than mandatory Disabled Facilities Grants is subject to the availability of funding. All applications will be evaluated based on the identified needs and circumstances of the applicant or household.

Associated costs incurred during the application process, such as architects' fees or Land Registry charges, will be included in the value of any awarded funding and will not be paid separately, except for exceptional circumstances where works cannot proceed, and such costs may be eligible for discretionary assistance.

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

8. Restrictions

There are certain cases where we may not be able to provide assistance or where the funding may be reduced or reclaimed. These situations are outlined below:

1. Assistance cannot be provided when there is a dispute over property ownership.
2. If the property owner(s) have a legal obligation to carry out the necessary works and it is reasonable for them to do so.
3. Assistance is not typically provided for temporary residences (i.e. occupancy periods less than the 5 year intention to stay).
4. We cannot give assistance for works that were started before formal approval of the application. However, in exceptional circumstances, we may exempt an application from this condition, such as when a defect poses serious risks to health and safety.
5. We do not provide grant assistance for works covered by insurance. If an applicant can make an insurance claim, the assistance amount will be reduced by the insurance company's liability. We will require the applicant to pursue relevant insurance claims and repay the assistance provided if applicable.
6. We will only offer assistance if the property's age, condition, and structural layout make it feasible to achieve the required scope of works.

7. The Council will assess the prices provided by contractors to ensure value for money, comparing them with similar jobs priced within the last year.
8. If we find that the price quoted by contractors is too high, we may advise the client that the total eligible assistance will be a lower amount.
9. If the client chooses a different or enhanced scheme or items of works, we will only provide financial assistance for the primary requirements identified by the Occupational Therapy Service and the Council. The applicant will be responsible for costs above the agreed amount.
10. We may refuse an application lacking required information or documentation.
11. Deviating from the approved scheme of works without prior agreement may lead to the approval being rescinded or further payments of assistance being refused.
12. If the applicant ceases to be the owner of the property before the works are completed, they must repay the total amount of assistance received.
13. A grant condition imposing a liability to repay assistance may be registered as a Local Land Charge, payable upon the property's sale.
14. Works must be completed within 12 months of approval, with a possible extension of up to 6 months if agreed by the Council.
15. For common parts of a dwelling, assistance will only cover the applicant's reasonable share of the liability.
16. In exceptional cases, the Council may defer payment of a Disabled Facilities Grant for up to 12 months.
17. Assistance may be provided for caravans and houseboats used as main residences, subject to eligibility requirements. Holiday residences, caravans on holiday sites, second homes, and sheds or outbuildings do not qualify for assistance.
18. If there are unique situations where individuals genuinely need urgent support but are precluded from accessing assistance due to specific aspects, the Council may consider offering assistance in exceptional circumstances, especially if it helps meet strategic objectives. Such decisions will be made by the relevant officer following consultation with the DFG forum .

9. Other Requirements

When granting approval for assistance, the Council may impose additional conditions. Some examples of these conditions are:

1. The applicant may be required to contribute towards the cost of the works.

2. The Council may request the right to nominate tenants for available rental housing.
3. The applicant must commit to maintaining the property in good repair after the assisted works are completed.
4. If specialised equipment is provided as part of the assistance, the Council or its appointed agent may reclaim the equipment when it is no longer needed.

10. Decisions, Notifications and Changes

Once the Council reviews the application, they will inform the applicant in writing if it has been approved or refused. The notification will be sent as soon as practically possible, but within six months of receiving a complete and valid application.

If the application is approved, the notification will specify the eligible works, the amount of assistance provided, and the builder/contractor assigned to carry out the works.

In some cases, for a Disabled Facilities Grant, the Council may defer payment for up to 12 months due to financial or operational reasons. This will be clearly stated in the approval notice.

In certain situations where unforeseen circumstances cause the cost of the works to increase or decrease unexpectedly, the Council may review the financial assistance given. If deemed appropriate, they will issue consequent variations orders showing amendments to the approval certificate. The total funding is confirmed separately on completion.

Approvals of discretionary funding will follow an internal decision process as set out in Appendix B – Types of Assistance.

11. Appeals

If you've applied for assistance and your application was not considered within 6 months or refused, you have the right to request a review of the decision. To do this, you must submit a written request to the Council within 28 days of receiving the decision letter. We will then conduct a review and inform you of the outcome in writing.

If you remain dissatisfied with the review decision, you have two options:

1. You can go through the Council's Corporate Complaints procedure to address your concerns.
2. Alternatively, you can approach the Local Government Ombudsman for further assistance.

Exceptions to the policy may be considered only in cases of exceptional circumstances where you cannot reasonably fund or carry out the necessary work.

If you have complaints related to the service delivery rather than the policy itself, you should direct those to the Council. We will investigate your complaint following the complaints procedure for the Council <https://www.stroud.gov.uk/contact-us/complaints-and-feedback-policy/> .

If the complaint is about any additional works or alterations carried out without prior approval from the Council, neither these increased costs nor the complaint will be considered and the responsibility for funding such changes will remain with the applicant.

12. Service Standards

There is a statutory requirement for Councils to determine valid and fully made applications for mandatory disabled facilities grant within six months.

This does not account for pre-application activities such as the screening process and the 'application support' and administration including occupational therapy assessment, means testing, producing specifications, tendering contractors, etc. The 6-month period commences when the valid application paperwork is complete and the contractors' quotes have been received.

In accordance with government guidance, the Council is aiming to reduce the timescales for the delivery stages of home adaptations funded by a disabled facilities grant. The timescales for moving through these stages will depend upon the urgency and complexity of the adaptations required as well as factors relating to the applicant. More urgent cases will be prioritised for action, with larger and more complex schemes taking longer to complete.

Gloucestershire has co-produced a DFG Lean working process to support faster grant delivery which is being implemented across the County.

13 Consultation and Implementation

This policy has been developed through consultation with the County Council, the NHS and all the six district councils in our County.

The formal endorsement of the policy took place at **Council's cabinet meeting** on XX XXX 2024. This policy will come into effect from XX XXX 2024, and it will apply only to full applications received after this date.

Please note that applications for discretionary assistance outlined in this policy cannot be made for past works; they must be applied for after the policy takes effect.

Appendix A – Legislation

With reference to the guidance Disabled Facilities Grant (DFG) delivery: Guidance for local authorities in England - GOV.UK (www.gov.uk) and the legislation for the DFG, the Housing Grants, Construction and Regeneration Act 1996 (the 1996 Act), this section provides the context and information for how the Council will determine disabled facilities grant applications. The four main elements of a decision are:

- The disabled occupant and the applicant
- The eligible works
- Amount of grant
- Grant conditions

Once a formal application has been ‘properly’ submitted, the Council is under a duty to consider it within 6 months.

The Disabled Occupant

A “disabled occupant” is a “disabled person” who needs adaptations to a dwelling, houseboat or caravan where they intend to live as their only or main residence for the next 5 years.

A Disabled Person

To be eligible for a DFG a person is disabled if:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they have a substantial physical disability by illness, injury, or impairment.

And that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities.

A substantial effect on day-to-day activities means one that’s ‘more than minor or trivial’. The effect on their normal day-to-day activities might be substantial if the disabled person has more than one impairment. The effects might only be ‘minor or trivial’ if they have very little effect on their daily life like if the only effect on them is that they have to stop for a few minutes rest after walking for a mile at a normal pace.

A long-term effect means something that has affected them or is likely to affect them for at least a year. The impairment will also still be considered to be long-term if it’s likely to affect the disabled person for the rest of their life even if that’s going to be less than a year. A person is taken to be disabled if: they are an adult who is or could be registered under section 77 of

the Care Act 2014, or they are a child or young person registered under paragraph 2 of Schedule 2 to the Children Act 1989 who is a disabled child as defined by section 17 of the Children Act 1989.

Where they intend to live

A DFG is available to fund facilities for a disabled person in:

- dwellings,
- qualifying houseboats and caravans, and
- in the common parts of buildings containing one or more flats where they live.

A “dwelling” is defined as a building (or part of a building, e.g. a flat) occupied as separate premises. This includes dwellings where someone lives as part of their employment, like a farm cottage or a flat over a shop. Where more than one disabled person lives at the same address, the Council can consider multiple applications based on individual needs.

Children living in dual residency arrangements

Where a disabled child has parents who are separated and the child lives for part of the time with each parent, a mandatory DFG is only available at the address, which is the main residence of the disabled child, usually the home of the parent in receipt of child benefit. However, it will often be in the best interests of the child to provide adaptations at both locations. Under these circumstances it is assumed that the one party will apply for a mandatory DFG at the main residence within the relevant district.

The Council will use its discretionary powers in considering applications to adapt the other home of a disabled child, if it is situated within its boundary to ensure that they can maintain normal living arrangements. Considering the details of any court order and specifically the allocation of time spent with each parent in determining eligibility for assistance.

In determining the works that might be considered as eligible for assistance the Council will consider the suitability of the main residence for adaptation, the complexity and scope of the adaptations required, and any observations or referral made by the Occupational Therapist. Please see the section on discretionary DFGs in Appendix B (B2.4) for details on land charges that may apply.

Situations outside of these prescribed circumstances would be considered on their own merits following the receipt of written representations from the grant applicant.

The Council maintains the discretion to only consider discretionary awards whilst they have sufficient funds to sustain mandatory DFG approvals.

The Council reserves the right not to approve any discretionary assistance.

Children in foster care

Foster carers are eligible to apply for a DFG on behalf of a foster child, but provision may depend on the type and length of placement, and the Council will consider shorter periods of intention to occupy.

Who can make a DFG application?

Only certain people can make a valid application - in many cases this will not be the disabled person themselves.

The Applicant

A valid application can be made by:

- someone who has an owner's interest in the property (either an owner-occupier or a landlord)
- a tenant of a dwelling; or
- the occupant of a caravan or qualifying houseboat.

The applicant cannot be:

- Public bodies such as a Local Authority or Clinical Commissioning Group
- A "person from abroad" – those without status to reside.
- Anyone under 18 years of age.

A valid application can be made by:

- someone who has an owner's interest in the property (either an owner-occupier or a landlord [s.21])
- a tenant of a dwelling [s.22]; or
- the occupant of a caravan or houseboat [s.22A].

An **owner's application** must be accompanied by a certificate which confirms that they:

- already have or propose to acquire an owner's interest (the grant cannot be approved until they take ownership). (For common parts applications, The Housing Renewal Grants (Owner's Interest) Directions 1996 sets out that a certificate for each flat of the building is required), and

- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).
- Where more than one owner, any of the owners can make a solo application.
- Leaseholders are owners if they have 5 or more years remaining.
- A freehold landlord may also make an application.

A **tenant's application** must be accompanied by a certificate which confirms that they:

- are making a tenant's application; and
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years) or for such shorter period as their health and other relevant circumstances permit.

All tenant applications should also be accompanied by an owner's certificate signed by the landlord unless the relevant Council thinks it is unreasonable to do so in the circumstances. The landlord must still give permission for the works.

If the landlord's consent is unreasonably withheld, or unreasonable conditions have been attached it must be taken that consent has been given. The Council will review this on a case by case basis, considering factors such as related rent increases or payment to remove adaptations and a requirement to reinstate.

These provisions do not apply to a protected tenancy under section 1 of the Rent Act 1977 or a statutory tenancy under section 2 of that Act or a secure tenancy under the Housing Act 1985.

An **occupant's application** must be accompanied by a certificate which confirms that they:

- are making an occupant's application; and
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).

Unless the Council think it is unreasonable to do so in the circumstances, all occupant's applications should also be accompanied by a consent certificate signed by owners of the houseboat and mooring or the caravan and caravan park.

Each certificate confirms the intention of the applicant at the time of the application and so long as that was genuinely their intention, no repayment of grant is required if circumstances change, and the disabled person can no longer occupy it as intended.

The grant condition period starts when the works are completed to the satisfaction of the relevant Council ("the certified date" (section 44)).

What is a completed application

An application is deemed to be valid once completed. A complete application consists of:

- Completed and signed Application form by the property owner or tenant, including the financial information for means testing of the disabled person.
- Occupation certificate for either an owner occupier, tenant, landlord or occupant of houseboat or caravan.
- Proof of ownership e.g., proof of title or utility bill.
- Financial evidence of the disabled person for each of the incomes entered on to the form e.g., bank statements, pensions, benefits.
- Two or three quotes for the works (based upon as assessment of relevant works - Applicants may be supported to obtain these after completing the forms).
- Planning permission and Building Control Application, build over agreements (water), where applicable.
- Other permissions such as landlord consent to works.

Once the council is satisfied that they have received a complete application, they will validate the application.

Properties held in trust

These should be treated in the same way as applications by owner-occupiers, tenants or occupiers. A trustee or beneficiary applying for a grant must be able to fulfil all the normal grant conditions.

Persons from abroad

The applicant cannot be a 'person from abroad' within the meaning of regulation 10 of the Housing Benefit Regulations 2006 or as the case may be regulation 10 of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 (see regulation 3 of the Housing Renewal Grants Regulations 1996 (S.I. 1996/2890)).

The Council is also not allowed to pay a grant where a disabled person who could have applied for a grant is a "person from abroad", even though the applicant is not a "person from abroad".

The Armed Forces Community

For injured or disabled service personnel who live in Service Accommodation and continue to work in the Armed Forces, any adaptations for them or their dependents will be funded by the Ministry of Defence.

If the Council receive applications from serving Armed Forces personnel who live in their own accommodation, on behalf of themselves or family members. Applications might also be received from veterans of the Armed Forces. In these cases, the statutory Armed Forces Covenant Duty is likely to apply.

Mental Capacity

If the Council thinks an applicant lacks capacity to make a particular decision or take a particular action for themselves at the time the decision or action needs to be taken, they should follow the guidance laid out in the Code of Practice to the Mental Capacity Act 2005.

The Eligible and relevant Works

To determine which adaptations are “eligible works” for grant assistance, there must be ‘A’ - a purpose for the works and ‘B’ – the relevant works pass the test of ‘necessary and appropriate’ and ‘reasonable and practicable’.

A - The Purposes

The Act sets out the “purposes” (section 23) for which a grant must be approved. The first stage is to assess whether the disabled person needs adaptations to meet these “purposes”. The purposes for which a grant can be approved are:

1. Making it easier for the disabled person to access and leave the dwelling, houseboat, or park home.
2. Ensuring the dwelling, houseboat, or park home is safe for the disabled person and others living with them.
3. Improving access to a room used as the main family area.
4. Improving access to a room used for sleeping.
5. Improving access to a room with a lavatory or facilitating the use of such a facility for the disabled person.

6. Improving access to a room with a bath or shower or facilitating the use of such a facility for the disabled person.
7. Improving access to a room with a wash hand basin or facilitating the use of such a facility for the disabled person.
8. Making it easier for the disabled person to prepare and cook food.
9. Upgrading the heating system to meet the needs of the disabled person or providing a suitable heating system if none exists or the existing one is not suitable.
10. Making it easier for the disabled person to access and control sources of power, light, or heat.
11. Enhancing access and mobility around the dwelling, houseboat, or park home to enable the disabled person to care for another resident in need of assistance.
12. Improving access to and from a garden for the disabled person or making the garden accessible and safe for them.

These purposes cover a wide range of potential adaptations to cover most circumstances and to meet the adaptation needs of disabled people whose needs are less obvious, such as those with a sight or hearing impairment or a learning disability.

B - The Relevant Works

If one or more purposes have been identified, the Council will consider the “relevant works” to meet those purposes. For example:

- A ramp could be the relevant work to meet the purpose of improving access to the home
- A stairlift could be the relevant work to meet the purpose of accessing a room used for sleeping.

For each of the “relevant works” the Council consider whether they are needed and if a grant should be awarded by deciding if they are “necessary & appropriate” and “reasonable & practicable”.

Necessary and Appropriate

Relevant works are necessary and appropriate to meet the needs of the disabled person (section 24(3)(a)). The Council must make this decision, in consultation with the social services authority.

DFGs are designed to give disabled people a degree of independence in the home and should aim to meet current and anticipated future needs. If the disabled person has care needs, the impact of adaptations on the level of this care should be considered including whether tasks

will be reduced or eased. The disabled person should gain a degree of independence, or if dependent upon the care of others, the adaptation should significantly ease the burden of the carer.

In all cases the assessment of whether relevant works are necessary and appropriate must be made against each applicable purpose individually. So, for example, if it is not possible to appropriately provide access to a room suitable for sleeping, that should not in itself prevent a grant being awarded to gain access to the home.

Where the disabled person has a limited life expectancy then it may be appropriate to consider funding adaptations that can be more easily removed when they are no longer required if that is considered the right approach in the circumstances.

There will be occasions when the need to address one or more purpose is significantly more urgent than others. The Council will consider the benefits of proceeding with assessing the urgent works and phased approvals if there would be undue delay in assessing for all.

For some cases the disabled person and the applicant may elect for a higher cost option. The Council will need to ensure that the works meet the required purposes and are necessary and appropriate, but the estimated expense would still be based on the lower cost option.

Reasonable and Practicable

Where the relevant works have been judged to be necessary and appropriate, the Council will consider if it is reasonable and practicable to carry out the works having “regard to the age and condition” of the property.

If it is not to be a good use of resources to award a DFG to adapt an old, run-down building, the Council may consider that the relevant works are not reasonable and practicable. In these cases, the applicant will be given information and advice on their housing options.

Other issues, such as whether the property is otherwise suitable for the disabled person are not relevant considerations.

The Council must also be mindful of achieving the best value for money. Where there are potential alternative options for the relevant works that could meet the required purposes, or the disabled person or applicant elect for a higher cost option, the Council would usually base the approval on the lower-cost option. All options must meet the required purposes and be necessary and appropriate.

For example, where the purpose is to provide access to a room suitable for sleeping, then a stairlift or utilising an existing ground floor room are likely to be preferred over building a new bedroom.

Amount of Grant

The Council will consider the following when determining the amount of grant:

- The reasonable cost of carrying out the eligible works along with the cost of associated services and charges – this is the “estimated expense”; and
- The amount of grant the council can award, takes into account the estimated expense, any assessed client contributions and the maximum amount of grant approved (including both mandatory and discretionary, where applicable).

Grant applications require at least two quotations from different contractors for the costs of the relevant works. Larger schemes of work over £30,000.00 will require a minimum of three quotes. The council will exercise discretion in some circumstances, allowing a single quotation for specialist equipment.

The contract for carrying out the works will be between the applicant and the contractor which means that public procurement rules do not apply.

Other services and charges

The Act allows the cost of certain services and charges to be included with the grant application. These are set out in The Housing Renewal Grants (Services and Charges) Order 1996 and include costs associated with preparing the application and the carrying out of works:

1. confirming that the applicant has an owner’s interest.
2. technical and structural surveys.
3. the design and preparation of plans and drawings.
4. the preparation of specifications and schedules of relevant works.
5. assistance in completing forms.
6. advice on financing the costs of the relevant works which are not met by grant.
7. making applications for building regulations approval (including any application fee and the preparation of related documents).
8. making applications for planning permission (including any application fee and the preparation of related documents).

9. making applications for listed building consent (including any application fee and the preparation of related documents).
10. making applications for conservation area consent (including any application fee and the preparation of related documents).
11. obtaining tenders/quotes.
12. providing advice on building contracts.
13. considering tenders.
14. supervising the relevant works; disconnecting and reconnecting electricity, gas, water, or drainage utilities where this is necessitated by the relevant works; and paying contractors.
15. The services and charges of a private occupational therapist in relation to the relevant works can also be included.

A discretionary grant will cover the cost of a maintenance agreement for a period of five years (where available) from the certified installation date for certain equipment such as stair lifts, through-floor lifts, wash/dry toilets, step-lifts, and similar items that were installed with the assistance of a Disabled Facilities Grant.

In cases where a maintenance agreement of 5 years is not available from the manufacturer, a discretionary grant will fund the maximum warranty period that is available. If a reconditioned stair lift is being installed, any remaining warranty will be extended to the full 5 years if possible. The aim is to ensure that essential equipment remains in good working condition and well maintained for an extended period after installation.

The means test

An application for a Disabled Facilities Grant will be subject to a means test in accordance with the regulations made under the 1996 Act, including any local amendments within this policy. The maximum mandatory Disabled Facilities Grant award at the time of policy publication is £30,000 minus any assessed contribution required by a 'means test' (test of financial resources).

If the mandatory grant limit is changed by statute, then the maximum available Disabled Facilities Grant awarded by the relevant Council will reflect this.

If an applicant receives multiple grant awards over time, their assessed contribution to the first grant will be considered if it falls within the original contribution period (10 years for owner occupiers and 5 years for tenants).

NOTE: where an applicant is in receipt of a recognised, qualifying, means-tested benefit they will not be further means-tested, and they will have no calculated contribution to make.

Where works are for the benefit of a child or young person up until their 19th birthday or younger at the date of application – they too will be exempt from a means test.

Grant conditions

The following conditions may apply to an award of a Disabled Facilities Grant:

Future occupation of the dwelling

It is a condition that for 5 years from the date of completion of the works, the dwelling is occupied in accordance with the intention stated in the certificate submitted as part of the application.

Local Land Charge

The Council will register a local land charge on a dwelling. The charge will only be placed on owner's applications where the amount of grant exceeds £5,000. The maximum charge is £10,000. This charge may be recovered, if it is sold or otherwise disposed of within ten years of the certified date.

Where the applicant is a foster carer and the application is associated with a long-term placement, a charge will not usually be placed.

If a dwelling is sold or disposed of within ten years, the Council will consider whether or not it is reasonable to demand repayment or part repayment of the charge taking into account:

- the financial hardship it would cause;
- whether the sale is due to an employment-related relocation;
- whether the sale is connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises; and
- whether the sale will enable the recipient of the grant to provide care to another disabled person.

If a grant is initially awarded for an amount of less than £5,000, an applicant will be consulted before the grant is revised if it would result in a charge being placed.

Deferred payment

In exceptional circumstances, we reserve the right to defer payment of a grant for up to 12 months after the date of approval.

Recovery of equipment

The Council may include a condition that specialist equipment, such as a stairlift, may be recovered where it is no longer required. Where it is clear that the equipment will not be reused because of age or condition the relevant Council may decide to waive this right to recovery.

Use of contractors

The works must be performed by the agreed contractor(s) whose quotation was submitted as part of the application. If a different contractor is to carry out the works, the relevant Council's consent must be obtained beforehand, and a new estimate from the new contractor must be submitted.

However, any additional costs resulting from the change in contractor must be covered separately by the applicant.

The Council will not accept an invoice, demand, or receipt if it is issued by the applicant or a family member. If the applicant or a family member carries out the work, only the cost of materials used will be eligible for financial assistance subject to the submission of appropriate invoices/receipts.

Completion of the works

Payment of the grant is conditional on the eligible works being completed within 12 months from the date of approval of the grant. The Council may extend this period if there is a valid reason, and such requests must be made in writing before the 12-month period ends. The payment of the grant depends on the works being done to the Council's satisfaction and upon receiving a satisfactory invoice, demand, or receipt for the works and any related services or changes.

The relevant Council will usually make payments directly to the contractor on behalf of the applicant, not to the applicant themselves. If there is any disagreement about a payment made to the contractor, it's unlikely a payment will be made until the dispute is resolved. However, the Council may make payment directly to the applicant if they have provided the necessary information before grant approval.

Appendix B – Types of Assistance

Mandatory and Discretionary Disabled Facilities Grant Details

B.1 Mandatory

B1.1 Mandatory Disabled Facilities Grants	
Purpose	To support the provision of adaptations to promote independent living within the home, subject to meeting the purposes set out in the Housing Grants, Construction and Regeneration Act 1996.
Eligible Applicant	The owner, tenant, or occupier of a dwelling where a disabled person is living and/or intends to live for the next 5 years.
Eligible Works	Works considered necessary to meet the needs set out in an Occupational Therapists referral. Aids and adaptations must meet the purposes set out in appendix A.
Amount of funding	£30,000 or as per the current statutory limit. This may be supplemented with elements of discretionary funding in Appendix B.2
Means Test	<p>Works are subject to the statutory means test as set out in legislation, with a possible local amendment to include Local Council Tax Reduction (excluding the single-person reduction) as a passporting benefit – this applies only where explicitly agreed by the relevant local council.</p> <p>The means test does not apply to disabled children and young people.</p>
Land Charge	Where the applicant is an owner-occupier and the grant value is over £5,000, a local land charge up to £10,000 may apply for 10 years.
Conditions	Statutory conditions apply.

B.2 Discretionary

This section covers the details of the discretionary assistance included within this policy.

B2.1 Client Contribution Support	
Purpose	This is a discretionary grant to support applicants who are assessed as having a means tested contribution that is unaffordable. It is also available in cases where the disabled person has rapidly progressive disorder resulting in a life expectancy of under 2 years.
Eligible Applicant	Those eligible for Mandatory DFG. All Tenures.
Eligible Works	Available towards the cost of DFG eligible works only, that would have been covered by the assessed contribution. Funding will be reviewed on an individual case basis.
Amount of funding	Up to £10,000 (For assessed contributions £0-£10,000)
Means Test	No additional DFG means test
Land Charge	Where the applicant is an owner-occupier and the grant value is over £5,000, a local land charge up to £10,000 will apply for 10 years.
Conditions	In addition to standard grant conditions: - Contributions will be reduced in full and funded by this grant up to £10,000 and will be treated as discretionary funding. Applicants will be expected to fund any assessed contribution above £10,000. Therefore, if the assessed contribution is over £10,000 then they will have to fund their full contribution prior to receiving any grant assistance.

B2.2 Extended warranties	
Purpose	To support those on lower incomes with the new costs arising from servicing and maintenance on specialist equipment provided through the DFG.
Eligible Applicant	Those in receipt of a mandatory DFG.

Eligible Works	Up to a 5 year warranty on equipment such as stairlifts, through floor lifts, step lifts and wash dry toilets funded at the point of purchase of this equipment through the DFG. This warranty will commence for a period of 4 years from the end of the usual 12 month warranty or after any extended warranty already offered by the supplier as standard.
Amount of funding	N/A
Means Test	Mandatory DFG means test
Land Charge	No land charge
Conditions	Standard Grant Conditions

B2.3 Dementia Friendly Grant	
Purpose	Works to make the home 'dementia' friendly or to meet sensory needs and to help the individual to live safely, manage their own surroundings, and retain/develop their independence.
Eligible Applicant	Applicants can be any tenure of home with a clinical diagnosis of dementia and referred by an Occupational Therapist (Hospital OT or an OT from the Integrated community team).
Eligible Works	<p>To give personal choice to a person about how and where to meet their future care needs and focusing on being able to remain living safely, independently, and well at home for as long as possible. A referral confirming the works which are necessary and appropriate to support them to retain their independence. Examples of work may include:</p> <ul style="list-style-type: none"> • Contrasting colour flooring, contrasting colour facilities, walls or doors • Replacement glass kitchen cupboard fronts • Lighting and door signage

Amount of funding	£2,500
Means Test	Mandatory DFG means test
Land Charge	No land charge
Conditions	In addition to standard grant conditions: - Funding will be reviewed on an individual case basis. Applications must be accompanied by an intention that the property remain their only or main residence for 5 years.

B2.4 Discretionary Top-Up Grant	
Purpose	This is a discretionary grant to top up a DFG to carry out works that are above the current mandatory limit of £30,000, where the additional costs are considered justifiable. It recognises that the £30,000 limit is insufficient to meet complex needs – especially for extensions.
Eligible Applicant	Those eligible for a mandatory DFG - All tenures.
Eligible Works	Available towards the cost of DFG eligible works, taking into consideration discretionary powers to contribute funding towards adaptations under the Care Act and the Chronically Sick and Disabled Persons Act. Grant is not available for equipment that isn't normally provided via the DFG.
Amount of funding	Up to an additional £40,000 (added to the mandatory grant amount) can be approved by the appropriate officer subject to the relevant local council's financial procedure (Agreed at DFG Forum on 22/12/20). Amounts above this discretionary amount will be considered on case-by-case basis and will be considered through the collective expertise of the DFG Forum to provide critical appraisal – due consideration will be given to the level of funding available.
Means Test	No additional means test will be applied for any grant over £30K – the statutory means test will apply for adults up to the £30k limit (not applicable for children's cases)
Land Charge	Where the applicant is an owner-occupier and the grant value is over £5,000, a local land charge up to £10,000 may apply for 10 years on the amount of the grant up to £30,000. Additionally a further local land charge will also apply for 10 years for the full value of the grant from £30,000 up to £70,000.

	<p>The full value of the assistance awarded for grants in excess of £70,000 will be placed as a land charge on the property for a period of 15 years, repayable at the sale of the property.</p> <p>These land charges will be applied as a total sum arising from the above grant conditions.</p>
Conditions	<p>In addition to standard grant conditions: -</p> <p>Funding will be reviewed on an individual case basis. Applications must be accompanied by an intention that the property remain their only or main residence for 5 years.</p> <p>One application in any 5-year period.</p>

B2.5 Hoarding Support Grant	
Purpose	This is a discretionary grant to top up a mandatory DFG to carry out works that are required to enable eligible works under a mandatory DFG to be safely installed and used by disabled person.
Eligible Applicant	Those eligible for a mandatory DFG , will require a home assessment by an appropriate council officer. The assessment needs to score a 'clutter rating' of 5 or more.
Eligible Works	These are works that do not meet a need but are necessary for the mandatory/eligible works to be completed.
Amount of funding	Up to £5000.00
Means Test	Mandatory means test only - No additional DFG means test
Land Charge	No land charge
Conditions	No additional conditions

B2.8 Professional Fees	
Purpose	<p>To pay professional fees and other ancillary charges which are eligible under a mandatory DFG application that was unable to proceed through no fault of the applicant.</p> <p>This also provides a more equitable access to DFGs for those on the Housing Needs Register seeking a suitable home that better meets their needs. This discretionary funding of fees allows for feasibility inspection and abortive fees prior to approval to determine if adaptation is possible.</p> <p>The relevant council will consider funding professional fees (eg a structural engineer) rapidly to cases involving hospital discharge where there is a concern for the safety of the disabled person and their carer in respect of the condition or structure of the property (eg a wooden floor technical survey where a plus size patient needs specialist equipment).</p>
Eligible Applicant	Those eligible for a mandatory DFG. All tenures.
Eligible Works	Eligible ancillary charges and professional fees are included in grant approvals for technical surveys and application support. The Professional Fees Grant allows for feasibility inspection and abortive fees prior to approval to determine if adaptation is possible.
Amount of funding	A maximum of £7,500.00 plus VAT (cap based upon up to 15% of mandatory grants limit). For further information(as a guide only) please see the abortive fees table in the Gloucestershire Agents protocol.
Means Test	N/A
Land Charge	N/A
Conditions	Fees will not be eligible for payment under this grant unless the application cannot proceed due to circumstances beyond the control of either the applicant or the Council's DFG Service.

B2.9 Rapidly Progressing and/or Highly Debilitating Conditions	
Purpose	To assist persons with for example MND with specialised living aids to enable independent and safe living.
Eligible Applicant	Disabled persons with an Occupational Therapy referral stating a condition considered to be rapidly progressing and/or highly debilitating conditions such as Motor Neurone Disease (MND).
Eligible Works	As per mandatory DFG.
Amount of funding	Up to £15,000.00
Means Test	No Means Test (see conditions for explanation)
Land Charge	Where the applicant is an owner-occupier and the grant value is over £5,000, a local land charge up to £10,000 will apply for 10 years.
Conditions	<p>In addition to standard grant conditions: -</p> <p>This element of discretionary funding recognises it is often the case people with MND want to continue to work during the early stages of the disease, where they may be assessed as having an excessive contribution which would lead to a NIL grant, compared to when they can no longer work and an un-adapted home can make day to day activities very difficult to manage. This funding is only available to residents whose medical condition will significantly impact their financial circumstances and is most likely to benefit those still in work or with partners who work.</p> <p>Applications will only be accepted after the OT has consulted with their clinical lead for approval. For palliative conditions, where the appropriateness of the proposed work has been thoughtfully considered, can also be included, but may be subject to a revised grant limit.</p> <p>On receipt of a referral for a disabled person with a rapidly progressing and/or highly debilitating condition, their grant enquiry will be prioritised. If the disabled person is assessed as having a high contribution, which exceeds the eligible costs of a mandatory DFG, they will be offered discretionary funding for works up to £15,000. The grant applicant/disabled person will be required to privately fund the cost of any work exceeding the £15,000 limit. This includes any unforeseen/additional work identified after approval.</p>

	<p>Any professional fees will need to be included within the £15,000.</p> <p>A limit of £15,000 is expected to cover the cost of adaptations that can be delivered in the appropriate timeframe. Longer term adaptations, while beneficial, could not be completed in a short period of time.</p> <p>This grant is a “one-off” grant, but does not, prevent the disabled person making an application for mandatory grant assistance in the future.</p>
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B2.10 Relocation Grant	
Purpose	A grant to help applicants with relocation costs of moving home, if adaptations to their current home through DFG, are deemed to not be necessary, appropriate, reasonable or practicable to adapt.
Eligible Applicant	<p>Those eligible for Mandatory DFG.</p> <p>Any applications for this assistance will be supported by the Council working with an Occupational Therapist who have determined that options regarding adaptations at the current dwelling are either unachievable or can be delivered more cost effectively in a new dwelling.</p>
Eligible Works	<p>Eligible relocation expenses that could be considered on each case are:</p> <p>Estate agent fees; Solicitor costs; Survey costs; Stamp duty; Removal expenses; relevant professional fees and up to 2 months’ rent for one property to cover void payments for new landlord.</p>
Amount of funding	<p>Within Gloucestershire up to £10,000</p> <p>If outside of Gloucestershire this will be limited to £5,000.00 for relocation costs if the applicant is moving to a more suitable dwelling that’s supported by the new local authority. The applicant will be expected to contact the local authority of the new home for further adaptations.</p>
Means Test	No additional means test to the Mandatory DFG.

Land Charge	No land charge on this discretionary grant however a land charge may apply to a future mandatory DFG on the proposed property in accordance with the usual policy of placing these on cases over 5K up to a maximum of 10k for 10 years.
Conditions	<p>In addition to standard grant conditions: -</p> <p>A grant is available to help the applicant to move if adaptations to their current home through DFG are determined not to be necessary, appropriate, reasonable and practicable and they are considering relocation to a property they intend to purchase or rent.</p> <p>Applicants must be 18 or over on the date the application is made and in the case of a disabled child, the parent(s) would make the application.</p> <p>Any application must be supported by a recommendation from the Occupation Therapist or Trusted Assessor.</p> <p>The Council and occupational therapist service must be satisfied that the proposed property either meets the needs of the disabled person or are satisfied that it can be adapted at a reasonable cost.</p> <p>Consideration may be given to a move outside of Gloucestershire, but this would require the agreement of the relevant local authority to consider any necessary adaptations before a relocation grant can be considered.</p> <p>Grants cannot be paid retrospectively. Assistance will not be given toward the purchase price of a new property.</p> <p>The Council will require at least two quotations from independent contractors that realistically reflect the cost of the eligible works/services provided.</p> <p>If the move is aborted through the fault of the applicant, then costs will not be paid, and any costs already paid will be reclaimed from the applicant.</p>

B2.11 Adaptations support grant	
Purpose	<p>To support or facilitate the completion of DFG works.</p> <p>A grant for necessary works that have been identified during the mandatory DFG adaptation and presents the disabled person with an additional and significant risk to health that impacts their medical condition.</p>
Eligible Applicant	This assistance is for owner occupiers. The applicant must have lived in the property for 5 years prior to application and have made an application for a mandatory DFG.
Eligible Works	<p>Examples of eligible works may include heating repairs or replacement; general repairs; safe access and roof, window and door repairs.</p> <p>For example – electrical upgrade works required for an electric shower to be installed, which may ordinarily be classed as a repair but without which the identified adaptation cannot be completed.</p>
Amount of funding	£10,000
Means Test	Statutory DFG means test will apply.
Land Charge	Where the applicant is an owner-occupier and the grant value is over £5,000, a local land charge up to £10,000 will apply for 10 years.
Conditions	In addition to standard grant conditions, only 1 application, in any 10 year period.

Appendix C – How to Apply

How to access this service

Information on how to apply for a disabled facilities grant can be found on the Gloucestershire website: [Disabled Facilities Grants \(DFG\) | Gloucestershire County Council](#)

Step 1

Contact Adult helpdesk below to set up a visit and assessment by an Occupational Therapist. Grant assistance can only be considered once the relevant council has received a referral from an Occupational Therapist so the first step to making a grant application is to phone the relevant helpdesk below and set up an Occupational Therapist assessment to see if they think adaptations would be necessary to meet the disabled person's needs.

Adult Social Care Phone: 01452 426 868

Email: socialcare.enq@gloucestershire.gov.uk

Website: www.gloucestershire.gov.uk/health-and-social-care/adults-and-older-people

Children and families for disabled children (up to 19 years):

Phone: 0300 421 8927

Email contact: Childrens.OTAssessment@ghc.nhs.uk

Website: <https://www.ghc.nhs.uk/our-teams-and-services/children-and-young-people/physical-health/childrens-occupational-therapy/>

Referral link: <https://www.ghc.nhs.uk/our-teams-and-services/children-and-young-people/physical-health/childrens-occupational-therapy/childrens-ot-referral-form/>

Step 2

The Occupational Therapist will send the relevant Council a referral if they think adaptations are required to meet the medical needs of the disabled person.

Step 3

The relevant Council's Grant Officer will contact the applicant to start the application process. However, if you require further information about DFGs and how to apply please contact the Councils, Private Sector Housing Team.

Appendix D – Clinical Prioritisation Form

Gloucestershire Area Prioritisation Policy for Approval of Disabled Facilities Grant Applications

The purpose of this policy is to ensure that the resources of a District Council within Gloucestershire are targeted in an equitable manner across the County to those clients with greatest need when funding a district has is limited.

Priority for approval will be given to applications meeting essential tasks where there is an immediate and significant risk to a persons health; including toileting, bathing for medical reasons or moving & handling; and where there are no other temporary & appropriate solutions to manage this task in the interim.

The OT will answer each question with a yes/no response, and the Housing department will award points based on the responses. Each District council will decide the level of points required before grant approval will be considered, having regard to the resources available at the time.

Where there is more than one application with the same number of points, approvals will be made in date order. Points will also be awarded for length of time waiting for grant approval, ensuring that lower levels of needs do get addressed.

Cases can be reviewed if the clients circumstances change by consultation between the Case OT & the OT Team Manager, with updated responses provided to the Housing department.

AREAS OF CONSIDERATION	CLINICAL QUESTION	OT RESPONSE		POINTS AWARDED
		YES	NO	
Condition Information	1. Does the client have a diagnosis of a serious deteriorating neurological condition?			
	2. Is the client totally wheelchair dependent, and reliant on a carer to lift them into and out of the property due to poor access which is putting the carer/client at risk of injury?			
	3. Is the request for a bathing adaptation where either the client takes prescribed medication by bathing or is severely incontinent?			
Impact on Other Services	4. Without immediate provision of adaptations, will the client unable to be safely discharged from the hospital even when acceptable risk measures (e.g. temporary or permanent equipment, additional care) have been put into place?			
	5. Without an adaptation is the risk of unavoidable injury so severe that the clients circumstances warrant additional services even when acceptable risk measures (e.g. temporary or permanent equipment) have been put into place?			
	6. Without provision of adaptations, will the client eventually be admitted to the hospital or residential accommodation even when acceptable risk measures (e.g. temporary or permanent equipment) have been put into place?			
	7. Without an adaptation are the carers unable to continue to provide care to the client and			

	therefore require additional assistance even when acceptable risk measures (e.g. temporary or permanent equipment) have been put into place?			
AREAS OF CONSIDERATION	CLINICAL QUESTION	OT RESPONSE		POINTS AWARDED
		YES	NO	
Impact on Independence / Function	8. Is the client able to strip wash, but unable to bath independently?			
	9. Does the client find using the stairs difficult but not impossible, and they have access to basic amenities?			
	10. Is the adaptation required primarily to improve access into the property that the client finds difficult but not impossible?			

Note: the Housing Grants, Construction & Regeneration Act 1996 (as amended) places a duty on a Local Housing Authority to either approve or refuse a request for grant aid within 6 months of the date of a full valid application being received.

Appendix 5: Mandatory Disabled Facilities Grants (DFGs)

Description

Mandatory Disabled Facilities Grants (DFG) are available for essential adaptations to give disabled occupiers better freedom of movement into and around their home and access to facilities within it.

Eligibility

- ✓ The applicant must be disabled and referred for assistance by Gloucestershire County Council's Occupation Therapy Team or an Occupational Therapist working for the PCT or other suitably qualified professional approved by the GCC OT team.
- ✓ The applicant must be an owner-occupier or tenant of a private landlord or Registered Social Housing Provider (but not the local authority)
- ✓ The works must be deemed mandatory in accordance with the Housing Grants, Construction and Regeneration Act 1996.

Eligible Applicant

Those eligible for grant assistance are, all owner-occupiers and tenants, licensees or occupiers who satisfy the criteria in sections 19-22 of the Housing Grants, Construction and Regeneration Act 1996 ("the 1996 Act") defined as:

- His/her sight, hearing or speech is substantially impaired;
- S/he has a mental disorder or impairment of any kind; or
- S/he is physically disabled by illness, injury or impairment present since birth, or otherwise.

All applicants must be assessed by an Occupational Therapist before being referred to the Housing Renewal Team.

Eligible Property

Adaptation will be considered for any type of 'living accommodation' as defined by the 1996 Act as amended by the Regulatory Reform (Housing Assistance) (England and Wales Order) 2002 ("the Order")

- a) a building or part of a building
- b) a qualifying park home a caravan within the meaning of Part 1 of Caravan Sites and Control of Development Act 1960 disregarding the amendment made by section 13 (2) of the Caravan Sites Act 1968 (d); and
- c) a qualifying houseboat

Eligible Works

Eligible works are those set out in section 23(11) of the 1996 Act, they fall into the following categories:

- a) Facilitating access by the disabled occupant to and from the dwelling or the building in which the dwelling or, as the case may be, flat is situated.
- b) Making the dwelling or building safe for the disabled occupant and other persons residing with him/her.
- c) Facilitating access by the disabled occupant to a room used or useable as the principal family room.
- d) Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room useable for sleeping.
- e) Facilitating access by the disabled occupant to, or providing the disabled occupant, a room in which there is a bath or shower (or both), a wash basin, and a lavatory or facilitating the use by the disabled occupant of such facilities.
- f) Facilitating the preparation and cooking of food by the disabled occupant.
- g) Improving any heating system in the dwelling to meet the needs of the disabled occupant or if there is no existing heating system in the dwelling or any such system is unsuitable

for the use by the disabled occupant, providing a heating system suitable to meet his needs.

- h) Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
- i) Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident in the dwelling and in need of such care.
- j) Facilitating access to and from a garden by a disabled occupant or making access to a garden safe for a disabled occupant.

Amount of Grant

Maximum amount of grant available for mandatory DFG is currently subject to limit of £30,000 as set out in the Disabled Facilities Grants (Maximum Amounts & Additional Purposes) (England) Order 2008. The calculation of the level of grant available is subject to the Test of Resources as set out in the Housing Renewal Grants Regulations 1996 (SI 1996/2890, as amended).

Process

A formal referral must first be received from Gloucestershire County Council Occupational Therapy Services. A request for assessment should be made through the Adult Helpdesk or the Children's and Families Helpdesk

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Certificate of Future Occupation.
- ✓ Two competitive estimates although in certain circumstances more than two may be required. In addition, for very specific work, it might be appropriate to accept one estimate.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

Conditions attached to approvals

As set out in the 1996 Act as amended:

- a) In accordance with section 51 of the 1996 Act the council impose a condition requiring the applicant to take reasonable steps to pursue a legal claim for damages in which the cost of the works to premises forms part of the claim. Where insurance claims have been made and payment received in respect of grant-aided works the grant must be paid back as far as is appropriate.
- b) It is a condition of the approval of the grant that the council retain the right to reclaim any specialist equipment once it is no longer needed.
- c) Conditions are set out on the relevant occupation certificates apply to grants approved under this scheme.
- d) It is a condition of the grant that the council may by written notice require the owner to provide within 21 days a statement showing how the property is occupied.
- e) For grants of more than £5,000 a Restriction will be placed on the property requiring the repayment of any grant above this amount up to a maximum repayment of £10,000.
- f) The adapted property must be occupied by the disabled person following the completion of the work for five years or any shorter period as circumstances make relevant.
- g) During periods of high demand a waiting list may be introduced and cases will be dealt with according to the priority awarded by the Occupational Therapist.

Successive applications

There are no restrictions on successive applications for adaptations on the same property where adaptations are required to meet the changing needs of the disabled occupant. Where successive applications are made the contribution made to previous applications that are still

within the condition period will be taken into consideration in the means-tested assessment that is undertaken.

Promotion of policy

Policy will be promoted to all partnership health and social care organisations.

Appendix 6: Empty Homes Loan

Description

A discretionary interest free loan to assist the owner of property that has been empty for more than 12 months put it back into use for affordable rental housing. The loan is secured against the empty property and will be registered as a Land Charge. A fee is payable to register the charge at the Land Registry and this can be included in the loan amount. On completion of the works the Landlord must apply for and maintain the property up to the council's Fit to Rent Standard. The landlord must be willing to accept the council's Rent in advance and Deposit Bond schemes, and agree to keep rent to the Local Housing Allowance level.

If the owner does not wish to manage the property, a letting agent must be used or the owner can agree to lease the property to a Registered Provider on a full repairing lease basis. This can be applied to any of the RPs currently working in partnership with the council.

Eligible Applicant

Anyone who owns a property within the Stroud district that has been registered on the Council Tax Register as empty/unused for more than 12 months and has the legal right to carry out the eligible works and who is resident in the United Kingdom.

Eligible Property

- ✓ A building that is a dwelling for the purposes of Part 1 of the Local Government Finance Act 1992 (council tax).
- ✓ That does not currently meet the decent homes standard as set out in the Housing Act 1985
- ✓ Is in an area identified priority housing need.
- ✓ Has had a commercial use for which there is no longer a need and it is situated in an area identified as priority for regeneration or where there is priority housing need.
- ✓ Has not been built or provided by conversion less than 10 years before date of application.
- ✓ Has been empty for a minimum period of 12 months.

Eligible Works

- ✓ Those works needed to produce residential units that upon completion meet the decent homes standard.
- ✓ Where a scheme is proposed that will result in the production of a number of residential units, a loan will not be considered for more than 50% of the resulting units.

Amount

An interest free loan of up to a maximum of £15,000. The minimum amount available to borrow is £1,000.

Process

Initial preliminary contact should be made to discuss the property and the likely assistance available.

A formal application will consist of:

- ✓ Application Form as prescribed by Stroud District Council.
- ✓ Proof of Title.
- ✓ Certificate of Intended Letting.
- ✓ Two competitive estimates.
- ✓ Details of Professional and Ancillary Fees.
- ✓ Proof of Planning Permission/Listed Building Consent/Building Regulation Permission/Party Wall Act consent as applicable.
- ✓ Consent of other owners to carry out works.

- ✓ Written confirmation from any existing charge holder confirming their agreement to a further charge being placed on the property.

Conditions

There is no formal time period for repayment of the loan, however, the loan will become repayable in full:

- a) On sale of the property.
- b) On failure to comply with any of the following conditions at any time;
 - 1) If the property is no longer let on an assured or assured shorthold tenancy basis
 - 2) If the property is left empty for more than 3 consecutive months
 - 3) If the landlord fails to maintain Fit to Rent status
 - 4) If the landlord refuses to accept the council's Rent in Advance or Deposit Bond Scheme
 - 5) If the landlord increases the rent to above the Local Housing Allowance.

Promotion of policy

The policy will be promoted on the Council's website and through regular letters to the owners of empty properties when the Council Tax empty homes premiums apply at 2,5 and 10 years empty.

Appendix 7: Table Summary of Key Actions to Achieving the Policy Objectives

Objective	Policy Tools	Target Area	Resources	Lead	Key Partners
1. Improve Housing Conditions in the Private Rented Sector	Advice and Signposting Free advice to private sector landlords, tenants and agents on property letting standards especially overcrowding and housing conditions and fire safety. Tenants are given advice on accessing safe quality housing, they are referred to SDC Housing Advice Team to discuss housing options	Private Sector Tenants, Landlords and Agents Registered Providers	Officer Time	Officers within the Housing Renewal Team	National Landlord Association 6 District Authorities in Gloucestershire
	Financial Assistance Refer to Warm and Well for Energy Efficiency Grants.	Private Sector Tenants, Landlords and Agents	Officer Time	Officers within the Housing Renewal Team	Warm & Well
	Enforcement Tenant complaints regarding poor housing conditions are investigated and where necessary action is taken under the Housing Act 2004 to ensure landlords carry out essential works to remove any category 1 hazards that are identified.	Private Sector Landlords and Agents	Officer Time	Environmental Health Officers within the Housing Renewal Team	
2. Remove Category 1 hazards in the home	Advice and Signposting Free home surveys to identify potential hazards in the home, advice on financial assistance and signposting to partner organisations that offer services	Private Sector Housing Tenants Owner Occupiers	Officer Time	Officers within the Housing Renewal Team	Warm & Well
	Financial Assistance Healthy Home Loans up to a maximum of £15,000 for essential repairs. Refer to Warm & Well for Energy Efficiency Grants	Owner Occupiers	Officer Time SDC Capital Programme	Officers within the Housing Renewal Team	
	Enforcement Action can be taken under the Housing Act 2004 to remove any category 1 hazards found in a home	Private Sector Tenants Owner Occupiers	Officer Time	Environmental Health Officers within the Housing Renewal Team	

3. Promote and Improve Energy Efficiency in the Home	Advice and Signposting Advice on saving energy, renewable technologies and financial assistance via the Warm and Well advice line	Private Sector Tenants Owner Occupiers	Officer Time	Warm and Well Scheme	Gloucestershire Warm and Well Partnership Severn Wye NHS Gloucestershire Integrated Care Board
4. Mandatory Licensing HMO	Advice and Signposting Advice is given to owners of licensable Houses in Multiple Occupation (HMOs) License applications are reviewed, conditions applied and monitored.	HMO Property Owners and Tenants	Officer Time	Officers within the Housing Renewal Team	
	Enforcement Appropriate enforcement Action will be taken if owners of HMOs fail to licence or comply with the conditions of their licence.	HMO Property Owners	Officer Time	Environmental Health Officers within the Housing Renewal Team	
5. Licensing of Mobile Homes and caravans	Advice and Signposting Advice is given to mobile homes and caravan site owners. License applications are reviewed, conditions applied and monitored.	Caravan Site Owners and Tenants	Officer Time	Officers within the Housing Renewal Team	
	Enforcement Appropriate enforcement Action will be taken if owners of caravan sites fail to comply with the conditions of their licence	Caravan Site Owners and Tenants	Officer Time	Environmental Health Officers within the Housing Renewal Team	
6. Adapt Accommodation to Meet Disability Needs	Financial Assistance Mandatory Disabled Facilities Grants (DFG) is available up to a maximum of £30,000 subject to an applicant's means test and Occupational Therapists referral.	Registered Disabled person who is either a home owner or private sector tenant	Officer Time Central Government through Better Care Fund	Officers within the Housing Renewal Team	Occupational Therapists
7. Tackle Empty Homes	Advice and Signposting Advice is offer to owners of empty properties to help them bring them back into use.	Empty Property Owners	Officer Time		

	Financial Assistance Empty Home Loans are available up to a maximum of £15,000 to assist owners in bringing their empty properties back in to use for affordable housing in the district. Properties that have been left empty for over 12 months are eligible. This is an interest free loan available for works required to make the property habitable	Empty Property Owners Empty properties in areas of high affordable housing need	SDC Capital Programme Officer Time	Officers within the Housing Renewal Team	
	Enforcement Following complaints made to the Council regarding an empty private property, the owner (if known) is contacted and encouraged to bring their property back into use. The Council has the option of implementing a number of different statutory powers at its disposal for example, under the Housing Act 2004 and the Law of Property Act 1925.	Empty Property Owners	Officer Time	Environmental Health Officers within the Housing Renewal Team	

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