



Private Sector Housing Assistance Policy

2023

Draft for consultation

Housing Grants, Construction and Regeneration Act
1996

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

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1.0 Introduction and Policy Aims

1.1 The Private Sector Housing Assistance Policy (PSHAP) details the financial assistance available from the Council to qualifying home owners, private tenants and tenants of Registered Providers of social housing ("Housing Associations") to improve their living conditions and to enable independent living.

1.2 While the PSHAP is principally for private sector owners, tenants and landlords, the adaptations section is also relevant to tenants occupying social housing.

1.3 The PSHAP is one element of the Council's Housing Strategy (2019 to 2024), the aim of which is to "ensure that everyone in the borough is able to access affordable and good quality housing that suits their needs. The type of tenure and where someone lives will not mean that they should have to accept poorer quality or less affordable accommodation".

1.4 The Housing Strategy identifies four priorities:

- Securing quality across all housing
- Supporting people to remain independent in their own homes
- Preventing Homelessness
- Supporting a balanced housing market

1.5 The PSHAP also links to the Council's Corporate Strategy, which contains commitments to address four key priorities:

- Housing where residents can live well
- Healthy, safe and engaged communities
- An enterprising economy with vibrant local centres in urban and rural areas
- A green and sustainable borough

1.6 The assistance provided through the PSHAP contributes specifically to the Housing Strategy priority of 'supporting people to remain independent in their own homes'. It also contributes to the Corporate Strategy commitments to achieve 'Housing where residents can live well' and 'Healthy, safe and engaged communities'.

1.7 The PSHAP has a number of policy aims:

- To offer a framework of housing-related assistance to vulnerable groups/households.
- To contribute to a reduction in the rates of fuel poverty amongst Chorley households and to assist residents to achieve affordable warmth within their homes.
- To assist disabled people with adaptations to facilitate their movement in and around their home, thereby improving their quality of life.
- By embedding links across various Council services and with external partners, to encourage resilience amongst the communities that we serve.

2.0 Statutory Context

2.1 Under Part 1 of the Housing Grants, Construction and Regeneration Act 1996 the Council, in its capacity as a Housing Authority, has a statutory duty to provide Disabled Facilities Grants (DFGs) to qualifying applicants.

2.2 The primary purpose of DFG is to provide aids and adaptations to enable people with disabilities to live independently and safely in their own homes.

2.3 It is a mandatory requirement for the Council to provide DFGs to applicants across all tenures who are eligible.

2.4 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (commonly known as the 'RRO') gives Councils the flexibility to provide discretionary assistance to promote independent living and wellbeing, ensuring homes are safe to live in for disabled occupants.

2.5 Article 3 of the RRO introduced wide ranging discretionary powers which enable Councils to develop different forms of assistance to meet local needs. Chorley Council has utilised the provisions of the RRO in its PSHAP since April 2017.

2.6 In order to use the powers within the RRO a Council must first formally adopt a policy for the provision of assistance. This policy complies with that requirement.

2.7 Any financial assistance offered under this Policy, through the powers contained within the RRO, are subject to the availability of funding. Financial assistance for adaptations via the RRO, which exceed the DFG statutory framework, is provided at the Council's discretion and may be withdrawn at any time without notice.

2.8 The Council's expectation is that homeowners will maintain their own property so that it remains safe, but it accepts that some homeowners – particularly the elderly and the most vulnerable – may not have the necessary resources to do so. In certain circumstances the Council will assist such homeowners.

3.0 Funding

3.1 Since 2015 the Government has provided funding for DFG through the Better Care Fund (BCF) in recognition of the importance of ensuring that adaptations are part of an integrated approach to housing, health and social care locally, and to help to promote joined-up local person-centred approaches to supporting communities.

3.2 Government provides ring-fenced DFG to BCF budget holders (which in Lancashire is Lancashire County Council). Funding must be spent in accordance with BCF plans which are agreed between Local Government and Local Health Commissioners, with the Local Health and Wellbeing Board acting as owners and custodians.

3.3 In 'two-tier' administrative areas such as Chorley, the District Councils are responsible for the provision of DFGs to eligible applicants. It is Lancashire County Council's duty to pass on the annual DFG funding allocation to the Council in its entirety unless otherwise agreed.

3.4 In addition to DFG funding received by the Council, other sources of funding will be sought from various sources such as Energy Company Obligation (for affordable warmth measures) and via any other suitable opportunities which may become available.

4.0 Assessment and delivery

4.1 Chorley Council's in-house Home Improvement Agency (HIA) will assess, approve and facilitate the delivery of the DFG and other forms of discretionary financial assistance.

4.2 All grants are subject to certain eligibility criteria and other conditions. For full details please see Appendix A for DFG and Appendix B for discretionary grants.

5.0 Applying for assistance

5.1 Residents who wish to apply for Disabled Facilities Grant should first contact Lancashire County Council (LCC) Adult Social Care to register their request to be assessed by an Occupational Therapist.

5.2 LCC Occupational Therapy department is responsible for assessing residents' needs. Once the assessment has been carried out, a referral containing recommendations for home adaptations is sent to the Council's Home Improvement Agency (HIA) who then contact the resident to activate the DFG application process.

5.3 Chorley Council is also intending to progress an approved pilot project whereby an Occupational Therapist (OT) will be co-located within the HIA team and will undertake assessments of residents which could lead to DFG referrals. The OT's role will also involve making referrals to other support available within the Communities service and within the Council as a whole.

5.4 In all cases, for all forms of assistance under this policy, a completed application form will be required. In the case of residents in rented accommodation, proof of the landlord's permission will also be required.

5.5 To enable fairer access, the Council will progress existing plans to place application forms relating to this policy online via the Council's website.

6.0 Cases which fall outside of the policy

6.1 The ethos of Council staff administering the policy is to attempt to assist wherever possible. It is not a 'gatekeeping' mindset, and Officers will seek to apply grant conditions flexibly and sensitively in order to support applicants.

6.2 In cases where Officers have determined that exceptional circumstances exist or where exceptional hardship would result from assistance not being provided, a referral can be made by the HIA Team to the Director of Communities, acting under delegated powers granted by the Executive Member (Homes and Housing).

6.3 An example might be where an applicant has an assessed financial contribution towards the cost of DFG-funded adaptations but is able to demonstrate that there are considerable affordability issues which would cause significant hardship if they were required to make the contribution.

6.4 Another example could be to permit DFG applications at two addresses where separated parents share caring responsibilities for a disabled child.

7.0 Chorley Home Improvement Agency (HIA)

7.1 The Home Improvement Agency (HIA) is a team within Chorley Council's Communities service and Communities directorate.

7.2 The team's aim is to ensure that vulnerable people can remain living as independently as possible in their own homes whilst also maintaining their health and wellbeing.

7.3 The HIA is accredited by Foundations which is Government-appointed National Body for Home Improvement Agencies in England. Foundations offer a range of advisory services to improve the local delivery of DFG and have had links with the Council's HIA for many years.

7.4 The HIA team provide practical support to residents wishing to apply for DFG, including liaising with social and private landlords in cases where the applicant is a tenant, designing adaptation solutions, determining applicant eligibility, tendering works, appointment of contractors, overseeing of work and acting on behalf of residents to remedy any defects during the warranty period.

7.5 The HIA team also signpost residents to appropriate support and advocacy services that can assist them, both within the Council and externally.

7.6 The HIA works with external partners such as Occupational Therapists, Social Workers and Registered Providers to assist disabled residents who require adaptations.

7.7 On behalf of the Council the HIA administers Adaptations Agreements with various Registered Providers operating in the Borough. The Adaptation Agreements outline respective roles and responsibilities and confirm the scale of the financial contributions (on a case by case basis) to be provided by the Registered Provider.

8.0 Customer Feedback

8.1 Customers can help us to improve our services by providing feedback.

8.2 The HIA team will provide opportunities for residents to provide feedback by completing satisfaction surveys on completion of works funded by DFG.

8.3 Complaints will be handled in accordance with the Council's Customer Care policy.

8.4 The Council would like to hear from customers if they:

- Have an idea that could help the Council to do things better
- Wish to compliment the Council for a good job
- Wish to point out something that we have done wrong or wish to complain

9.0 Monitoring, Review and Consultation

9.1 Monitoring of the delivery of the policy will be carried out to ensure that implementation continues to meet local needs. Key Performance Indicators (KPI) will be reviewed by the Council's Senior Management Team in accordance with the KPI reporting schedules.

9.2 This policy will also be reviewed in line with any legislative changes and/or best practice.

9.3 An interim review of this policy will be carried out after two years of its adoption, with a full review undertaken after a further two years.

9.4 In reviewing this policy, the Council will consult with partners and stakeholders including the cohorts of groups referred to within this policy.

10.0 Key Performance Indicators

10.1 The Council's targets for the delivery of DFG and CAG are as follows:

KPI Description	Target	Explanation of target	Reporting intervals
Percentage of DFG/CAG budget consumed	95% per year	Higher is better	Monthly
Number of weeks from date that the referral was received to the application approval date	13 weeks	Lower is better	Monthly
Number of weeks from Grant Approval to completion of works	10 weeks	Lower is better	Quarterly
Number of DFG/CAG cases approved but work is yet to commence	18	Lower is better	Monthly

10.2 In addition, the Council will obtain information quarterly from Lancashire County Council as to the numbers of cases awaiting Occupational Therapy assessment. This is important information for the Council in terms of service planning and capacity management.

11.0 Summary of available assistance

Assistance	Funding Maximum	Financial Eligibility	Objective
Mandatory DFG	Up to £30,000	Means tested	To assist disabled residents to remain safely independent at home
Additional DFG	Up to £20,000 above statutory maximum	Means tested	To expedite the application process in cases where maximum mandatory DFG does not cover entire cost of recommended works
Chorley Adaptation Grant (CAG)	Full cost of one adaptation item (most expensive item likely to be a Through Floor Lift at around £12,000)	Not means tested	To provide flexibility by widening DFG eligibility criteria and streamlining the application process. CAG has been used successfully since 2017-18.
Hospital Discharge Grant	£3,000	Not means tested	To support people with disabilities and/or vulnerabilities being discharged from hospital where the property needs urgent repairs/heating provision/deep cleaning.
Dementia Grant	£2,000	Not means tested	To support residents with dementia diagnosis preventatively before condition escalates to a DFG being required. Small modifications to help a person to stay safely at home for longer.
Handyperson	No fixed maximum but unlikely to exceed £100 per job	Not means tested	Handyperson service does small repairs and maintenance jobs within customers' homes. A 'small repair' is defined as a non-skilled 'DIY' task.
Affordable Warmth Assistance	Cost of boiler service – up to £100	Means tested	To provide boiler servicing to enable qualifying residents to achieve affordable warmth
Minor Aids and Adaptations	£1000 per order	Not Means tested	To provide low level adaptation interventions to keep residents safely independent at home. This service is an LCC Statutory function delivered under contract by the Council

Appendix A: Disabled Facilities Grant (DFG)

A1. **Definition:** DFGs are capital grants that are available to disabled people of all ages and in all housing tenures to contribute to the cost of adaptations. They are administered by Local Housing Authorities in England and enable eligible disabled people to continue to live safely and independently at home.

A2. **Scope:** This includes people with physical disabilities, those with a mental health condition, autistic people, those with learning disabilities, cognitive impairments such as dementia, and progressive conditions such as Motor Neurone Disease. It includes people experiencing age related disabilities and can also include those at palliative care stage.

A3. **Legislation:** The main provisions governing mandatory DFGs are found in the Housing Grants, Construction and Regeneration Act 1996.

A4. **Referral Pathway and Prioritisation:** Applicants for DFG should normally be referred by an Occupational Therapist (OT) or other relevant healthcare professional suitably qualified to assess need. Referrals are either Standard Priority or High Priority.

A5. **Professional Fee Reimbursement:** In the event of an applicant engaging a private OT, architect or other professional, the Council will reimburse reasonable costs incurred even if the recommended works are proven to be technically unfeasible and cannot proceed to grant award. This clause does not apply in instances where the applicant has simply changed their mind about pursuing a DFG.

A6. **Finances:** The Statutory maximum per person per application is £30,000, although provision exists within the Council's RRO to permit up to a further £20,000 where necessary.

A7. **Eligibility:** The following types of work are eligible for DFG provided that it is "necessary and appropriate" for that person, and "reasonable and practicable" having regard to the age and condition of the property:

- Making the building or dwelling safe
- Facilitating access to and from the building
- Facilitating access to or providing a bedroom
- Facilitating access to the principal family room
- Provision of a room containing a bath or shower or facilitating the use of such a facility
- Provision of a room containing a WC or facilitating the use of such a facility
- Provision of a room containing a Wash hand basin or facilitating the use of such a facility
- Facilitating the preparation and cooking of food (if used by the disabled person)
- Providing or improving a heating system
- Facilitating the use of power, light or heat by altering it or by providing additional means of control
- Facilitating access to and from a garden or making a garden safe

A8. **Applicant criteria:** The applicant must be over 18, should be the homeowner or the tenant, but DFG is available to adapt the home of any disabled person living in the property to enable them to continue to live there. The property can include dwellings, mobile homes, caravans and houseboats.

A9: **Existing footprint:** Where the existing footprint or layout of the dwelling, including outbuildings and garages, can be adapted or converted to accommodate the facilities required the Council will not consider any extension to the property.

A10. **Extension:** Where an extension is necessary and there is no other option, the Council will consider the most cost-effective method of meeting the applicant's requirements.

A11. **Applicant preference:** Where the applicant has a preferred scope of works which exceed that which is necessary to meet the disabled person's needs (such as an extension rather than the provision of stair lift and level access shower) the Council will only fund the cost of the original recommended works, with the remainder being funded by the applicant.

A12: **Timing of application (i):** Applications for grant aid will not be considered where works have been completed.

A13: **Timing of application (ii):** Applications for grants where works have started but have not been completed will only be considered where the applicant can demonstrate exceptional circumstances as to why they did not apply and seek approval prior to the start of the work. In such cases any work already completed will be excluded from the subsequent application.

A14. **Landlords** of rented accommodation may apply for DFG on behalf of disabled tenants

A15. **Means Testing:** Applicants for the mandatory DFG undergo a means test which is formulated by the Government. Adaptations for children up to 18 are not means tested.

A16: **Passported Benefits:** Individuals in receipt of the following income related benefits at the time that the application is made will be exempt from means testing:

- Income Support
- Income related Job Seekers Allowance
- Income based Employment Support Allowance
- Guaranteed Pension Credit
- Housing Benefit
- Working Tax Credit or Child Tax Credit with annual income below £15,050

A17: Chorley Council now includes applicants in receipt of **Council Tax Support** as a passported benefit

A18: **Grant Condition period:** The disabled person must intend to occupy the property as their only or main residence for a period of 5 years after the works are signed off by the Council as satisfactorily completed. In the event of a resident moving to another address within the Borough and applying for DFG within 5 years the Council is entitled to decline the application but reserves the right to waive this requirement if there are mitigating circumstances.

A19 **Service Standards:** Legislation requires a decision from the Council to approve the grant or not within 6 months of receiving the full DFG application (this includes all necessary information e.g. proof of home ownership or landlord consent).

A20: **Completion of works:** In accordance with legislation, the Council will aim to complete the installation of all disabled adaptations within 12 months from the date of grant approval.

A21: **Fee:** The Council will continue to add a 12.5% fee to each DFG approval notice issued.

Appendix B: Discretionary Financial Assistance

B1: Additional DFG

This is a discretionary grant for those eligible for a mandatory DFG, where the cost of the work which is considered to be 'necessary and appropriate' exceeds the maximum grant payable. Up to £20,000 additional DFG can be awarded.

Eligibility Criteria for Additional DFG

- The applicant has been assessed as qualifying via the mandatory DFG application process
- The work has been identified as necessary and appropriate and the costs have been validated and confirmed as 'reasonable and practicable' through a formal tender process

Conditions

- Any assessed financial contribution would have to be paid by the applicant

B2: Chorley Adaptation Grant (CAG)

This is a discretionary grant, using DFG funding, which enables the Council to streamline the application process by not applying the DFG Financial Assessment in cases where the recommended work consists of a single adaptation item, such as:

- Stairlift
- Through Floor Lift
- Ceiling Track Hoists
- Wash-dry WCs
- Bathroom adaptations incorporating Level Access Showers and consequent reconfiguration of bathroom
- Hospital discharge cases identified by health and/or social care professionals

The CAG, which was introduced in April 2017, enables the Council to offer grant funding to customers who would fail the DFG Financial Assessment but who still have a need for an adaptation as determined by a clinician.

Eligibility Criteria for Chorley Adaptation Grant

- The applicant has been assessed as requiring an adaptation
- The recommended work must be 'necessary and appropriate' and 'reasonable and practicable' using the DFG definition
- The work would still require landlord's permission where the applicant rents from a social or private landlord

Conditions

- The applicant retains the right to make a full DFG application rather than a CAG application should they choose to do so.
- The Grant Period of 5 years will apply – meaning that the Council reserves the right not to accept another CAG application from the same applicant at different address in Chorley within 5 years of the ‘certified date’.
- The applicant is eligible to apply for a further CAG at the same address should their needs change in the future.
- If an applicant fails the DFG Financial Assessment, the Council is willing to consider converting the referral to a CAG and to fund the most expensive of the recommended items, on condition that the applicant self-funds the other recommended items first and completes the work to a standard which meets their assessed needs. The Council will adhere to the Occupational Therapist’s recommendations in terms of confirming the scope of required works for each applicant.
- In the event of the Council receiving an OT recommendation which consists of more than one adaptation item, but then later receiving an amended referral containing one adaptation item, the most recent referral will supersede any other ‘live’ referral and the case will be progressed as a CAG (or vice versa).

B3: Hospital Discharge Grant

The Council, at its discretion, may pay up to £3,000 to support people with disabilities and/or vulnerabilities being discharged from hospital.

Work which may be carried out includes deep cleaning, clearing properties, repairs needed to remove from a property a Category 1 hazard/s under the HHSRS (Housing Health and Safety Ratings System).

Eligibility Criteria for Hospital Discharge Grant

This funding is not means tested

Conditions

Hospital Discharge Grant will be available if there is no other relevant health or social care funding available. It requires a referral from an OT or relevant healthcare professional and is a one-off grant.

B4: Dementia Grant

The Dementia Grant will support residents with dementia diagnosis preventatively before their condition escalates to a DFG being required. Small modifications up to a maximum value of £2000 will be funded to help a person to stay safely at home for longer. These would include interventions such as:

- Labels and signs on doors and cupboards
- Task focussed lighting in bathrooms and kitchens
- Assistive technology (eg to provide reminders and to monitor activity)

- Safer flooring to reduce falls risks
- Decoration to improve contrast between walls and floors
- Installing coloured fixtures to create a contrast for items such as toilet seats and grabrails

Eligibility Criteria for Dementia Grant

Applicants with a confirmed diagnosis of dementia validated by medical professional.
Not means tested

Conditions

Landlord permission required for any changes to fixtures in rented accommodation

B5: Handyperson service

The Handyperson service carries out small repairs and maintenance jobs within customers' homes and their immediate external environment. A 'small repair' is defined as a non-skilled 'DIY' task. The service is delivered on the Council's behalf by Preston Care and Repair www.carerepair.org

Eligibility Criteria for Handyperson service

Residents who live in the Chorley Council area, are aged 18 or over, and either reside in private rented accommodation or own their own home.

AND meet *at least one* of the criteria to be eligible for free Handyperson services:

Criterion 1: Have a disability that is - or could be - registered and/or have a diagnosed long-term health condition/s that directly affect their mobility or independence to stay safe in their own home. Examples would include instances where the person has been diagnosed/ are being treated for one or more Long Term Condition's (LTC) including dementia, mental health illness, osteoarthritis, respiratory conditions, stroke, coronary heart disease conditions, neurological conditions (multiple sclerosis, Parkinson's disease etc..).

Criterion 2: When there is an imminent and/or major risk that will lead to the person having an unscheduled admission to hospital or residential care without intervention. Examples would include older people with recurrent falls, or have been assessed as being at increased risk of falling, or where the person has had a recent hospitalisation/short term residential placement (within the last 6 months) that could be directly linked to their home environment.

Criterion 3: The service is needed to facilitate a discharge from hospital where it would not be deemed safe for them to return without intervention.

Conditions

Handyperson service cannot be used to carry out tasks in rented property which are classed as Landlord responsibility repairs under the Tenancy Agreement.

Qualifying residents can access the service free of charge but would have to pay for any materials used.

B6: Affordable Warmth Assistance

Affordable Warmth Assistance provides an opportunity for eligible households to have their boiler serviced free of charge.

Regular servicing will enable customers to have a safe boiler, potentially save money on their energy bills, and also identify any problems with the boiler before they escalate.

The boiler servicing offer via Affordable Warmth Assistance applies to **functioning boilers only**.

Eligibility Criteria for Affordable Warmth Assistance

Owner Occupiers

AND

Aged 60 and over

AND

In receipt of income-related benefit (such as Guaranteed Pension Credit)

AND

In receipt of disability-related benefits (such as Attendance Allowance)

In exceptional circumstances of cases of extreme hardship, Affordable Warmth Assistance will be available to customers outside these eligibility criteria. This will be determined on a case by case basis by managers within the Communities service at Chorley Council.

Conditions

Subject to budget availability, the Council may be able to offer a financial contribution of up to £200 to assist the resident in paying for any required repairs which are identified while the heating engineer is carrying out the boiler service.

All work undertaken under Affordable Warmth Assistance is to be carried out by a Gas Safe Registered Heating Engineer.

Affordable Warmth Assistance will not be available in cases where the resident has a service/repair plan which covers boiler repairs, and which includes an annual boiler maintenance service.

Affordable Warmth Assistance will not be available in instances where the property is being marketed for sale.

In addition to its own directly funded and delivered Affordable Warmth initiative, the Council participates in a county-wide energy efficiency/affordable warmth scheme called Cosy Homes in Lancashire (CHIL) www.chil.uk.com

The Council will signpost residents to Cosy Homes in Lancashire whose scheme administrators will assist residents in identifying potential grant funding sources as various government-backed schemes are launched.

The Council will also monitor and promote the availability of any other Energy Efficiency/Affordable Warmth schemes which may become available.

B7: Minor Aids and Adaptations

Minor Aids and Adaptations are those costing less than £1,000. These include banister rails, step adaptations, external metal rails and other bespoke items that are covered under the Care Act.

This is a statutory service which is Lancashire County Council's duty to provide.

Chorley Council is their appointed delivery partner for this service in the borough of Chorley.

Eligibility Criteria for Minor Aids and Adaptations

The service is available for Chorley residents who either own their own home or rent privately (social landlords have a duty to directly provide minor aids and adaptations for their tenants).

Residents must first be assessed by a Lancashire County Council Occupational Therapist or Social Care Support Officer.

It is not means tested.

Conditions

Adaptations exceeding £1000 are not eligible via this route.

Residents seeking minor aids and adaptations must first contact Lancashire County Council to request an assessment.

Appendix C: Repayment of Disabled Facilities Grant

C1: Legal power to reclaim Disabled Facilities Grant

Legislation: The power to require repayment of certain DFGs is contained in the Housing Grants Construction and Regeneration Act 1996 Section 34(6)(b) and in the Disabled Facilities Grant (Condition relating to approval or payment of grant) General Consent 2008.

Legal Scope: Where a Local Authority approves an application for a grant under part 1 of the Act, **and** the grant is for a sum exceeding £5,000 **and** the applicant has a qualifying owner's interest in the premises in which the relevant works are being carried out, the Local Authority may impose the conditions contained in the following paragraph:

Legal Conditions: The Local Authority may demand the repayment by the recipient of such part of the grant that exceeds £5,000 (but may not demand an amount that exceeds £10,000) if

- The recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was awarded within 10 years of the certified date
and
- The Local Authority has considered the extent to which the recipient of the grant would suffer financial hardship were he/she required to repay all or part of the grant.
- Whether the disposal of the premises is to enable the recipient to take up employment or change the location of his/her employment.
- Whether disposal is made for reasons connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises.
- Whether the disposal is made to enable the grant recipient to live with or near any person who is disabled or infirm or in need of care, which the grant recipient is intending to provide.

C2: Chorley Council policy

1. All DFGs over the value of £5,000 are registered as a Local Land Charge (registration date being the 'certified date' on which the DFG-funded work was signed off by the Council as satisfactorily completed).
2. There are several exceptions to this:
 - DFG funded work in properties owned by Registered Providers are not subject to a Land Charge and are thus not registered.
 - Removeable equipment items (Stairlifts, Through Floor Lifts, Ceiling Track Hoists) are not subject to a Land charge and are thus not registered.

3. Chorley Council will require repayment of any DFG (or CAG) or any part thereof exceeding £5,000 up to the maximum £10,000 if the grant recipient disposes of the property within 10 years of the certified date.
4. The Council will consider in all cases whether it is reasonable to demand payment, having taken into account the reasons why the property is being disposed of, and the number of years that have passed since the certified date.
5. The Council will review each of the considerations set out in the Legal Conditions section before seeking repayment.

C3: Informing DFG/CAG applicants

1. The Council will inform grant applicants at three stages of the application process:
 - When a referral is acknowledged
 - When a formal grant offer is made
 - When the grant funded work is completed

C4: Repayment

1. When the Council is notified that a property which is subject of the relevant land charge is being disposed of within the grant condition period it will determine if it is reasonable to demand repayment of the grant by making enquiries of the owner/owner's solicitor.
2. Once the Council has the necessary information the HIA Team Leader will determine whether repayment is required and will notify the owner/owner's solicitor of the decision.