

Housing Renewal Financial Assistance Policy 2019 – 2023 (Revision 2.0 – November 2019)

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1. Introduction

- 1.1 Under the Regulatory Reform Order on Financial Assistance the council has a general power to provide assistance for the purpose of repairing, improving, acquiring, demolishing, adapting, or providing housing accommodation in the borough. The council can offer this assistance in the form of grants or loans. This Policy sets out what assistance the council is able to offer; who can apply, whether it is a loan or a grant, what it can be used for and any conditions attached to taking the assistance.

The condition of the private housing stock in Hastings and St Leonards

- 1.2 The 2016 Housing Stock Condition Survey commissioned by the council estimates that 25.7% of the private sector housing stock fails the governments Decent Homes Standard, which is higher than the national average of 21.8%. The main reason properties fail the Decent Homes Standard relates to failures in thermal comfort and occupants at risk of excess cold.
- 1.3 The survey also identified that around 24% of households in the borough contain a household member with a long-term limiting illness or disability.
- 1.4 In drawing up this policy, it is recognised that Hastings Borough Council is one of the most deprived Local Authority areas in the country, and that housing conditions are worse than the national average. Unemployment rates and levels of benefit dependency are higher than the national average. This impact upon a homeowner's ability to repair and maintain their property.

2. Policy Objectives

- To improve the condition of the private sector housing stock by:
 - Improving housing to meet the Decent Homes Standard
 - Improving the energy efficiency of housing
 - Increasing the use of renewable energy technology and technology to conserve water use
- To decrease fuel poverty within private sector housing
- To bring empty homes back into use
- To promote and foster an environment of self-sufficiency through the recycling of money used to fund financial assistance
- To enable people to sustain and remain in their homes through disabled adaptations.

3. Financial Resources Available:

- 3.1 The Council has approximately £70,000 available per annum from previous regional housing board regeneration funding. Funding is available for the next three years (up to March 2023) for loans through Parity Trust towards housing related activities, e.g. repairs.
- 3.2 For Disabled Facilities Grants the funds available for 2019/20 are £1.8 million provided to the Borough Council by East Sussex County Council via the Better Care Fund. The funding for DFG's is to form part of a review of the Better Care Fund in the 2019 autumn spending review.
- 3.3 With the exception of Mandatory Disabled Facilities Grant, financial assistance measures are discretionary. The Council will not approve any assistance, or commit spending on any assistance / property when the budget available has been exhausted. Consequently, the Council reserves the right to defer approval and / or

payments, in line with the statutory framework. This is to ensure that budgets are managed effectively.

- 3.4 Funds may be used for other schemes / assistance (for instance pertaining to flexible assistance corresponding with the outcomes of the Better Care Fund), at the discretion of the Assistant Director Housing and the Built Environment, or their authorised nominee and subject to a cost benefit analysis, where that scheme / assistance has a direct benefit to the objectives of this policy. Any changes will be made in line with the council's adopted financial rules.
- 3.5 The Council may from time to time utilise special funding from Central Government, or other sources aimed at specific subjects, to target issues of local and national concern in accordance with any special conditions, e.g. replacement of inefficient boilers. Any special terms and conditions applicable to such initiatives will be appended to this policy, as they will not significantly alter the Council's primary approach to the subject.

4. Mandatory Assistance

Mandatory Disabled Facilities Grant (DFG)

- 4.1 The mandatory Disabled Facilities Grant (DFG) is set out in the Housing Grants Construction and Regeneration Act 1996 as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

Eligibility

- 4.2 All owner-occupiers, tenants, licensees and occupiers are eligible for the grant provided that they are able to satisfy the criteria in Sections 19 to 22 of the 1996 Act. Landlords' may apply for a grant on behalf of a disabled tenant but must satisfy the same requirements. Tenants of Housing Associations (HA's) are eligible to apply for mandatory DFGs, but in these situations, the council will firstly investigate the HA's ability to carry out the necessary work, or other options, such as transfer to more appropriate accommodation for the disabled person. Applications for DFGs will be considered where an offer of tenancy has been made by an HA and accepted in principal. Occupants of park homes and houseboats can also apply for DFGs.
- 4.3 As part of an application for a mandatory DFG, a test of resources must be carried out in order to assess the amount, if any, that the applicant must contribute to the cost of the works. The means test applies to the disabled person and any partner. The applicant is required to provide information about all sources of income and all savings, and to provide evidence to support the information given.
- 4.4 Applicants in receipt of certain benefits may not be subject to the full means testing and will not be required to pay any initial contribution towards the grant, unless the grant exceeds the maximum value. In addition, means testing will not apply if the disabled person is a child that meets the defined criteria.

4.5 The means test is set out in regulation and subject to change when new regulations are issued by central government.

Eligible Works

4.6 These fall into a number of categories:

- Adaptations to aid access into and around the dwelling
- Ensuring the safety of a disabled person
- Provision of suitable bathroom facilities, sleeping facilities, heating and access to lighting and power
- Provision of suitable kitchen facilities or adaptation of existing kitchen
- Adaptation to enable the disabled person to care for dependent residents

4.7 The council must be satisfied that it is reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling, or building. The council must also be satisfied that the works are necessary and appropriate to meet the needs of the disabled person, and this is achieved through consultation with the Occupational Therapists and Sensory Impairment Workers employed by East Sussex County Council.

Amount of Assistance

4.8 The maximum amount of grant is set by statutory instrument. The current statutory limit on the amount of mandatory DFG is £30,000.

5. Discretionary Assistance

Note: All the following types of assistance are discretionary and as such are subject to capital funds being available. For this reason the provision of this assistance may be limited or discontinued at any time

Discretionary Disability Relocation Assistance

5.1 Where adaption of an existing home is not considered to be reasonable or practicable assistance will be considered to help enable an applicant to move to a more suitable property. This will be where it is more cost effective than adapting their current home to make it suitable for present and future needs. The new property may need some adaptation. This applies only where works requiring a mandatory DFG are necessary, and includes moving into another Local Authority area as well as within Hastings. All re-housing options will be carefully considered and discussed with the disabled person and others concerned, including Social Services and health professionals, family and friends.

5.2 This assistance will be funded from the DFG capital budget.

Eligibility

- 5.3 Applicants must be the owner of the property or a private rented tenant, and the disabled person must be registered, or registerable disabled. For each case a cost benefit analysis will be undertaken taking into account the potential cost of adapting the existing property and of adapting any future property in relation to the amount of eligible assistance.

Eligible Works

- 5.4 The discretionary assistance will cover costs incurred in relocating to the new property, up to a maximum of £10,000. This will include estate agents' fees, solicitors' fees, stamp duty, the relocation of specialist equipment for the disabled person, and removal costs. It would not include allowances towards and furnishings or fittings (other than those considered specialist equipment).

Amount of Assistance

- 5.5 Maximum of £10,000 less any determined contribution from the test of resources.

Conditions

In addition to general terms and conditions;

- 5.6 Applicants will be subject to the DFG statutory test of resources unless in receipt of one of the "passport" benefits. However, if the property to which the applicant is relocating requires adaptations and the applicant will be making a mandatory disabled facilities grant application in respect of that property and they will be liable for a contribution towards the cost of adaptation work, no deduction shall be made for any contribution in respect of this relocation assistance. The means test will only be applied in this case in respect of the mandatory DFG.
- 5.7 No further discretionary assistance for the same purpose will usually be payable from five years of the completion of the purchase of the new property, unless there are exceptional circumstances. Any such assistance will be fixed against the property as a charge, repayable with compound interest (set at a rate equivalent to the Consumer Price Index) upon disposal of the property.

Discretionary Disabled Facilities Grant "top-up" Assistance

- 5.8 The maximum amount of mandatory DFG was set by statute in 2008 at £ 30,000. Since this time there has been a general increase in build costs for adaptations such that in some instances £ 30,000 is insufficient to provide adaptations to meet the needs of the disabled person and their family.
- 5.9 This assistance will be funded from the DFG capital budget.

Eligibility

5.10 As per mandatory DFG

Amount of Assistance

5.11 Maximum £ 20,000 subject to equal matched funding provided by East Sussex County Council Adult Service or the East Sussex Children's Integrated Therapy Service or other source.

Conditions

In addition to general terms and conditions;

5.12 Any top up assistance awarded over the mandatory DFG limit will be registered as a local land charge in full in addition to the charge registered as part of the mandatory DFG funding. The charge will be secured against the property for 10 years (as per the mandatory DFG charge).

Discretionary Disabled Facilities Assistance

5.13 Use of the DFG allocation through the Better Care Fund at the Councils discretion to support innovative projects in the borough to improve the lives of disabled residents.

5.14 This assistance will be funded from the DFG capital budget.

Eligible Works

5.15 Assistance to assist disabled residents and their families including but not limited to;

- Fast track minor adaptations grant – to undertake minor adaptations before someone ends up in acute care (for instance as a result of a fall) or to enable expedited hospital discharge – maximum amount of assistance – £ 5,000
- Lifetime homes grant – providing homes to Lifetimes Homes standard (<http://www.lifetimehomes.org.uk/pages/lifetime-homes.html>) often increases the cost of new development by 10%. Assessed on the basis of need and demand to provide funds to ensure disabled homes are brought forward on sites – amount of assistance – 10% of the build cost of the development capped at 5% of the total DFG budget.
- Feasibility studies – to determine whether works are practicable. If a mandatory DFG is approved the discretionary assistance will be included in the mandatory grant and will not be an additional amount – maximum amount of assistance - £ 5,000
- Fuel poverty relief – to top up funding available through the Energy Company Obligation (ECO) (the government energy efficiency scheme) where available ECO is insufficient to undertake major measures to alleviate fuel poverty for

households vulnerable to cold through their disability. – maximum amount of assistance - £ 5,000

- Assistive technology and innovation fund – for bespoke projects to pilot assistive technology or other innovations to improve the lives of disabled residents and their families – maximum amount of assistance for individual projected capped at 5% of the DFG budget
- Removal of means test for internal stairlift only applications – falls are the largest cause of emergency hospital admissions for older people therefore the removal of the need to means test will significantly increase the installation time for stairlifts – maximum amount of assistance - £ 5,000

Amount of Assistance

- 5.16 The maximum amount of assistance will be dependent on the type of assistance being provided.

Conditions

- 5.17 As per mandatory DFG

Discretionary Housing Renewal Loans

- 5.18 Hastings Borough Council works with Parity Trust, a trusted ethical loans partner, to administer a small fund for housing loans. Availability and accessibility of loans is strictly administered by the Council and Parity Trust and are only approved where the applicant can afford to repay.

Eligibility

- 5.19 The qualifying conditions for the assistance are that the applicant:
- Is aged 18 years, or more, and
 - Is an owner, a tenant (for certain forms of loans only), or has a right to exclusive occupation of at least five years, and
 - Has a duty, or power to carry out works (if applicable)

Eligible Works

- 5.20 Loans can be used to assist people needing the following types of help:
- Meeting the financial contribution to a mandatory Disabled Facilities Grant
 - Topping up a Mandatory Disabled Facilities Grant, where the grant does not cover all the costs

- Assisting someone move house, where their home cannot be adapted for their disability needs
- Urgent repairs to a home (owner/occupiers only)
- Renovating homes (owner/occupiers only)
- Assisting in bringing long term empty homes back into use
- Improvements to the energy efficiency of a home (including whole house retrofit and renewable energy technologies)
- Other types of help may be considered, dependant on circumstances at the discretion of the Housing Renewal Manager

Amount of Assistance

- 5.21 The amount of assistance is dependent on the affordability of the loan as determined by Parity Trust.

Conditions

- 5.22 See general terms and conditions provided by Parity Trust

6. Enquiries about Assistance

- 6.1 Enquiries about any of the forms of assistance in the policy, and information about how to apply, should be made to;

Housing Renewal
 Muriel Matters House
 Breeds Place
 Hastings
 East Sussex
 TN34 3UY.
 email housingadmin@hastings.gov.uk

7. Comments about the Policy

- 7.1 Any comments about this policy should be made to:

Housing Renewal Manager
 Housing Renewal,
 Muriel Matters House,
 Breeds Place,
 Hastings,
 East Sussex.
 TN34 3UY
 email housingadmin@hastings.gov.uk

8. Appeals about Decisions

- 8.1 Appeals about how the policy is operated in individual cases, for example where assistance is refused, will be considered by the Assistant Director Housing and the Built Environment, or his authorised nominee.

Appendix 1 – The Application Process

Making an Application for Assistance

The following conditions apply:

- All applications for assistance shall be made on the appropriate Council application form and be accompanied by all relevant supporting documents
- The minimum age for applicants' is 18 years at the date of application and in the case of joint applications, at least one must be over 18 years at the date of application
- In making an application, the applicant will give us permission to verify such given information with other Council services, or other statutory agencies
- Tenants, as defined within this policy may make applications, where they are eligible for assistance, but the Council will require written consent from the owner of the property before approving the grant/assistance
- Work (where applicable) must be carried out in accordance with any schedule provided by the Council
- Work covered by an insurance claim, or work that should have been covered, will not be eligible for grant/assistance/loan
- The council will not normally approve any application for grant/assistance/loan if the relevant works have started before the application is approved, unless the Officer dealing with the grant/assistance/loan has already carried out an inspection and agrees in writing that the works may commence, due to risks to the health and safety of the occupants. This condition can be waived at the discretion of the Housing Renewal Manager
- Assistance will only be approved for the benefit of applicants' who are able to provide evidence of a valid National Insurance Number (where applicable)

Means testing

Where applicable, as part of an application for assistance within this policy a test of resources will be carried out in order to assess the amount, if any, that the applicant will contribute to the cost of the works. The means test will be the same as that applied to mandatory DFGs. The applicant(s) is/are required to provide information about all sources of income and all savings and to provide evidence to support the information given.

Fees

Fees and charges associated with grant/assistance will be paid as part of the provision of assistance/grant, subject to the maximum amounts of grant/assistance. These include:

- Fees charged by Home Improvement Agency

- Private architects', or surveyors' fees
- Charges for planning permission, or building regulations approval
- Charges relating to Party Wall Act 1996 awards
- Fees relating to structural reports
- The costs of any electrical report carried out by a appropriately qualified electrician, required by the Council, to establish what electrical works are necessary
- Land Registry fees

The Council will determine which fees are eligible for assistance, the level of the fees and whether they are properly incurred.

The maximum fee level is 25% of the eligible assistance value, which includes agent's fees. The Housing Renewal Manager retains the discretion to waive this maximum in exceptional circumstances.

Cost and Reasonableness of Works

The following applies where works are required as part of the assistance:

- The Council will consider the cost of all proposed work in the light of the eligibility of the work and the reasonableness of the cost, based on the quotations submitted
- Where the Council does not deem the quotations to be reasonable, the Council will approve a level of assistance for which it believes the works could reasonably be carried out. The level of any assistance approved may be the total cost of agreed works, or, where the applicants' financial assessment requires them to raise some funding of their own, the difference between the value of their own funding and the total cost of agreed works

Unforeseen Works

Additional funding will only be provided above the original approval level in the event of unforeseen work being needed to allow completion of eligible works, or associated works, of a nature to protect the health and safety of occupiers, or evidence to show increases in costs to the contractor. The Council must be able to independently confirm any such increases, by means of inspection. No unforeseen works can commence until written confirmation from the Council has been received as to whether these works are reasonable in terms of cost, are truly unforeseen and whether the works are necessary.

In exceptional circumstances, this term can be waived where the Officer dealing with the grant/assistance agrees either verbally, or in writing, without necessarily carrying out an inspection that the works may commence, due to risks to the health and safety of the occupants.

A formal re-approval of assistance will be required before any payment above, or below, the originally approved level is paid.

Permissions and Consents

The Council will not approve assistance unless the appropriate permissions and/or consents have been obtained, e.g. planning permission, listed building consent, building control approval, consent of the appropriate water company, etc.

Abortive Works

This term relates to situations where an application for assistance has been aborted before works have been completed, e.g. where the applicant has died.

For Disabled Facilities Grants, consideration will be given to payment of a proportion of the grant assistance in line with current legislation and guidance and at the discretion of the Housing Renewal Manager.

Housing Associations

With the exception of mandatory Disabled Facilities Grants, tenants of Housing Associations cannot apply for assistance under any other form of assistance contained within this policy. Housing Associations have a prescriptive duty of care to their tenants and have to meet certain standards and targets pertaining to condition of their properties, e.g. Decent Homes Standard, and are able to access other sources of funding due to their status. Therefore, it is the expectation that Housing Associations will conform to these duties on behalf of their tenants.

Contractor Issues

It is the responsibility of the applicant to obtain quotes (where required). The legal and contractual relationship with regard to the works to be carried out is between the applicant and the contractor/agent, and not between the Council and the contractor/agent. All eligible works must be carried out by a contractor whose quote accompanied the application, unless an alternative quote is submitted and approved by the Council. Where the appropriate works undertaken must be insured, the contractor must provide a recognised warranty for any works.

The council may re-assess the amount of assistance if they are satisfied that, owing to circumstances beyond the control of the applicant, the eligible works could not be carried out on the basis of the amount of the quote originally approved, for instance, when a contractor becomes VAT registered prior to the commencement of any works. If a variation to the original scheme is required, the council will seek the applicants' consent to the variation.

If the eligible works are carried out by a member of the applicants' family, the council will make payment only for the cost of the materials used in carrying out the works. Family members will usually include husband, wife, parents, co-habitees, or their parents, children

and their partners, brother, sister, grandparents, grandchild, cousin, uncle, aunt, nephew, niece, or in-laws.

Where the applicant has his/her own building company, quotes will only be acceptable if it is a separate legal entity i.e. a limited company.

Buildings Insurance

Applicants must maintain adequate buildings insurance throughout the applicable condition periods, unless they do not have an insurable interest in the property.

Payments

The payment of any assistance is conditional upon the eligible works (where applicable) being carried out to the satisfaction of the relevant Council Officer and upon receipt by the Council of an acceptable invoice for the works carried out and any ancillary charges, or services, as well as any certification required for elements of those works, e.g. Gas Safe Certificate, Part P compliance Certificate, etc. All payments will be made direct to the Home Improvement Agency if the applicant is their client, or to a private agency e.g. a surveyor, or to the contractor. The applicant will be advised that a payment has been made, the amount, and the date of payment. The Council reserve the right to make a payment direct to the applicant in certain circumstances, for example, where there is a dispute over the standard and quality of work with the contractor.

The Council will consider requests for interim payments if they are requested before works commence, or in exceptional circumstances. However, it will not normally approve an interim payment of more than 90% of the cost of completed work and, in aggregate no more than 90% of the total approved cost of the work before final completion.

Maintenance

Maintenance of a property is the owners' responsibility, and the council will take any lack of maintenance into account when considering eligible works.

Prevention of Fraud

Information provided to the Council by applicants' as part of the application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to help prevent and detect fraud, or in investigation of other possible criminal activities.

The council will continue to implement our internal procedures to detect and prevent fraud throughout the assistance process. These procedures have regard to relevant statutory instruments and guidance.

Holiday and second homes

Holiday residences and second homes (as defined by Council Tax) will not be provided with grants/assistance/loans.

Appendix 2 – Assistance Conditions

Mandatory DFG Conditions

Where the cost of the DFG exceeds £5,000, the Local Authority is able to place a charge against the property (limited to a maximum charge of £10,000); repayable if the property is sold within ten years. This applies only to owner/occupiers. The purpose of this is to allow for recycling of funds for DFGs. In each case the Council will take account of the individual circumstances of an applicant in deciding whether the charge should be made.

There is an expectation that the initial adaptation will meet the long term needs of the client, to prevent successive applications. However, it is accepted that further adaptations may be required for a disabled person who has a deteriorating condition. The council will make every attempt to expedite procedures and work to achieve interim solutions, where delays are inevitable.

There is no restriction on DFGs for the same property, and depending on the time lapse between applications, there is provision for any means tested contribution made on the first grant not to be taken into account on a subsequent application. This is five years for a tenants' application, and ten years for an owner-occupier's application.

General

The conditions are a local land charge (a charge against the title of the property) for the duration of the condition period, which are binding on the applicant(s) for assistance and any successor(s) in title.

Before approving assistance the Council will need to see proof of ownership to enable property ownership to be confirmed, a copy of the proof of title should be obtained through Land Registry. Other forms of proof of ownership will be at the Council's discretion.

Applications initiated by a qualifying tenant must be accompanied by a tenants' certificate stating that the applicant is a qualifying tenant of the dwelling and that they or their partner intends to live in the dwelling as their only or main residence. In all circumstances, work to a property will require the owners' written authority.

Following completion of assistance, where conditions are attached, the applicant(s) shall, upon receiving a written request from the Council, reply in writing, within 21 days of the date of the request, stating how she/he is complying with any of the terms and conditions of the assistance enquired about. Failure to comply with this item will be deemed a failure of conditions, requiring total repayment of assistance plus compound interest at a reasonable rate determined by the Council.

Repayment condition

This relates to the following forms of assistance:

- Disability Relocation assistance

In the case of any assistance for which part, or complete payment has been made, where the applicant disposes of the property then she/he shall repay to the Council on demand the amount of assistance that has been paid plus interest (set at a rate equivalent to Consumer Prices Index), as required by the deed agreement.

This condition for repayment of assistance set out above does not apply to:

- Exceptional circumstances at the discretion of the Assistant Director Housing and the Built Environment in consultation with the appropriate relevant Lead Member

Specific Conditions relating to equipment

It is a condition of the assistance that the applicant shall notify the Council if and as soon as the equipment installed with assistance is no longer needed. Subsequently, the Council may, upon providing 21 days written notice access, the dwelling in order to inspect the equipment and, where appropriate, remove it. The Council will impose a condition that any specialised equipment such as a stair-lift may be recovered where it is no longer required. This condition will be removed from the land charge register once the equipment is removed or the property is disposed of. In practice, the equipment will be recovered by East Sussex County Council so that it can be reassigned to another person if this is practicable.

Terms of Repayment

The council will usually demand full repayment of assistance in line with the repayment conditions set out above, or where there has been a breach of conditions. Before making any demand for repayment the Council will have regard to the relevant person(s) ability to repay when considering whether to require repayment, a waive of repayment, or entering an agreement to repay on terms, in accordance with Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

Repayment of assistance is subject to the Council making a demand from a 'relevant person', who has liability to repay the assistance, when the Council believes the assistance has become repayable. The 'relevant person' may be the original applicant for assistance, or any successor in title. The recipient will have an opportunity to make representations as to why the assistance should not be repaid prior to any enforcement action being taken. The following gives examples of the types of circumstances that would be considered, when exercising the Council's discretion not to make a demand, or to demand a lesser amount:

- Where there would be exceptional financial hardship
- A disposal to a disabled individual or to a family with a disabled person(s) where the existing disabled adaptations to the property meet their disability needs.
- A disposal where the proceeds are less than the amount of assistance that has to be repaid
- A transfer by a relevant person on death to another family member, who remains in occupation during the condition period(s)

- A disposal made to a Registered Provider

Where repayment of assistance is required and the applicant fails to make the necessary arrangements, the Council will seek to recover the money through the courts, which may involve obtaining a charging order, by registering the debt against the title of the property.

Applications not to repay assistance or to repay a lesser amount must be made in writing to the Housing Renewal Manager.

Appendix 3 – Definitions within this Policy

Charge on the Local Land Register	Is where the Local Authority legally records a charge on the local land charges record. This charge does not recover any debt but goes with the land, so that on disposal of the land the charge is carried forward to the next owner, unless agreement is reached to settle the debt, plus compound interest at a reasonable rate determined by the Council, prior to sale, if not settled beforehand.
Charge against the Title of the land	Is where the Local Authority legally records a charge, against the title of the land and recovers the debt, plus compound interest at a reasonable rate determined by the Council upon its sale, if not settled beforehand.
Deed Agreement	Is a contract signed by all applicants' stating that that they abide by the conditions of the assistance.
Fuel Poverty	Is the recognised definition of fuel costs exceeding 10% of the disposable income once Housing Benefit/Local Housing Allowance has been taken into account.
Mandatory Disabled Facilities Grant	Is defined as per in the Housing Grants Construction and Regeneration Act 1996, as amended, or as in any successor statutory definition.
Means Tested Benefits	Is any income-based benefit received by an applicant, as defined and listed in a separate information sheet.
Member of a Couple	Means a member of a married or unmarried couple who are members of the same household. For the purpose of clarification, this includes same sex couples and civil partnerships
Member of a Family	Includes spouses, persons' who live together as husband and wife, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces.
Partner	Means member of a couple.
Person with a disability/people with disabilities	He/she is registered as a person with a disability or, in the opinion of the Social Services Authority is registerable as a person with a disability. This definition recognises the fact that the majority of people will not be on a register.
Working Days	Means days excluding Saturdays and Sundays and statutory public holidays.
Owner	A person, or persons' that have an owners' interest in all the land on which the assistance is being proposed.

Leaseholder	Means a leasehold interest, where there is at least twenty years of the lease left to run.
Tenant	Means a tenant regardless of tenancy arrangements, e.g. registered, those with an assured shorthold tenancy, but excludes licences.