

Housing Assistance Policy 2026

Relevant Portfolio Holder		Councillor Sue Baxter
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Assistant Director Community and Housing Services
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Wards Affected		All
Ward Councillor(s) consulted		N/A
Relevant Council Priority		Community and Housing
Non-Key Decision		
If you have any questions about this report, please contact the report author in advance of the meeting.		

1. RECOMMENDATIONS

The Cabinet is asked to RESOLVE that:-

- 1) The Housing Assistance Policy be approved and adopted; and**
- 2) Delegated authority be granted to the Assistant Director of Community and Housing Services, following consultation with the Portfolio Holder for Housing, to agree any revisions to the Housing Assistance Policy and in line with any legislative or government guidance updates.**

2. BACKGROUND

- 2.1 Disabled facilities grants (DFGs) are a mandatory service to fund adaptation of properties across all tenures based upon a means-test for adults and without a means test for children. Typical works range from provision of a stairlift or level access shower up to a complete extension for ground floor living. Whilst most elements of the mandatory grants are legally set, a local policy is needed to set out the Council's approach to a number of discretionary elements and to set out how discretionary funds are applied.
- 2.2 Most disabled facilities grants and many of the other forms of assistance are delivered through the Worcestershire Home Adaptations Service. This is a shared service being delivered on behalf of the Worcestershire districts by Wyre Forest District Council. The policy has also been developed through feedback from the staff of the service that highlighted for example

the need to review how fees are charged for high value cases. The shared service operates under a formal Collaboration Agreement, with Bromsgrove District Council retaining responsibility for adopting the Housing Assistance Policy, approving discretionary assistance arrangements and ensuring appropriate governance and statutory compliance.

- 2.3 The proposed policy provides for a limited range of discretionary assistance mechanisms and the criteria for these. Most forms of discretionary assistance are repayable upon future sale of the property without any interest applied. Any repaid money is recycled into future discretionary assistance. Discretionary forms of assistance include topping up mandatory disabled facilities grants. Other forms of help include essential repairs and energy efficiency improvements for homeowners on low income. All assistance is based upon the works not being covered by insurance or some other funding available. There is an annual review mechanism to distribute available funding across the schemes. Discretion is also provided to be flexible on conditions and criteria when it is apparent to do so would be in the strategic housing interest of the Council.

3. OPERATIONAL ISSUES

- 3.1 There are no additional operational implications in implementing the Housing Assistance Policy due to the activity currently being undertaken.
- 3.2 The amendments from the 2024 policy have been made to achieve three functions.

a) The proposed revised policy has been prepared by officers across all Worcestershire councils. This has led to the suggested common policy that will help to clarify arrangements and be more user friendly therefore for county-wide partners and service users. It will facilitate the delivery by the Home Adaptations Service that operates across all of Worcestershire and will enable a smooth transition for any future local government re-organisation outcome. The policy is mostly focused on the disabled facilities grants and revised wording has been agreed at an officer level based on experience and legal principles.

b) The policy sets out recognised national guidance performance aims to try to achieve completion timescales for urgent, non-urgent, complex and non-complex cases. This will guide the work of the new service.

c) Removing the additional discretionary fee for high-value adaptations ensures that a greater proportion of available funding is spent directly on adaptations rather than fees. This will improve affordability for applicants requiring major adaptations whilst maintaining the financial sustainability of the shared service.

3.3 This policy makes clear there is potential for individual exceptional cases of assistance at the discretion of the Assistant Director of Community and Housing Services where: -

- The application is outside of the normal limits of assistance;
- Where it appears to be the best option to achieve strategic housing objectives and better care fund objectives; and
- It is the most reasonable and practical option.

3.4 The Council recognises the Armed Forces Covenant. The covenant sets out the relationship between the nation; the government and the country's Armed Forces. It recognises that the whole nation has a moral obligation to members of the Armed Forces and their families, and it establishes how they should expect to be treated. The Armed Forces community should not face disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases such as the injured and the bereaved.

3.5 The proposed Housing Assistance policy recognises the covenant. It sets out how the Council will work with local organisations including the Royal British Legion and the Soldiers', Sailors' and Airmen's Families Association to ensure persons who are ex-forces or serving personnel are identified and provided with additional support as appropriate.

3.6 The implementation of the revised Policy will be monitored through the governance arrangements for the Worcestershire Home Adaptations Service (WHAS). The WHAS Client Management Group, consisting of representatives from all six Council's oversees the provision of the service and monitors the service performance, financial management and produces the annual business plan. This performance monitoring will also ensure the Policy is delivered correctly and identify solutions to any issues that become apparent.

4. FINANCIAL IMPLICATIONS

- 4.1 There are no additional financial implications for the provision of housing assistance. The funding for housing assistance is provided by Government through the Better Care Fund mechanism and from recycled funds from previous assistance where a repayment condition has been activated. Revenue costs and Council officer costs are met from capitalisation of the assistance provided. The Policy also supports effective use of recycled grant repayments by ensuring they are reinvested into future housing assistance, maximising the value of available Better Care Fund resources.

5. LEGAL IMPLICATIONS

- 5.1 Councils are required to have an up-to-date Housing Assistance Policy under the Regulatory Reform (Housing Assistance) (England and Wales) 2002. The purpose is for standard conditions and assessment of means to pay for disabled facilities grants are set out in the Housing Grants, Construction and Regeneration Act 1996.
- 5.2 Under this legislation, assistance can include a variety of purposes including acquisition of, adapting, repairing or improving properties.
- 5.3 Assistance can be in any form. The assistance can be subject to such conditions as appropriate including repayment.
- 5.4 Appropriate governance arrangements are addressed within the policy. The Policy includes a governance framework setting out responsibilities for service delivery, decision making, performance monitoring, quality assurance and policy compliance. This provides assurance that grant decisions are made consistently, transparently and in accordance with statutory requirements whilst enabling the Council to monitor performance and continuous improvement through the existing governance arrangements of the Worcestershire Home Adaptations Service.
- 5.5 The Council has a statutory duty to give due regard to the principles of the Armed Forces Covenant when carrying out certain functions, including housing. This is detailed in the Armed Forces Act 2021.

6. OTHER - IMPLICATIONS

Local Government Reorganisation

- 6.1 The policy has been aligned with neighbouring Worcestershire Local Authorities therefore ensuring consistency for residents. These duties will be continued with the new unitary authority.

Relevant Council Priority

- 6.2 The implementation of the policy supports the Council's ability to meet one of the authority's priorities of 'Community & Housing'. The updated policy directly impacts upon residents living in the community by ensuring that houses are safe and warm, enabling residents to be happy and making Bromsgrove a safe place to live.

Climate Change Implications

- 6.3 The implementation of this policy has a positive impact in relation to climate change. Through the delivery of home adaptations the Council will support improvements to the energy efficiency of residential properties.
- 6.4 Improved energy efficiency contributes to reduced carbon emissions, lower energy consumption and enhanced thermal performance of housing stock. This supports wider national and local climate change objectives, while also delivering benefits in terms of reduced fuel poverty and improved health outcomes for residents

Equalities and Diversity Implications

- 6.5 A scoping assessment shows the policy has a positive impact on persons who are disabled and/or elderly and low income persons of any age.
- 6.6 The policy has a positive impact on mitigation of climate change as it incorporates a mechanism for delivery of grants for greater energy efficiency in homes.
- 6.7 The policy has a positive impact on the health and wellbeing of people with physical disabilities and their families, as they receive adaptations to their homes. It also has a positive impact on the health and wellbeing of other grant and financial assistance recipients to enable them to live in warmer, safer homes.

7. RISK MANAGEMENT

- 7.1 Failure to maintain an up-to-date Housing Assistance Policy could expose the Council to legal challenge, findings of maladministration by the Local Government and Social Care Ombudsman, financial risk through inconsistent decision making, reputational damage and failure to comply with statutory duties relating to Disabled Facilities Grants.

8. APPENDICES and BACKGROUND PAPERS

Appendix 1 – Housing Assistance Policy 2026

Appendix 2 – Equality Impact Assessment

Cabinet

16th September 2026

9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Cllr Sue Baxter	26/06/2026
Lead Director / Assistant Director	Judith Willis Assistant Director Community and Housing Services	7/04/2026
Financial Services	Deb Goodall Assistant Director Financial Services	27/04/2026
Legal and Democratic Services	Nicola Cummings, Principal Solicitor – Governance and Jess Bayley-Hill, Principal Democratic Services Officer	27/04/2026