

Tandridge District Council

**Home Adaptation & Improvement Policy -
Disabled Facilities Grants and Financial
Assistance for Private Housing Sector**



1. INTRODUCTION

- 1.1 This policy sets out how Tandridge District Council will provide financial assistance to support the provision of decent, healthy and safe housing within the district.
- 1.2 The Council's obligations, powers and duties in relation to the provision of financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
- 1.3 The overall aims and objectives of this policy are to:
- support the adaptation of disabled people's homes to enable them to live independently and ensure their homes are suitable for their needs or support disabled people to move to an alternative home that might better meet their needs
 - help vulnerable residents to remedy hazards and/or disrepair in their homes where these pose a significant threat to their health and safety and where they are unable to do so without assistance
 - assist residents to improve the energy efficiency of their homes and tackle fuel poverty
 - assist Tandridge residents with effective discharge from hospital back to their homes to minimise bed blocking and support recovery from illness.
- 1.4 The Council has limited resources to support the repair, improvement and adaptation of private housing and responsibility in the first instance must always fall to the home owner to address these issues.
- 1.5 The Council looks to target its limited resources effectively for vulnerable residents who would not otherwise be able to repair, adapt or improve their home without financial assistance from the Council.
- 1.6 A definition of vulnerable households is provided in Annex 1 to this policy.

2. TYPES OF FINANCIAL ASSISTANCE

- 2.1 The types of assistance that can be offered are as follows and detailed in Table 1:
- Disabled Facilities Grant (DFG)
 - Home Repair Assistance Loan
- 2.2 Central Government Funding for DFGs for disabled people is allocated to the Council through the Better Care Fund (BCF). This funding is passed to Tandridge DC from Surrey County Council annually.
- 2.3 The funding for the loan assistance is met locally by the Council.
- 2.4 In order to make the most effective use of the Council's resources and maximise the number of households that can be assisted, a cascade approach is used to ensure that financial assistance is targeted at those who can demonstrate that other options are not available to them.

3. MANDATORY DISABLED FACILITIES GRANTS

3.1 Tandridge DC in its role as a local housing authority, is under a statutory duty by virtue of the provisions of the Housing Grants, Construction and Regeneration Act 1996 (the Act) to provide Disabled Facilities Grants (DFGs) for private sector residential adaptations where the appropriate legislative conditions are met.

3.2 The purposes for which a DFG may be given are set out in the Act and can be summarised as follows:

- Facilitating Access – grant may be given for works to remove or overcome any obstacles which prevent the disabled person from moving freely into and around the dwelling, access to the garden and enjoying use of the dwelling and facilities or amenities within it.
- Making a Dwelling or Building Safe – grant may be given for certain adaptations to the dwelling or building to make it safe for the disabled person and other persons residing with them. This may include the provision of lighting where safety is an issue or for adaptations designed to minimise the risk of danger where a disabled person has behavioural problems.
- Access to a room usable for sleeping – grant may be given for the provision of a room usable for sleeping where adaptation of an existing room in a dwelling (upstairs or downstairs) or the access to that room is unsuitable. Where the disabled person shares a bedroom with a spouse or partner a grant may be given to provide a room of sufficient size so that normal sleeping arrangements can be maintained.
- Access to a bathroom – grant may be given for the provision of, or access to, a WC, washing, bathing and/or showering facilities.
- Facilitating preparation and cooking of food – grant may be given to re-arrange or enlarge a kitchen to improve the manoeuvrability for a wheelchair and to provide specially modified or designed storage units, work top area etc. Where most of the cooking and preparation of meals is done by another household member, it would not normally be appropriate to carry out full adaptations to the kitchen. However, it might be appropriate to carry out certain adaptations that enable the disabled person to perform minor functions in the kitchen, such as preparing light meals or hot drinks.
- Heating, lighting and power – a grant may be given to provide or improve the existing heating system in the dwelling to meet the disabled person's needs. A grant will not be given to adapt or install heating in rooms which are not normally used by the disabled person. The installation of central heating will only be considered where the well-being and mobility of the disabled person would otherwise be adversely affected. Provision is also made under this section for the adaptation of heating, lighting and power to make them suitable for use by the disabled person.

- Dependant Residents – grant may be given for works to enable a disabled occupant better access around the dwelling in order to care for another disabled person who normally resides there whether or not they are related to the disabled person. Such works could include adaptations to a part of the dwelling to which the disabled person would not normally need access but which is used by the person to whom they are providing care and therefore it is reasonable for such works to be carried out.
 - Common parts- grant may be given for works to facilitate access to a dwelling through common parts of a building.
- 3.3 The maximum amount of mandatory grant that the Authority can pay for any single grant application is set by Order and is currently £30,000. This amount is reduced by any contribution assessed as payable by the grant applicant.
- 3.4 The applicant must complete an Owner's, Tenants or Landlord's certificate and must state an intention to occupy the property by the applicant or a member of his/her family throughout the 'grant condition period'. This is 10 years for DFGs from the date the Council certifies grant works have been completed (or until the sale of the property in the case of a loan).
- 3.5 Grants are repayable if the property is sold or otherwise disposed of within the grant condition period as set out above. The first £5,000 of DFGs for owner-occupiers are not required to be repaid, thereafter up to a maximum of £10,000 of DFG funding is to be repaid. Repayment may be waived if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship. The decision to waive recovery will be made on a case by case basis, depending on the circumstances of the applicant.
- 3.6 In deciding whether the Land Charge is to be repaid, the Council will consider:
- the extent to which the recipient would suffer financial hardship if required to make the repayment;
 - whether the disposal of the property is for employment reasons;
 - whether the recipient is disposing of the property for reasons connected to their health or well being or that of a disabled occupant of the premises; and
 - whether the recipient is moving to provide or receive care.
- 3.7 All other grant monies are repayable in full if the property is sold or otherwise disposed of during the grant condition period.

4. DISCRETIONARY DISABLED FACILITIES GRANTS

- 4.1 In addition to providing mandatory DFG's, the Authority has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. Using these powers, the Authority has agreed to offer discretionary DFG's for private sector residential adaptations in certain specific circumstances.

- 4.2 Although the maximum amount of grant available for a mandatory DFG is currently £30,000 the Authority has agreed through this policy to potentially provide an additional maximum amount of up to £10,000 as a discretionary top-up where circumstances are such that the cost of work exceeds £30,000 (either as a result of unforeseen works or the extent of the original work that is recommended to the Council). This type of assistance will only be offered as a top up for schemes that fall within the mandatory grant headings as previously described.
- 4.3 This additional discretionary element will be subject to a means-test for both adults and children, using the nationally recognised assessment tool (families with a disabled child are not subject to means test up to £30,000). When determining any application for discretionary assistance the Council will consider any agreed Surrey County Council funding, plus the ability of the applicant to self-fund the identified additional costs. Subject to this assessment, discretionary award will potentially make up the difference between the maximum grant and the cost of eligible works (up to a maximum £10,000). Any discretionary top-up will be repayable on the eventual sale of the subject property and will be recorded as a Land Registry charge.
- 4.4 Any discretionary top-up will only be considered having regard to the amount of resources the Authority has at the time. If it does not have sufficient resources left to deal with other referrals that have been passed to the Authority by the Occupational Therapy Service at the time, the Authority reserves the right not to approve any discretionary top-up.
- 4.5 Where an applicant's calculated means-tested contribution is less than £1,000, this contribution will be waived and the application will proceed on the basis of a nil contribution.
- 4.6 The following works to be exempt from means-testing:
- internal stair lifts
 - grab rails
 - external galvanised rails
 - modular ramping

5. HOME REPAIR ASSISTANCE LOAN

- 5.1 The Council can offer financial assistance up to a maximum of £5000 to low income home owners to undertake emergency repair work to their home. This assistance is in the form of a loan that is paid back to the Council when the house is eventually sold or changes ownership. There are no monthly repayments.
- 5.2 Loans can be used to:
- repair a seriously defective electrical installation
 - repair a hazardous gas appliance
 - repair severe structural problems
 - remedy dampness considered to be a health hazard
 - repair a faulty domestic water heating appliance where an older persons health is at risk if it is not repaired
 - repair collapsed drains
 - improve heating where older people's health is at risk if it is not improved.

- 5.3 The Council will inspect the property and determine the work necessary.
- 5.4 As a general principle, the application process for financial assistance (except for Disabled Facilities Grants for disabled people) includes the following steps:
- a) Consideration as to whether the cost of the works can be met through private finance (for example, through the applicant's own resources or through a commercial loan)
 - b) If the client is not eligible or able to access a commercial loan an application for the relevant grant can be pursued.
- 5.5 A loan will be subject to the provision and availability of necessary funding.

6. ENQUIRIES, APPLICATIONS AND PROCESSING

- 6.1 Enquiries about financial assistance can be made to Customer Services by telephone on 01882 722000 or by e-mail customerservices@tandridge.gov.uk
- 6.2 Formal applications for Grants must be made on the forms prescribed by and available from the Council. The Council's nominated Home Improvement Agency can assist with applications where the applicant has chosen to use that service.
- 6.3 Applicants will be required to provide satisfactory documentary evidence of qualifying status in respect of any claim for assistance.
- 6.4 All grant or loan approvals will be issued in writing and the qualifying works must not be commenced prior to grant or loan approval being issued. Failure to comply with this requirement could result in the application being refused.
- 6.5 For all grants and loans, two itemised and individually priced quotations from suitable contractors must be submitted to ensure that best value can be demonstrated.
- 6.6 Once grant approval has been issued, payment of grant will usually be made direct to the contractor(s) undertaking the works (following receipt of an invoice and satisfactory completion) or to the applicant in the case of a Home Repair Assistance Loan.

7. APPEALS

Where financial assistance is refused, the applicant can appeal against the decision. This should be made in writing to the appropriate Head of Service.

8. HOME IMPROVEMENT AGENCY & HANDYPERSON SERVICE

8.1 The Council provides a dedicated home improvement agency service for older and disabled residents who need extra help to undertake repairs and/or adaptations to their homes.

8.2 Home Improvement Agencies (HIAs) work as agents on behalf of residents seeking to improve, repair or adapt their home through the financial assistance available through Tandridge District Council or through private funding. They will visit clients in their own homes and initially provide advice on a range of options before the residents decides if they wish to proceed with any works to their home. If works are to be progressed, the agency can advise and support clients throughout the process including:

- preparation of 'schedules of work', detailed drawings and contract documents.
- help in finding suitable and reliable builders/ contractors and in obtaining competitive quotes.
- obtaining the required Local Authority Planning and Building Regulations approvals where this might be necessary for more major works.
- assisting with grant and other application forms needed to progress the works.

8.3 The HIA service is non profit-making. It is joint funded by Surrey County Council and Tandridge District Council and is partly funded through the fees it charges for its services.

8.4 The Council also provides a subsidised, low-cost Handyman Service for elderly and disabled residents to undertake very minor works of home repair and home safety such as:

- minor plumbing repairs
- fitting shelves
- installing smoke or carbon monoxide alarms
- fitting grab rails or banisters, and
- installing key safes.

8.5 Other types of work can be undertaken provided that they take no longer than three hours.

8.6 This service is open to homeowners or private tenants in Tandridge who:

- are aged 60 or more
- have a disability
- are vulnerable in some other way, or
- are on a means-tested benefit.

8.7 The Handyman Service can be contacted on 01883 722000 or by email at customerservices@tandridge.gov.uk

9. REVIEW OF POLICY

The Council will review this policy every 3 years, unless changes in legislation or regulation require an earlier review. However the first review will be in September 2019 to ensure that it remains financially viable.

September 2018

Table 1

Form of Assistance	Description – Eligible works	Client eligibility	Amounts	Other conditions
<p>MANDATORY DISABLED FACILITIES GRANT</p>	<p>All works that are necessary for one or more of the following purposes:</p> <ul style="list-style-type: none"> • to make it easier to get into and out of the dwelling by, for example, widening doors, installing ramps and creating hard standings and dropped kerbs; • to make access easier to the living room; • by providing or improving access to the bedroom, and kitchen, toilet, washbasin and bath (and/or shower) facilities; for example, by installing a stair lift or providing a ground floor bathroom; • to improve or provide a heating system in the home which is suitable to the needs of the disabled person; • to adapt heating or lighting controls to make them easier to use; • to improve access and movement around the home to enable the disabled person to care for another person who lives in the property, such as a spouse, child or another person for whom the disabled person cares; and 	<p>The applicant must be either an owner-occupier or a tenant and the relevant person for whom the adaptations are required must be or intend to be a disabled person within the household.</p> <p>The relevant person must be registered or registerable with Social Services as being disabled.</p> <p>A landlord may apply for a mandatory Disabled Facilities Grant on behalf of their disabled tenant.</p>	<p>There is a limit of £30,000 for these grants per application.</p> <p>The disabled person and any partner and any dependents are means tested to determine the amount of any contribution towards the cost of the works. (See Appendix B). This determines the applicant's contribution towards the first part of the grant eligible works. The £30,000 mandatory grant is available for eligible costs over and above the applicant's contribution.</p> <p>If the disabled person is a child, the parents or legal guardian are not means tested.</p>	<p>The DFG repayment condition will be declared as a Land Charge against the adapted dwelling for 10 years</p> <p>If the property is subject to an Owners' Application and is sold within a 10 year period starting on the date of completion of work, the Council will seek to reclaim the funding that exceeds £5,000, but will not seek to recover more than £10,000.</p> <p>The Council will give consideration to the reasons for the disposal of the dwelling. Disposals for reasons of changes in employment, financial circumstances, physical or mental health, or to provide care for another person will be dealt with sympathetically.</p> <p>Monies are not expected to be recovered where significant reasons are</p>

	<ul style="list-style-type: none"> • to improve access to and from the garden of your home where feasible. • an application is only approved if it is considered reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling or building. • a recommendation is required from a registered Occupational Therapist that works are necessary and appropriate to meet the needs of the 'relevant person'. 		<p>Following a means test a contribution under £1,000 will be waived.</p> <p>There is no means test applied where the only works eligible are for the provision of an internal stairlift, a modular ramp or grab rail or external galvanized rails. (and associated works).</p>	<p>present in this respect or where financial hardship will be caused.</p> <p>DFG payments for owners applications are recorded as a local land charge.</p>
DISCRETIONARY DISABLED FACILITIES GRANT	In the case of mandatory Disabled Facilities Grants where the eligible expense (i.e. the reasonable cost of the required works identified by the Occupational Therapist combined with eligible fees and expenses) exceeds the mandatory grant limit of £30,000, the Council will consider a discretionary 'top up' grant of up to £10,000 as part of the DFG determination.	The applicant is eligible for a mandatory DFG but the eligible expense is over £30,000.	A discretionary top up of up to £10,000 will be considered to cover mandatory grant works and eligible expenses over and above those works assisted through the mandatory DFG.	<p>Where the property is sold within the grant condition amount of Discretionary DFG top up will be repaid to the Council. No interest will be charged.</p> <p>The discretionary £10,000 additional grant will be subject to the standard means test including in the case of children (currently non means tested).</p> <p>Subject to budgetary availability</p>

<p>HOME REPAIR ASSISTANCE GRANT</p>	<p>Minor works to a property which are necessary to keep the property free from serious disrepair.</p> <p>The type of items that can be grant- aided include:</p> <ul style="list-style-type: none"> • Works to keep the property wind and weather tight • Repair or replacement of electrical wiring and/ or heating systems • Defective windows and doors • Treatment of dampness, timber infestation and rot • Energy efficiency works to supplement measures carried out by our partners Action Surrey and funded through government initiatives • Other works supported by the case officer. • Minor works required to enable or facilitate a patient in hospital to return home at the point of hospital discharge 	<p>An applicant must be</p> <p>(a) an owner-occupier AND</p> <p>(b) be aged 60 or over; AND</p> <p>(c) be on an income - related benefit or a low income, as set out in Appendix A</p> <p>(d) in the case of hospital discharge this criteria can be relaxed at the discretion of the case officer in consultation with the hospital services</p>	<p>Grant limit of £5,000 on any one application</p>	<p>Subject to budgetary availability</p> <p>There can be no further grant within 3 years of completion of previous grant.</p> <p>Repayable when property is sold or ownership transferred.</p>
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Annex 1: Definition of vulnerable households

Vulnerable groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves. Households in receipt of the following benefits are classed as vulnerable and will be eligible for grants or loans, so long as they meet any other eligibility criteria in place for any particular grant or loan:

- Pension Credit
- Households in receipt of working tax credit which includes a disability element, if they have relevant income of less than £15050
- Households in receipt of child tax credit, if they have a relevant income of less than £15050
- Income support
- Housing Benefit
- Council Tax Benefit (does not include single persons 25% discount) Income-based Job Seekers Allowance
- Attendance Allowance Disability Living Allowance Industrial Injuries Disablement Benefit
- War Disablement Pension Universal Credit
- Personal Independence Payment (PIP) Employment and Support Allowance (ESA)

Annex 2: Means Test for Disabled Facilities Grant

All Disabled Facilities Grant (DFG) applications are subject to a statutory financial means test. This assessment looks at the resources of the disabled person and their spouse/ partner and their dependants (called the relevant person) and is used to determine how much, if anything, they must contribute towards the cost of the works. The applicant must pay their contribution (calculated by the means test) towards the cost of grant-eligible expenses. The Mandatory DFG monies will pay for the reasonable cost of works and fees up to a maximum of £30,000 above that.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person (together with their spouse/ dependants etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

The income, savings and capital figures will be used in conjunction with a table of fixed allowances, set by Government, to calculate the amount of contribution required. Certain pensions, benefits and capital are disregarded in the calculation.

If the calculated income is less than the assessed needs of the relevant person, the Council will grant-aid the eligible costs of the works and fees. If the relevant person's income is more than their assessed needs, a proportion of the income will be used to calculate how much they could contribute towards the cost of the works. If this assessed amount is less than the cost of the works, the difference between the two is paid as a Disabled Facilities Grant.

The maximum amount of mandatory Disabled Facilities Grant that the council is required to pay is £30,000 per application. In exceptional circumstances, if the cost of the eligible works is more, the council can provide a discretionary DFG to increase the amount, subject to the availability of grant funds. It is proposed this increase in funding will be to a maximum of £10,000 but will be subject to a means test including for works to benefit a child.

The grant can be paid in instalments or in full on completion of the work. The council will normally pay the contractor/s directly and in arrears when the council is satisfied that the work (or phase of work) has been completed to their satisfaction and in accordance with the grant approval.

The grant is not means tested if the adaptations are necessary for meeting the needs of a child with disabilities (excepting the discretionary increase as above)