

Guildford Borough Council

Home Adaptation and Improvement Policy

**Disabled Facilities Grants and Financial
Assistance for Private Sector Housing**

6th February 2019

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1. Introduction

This policy sets out how Guildford Borough Council will provide financial assistance to support the provision of decent, healthy and safe housing within the borough.

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.

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 Guildford residents with effective discharge from hospital back to their homes to minimise bed blocking and support recovery from illness
- assist homeowners on low incomes through to maintain their properties, to decent homes standards
- offer financial assistance to enhance renewable technology within housing
- ensure empty properties in need of housing repair are modernised and available for use

Central Government funding for Disabled Facilities Grants (DFGs) is allocated to the Council through the Better Care Fund (BCF) via Surrey County Council. The sum is determined in accordance with pre-set formulae, however in 2016/17 a three-year funding settlement was provided by government, which incrementally increased, to approximately double, funding to local councils, to reflect the government's priority attached to this function. This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources but had the benefit of substantially reducing the Council's General Fund contribution.

The broader aims of the BCF are applicable to all members of the population, however housing adaptations for council tenants, are expected to be funded through the council's own funding mechanism.

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. The Council has a duty to achieve value for money in its procurement of equipment, also to target its limited resources effectively for vulnerable residents who would not be able to repair, adapt or improve their home without financial assistance from the Council.

2. Financial assistance

Mandatory works (Sec 2.1) Prescribed works to adapt a home to meet the needs of older and disabled residents, to will enable them to live independently at home for as long as possible.

Discretionary Home Adaptation and Improvement Assistance (Sec 2.2): Where greater flexibility can complement the mandatory policy, utilising innovative solutions to housing adaptations and prevention of injury in relation to resources available.

2.1 Mandatory Disabled Facilities Grants

Mandatory Disabled Facilities Grants are available to assist with the cost of carrying out adaptations to a dwelling to meet the needs of a disabled occupant. They are available to owners and tenants of private landlords and housing associations. The Council must consult with the Social Services Authority to determine whether the work is necessary and appropriate to the needs of the disabled occupant.

The type of work includes stair lifts, level access showers, ramps and the provision of ground floor bathrooms and toilets. Mandatory Disabled Facilities are available to the occupants of mobile homes.

The maximum amount of grant is set by central government and is £30,000 at the time of writing.

What work is eligible?

Eligible works are normally adaptations or improvements. Items of repair to existing facilities will not normally be considered. Equipment is not normally provided through the Disabled Facilities Grant other than those shown in the examples below, which are usually fixed items.

A. Access to dwelling

Works to assist access by the disabled occupant to and from the dwelling (or the building which the dwelling or flat is situated). Such works will include:

- Ramps
- Handrails
- Widening external doors
- Creating manoeuvring space for wheelchairs
- Stairlifts to common stairs
- Widening of steps
- Modification of steps
- Provision of access into the garden

B. Access to family room

Works to assist access by the disabled occupant to a room used or useable as the principal family room. Such works will include:

- Widening internal doors

- Creating manoeuvring space for wheelchairs
- Remote control to doors and windows

C. Sleeping arrangements

Works to assist access by the disabled occupant to, or providing for the disabled occupant, a room used or useable for sleeping. Such works will include:

- Widening internal doors
- Creating manoeuvring space for wheelchairs
- Through floor lifts
- Stairlifts
- Handrails

The provision of a new bedroom will only be considered if the adaptation of an existing room is unsuitable and, if required, should be of sufficient size to maintain normal sleeping arrangements.

D. Sanitary arrangements

Works to allow access to or facilitating the use by the disabled occupant of a room in which there is a lavatory, bath or shower (or both) or wash hand basin. Such works will include:

- Widening doors
- Through floor lift/stairlift
- Replacement of bath with shower or provision of an over bath shower
- Downstairs WC/Bath/Shower/wash basin
- Thermostatic controls for shower
- Raising of WC pedestal
- Hoists and other fixed bathing aids
- Bathlifts

Note: Equipment would be considered before adapting or providing new facilities.

E. Food preparation and cooking

Facilitating the preparation and cooking of food by the disabled person. In considering such work, it is essential that the disabled person constantly cook for the household. If this is not the case, facilities will be limited to the strict needs of the disabled person. Such works will include:

- Modification of work units
- Alteration of kitchen for wheelchair use
- Enlargement of a kitchen
- Alterations of gas, electric and plumbing installations
- Purposely designed cooker

F. Heating

Providing a sufficient heating system, if there is no existing heating system in the dwelling or any such system is unsuitable for use by the disabled occupant, suitable

to meet his/her needs. Improving any heating system in the dwelling to meet the needs of the disabled occupant or, will be provided. Such works will include:

- Replacement of coal fire with gas fire
- Provision of central heating for those parts of the accommodation normally used by the disabled person
- Where additional rooms are provided and the existing boiler cannot cope with the extra demand, separate local heating for the extension
- Relocation of power sockets
- Electric radiators

No provision will be made for heating facilities in rooms not normally used by the disabled occupant.

G. Access to services

Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control. Such works will include:

- Relocation of heating, lighting or power controls
- Relocation of prepayment meters
- Relocation of light switches

H. Movement to provide care for another

Facilitating access and movement by the disabled occupant around the dwelling in order to enable him/her to care for a person who is i) normally resident in the dwelling and ii) is in need of such care. For example, a stairlift to enable a disabled occupant to have access to upstairs bedroom to look after children.

I. Safety

Making the dwelling or building safe for the disabled occupant and other persons residing with them. This is intended for adaptations designed to minimise the risk of danger where a disabled occupant has particular behavioural problems, which may put them or their family at risk. Such works will include:

- Toughened or shatterproof glass
- Fixed fire/radiator guards
- Fixed stair/access guards
- Protective wall coverings
- Alarm systems

Determination of whether works are eligible

1. The Council must consult with the Welfare Authority (Surrey County Council) on all Disabled Facilities Grant applications on whether the adaptation is “necessary” and “appropriate” for the needs of the disabled person.
2. The Council must also be satisfied that it is reasonable and practicable to carry out the work having regard to the age and condition of the dwelling.

Who can apply?

Owner-occupiers, tenants, licensees or occupiers must be able to satisfy the means test criteria in Sections 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996. In some cases, landlords may apply but the amount of grant is determined by reference to the notional increase in rent that the works may generate.

General matters relating to grant applications:

- i. Applications must be made in writing to the Regulatory Services Manager at the Council Offices, Millmead House, Millmead, Guildford
- ii. The Private Sector Housing Team will provide advice and assistance to potential applicants on how to access financial assistance from the Borough Council
- iii. Payment of grant will normally be made directly to the contractor upon satisfactory completion of works
- iv. Conditions attached to mandatory grants will be recorded on the local land charges register.

Application requirements and conditions

1. An application has to be submitted in writing in accordance with the Housing Grants Construction and Regeneration Act 1996. The application must contain:

Particulars of work for which grant is sought:
 - a. At least two estimates from different contractors of the costs for carrying out the work, unless this requirement is waived, i.e. specialist work, lower value or urgency, where the council is satisfied best value will still be obtained.
 - b. Particulars of any preliminary or ancillary service and charge
 - c. A certificate relating to future occupation of the property. There are three types of certificates:
 - Owner Occupiers
 - Tenants
 - Occupiers (for houseboat and park home applications).
2. It is a condition of the grant that the works are carried out in accordance with the application.
3. The work must be completed to the satisfaction of the council within twelve months from the date of approval (unless the council agrees to an extension of that time in writing).
4. The work must be carried out by one of the builders whose estimate accompanied the application, unless the Council agrees to the appointment of an alternative builder.
5. No payment will be made unless the Council has been provided with suitable invoices.

6. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
7. No grant will be paid if the works begin before the date of approval unless permission has been agreed with the Council.
8. The Council will normally require the recovery of specialist equipment when no longer required vertical lifts, stairlifts or ramps.
9. The Council may require repayment of up to £10,000 of the grant awarded, if the property is sold, or ownership transferred, within 10 years. This condition applies where the value of the property has been increased by enlargement or by the provision of additional amenities.
10. Applicants are expected to comply with conditions attached to the approval of grants. The Regulatory Services Manager will consider waiving or varying recovery of grant where an applicant would suffer severe hardship.
11. Other particulars may be required by law or reasonably required by the Regulatory Services Manager.

Financial Assessment

1. The disabled person and any partner, as legally defined, are “means tested” to determine any contribution they need to make towards the cost of the work. If the disabled person is a child or young person, the means test is waived.
2. Where a contribution towards the cost of the work is required, the applicant will be referred to Surrey County Council who may consider a “top up” contribution. In the case of landlord applications, the test will have regard to the notional increase in the value of the property.

2.2 Discretionary Disabled Facilities Grants

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 and where funding permits.

The policy has been revised in response to increased funding, through the Better Care Fund, and in line with recommendations made to Surrey Councils through Foundations (national Home Improvement Agency charity) Adaptation and Equipment Report 2017. The elements of discretionary grant funding within this policy are implementing recommendations from the Foundations report. Similar discretionary policies are being adopted across Surrey, co-ordinated through the Surrey Equipment and Adaptations Project.

Any discretionary assistance will only be considered having regard to the financial resources available at the time. If funding will not have sufficient resources in reserve to deal with other referrals that may present throughout the financial year, the Authority reserves the right not to approve requests for discretionary spending.

Discretionary assistance will be provided, with regard to Surrey County Council's Charging Policy, to ensure clarity and consistency of process as far as possible and minimising dual means testing.

A) Flexibility of upper limit of Disabled Facilities Grant

The maximum grant available for a mandatory DFG is currently £30,000. This policy provides the Authority opportunity to provide an additional maximum amount of up to £15,000 discretionary "top-up", where 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.

This additional discretionary element will be subject to the DFG means-test for adults and children's adaptations, using the nationally recognised assessment tool. Discretion can be provided to the outcome of the means test, using principles in section D) Discretion for Hardship.

When determining any application for discretionary assistance the merits of the case will be agreed between the Council, and the Occupational Therapist, prior to the application being presented for "top-up" funding through Surrey County Council. Any discretionary assistance will be repayable on the eventual sale of the property and recorded as a Land Registry charge.

Discretionary Disabled Facilities Grants will normally have a limit of £45,000. However, the Regulatory Service Manager will consider applications on their merits, as exception to policy.

Repayment conditions would be applied, for a period of 10 years after the completion of works. To assist with recovery in the event of a breach of grant condition, a charge will be registered at the Land Registry on properties, where the grant exceeds £2,000.

B) Exemption from means testing

In order to simplify the Disabled Facilities Grant process for lower value works, also to target prevention of falls and maximise independence, the following works will be exempt from means-testing:

- internal stair lifts
- half steps
- grab rails
- external galvanised rails
- modular ramping.

Step lifts would continue to be means tested.

A condition would be applied to recover equipment which can be recycled.

C) Waive all client contributions under £1,000

When a client's contribution is less than £1,000, their contribution will be waived and not charged to the client. This will ensure potential clients are not deterred from important works, due to a potential charge. It will also reduce administrative function to the Authority.

Where a client contribution is over £1000, the entire contribution will be charged to the client.

D) Discretionary assistance for financial hardship

In cases where the outcome of the financial test of resources is that an individual is unable to meet the cost of their contribution towards the housing adaptation, discretion is provided to the Regulatory Services Manager to waive the outcome of the test of resources, in line with the guidance below.

The discretion is applied having regard to Surrey County Council Charging Policy, however we will consider both the income and savings of the household, i.e. the client and their partner.

When considering a case for discretionary support the Regulatory Services Manager would refer to the following guidance:

- Discretionary grants are unlikely to be granted where savings are more than £24,500 per annum
- Discretion may be applied based on the client's expenditure, related to ordinary living expenses and requirements of their disability e.g. heating or transportation
- The Authority would not expect a household to contribute more than 25% of its savings on DFG related works, where savings and annual income are up to value of £24,5000
- The value of the exemption would be an upper limit of £12,000, aligned to maximum Housing Improvement Grant.

Repayment conditions would be applied, for a period of 10 years after the completion of works. To assist with recovery in the event of a breach of grant condition, a charge will be registered at the Land Registry on properties, where the grant exceeds £2,000.

E) Prevention grant

This grant offers provision of simple measures to ensure that elderly, vulnerable or disabled residents can occupy their homes safely and reduce likelihood of developing ill-health; also to ensure that properties are suitable for people to be discharged from hospital without delay.

The grant has a maximum value of £3,000 per household. Eligible works will include:

- Provision and installation of equipment, to prevent falls or accidents within the home, as well as promote independence
- Prevent hospitalisation / assist hospital discharges
 - Essential repairs, adaptations, treatment of damp, removal of hoarding materials and moving of furniture to allow medical equipment
 - Ensure homes are safe and facilitate independence
 - Emergency heating or electrical repairs (non-emergency electrical and heating repairs may be accessed through the means tested Home Improvement Policy).

The grant may be used to buy equipment in bulk to prevent falls and accidents, also promote independence, such as grab rails and assistive technology. This will be a fast track grant, referred by staff from Health, Social Care or Borough Council, subject to agreement by the Regulatory Services Manager. It will not require the client to complete forms or financial assessment. Repayment conditions will not be applied for these works.

F) Relocation Grant

Where it is assessed that adaptation works required to a property relating to a disabled person are uneconomical or considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council has discretion to provide grant aid to assist in the reasonable costs associated in moving to a pre-adapted or more easily adaptable property.

These costs may include:

- Removal expenses
- Legal costs
- Valuation costs.

These costs will not include those related to the purchase of a home, such as stamp duty or a deposit.

The applicant must be either an owner-occupier or tenant.

The relevant person must be a disabled person within the household, registered or registerable with Social Services.

There is a limit of £10,000 for these grants per application. It will also be possible to apply for Disabled Facilities Grant for the new property, however to a maximum combined value of £30,000 if within the Guildford Borough Council.

The Council reserves the right to place a legal charge on the property, for repayment of this grant, if the property is sold or ownership transferred within ten years of the award.

A DFG means test will be undertaken of the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.

In addition to financial assistance, the Council will assist, if required, with arranging transport to viewings and specifying features required within a new property.

G Exceptions to policy

If a potential applicant considers that there are exceptional circumstances which fall outside of the Council's grant policy, they may present details to the Regulatory Services Manager for consideration. These will be considered on a case by case basis, with regard to:

- the cost of adaptation
- the nature of the works
- availability of alternative finance
- the client's needs.

In assessing the merits of a particular case, the Council will have regard to the financial test of resources used by Surrey County Council Adult Social Care.

2.3 Home Improvement policy

Summary of assistance

The current policy has been retained as it continues to target assistance to those people or properties as set out below.

1. Grants will be offered, which are to be repaid upon the future sale of the property. The maximum grant is £12,000 and applicants have to satisfy a means-test. Eligible works include essential repairs and improvements, affordable warmth measures or works to make a decent home.

2. Applicants on certain welfare benefits, as prescribed by government to qualify for Disabled Facilities Grant will have no contribution to make to the cost of works, subject to the grant maximums set out below. In addition to the income related benefits that are 'passporting benefits' for a Disabled Facilities Grant, the council will not expect a contribution from applicant in receipt of Local Council Tax Relief.

Applicants are expected to comply with conditions attached to the approval of grants. The Regulatory Services Manager will consider waiving or varying recovery of grant where an applicant would suffer severe hardship.

What works are eligible?

The following will be regarded as eligible works:

Works of repair or improvement to bring the home to the Decent Homes Standard:

- A. Works to make a property free from Category 1 Hazards. This may include non-structural items, such as windows or doors and electrical or gas installations;
- B. Works to key components of the property, particularly where they are in disrepair due to age. Key components include:
 - External wall structure
 - Lintels
 - Brickwork and wall finish
 - Roof structure and covering
 - Chimney stacks
 - Windows and external doors
 - Central heating gas boiler
 - Electrical supply system.
- C. Works to provide reasonably modern facilities or services. This applies where three or more of the following are lacking:
 - A kitchen more than 20 years old
 - The kitchen has inadequate space and layout
 - The bathroom is more than 30 years old
 - If the bathroom / WC is not appropriately located
 - The noise insulation (from external sources) is inadequate
 - The common areas have inadequate size and layout (flats only).

- D. Works to provide affordable warmth, through improving heating or insulation, such as:
- works to cover the provision of central heating for the first time
 - improvements to an existing central heating system
 - appropriate roof insulation and wall insulation (where applicable)
 - floor insulation to park homes

On completion, the dwelling must have at least 200mm of roof insulation (where practicable), cavity wall insulation (where applicable) and an effective heating system must be in place.

- E. Works may include removal of hoarding materials, in order to assess damage potentially incurred to the property, or to assist make a home suitable for works required for hospital discharge.

Where the above apply, the council may also fund additional related works if necessary to protect the building or the occupant's health. This may include preventative works such as gutter repairs, external decorations.

The grant is available for works to dwellings, mobile homes and houseboats.

Who is eligible?

In order to qualify for assistance:

1. Applicants must have lived in the dwelling as their only or main residence throughout the previous twelve months.
2. Applicants must have consent to carry them out where appropriate and be responsible for the works. Tenants with a repair obligation are eligible for assistance with repairs, as well as improvements or adaptations.
3. The property must be in Council Tax Band E or below.

Amount of Grant

Financial assistance for works to provide affordable warmth will be limited to a maximum of £6,000. Assistance will be restricted to a maximum of £12,000 for other works. A limit of a maximum £6,000 grant will be imposed on houseboats and mobile homes since much lower equity exists and a charge on the land cannot be applied.

Conditions for Discretionary Assistance

The standard conditions are below, which may be varied to take account the circumstances of each case.

1. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate, out of the proceeds of such a claim.
2. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.

3. The work must be carried out by one of the builders whose estimate accompanied the application unless the Council agrees to the appointment of an alternative builder.
4. No payment will be made unless the Council has been provided with suitable invoices.
5. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
6. No grant will be paid if the works begin before the date of approval unless agreed by the Regulatory Services Manager.
7. The Council may impose a condition requiring the recovery of specialist equipment when no longer required.
8. The dwelling or home must be occupied as the applicant's main residence. The applicant must also certify that they intend to remain in the property.
9. Repayment of the grant is required should the home be sold or transferred within 25 years of the date that the works are certified as being complete.
10. To assist with recovery in the event of a breach a grant condition, a charge will be registered at the Land Registry on houses where the grant exceeds £2,000. An administrative charge could be added to cover our costs.

Exceptions to the policy

If a potential applicant considers that there are exceptional circumstances which fall outside of the Council's grant policy, they may present details to the Regulatory Services Manager for consideration. These will be considered on a case by case basis, with regard to:

- the cost of repair
- the nature of the works
- availability of alternative finance
- the client's needs
- suitability of the accommodation
- ability of the applicant to meet their needs through alternative accommodation.

2.4 Renewable Technology Loan Scheme

The Council will offer interest free loans to install renewable technologies for heating or energy generation in residential properties. Examples of work are solar hot water systems, ground source or air source heat pumps and biomass boilers, where used as the primary heating source.

Eligibility criteria

- A. Applications will be considered from owner-occupiers, landlords and tenants of private residential property.
- B. Applicants must have the right or power to carry out works to the dwelling.
- C. The works must be carried out in accordance with the relevant codes of practice by certified installers. At time of writing this includes the MCS and Kitemark schemes. In exceptional cases where the applicant has carried out works, the installation will need to be commissioned by a certified installer.
- D. The Regulatory Services Manager will regularly review the types of work, examples are provided above, that are eligible for assistance.
- E. Applicants must complete a written application form agreeing to the terms and conditions set out in the policy.

Level of assistance

Applicants will not be means-tested. The loan will be calculated at 50% of the eligible cost, subject to a maximum loan of £3,000. The applicant will be advanced a proportion of the cost of the works as set out in the scheme.

The loan will be repaid in monthly instalments over a period of 5 years from the date of installation on the basis of one fifth of the loan per completed year.

2.5 Empty Homes Grant

Summary of assistance

Grants for owners of empty properties in Guildford will generally be encouraged to bring empty properties, which have fallen into disrepair, back into use. The maximum grant is set at £20,000 or 50% of the cost of the works, whichever is the lower. The Council would exercise a nomination right for a period of 5 years from completion of the works. The detailed requirements are set out in a nomination agreement. Rent levels set at 80% of market rents would be expected.

Eligibility

- The applicant must be the freehold owner of the property or have a lease of 5 years minimum
- The owner cannot be a public sector body.

Conditions

1. The Council can exercise nomination rights for a minimum 5-year period
2. The grant is subject to a condition requiring the dwelling to be let as a main residence for a period of 5 years from the date that the works have been certified as complete
3. Repayment of the grant is required should the home be sold or transferred within 5 years of the date that the works are certified as being complete
4. The property on completion of works must meet the decent homes standard and be free from category 1 hazards. This is assessed by the Council under the Housing Health and Safety Rating System (HHSRS)
5. Contractors must be capable of carrying out works and have public liability insurance of at least £5 million
6. Payment will be made on satisfactory completion of the works. Interim payment may be given where it is a requirement of the building contract.

The standard conditions above may be varied to take account the circumstances of each case.

2.6 Home Trust Loan Scheme

The Council may offer a subsidised loan to homeowners to improve and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant.

The loan is currently operated across parts of the South East by Parity Trust; a community-based finance institution based in Portsmouth.