

# **Environmental Health**

## **Financial Assistance Policy Disabled Facilities Adaptations and Home Improvement**

Date March 2022



Document history

<b>Version Date</b>	<b>Key Changes Made</b>	<b>Consultees</b>	<b>Approved by</b>
March 2022	New - Safe and Secure Grant New – Waive of up to £3k of client contributions towards cost of DFG adaptation	Home Improvement Agency	Cabinet on 22 March 2022

	<b>Responsible Officer</b>	Nicky Thomas Team Leader Residential and Environment
	<b>Last updated</b>	March 2022
	<b>Approval of changes</b>	Minor changes - Executive Head, Planning and Regulation Major changes – Cabinet Full Policy Review – Cabinet
	<b>Next review due</b>	March 2023

## 1.0 Introduction

This policy sets out how Mole Valley District Council (the Council) will provide financial assistance to support the provision of safe housing within the district and promote independent living. This policy supersedes the Financial Assistance Policy for Disabled Facilities Adaptations and Home Improvements 2018.

1.1 The policy supports working with partners to deliver the right services to our residents to reflect an integrated approach to health, social care and housing.

1.2 The Council's obligations, powers and duties in relation to the provision of financial assistance for the repair and adaptation of peoples' homes 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 peoples' homes to facilitate them to live independently in their own homes for longer and help to ensure their homes are accessible and suitable for their needs
- provide a subsidised home repair service through a Handy Person Service to undertake minor repairs and assist residents to maintain a safe and secure home environment
- assist private tenants and homeowners to make minor adaptations or repairs to their property to facilitate safe and independent living
- assist Mole Valley residents to achieve discharge from hospital back to their homes, to support health outcomes and recovery from illness and minimise bed blocking.

1.4 Central Government funding for the provision of Disabled Facilities Grants (DFGs), the Handy Person Service (HPS) and other grants to support safe and secure living is awarded to Mole Valley District Council (MVDC) as part of the 'Better Care Fund' provided to Surrey County Council (SCC) for the delivery of the wider social care service. It is allocated to the district councils annually through SCC.

1.5 The types of assistance available through MVDC include:

Mandatory Disabled Facilities Grant  
Discretionary Disabled Facilities Top-Up Grant  
Safe and Secure Grant  
Subsidised Handy Person Service

## **2.0 General Conditions**

- 2.1 The Council has a statutory obligation to provide DFGs to eligible residents within its district. The provision of funding and a service to assist residents with the cost of home repairs to make the home safe and secure is discretionary. The availability of any discretionary scheme is dependent on the funding being available at the time of application and schemes may be withdrawn at any time.
- 2.2 The service to administer and deliver DFG grants, discretionary grants and the HPS is delivered by a Home Improvement Agency (HIA) on behalf of the Council. The HIA is contracted by the Council and is paid an agreed sum for the provision of these services.
- 2.3 The DFG grant and access to use the HPS are only available for properties that are located within the boundaries of Mole Valley District.
- 2.4 The Council will attach specific conditions to grants and tell applicants what these conditions are before it gives an approval for a particular grant and the works to commence. The Council will not accept grant applications from the owners or occupants of commercial premises, such as hotels or guesthouses.

## **3.0 Mandatory Disabled Facilities Grant – Up to £30,000**

- 3.1 DFGs provide funding to improve accessibility and enable disabled people to remain living independently in their own homes. For applications made on behalf of a child, or for adult applicants who are in receipt of a 'pass-porting benefit' \*, the mandatory DFG grant will pay for the reasonable cost of works and fees up to a maximum of £30,000.

In all other cases, DFG applications are subject to a statutory financial means test. The assessment looks at the resources of the disabled person (the relevant person) and their spouse/ partner and their dependants. The test is used to determine how much, if anything, the relevant person is required to 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.

- 3.2 Applicants will be required to provide satisfactory documentary evidence of qualifying status in respect of any claim for assistance. All grant approvals will be issued in writing and the qualifying works must not be commenced prior to grant approval being issued. Failure to comply with this requirement could result in the application being refused.

- 3.3 The grant funds, or contributes towards, the cost of 'relevant' adaptations that are 'necessary and appropriate' to meet the needs of a disabled adult or child. The works must also be considered 'reasonable and practical' to be carried out in the home. Typical adaptations would include:
- access in to and out of the home (for example a wheelchair ramp)
  - access to bathroom/ toilet, bath or shower or wash basin
  - provision of facilities for preparing and cooking food
  - adaptations to bathrooms
  - ceiling hoists
  - stair lifts
- 3.4 This policy applies to all home owners, private rented and social housing tenants in the MVDC area who are determined as requiring adaptations by Occupational Therapy professionals and qualify for funding under the means testing requirements. DFG funding is not available for properties owned by councils.
- 3.5 The works must be for a disabled person who lives at the property as their only or main home. The applicant need not be the disabled person, but must either be an owner or tenant of the property to be adapted. Occupiers of caravans and mobile homes may also be eligible. It must be the intention for the disabled person to remain living there during the grant period.
- 3.6 Where a DFG has been provided to someone who owns their home the Council may recover part of the grant if the property is sold within a period of ten years after grant payment. DFG grants valued over £5000 paid to owner-occupiers are registered as a local land charge against the property and in some circumstances a proportion of the grant, up to a maximum of £10,000, is repayable on the sale of the property.
- 3.7 The Government prescribes the grant eligibility criteria, the nature and scope of the works that may be funded and general requirements governing DFGs. The Council is unable to deviate from these.
- 3.8 Further details about the conditions that apply to DFGs and eligibility for the grant are contained in the Appendices to this policy.

## **4.0 Discretionary Grants**

- 4.1 In addition to providing mandatory DFGs, the Council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. Using these powers, the Council has agreed to offer a range of discretionary assistance for private sector residential adaptations in certain specific circumstances.
- 4.2 Discretionary financial assistance will only be considered having regard to the available budget at the time. If the budget is unlikely to have sufficient resources in reserve to process all the mandatory DFG referrals that may present throughout the

financial year, the Council reserves the right to not consider any discretionary elements.

## **5.0 Discretionary Disabled Facilities Grant Top-Up – Up to £15,000**

- 5.1 The maximum grant available for a mandatory DFG is currently £30,000. This Policy increases the maximum amount by up to £15,000 where the cost of work exceeds £30,000 (either because of unforeseen works or due to the extent of the original work that is recommended to the Council).
- 5.2 This discretionary DFG ‘Top-Up’ assistance will only be offered for schemes that meet the criteria for mandatory DFGs. The maximum amount of DFG assistance may therefore be £45,000.
- 5.3 This additional discretionary funding will be subject to the standard DFG financial means test for adult’s adaptations, in accordance with the Housing Renewal Grants Regulations (as amended). Means testing shall not apply where the beneficiary of the adaptation is under 19 years of age, in line with mandatory DFG’s.
- 5.4 Where a financial contribution from the client is required, the level of grant will be reduced by the amount of any assessed contribution towards the cost of works.

## **6.0 Waive up to £3,000 of client contributions towards cost of DFG**

- 6.1 When the financial means test determines that a client has a financial contribution to make and that contribution is £3000 or less, the requirement to make that contribution may be waived. This ensures that vulnerable clients are not deterred from having essential adaptations due to the requirement to make a financial contribution.
- 6.2 Where a client contribution towards the cost of the work is required and is more than £3,000 and the applicants are unable to fund this themselves, they will be referred to Surrey County Council who may consider a “top-up” contribution.

## **7.0 Safe and Secure Grant**

- 7.1 This discretionary grant offers provision of simple measures to ensure that elderly, vulnerable or disabled residents can occupy their homes more safely and reduce likelihood of developing ill-health or having an accident in the home. The grant may also be used for works to ensure that properties are suitable for people to be discharged from hospital without undue delay.
- 7.2 The grant available per household may be up to £3,000 depending on eligible works. Grant funded works will be delivered via the Council’s subsidised Handy Person Service (HPS) which is part of the Home Improvement Agency contract.

To qualify for assistance an applicant must fall within one of the following three categories, A, B or C:

- a) Be a disabled adult or child i.e. registered or registerable disabled. This will include those with a disability, chronic illness, mental health condition or sensory impairment, which restricts their functioning on a day-to-day basis.
- b) Be aged over 60 **and** require works available through the Handy Person Service which are home safety improvements, repairs to essential items or required to facilitate hospital discharge e.g. request for grab rails, ramp etc.

**and** the applicant must be in receipt of one of the following income or disability related benefits:

- Any of the pass-porting benefits for DFG eligibility (listed in the Appendix)
  - Contributions based Job Seekers Allowance
  - Contributions based Employment and Support Allowance
  - Attendance Allowance
  - Disability Living Allowance
  - Personal Independence Payment (PIP)
- c) Be a person who is awaiting discharge from hospital but is unable to return home due to unsuitable conditions there, which works or the provision of equipment will resolve and who is in receipt of one of the income or disability related benefits listed in category 'B' above.

7.3 Eligible works will include:

- a) Provision and installation of equipment to help prevent the risk of falls or other accidents within the home, as well as promote independence.
- b) Repair works to help reduce the risk of accidents and hospitalisation and to assist with hospital discharges, such as essential repairs, minor adaptations and moving of furniture to allow room for medical equipment etc.
- c) Works to improve door or window security following a break-in or attempted break-in.

7.4 The grant will fund up to £3,000 worth of work provided through the HPS to facilitate and improve safety and security in the home. This includes an initial HPS visit and assessment of client needs, the provision of labour, materials costs and VAT, up to a total of £3,000.

The cost of the works will be paid directly by Mole Valley District Council to the HPS.

7.5 As with the proposed discretionary elements related to DFGs, provision of the Safe and Secure Grant will only be considered having regard to the available budget at the

time. If the budget does not have sufficient resources in reserve to deal with the mandatory referrals that may present throughout the financial year, the Council reserves the right not to approve any discretionary elements, including Safe and Secure Grants.

## **8.0 Home Improvement Agency**

8.1 The Council provides a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes. This service is currently contracted to a local Home Improvement Agency (HIA). The HIA also provides the Handy Person Service (HPS).

8.2 The HIA is contracted by the Council to assist residents through the whole grant application process and provide advice on other assistance available. The officers and surveyors visit the client in their own home to:

- assist with completing application forms
- undertake the financial check to establish the client's eligibility for grant
- meet with the Occupational Therapist (OT) to agree how the adaptation will be done in accordance with the OT assessment
- prepare schedules of work, detailed drawings and contract documents
- assist with finding suitable and reliable builders/contractors and obtain competitive quotes
- supervise the works
- obtain the required Local Authority Planning and Building Regulations approvals where necessary for more major works

8.3 The HIA is jointly funded by Surrey County Council and Mole Valley District Council. It is also partly funded through the fees it charges for its services.

## **9.0 Handy Person Service**

9.1 The HIA provides a subsidised, low-cost Handy Person Service for elderly and disabled residents to undertake minor works of home repair and home safety such as:

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

This service is open to homeowners or private tenants in Mole Valley who meet any of the following criteria:



- are aged 70 or more
- have a disability
- are vulnerable in some other way, or
- are on a means-tested benefit.

## **10.0 Enquiries and Applications**

For more information about applying for a grant or to use the Handy Person Service please call Millbrook Healthcare on: **0330 1243758**

or send your enquiry to:

Millbrook Healthcare,  
The Old Crumpet Factory,  
16 Brockham Lane,  
Brockham,  
Surrey,  
RH3 7EL

## **11.0 Appeals**

Where financial assistance is refused, the applicant may appeal against the decision in writing to:

The Strategic Partnership Manager,  
Environmental Health & Licensing,  
Mole Valley District Council,  
Pippbrook  
Dorking RH4 1SJ

Appeals should be received within 28 days of a decision being issued and will be determined within a further 28 days.

## **11.0 Review of the Policy**

This revised policy takes effect from 1 April 2022 and will be reviewed again in 2023.

**For further information about this policy, please contact:**

Mole Valley District Council on 01306 885001  
or email [env.health@molevalley.gov.uk](mailto:env.health@molevalley.gov.uk)

## Appendix A – Summary of Grants and Conditions

Form of Assistance	Description – Eligible works	Client eligibility	Amounts	Other conditions
<p><b>Mandatory Disabled Facilities Grant (DFG)</b></p>	<p>All works that are necessary for one or more of the following purposes:</p> <ul style="list-style-type: none"> <li>➤ 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;</li> <li>➤ make access easier to the living room;</li> <li>➤ provide or improve access to the bedroom, toilet, washing facilities or kitchen (e.g. by installing a stair lift or providing a ground floor level access shower room.)</li> <li>➤ improve or provide a heating system in the home which is suitable to the needs of the disabled person;</li> <li>➤ adapt heating or lighting controls to make them easier to use;</li> <li>➤ 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</li> <li>➤ improve access to and from the garden of the home where feasible (e.g. door widening, step-lift)</li> </ul>	<p>The applicant must be either an owner-occupier or a tenant.</p> <p>The relevant person for whom the adaptation is required must be a disabled person living at their home address.</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 each DFG grant.</p> <p>The disabled person, any partner, and any dependants are means tested to determine the amount of any contribution they may need to make towards the cost of the works. (See Appendix B).</p> <p>If the disabled person is a child, the parents or legal guardian are not means tested.</p>	<p>A recommendation is required from a registered Occupational Therapist that works are necessary and appropriate to meet the needs of the 'relevant person'.</p> <p>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.</p> <p>Two itemised and individually priced quotations must be provided for approval before work commences. These must be based on the same schedule of works for the adaptation and should be obtained from suitable contractors. (This is usually organised by the HIA )</p> <p>Where the value of works exceeds, or is likely to exceed £20,000, three such quotations will be required.</p>

	<p>The DFG funding also covers the cost of the extended warrantee and servicing of mechanical installations made as part of the adaptation. For example stair lifts, step lifts and through floor lifts.</p>			<p>On receipt of an invoice on satisfactory completion of the works, payment of grant will usually be made direct to the contractor(s) undertaking the works.</p> <p>DFG grants paid to owner-occupiers are registered as a local land charge. If the property is sold within ten years of completion of work, the Council may seek to reclaim part of the grant. It will only reclaim funding in excess of £5,000 but will not seek to recover more than £10,000 in total.</p> <p>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. The council will not seek to recover monies where significant reasons are present in this respect, or where financial hardship will be caused.</p>
<p><b>Discretionary Disabled Facilities Grant</b></p>	<p>In the case of mandatory Disabled Facilities Grants where the eligible expense*** exceeds the mandatory grant limit of</p>	<p>The applicant is eligible for a mandatory DFG and the cost of</p>	<p>A discretionary top up of up to £15,000</p>	<p>Where the property is sold within the grant condition period (ten years for owner occupier applications), the Council may</p>

<b>(Top –Up)</b>	<p>£30,000, the Council will consider a discretionary ‘top up’ grant.</p> <p>***NOTE: Eligible expense: the reasonable cost of the required works identified by the Occupational Therapist combined with eligible fees and expenses.</p>	the eligible works exceeds £30,000.		<p>consider the requirement to recover the full amount of Discretionary DFG top-up.</p> <p>No interest will be charged.</p>
<b>Safe and Secure Grant</b>	<p>Funding to carry out minor works to a property, which are necessary to remedy disrepair, improve a home or provide aids to help to make the home safe and secure.</p> <p>Applicants can make a self-referral or external organisations can refer residents to the HIA for assessment, including Occupational Therapists, Hospital discharge team and GPs’.</p> <p>This grant may also apply where works are required to enable a patient in hospital to return home without undue delay.</p>	<p>Be a disabled adult or child <b>OR</b> Be aged over 60 <b>and</b> be in receipt of certain income or disability related benefits <b>OR</b> Be a resident who is currently awaiting discharge from hospital but is unable to return home due to unsuitable conditions there and who is in receipt of certain income or disability related benefits</p>	Grant up to £3,000.	<p>Subject to budgetary availability</p> <p>Repayable in full if property is sold or disposed within 10 years of grant payment.</p> <p>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>

## **APPENDIX B: Means Test for Disabled Facilities Grant**

For Disabled Facilities Grant (DFG) applications made on behalf of a child, or for adult applicants who are in receipt of a 'passporting benefit' \*, the mandatory DFG grant will pay for the reasonable cost of works and fees up to a maximum of £30,000.

In all other cases, DFG applications are subject to a statutory financial means test. The assessment looks at the resources of the disabled person (the relevant person) and their spouse/ partner and their dependants. The test is used to determine how much, if anything, the relevant person is required to 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.

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 total 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 DFG.

### **\* Passporting Benefit**

Adult DFG applicants who are in receipt of one of the following benefits will be 'Passported' to receive the reasonable cost of the eligible works and fees, without undergoing a financial means test.

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Guarantee pension credit
- Working/Child tax credit – income (for tax credits) below £15,050
- Housing Benefit
- Universal Credit