

RUNNYMEDE BOROUGH COUNCIL

Home Improvement Assistance Policy

Review due:

1. Introduction

1.1 The Home Improvement Agency Assistance Policy sets out the financial assistance that will be provided to private homeowners and private tenants in Runnymede Borough Council who are seeking assistance from the Home Improvement Agency Team. It also sets out the assistance available to Runnymede Residents living in Social Housing properties.

1.2 It outlines the procedures introduced in response to the adoption of the Runnymede Private Sector Reviewal Strategy 2019 – 2024.

1.3 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. Central Government provision for Disabled Facilities Grants (DFGs) and the Handyperson Service (HPS) is allocated to the Council through the Better Care Fund (BCF) via Surrey County Council (SCC) and North West Surrey Clinical Commissioning Group (NWSCCG). This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources.

1.4 The overall aims and objectives of the Home Improvement Assistance Policy are:

- To assist low income, elderly or disabled persons whose homes are in need of urgent repair, to make their homes safe to live in
- 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 will better meet their needs
- To assist low income elderly, disabled, families with children who are homeowners and private tenants to tackle energy efficiency and fuel poverty
- To assist residents who have been discharged from hospital back to their homes to minimise bed blocking and support recovery from illness
- To provide a subsidised home repair service through a Handyperson Service (HPS) to enable residents to maintain a safe and secure home environment
- To make best use of the Council's property assets so that the long-term benefit derived from the housing stock is preserved for future use.
- Ensure residents have a full understanding of the parameters within which decisions are made

1.5 The underlying principles of the Policy are:

- Homeowners should, in the first instance, be responsible for improving and maintaining their homes. Financial assistance from the Council is only appropriate where homeowners do not have the means to do so. Private tenants should first consult with their landlord, who is responsible for maintaining and repairing properties.
- All Social Housing tenants should follow this policy when applying for adaptations to their property
- The Council's financial assistance scheme must provide best value. The Council must use its public funds prudently and effectively. Loans will be provided in preference to grant aid where this is considered appropriate and affordable for the homeowner. As the loans are ultimately repayable, the Council will be able to assist more people and improve more homes by this method. Grant aid will only be provided where loans are not appropriate
- Any financial assistance scheme cannot assist all homeowners in need, or even address all cases of unsatisfactory housing. The financial resources available to the Council are limited and grant assistance is only available in certain circumstances that have been designed to address the priorities set out below

- Repair or adaptation of a property for the existing occupier may not always be the most reasonable and practical solution. In handling applications for assistance the Council will have to assess the appropriateness of the case and give consideration to alternatives such as re-housing or re-location.

2. Financial Assistance

Disabled Facilities Grant (DFG)

2.1 The Council has a statutory obligation under the Housing Grants, Construction and Regeneration Act 1996 to administer mandatory DFGs to provide aids and adaptations to enable disabled residents to live independently in their own homes.

2.2 The eligibility criteria, scope of the works and general requirements governing DFGs are prescribed by the Government and the Council is unable to deviate from these requirements.

2.3 To be eligible for a grant:

- The applicant must either be a home-owner or tenant, including private tenants, local authority and social housing tenants
- The applicant or beneficiary of the adaptation must be registered disabled or eligible to be registered
- A written recommendation from an Occupational Therapist or Trusted Assessor, that adaptation works are necessary and appropriate to meet the needs of the client for one or more of the following purposes:
 - i) Facilitating access to and from the dwelling or building by the disabled occupant;
 - ii) Making the dwelling or building safe for the disabled occupant;
 - iii) Access to the principal family room by the disabled occupant;
 - iv) Access to or providing a bedroom for the disabled occupant;
 - v) Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - vi) Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - vii) Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
 - viii) Facilitating the preparation and cooking of food by the disabled person;
 - ix) Improving or providing a heating system for the disabled person;
 - x) Facilitating the use of or power, light or heat by the disabled person by altering same or by providing additional means of control;
 - xi) Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone;
 - xii) Making the dwelling or building suitable for the accommodation, welfare or employment of the disabled person
 - xiii) Facilitating access to and from the garden by a disabled occupant, or making access to the garden safe for a disabled occupant

2.4 If an Occupational Therapist or Trusted Assessor assessment is undertaken and recommendations made, the Council may review the recommendation before a formal application is received. Consideration will be given to whether the proposals are "reasonable and practical". If a private Occupational Therapist has provided the recommendation, the Council will consult with the Social Services Authority as required under the Housing Grants, Construction and Regeneration Act 1996.

2.5 As referenced above, Trusted Assessors will be utilised for assessments where appropriate. For further information on the instances that a Trusted Assessor will be used instead of an Occupational Therapist please discuss this with a member of the Home Improvement Team at the point of referral.

2.6 Means Testing (Appendix A)

The applicant and their spouse/civil partner/common law partner shall be means tested to determine what contribution (if any) they will be obliged to make towards the costs of works. Means testing shall not be applied where the beneficiary of the adaptation is under 19 years of age.

2.7 Grant financial limits

The maximum amount of grant is set by central government and is £30,000. Where a financial contribution is required, the level of grant will be reduced by the amount of any assessed contribution towards the cost of the works.

2.8 Grant conditions

It is a condition of the grant that the applicant or a member of the applicant's family will occupy the dwelling as an only or main residence throughout the grant condition period. The grant condition period lasts for five years from the date certified by the Council that works are satisfactorily completed.

A condition regarding repayment will be attached where the grant exceeds £5,000. The repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership within 10 years of the completion of the works. Repayment will be limited to £10,000. If subsequent loans grants are made, the total of both will be taken into account. The charge does not apply for Social Housing residents.

Where a grant is subject to repayment conditions then the Council will take the following into account when asking for repayment:

The extent to which you would suffer financial hardship;

Whether the sale is to enable you to take up employment, or to change location of your employment;

Whether the sale is being made for reasons connected with your physical or mental health or well-being;

Whether the sale is being made to enable you to live with or near a person who is disabled or infirm and in need of care which you will provide;

Whether the sale is made to enable someone to provide care for you.

Having considered all these factors the Council must be satisfied that repayment is reasonable in the circumstances.

These conditions only apply to privately owned properties.

2.9 Additional information relating to Social Housing properties

The Council will not usually replace adaptations in a property where they have been removed by the current resident. If they are required, it will be at the Council's discretion where to reinstall, and the cost may be recharged to the resident.

For social housing tenants, where a home has been adapted for a specific resident who no longer lives there, the Council will try to identify a suitable tenant for the property. In the event that this is not possible, the property may be let with adaptations in place, and these will not usually be removed at the request of the new resident. The property will be advertised and let as such unless there is a prior agreement in writing from the Council to carry out works. Where a resident living in an adapted property is being moved because of redevelopment or refurbishment of their home, essential adaptations will be carried out in the

new home being offered. This is most likely to apply to residents of previously converted housing, older properties and Independent Retirement Living schemes which require refurbishment.

During planned works, the Council will maintain any existing adaptation or fixed equipment if it is still needed for the household. The Council may remove semi-portable equipment or minor adaptations such as a handrail, stair lift or specialist shower if no longer needed due to a permanent change in the household requirements. Fixed adaptations such as structural alterations or concrete ramps will be retained and maintained.

Pavement crossovers and hard standings will be considered if recommended by an OT. If the Council does commit to completing the work, these requests are subject to approval by the Planning Department and Surrey County Council Highways.

There is no statutory duty to grant works to communal areas. Where works are both necessary and reasonably practical, the Council will consider essential access requirements. Such proposals may require the consent of other residents and must not compromise other residents' safety and will therefore be risk assessed on a case-by-case basis. In Social Housing, the Council will consider the cost and practicality of making provision for residents' mobility scooters and whether it is appropriate to offer alternative accommodation. Requests for the provision of a mobility scooter store without any other adaptations will be considered by a Trusted Assessor at the Council regarding a Surrey County Council Occupational Therapist.

Where a tenant requests a mutual exchange or transfer from their adapted property to one that is not adapted the Council are likely to decline the request unless there is evidence that the adaptations are no longer required. The Council may not carry out further adaptations to the subsequent property unless there are extenuating circumstances. When tenants request a mutual exchange, the incoming tenant will be expected to have an OT recommendation for any installed adaptations.

Tenants wishing to carry out their own adaptations, including making provision for a mobility scooter, need permission from the Council before any work is carried out. The resident must;

- Ensure proposed work is carried out by a fully competent qualified contractor
- Conform to the appropriate regulations and legislation
- Be responsible for putting right any damage relating to the works being carried out
- Contact the Council Home Improvement Agency Team upon completion of any work so an inspection is carried out
- Provide the Council with any relevant certificates of the work upon completion
- Maintain and repair any equipment or fittings they have installed

3. Discretionary assistance

3.1 In addition to providing mandatory DFG's, 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 Authority has agreed to offer discretionary grants for private sector residential adaptations in certain specific circumstances and where funding permits.

3.2 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.

3.3 Any discretionary assistance will only be considered having regard to the financial resources available at the time.

4. Minor Works Assistance

4.1 Small grants are available on a discretionary basis, within an annual budget limit, to assist low income, vulnerable homeowners and tenants to carry out small scale works of repair or improvement which address their health, safety and security needs or otherwise essential minor repairs to improve the condition of the home.

4.2 These grants are only available for works administered by our HIA and only in circumstances where there is no other funding available to carry out the works.

- Maximum grant is £5,000 plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period.
- Applicants must be over 60, disabled or otherwise vulnerable.
- Applicants must have lived in the property for a minimum of 2 years prior to the application.
- Applicants with savings of more than £23,250 will not be eligible.

4.3 Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

4.4 Adaptation work that the Council could carry out to an individual flat or house which otherwise meets the current household needs includes:

- Installation of grab rails in various locations throughout a property
- Installation of access steps/ramps to front and rear entrances
- Additional internal banister rails
- Additional external handrails
- Installation of lever taps
- Installation of over-bath shower facilities.

All adaptations for Social Housing properties will be subject to suitability.

5. Minor Works – Clearance

5.1 Small grants are available on a discretionary basis, within an annual budget limit, for complex social support for “extreme” cleans where there may be hoarding issues, but not filthy and verminous. The grant is aimed to support vulnerable clients in private dwellings with significant hoarding that impact on the client’s well-being and neighbouring properties.

- £1500 towards clearing a home
- Residents will be assessed to check they do not have more than £23,500 in savings
- The grant is a one-off payment, and cannot be applied for multiple times
- Payment can be made to the caseworker or cleaning company direct
- Referral must come from Environmental Health and/or Adult Social Care
- Referral must include the reason why the funding cannot come from Adult Social Care
- Resident must have a dedicated caseworker from Environmental Health (EH) and/or Adult Social Care (ASC) who will coordinate the approach
- Approach will be coordinated by the referrer (EH or ASC)

- Specialised hoarding company must be used for the de-cluttering
- On-going support should be put in place to support any relapses e.g. CBT, group therapy, peer support
- Fire service involved if needed

6. Energy efficiency grant

6.1 Small grants are available to support residents in replacing or repairing central heating boilers and heating systems.

6.2 These grants are for urgent minor repairs and energy efficiency top up grants and are only available for works administered by HIA and in circumstances where the resident has no alternative means of self-funding. Residents must check works cannot be completed by their insurance company before applying. The eligibility criteria is:

- Maximum grant is £2,000 plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period
- Applicants must be over 60, disabled or otherwise vulnerable
- Applicants must have lived in the property for a minimum of 2 years prior to the application
- Applicants with savings of more than £23,250 will not be eligible
- Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

For Social Housing tenants, boilers and heating repairs and installations are covered under the obligation of the Council in relation to tenancy.

7. Feasibility grant

7.1 A feasibility grant can be used:

If an Occupational Therapist assessment is undertaken and recommendations made for a DFG, and

- You qualify financially for a mandatory DFG, and
- If you need to get a structural survey done for more complex disabled adaptations , or
- To investigate other options in line with the OT's recommendation so you get the most suitable adaptation

7.2 There is a limit of £5,000 for this grant and where proposed works are feasible it will be applied to the DFG. For example if a person has a £5,000 feasibility grant then the maximum mandatory DFG would be £25,000.

7.3 A DFG means test will be undertaken for 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.

8. Relocation Grant

8.1 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.

8.2 These costs may include:

- Removal expenses
- Legal costs
- Valuation costs

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

8.4 To qualify:

- The applicant must be either an owner-occupier or tenant. This includes tenants in both private and council owned properties.
- The relevant person must be a disabled person within the household, registered or eligible to be registered with Adult Social Care.

8.5 There is a limit of £10,000 for this grant per application. It will also be possible to apply for DFG for the new property, however to a maximum combined value of £30,000 if within Runnymede borough. For example if a person has a £10,000 relocation grant then the maximum DFG at that new property would be £20,000.

8.6 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 in line with the Regulatory Reform Order.

8.7 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.

9. Discretionary Adaptation Assistance (DAA)

9.1 In some cases the extent of the aids and adaptation required for a disabled applicant is extensive and the total cost of the work may exceed the amount available under the DFG regime. Where the additional funding cannot be met by SCC, the housing association (where applicable) or the disabled occupant and all other sources have been exhausted, consideration will be given to providing the necessary top-up funds.

9.2 The Discretionary Adaptation Assistance (DAA) grant can be used for the following:

- Where the Disabled Facilities Grant (DFG) isn't enough to pay for the works needed
- Where the works aren't covered under a Disabled Facilities Grant (DFG), such as adapting or making a home safe to allow a hospital discharge
- For getting adaptation works done quickly for a terminally ill patient
- For repairing adaptations that are already in the property

The maximum grant available is £15,000.

9.3 To qualify for DAA the client must have, but not limited to:

- An Occupational Therapy assessment or a referral from a health professional
- Savings of less than £23,500
- Means test completed
- Surveyor specification, detailing the work required

- Contractor estimates for the works
- Owner permission received from a landlord (if applicable)
- Risk assessment from OT, determining the risks if the works do not take place

Where DAA is required, approval is subject to a panel of Head of Community Services, Head of Housing and Adult Social Care. Should there be other health partners involved with a case, they will also be invited to discuss specific applications.

9.4 Conditions of the grant

A repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership within 10 years of the completion of the works. Repayment may be waived if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship.

This charge only applies to residents that privately own their homes.

10. Dementia Living Package

10.1 Small grant available under the Discretionary Adaption Assistance Scheme, for residents with a diagnosis of Dementia. To provide assistance for items such as improvement of lighting and colour contrasts, signage, equipment, improve internal and external access.

10.2 The qualifying conditions are the same as the Discretionary Adaption Assistance grant, but the maximum contribution is up to £3000.

10.3 This budget will be ringfenced each year and is subject to sufficient funds being available.

11. Home from Hospital Package

11.1 Small grant available under the Discretionary Adaption Assistance Scheme. This grant is for fast tracked repairs for people awaiting discharge from hospital or immediately after hospital discharge. Referrals should be by hospital staff or other health and social care professional. Referrals for assessment of need also able to be made by Social Prescribing Officer and Handyman service.

11.2 The maximum grant available is £7500. Funding only available to residents awaiting discharge from Hospital or Hospice or who have been discharged no more than 14 days previous. Funding is available for adaptations to properties including the express installation of stair lifts and ramps(whenever possible)

12. Disabled Facilities Loan

12.1 You may be able get a Disabled Facilities Loan if you:

- Own your home
- Already have a Disabled Facilities grant (DFG) or a Discretionary Adaptation Assistance (DAA) grant but need extra money to do the works

12.2 Grant financial limits

The maximum loan available is £20,000. The interest rates are 0%.

12.3 Conditions of the loan

If you sell your property, you will have to pay back any outstanding balance on the loan. The term of the loan can be between 1 and 15 years, depending on how much you can afford to pay back each month.

13. Home Trust Loan Scheme/Major Works Loan (applicable to homeowners only)

13.1 The Council offers 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.

13.2 Runnymede Borough Council is working in partnership with Parity Trust. Parity Trust is a socially responsible, not-for-profit lending organisation. By working with Parity Trust, a low-cost lending scheme, subsidised by the Council is available for home repair or maintenance.

13.3 These loans for up to £25,000 are available for elderly and disabled homeowners who would otherwise be unable to carry out the works.

- The homeowner must be in receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the total cost of the essential works privately (this will be established by application of the means testing calculation currently used for Disabled Facilities Grants)
- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The work needs to remedy repair or serious defects and will be inspected before approval is given.

13.4 The interest on the loan is fixed for the life of the loan at a low rate (typical APR of 5.63% as of June 2023). Parity Trust will do a full financial assessment and repayments will be set at an amount you can afford. If you do not qualify for a Home Trust Loan, Parity Trust may be able to offer advice on other options available to you including other low cost, non-subsidised, loans.

13.5 The loan will be secured against your property and applicants must be understanding that their home may be repossessed if they do not keep up repayments on a mortgage or other debts secured against it.

14. Runnymede Renewal Loan Scheme (applicable to homeowners only)

14.1 Runnymede Borough Council will provide secured loans on a discretionary basis in accordance with legislative processes to elderly and disabled owner occupiers who do not qualify for a Home Trust Loan. The property must be classified as having a Category 1 or 2 hazard (as defined by the Housing Act 2004) and be subject to an improvement notice. The Council may undertake “works by agreement” after service of a statutory notice requiring those works to be carried out.

- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The loan can only be for the cost of works together with ancillary costs that are needed to remedy the identified hazard(s), plus any VAT chargeable and fees.
- No interest will be applied to the first £6,000 of the loan. For amounts in excess of £6,000, interest on the amount over £6,000 at 5% per annum will be added to the repayable amount each 1st April following the first anniversary of the loan being made.

- Repayment of the loan may be deferred until such time as the person named on the loan and partner (if applicable cease living at the property).
- Any partial voluntary repayments that the client may wish to make will be deducted from the loan, reducing in the interest-bearing element first. No charge or penalty will be applied to voluntary repayments.
- Clients will be sent an annual statement detailing the amount of the loan or loans, together with any interest accrued.
- The Notice will be recorded as a charge in the local land charges register. Repayment will be recovered when the property is disposed of.

15. Application Process and Grant Conditions

15.1 As part of a grant of loan, there will be general conditions attached. They are as follows:

- A minimum of two estimates are required, or where appropriate the Council's schedule of rates with specialist contractors e.g. stair lifts.
- A formal decision will be provided within 3 months for applications to Minor Works Assistance and Discretionary Adaptation Assistance funding schemes
- A formal decision on Mandatory DFG applications will be provided within no more than 6 months.
- Any grant approval will include fees and client contribution.
- The client contribution must be paid before work commences.
- The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- The assisted works must be completed within twelve months from the date of approval, or such further period as the Council may allow.
- The assisted works must be carried out in accordance with such specifications as the Council determine.
- The assisted works must be carried out by the contractors that submitted the estimates upon which the assistance was approved.
- The assisted works must be executed to the satisfaction of the Council.
- The Council must be provided with an acceptable invoice, demand or receipt for the works and any professional fees or charges.
- Advance payments will only be made with the prior approval of the Council before works commence e.g. if contractors request stage payments.
- Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval but are necessary and can only be approved with the agreement of the Council.
- Works eligible for funding through an insurance claim will not receive assistance.
- 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 for 5 years.
- Repayment of the grant is required should the home be sold or transferred within 10 years of the date that the works are certified as being complete.
- To assist with recovery in the event of a breach a grant condition, a charge will be registered on the local land charges on houses where the grant exceeds £5000.

16. Home Improvement Agency

16.1 The Council provides a Home Improvement Agency (HIA) –to provide a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes.

16.2 The HIA will assist residents through the whole grant application process and provide advice on other assistance available. The HIA 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 a grant
- Meet with the Occupational Therapist (OT) to agree how the adaptation will be done in accordance with the OT assessment
- Undertake the function of Trusted Assessors in relation to minor adaptation and works
- Prepare schedules of work, detailed drawings and contract documents
- Help in finding suitable and reliable builders/ contractors and in obtaining competitive quotes
- Supervise the works
- Obtain the required Local Authority Planning and Building Regulations approvals where necessary for major schemes

16.3 The HIA service is non-profit-making. It is jointly funded by SCC, NWSCCG and the Council. It is also partly funded through the fees it charges for its services.

17. Handy Person Service

17.1 Runnymede Borough Council work in partnership with Spelthorne, Surrey Heath and Woking Borough Councils to provide a Handyperson service to residents of the borough. The service operates under the service title Homelink, with Woking Borough Council the lead partner borough, responsible for the coordination and delivery of the service.

17.2 The core objective of the service is to provide a low-cost Handyperson service. The service is for elderly, disabled and vulnerable residents to undertake minor works of home repair and home safety such as:

- Minor aids and adaptations
- Fitting of half steps and galvanised rails to access doors
- Home security work, including key safes, door chains and spy holes
- Installing smoke or carbon monoxide alarms
- Electrical jobs such as changing light pendants, installing or replacing an extractor fan
- Plumbing work such as replacing taps or washers
- Small DIY jobs including changing light bulbs, hanging curtains or blinds, putting up shelves, changing toilet seats, assembling small items of furniture and draught proofing.

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

- Are aged 60+
- Have a disability
- Are vulnerable in some other way, or
- For tenants, we can only help if the work would normally be your responsibility, rather than your landlord's.

18. Appeals and Approval Process

18.1 Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance may appeal in writing to the Corporate Head of Community Services or Corporate Head of Housing.

18.2 Any person wishing to complain about the level or standard of service provided should follow the Runnymede Borough Council complaints scheme.

18.3 Non-means tested grants for privately owned properties, private rented and housing association properties will be approved by the management of the Home Improvement Agency. Residents residing in Social Housing will be approved by members of the Housing Management Team.

18.4 All means tested grants will be ratified by a panel made up of the Head of Community Services and Corporate Head of Housing.

19. Communication and Consultation

19.1 Throughout the process, residents from all tenures will be provided with clear and comprehensive advice and information, with the aim for a single point of contact. Prior to the adoption of this policy and any future amends, this policy will be brought to Committee for approval.

19.2 When works to all properties are approved, the council will consult with residents, explaining the scope of the work and how long it is likely to take to complete.

19.3 Where adaptations are refused or declined by the resident in favour of a move to alternative accommodation, the Council will provide support during this process.

19.4 The Council will actively promote this policy and the adaptations service through a range of media including (but not limited to) leaflets, posters, newsletters and the Council website.

20. Armed Forces Covenant

20.1 The Armed Forces Act 2021 places legal duty on specific public bodies to have due regard to the principles of the Armed Forces Covenant when exercising certain statutory function. This includes the Disabled Facilities Grant.

20.2 Runnymede Borough Council will follow the guidance set out in the Armed Forces Covenant when working with and dealing with applications for DFGs with families and individuals in the Armed Forces.

20.3 The Armed Forces Covenant details further information on the legislation and guidance that Runnymede Borough Council will follow.

21. Equality and Diversity

21.1 In producing this document an Equality Impact Assessment (EIA) has been carried out.

21.2 An EIA is a way of assessing the impact, or likely impact, that a particular policy, procedure or decision will have on particular groups. This is used to assess whether in making the decision whether the Council has complied with its public sector equality duty under S149 of the Equality Act 2010 (as amended) to; eliminate discrimination and any other conduct that is prohibited under this act and to advance equality between those who share a protected characteristic.

21.3 The screening found **XXX TO BE ADDED ONCE FEEDBACK RECEIVED FROM EIA GROUP XXX**

22. Version Control

| Version Number | Date Amended | Comments | Date Approved | Author | Approved By |
|-----------------------|---------------------|--|----------------------|-----------------------------|--------------------|
| V1 | April 2023 | First draft of joint policy created with Housing and HIA | | Alice Foster & Andy Vincent | |
| | | | | | |
| | | | | | |

Appendix A

Resources guidance for means testing for Disabled Facilities Grants

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 dependents. 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/ dependents etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

Passporting Benefits

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

Appendix B

Definitions

Definition of vulnerable households

Vulnerable household 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. Married couples and partners are treated as a single person when living at the same property and both sets of finances are taken into account.

Applicants must be:

- In receipt of a means tested benefit (as set out below) which will mean no contribution to make towards the cost of works, subject to the grant maximums. In addition to the income related benefits that are 'passporting benefits' for a DFG or;
- Have the state retirement pension as their main source of income with savings of less than £15,000, or be subject to a means test which closely follows the statutory test for DFG's
- The test looks at an applicant's income and capital and their ability to meet the cost of the works from their own resources.

Eligible benefits

- Income support
- Income-based employment & support allowance (not contribution based ESA)
- Income based jobseeker's allowance (not contribution based JSA)
- Working tax credit and/or child tax credit (where your annual income is below the income threshold to attract the maximum tax credit amount)
- Housing benefit
- Guaranteed pension credit (not savings pension credit alone)
- Universal credit

Definition of "reasonable and practical"

The definition below is taken from "Disabled Facilities Grant delivery: Guidance for local authorities in England".

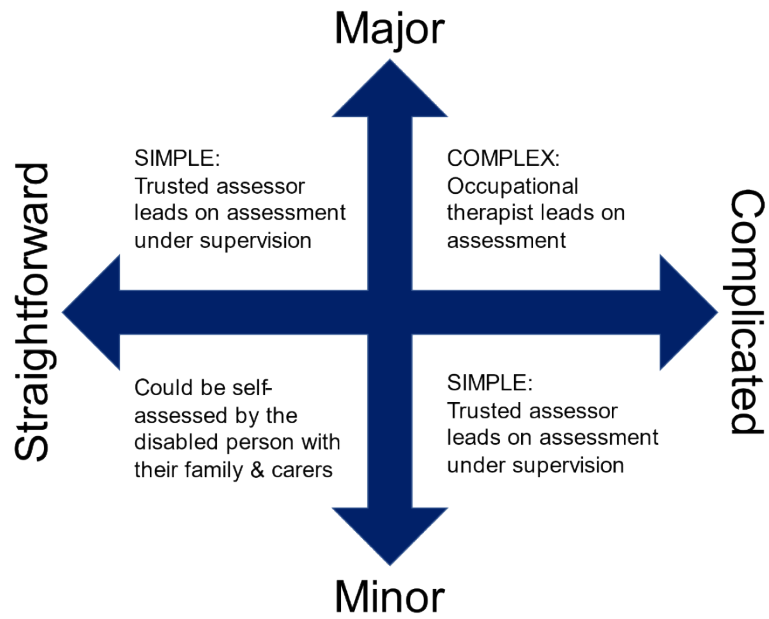
Where the relevant works have been judged to be necessary and appropriate, the housing authority then has to consider whether it is reasonable and practicable to carry out the works having "regard to the age and condition" of the property. The reason for this test is that it may not be a good use of resources to award a DFG to adapt an old, run-down building. Each application should be considered on its own merits but where a home is in serious disrepair or beyond economic repair then a housing authority may consider that the relevant works are not reasonable and practicable. In these cases, it would be good practice for local authorities to provide information and advice to the applicant on their housing options. Other issues, such as whether the property is otherwise suitable for the disabled person are not relevant considerations.

Triaging

Foundations, the National Body for DFGs and HIAs in England, and the Government DFG guidance recommends that authorities use a triage system to make an initial assessment of the complexity and urgency of the case.

All referrals will be triaged as the following:

- Urgent & simple
- Non-urgent & simple
- Urgent & complex
- Non-urgent & complex



Authorities are recommended to treat cases as urgent in the following circumstances:

- Coming out of hospital and at risk
- Living alone and at risk
- Severe cognitive dysfunction and at risk
- Living with a carer who is elderly or disabled
- Living without heating or hot water and at risk
- Limited life expectancy