

# Disabled Facilities Grant Policy 2022-23

For Owner-Occupiers, Private and Housing Association Tenants  
(Adaptations exceeding £10,000 are subject to a means test or benefit check)

A Disabled Facilities Grant (DFG) is a grant for adaptations to your home that can include level access showers, stair-lifts, ramps, adaptations for people with sight, speech and hearing impairment or with dementia and can include other changes to the home to enable disabled children and adults to lead more independent lives. These ensure:

- The safe use of facilities in a home, including W.C., bathroom, kitchen, heating and lighting
- The need for improved access to, and movement within the home and for safe garden access
- To ensure the safety of a disabled person and those they live with

The recommendations made by an Occupational Therapist (OT) or other health professional can only be grant aided to improve safety, restore dignity and make life easier for disabled people or to assist a carer. It can also be crucial in avoiding a move into care or to enable someone to leave hospital.

If the cost of the recommended work is over £10,000, the grant is subject to means testing.

## Applying for a grant

A home-owner, shared-owner or private/housing association tenant can apply for a Disabled Facilities Grant if they themselves have a disability or if they have a disabled person living with them.

They should contact the 'Information and Access Team' 020 7527 2299 who can arrange an Occupational Therapist to carry out an assessment and liaise with the Grants Team to assist with carrying out their recommended works. An Occupational Therapist and other council officers will determine what adaptations you need and how they should be provided. They will discuss their recommendations with the person in need and with a child applicant, as far as possible. Please note: Considerations Prior to Grant Approval in this document.

Islington Council tenants who are in need of disabled adaptations should contact the 'Information and Access Team' who can arrange an Occupational Therapist to carry out an assessment and to liaise with the council's 'Aids and Adaptation Team' to carry out their recommended works.

## Grant Qualification

A Disabled Facilities Grant is subject to a means test (for adaptations exceeding £10,000). However, if you are receiving the following benefits you should qualify for a Disabled Facilities Grant if the occupational therapist recommendations exceed £10,000.

- universal credit
- income support
- income based employment and support allowance (not contribution-based ESA)
- income based job seekers allowance (not contribution based JSA)
- guaranteed pension credit (not savings credit alone)
- working tax credit or child tax credit where your income for the purpose of tax credits assessment was below £15,050
- housing benefit

An exemption also applies when a grant is for a disabled child (under 16 years) or disabled dependant young person (under 20 years for whom Child Benefit is payable, i.e.: they do not work or claim benefits).

## Means Testing

If you are not on qualifying benefits, you may have to contribute some money towards the cost of works (for adaptations exceeding £10,000), which is calculated by a 'Means Test' on both you and your partner. The Means Test will take into consideration any income, pensions and savings you have. Contact the Grants Team 020 7527 3104 for more information.

## Grant Procedure

Initially contact the 'Information and Access Team' 020 7527 2299 who can arrange an Occupational Therapist to carry out an assessment of your needs and who will liaise with the Grants Team. Alternatively, you can contact the Grants Team for advice.

Once an Occupational Therapist visits to assess your needs they will send a recommendation to you, your landlord (if applicable) and the Grants Team to notify them of your potential application. They will also consider associated works to allow continued independent living.

- The Grants Team will send you a letter informing you of the procedure, they will also notify you if need to provide proof of qualifying benefits or your income and savings at this stage.
- If the adaptations are assessed to be over £10,000 the Grants Team will inform you and check if you qualify through the benefits you receive or carry out a 'means test' to advise if you have to contribute any funds towards the works.
- The Grants Team will then arrange for a Grants Officer to visit you with a DFG Occupational Therapist to assess how or if the works can be installed and if the proposed adaptations are 'reasonable and practicable' and will comply with all the necessary regulations.
- If you are a housing association tenant, your association will inform you of their nominated Home Improvement Agency (HIA) or persons that will act on your behalf. Any information regarding the HIA must be sought with your housing association direct.
- For owner occupiers - the procedure for obtaining a Disabled Facilities Grant is usually complex; Islington therefore advise that you use an approved Home Improvement Agency (HIA) who can arrange works for you without having to fund the works in advance. They can also help manage the works on site.
- If you wish to self-manage the work you will have to arrange your own finance and show evidence of this before the grant can be approved. It is advised that you use an architect, surveyor or specialised contractor experienced in this type of work. Please note Islington cannot make payment if the work isn't to a satisfactory standard or doesn't meet the disabled person's needs. (A self-help grant guidance information sheet is available on request.)
- An application can only be made if you own the property or have a tenancy agreement and the property is your only/main residence.
- Work can only proceed once a grant is approved, works started earlier cannot be grant aided unless you have been given prior, written approval.
- A minimum of two **itemised** estimates (non-itemised estimates will not be accepted) for the cost of carrying out the adaptation works must be obtained from an HIA, architect, surveyor or specialist contractor. The contractor who carries out the work must be the one who provided the approved estimate. If there is a change to the contractor or there are changes to the works, permission and re-approval must be obtained from the Grants Team and Occupational Therapist before the works can be carried out.
- The council must give you a grant approval decision in writing within six months of receipt of a valid and completed application with all necessary information. However, Islington's aim is to approve (or refuse) the grant within four weeks of a full application.
- Once the works are completed and all invoices and certificates have been submitted to the Grants Team, a Grants Officer will carry out a visit to certify that the works have been completed for the needs of the occupier and to a satisfactory standard. Once this and any necessary snagging are completed the grant payment can be made.
- The HIA employed by you or your housing association will receive the grant on your behalf, for the HIA fees and to pay the contractors.

## Terms and Conditions

- The person with the disability must remain in the property for five years, unless their health causes them to move or the grant repaid. This applies only if the grant exceeds £5000 (the amount to be repaid would be such part that exceeds £5,000 and not in excess of £10,000).
- The grant works must be completed within six months from approval or the grant may be withdrawn.
- Please consider all options before proceeding with the grant. Should you cancel the grant at a late stage you may incur charges for any surveying, administration or contractor fees.
- If the adaptations exceed £10,000 the Grants Team will inform you and check if you qualify through the benefits you receive or carry out a 'means test' to advise if you have to contribute any funds towards the works.
- The grant will contribute reasonable cost for adaptations only recommended by the Occupational Therapist, up to a maximum grant of £30,000.
- It is important that the owners/tenants of the property are satisfied with the grant work. If not, any concerns must be discussed with the contractor, HIA, housing association, architect or surveyor. If this cannot be resolved quickly, the Grants Team may make a part payment until it is resolved.
- Outside the contractors warranty it is the owner's, landlord's or housing association's duty to maintain the property and equipment provided. Failure to carry this maintenance may prevent future grant claims where equipment i.e.: stair/step/through floor lifts/ceiling track hoists have not been properly maintained. This includes annual service checks for central heating boilers by a Gas Safe engineer (if provided under a grant).
- Renewal of any grant funded equipment guarantees will be the responsibility of the owner, landlord or housing association.
- The grant can only fund surface mounted pipework and electrics due to the cost of making good floors and walls. Disturbed surface areas (where work has taken place) will only be re-decorated to best match existing decorations.
- All grants are subject to the availability of funding. You should not start any works or assume you have funding until you are given written approval by the council. A grant will not be approved if you start works prior to approval.
- The council does not accept any form of behaviour from clients towards its staff, contractors or agencies that could be considered aggressive, offensive, racist or threatening. In extreme cases the council may withdraw or reduce their service. The person will be written to, explaining the circumstances and asking for a change in behaviour.
- Any costs for obstruction or delays deliberately caused by the applicant, family or friends preventing works from starting on an agreed date or stopping the works during installation, will be re-charged to the person/s responsible. A land charge can be placed on the property, if necessary.
- An applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far as is appropriate, out of the proceeds of such a claim.
- It is expected that clients honour appointments and allow access during daytime working hours and appreciate that there may be some disturbance, inconvenience, clutter and that works may run over time for unforeseen circumstances. As these issues are out of anyone's control there will be no financial compensation. It is the intention to carry out works with minimal distress, as staff understand the sensitivity of vulnerable households.
- Where the applicant has an insurable interest in the grant-aided property, they shall arrange and maintain in effect adequate insurance for the property, subject to and with the benefit of the completed works, throughout the grant condition period. The home insurance company and mortgage provider should be notified as applicable.
- If you are not eligible for a Disabled Facilities Grant under this policy, you can apply in writing for consideration under exceptional need. You will need to write to the Grants Team manager with any supporting paperwork. Contact the Grants Team for further information.
- Consultation of Building Control and Planning must be adhered to for any necessary Building or Planning approvals (see contact details on page 6).

## **Islington Council Considerations Prior to Disabled Facilities Grant Approval**

In approving applications, the council will consider whether the proposed adaptations are needed to:

- Ensure the disabled person's home is safe to maintain a habitable home environment
- Provide for a care plan, which will enable the disabled tenant to remain living in their existing home as independently as possible
- Meet, as far as possible, the assessed needs of the disabled person taking into account their medical, physical and wellbeing needs
- Confirm the proposed works are necessary and appropriate
- Check duty of care under the Care Act 2014 and S11 of the Children's Act 2004

The council will endeavour to

In the case of a disabled adult

- Ensure that the disabled adult's home is safe
- Maintain a habitable home environment
- As far as possible, meet the assessed needs of the disabled adult, taking into account their medical, physical and wellbeing needs
- Meet duty of care under the Care Act 2014 and the Public Sector Equalities Act

In the case of a disabled child

- Ensure their home is safe, comfortable and facilities convenient for the disabled child
- Meet duty of care under the Chronically Sick and Disabled Person Act 1970 and the Children's Act 1989

### **Assessing the Suitability of the Property**

The council must be satisfied that it is necessary and appropriate to carry out relevant works, having regard to the age and condition of the dwelling or building.

Such considerations include:

- Whether the level of adaptations to the property will satisfy the needs of the occupants
- Consultation with the occupier regarding rehousing to other more suitably adapted accommodation
- If the structural or architectural characteristics of the dwelling render certain types of adaptation inappropriate
- The practicalities of carrying out adaptations to smaller properties, which might make wheelchair use in the property difficult
- Conservation, Planning and Building Control constraints
- Practicalities of carrying out adaptations to older properties e.g. steep steps/staircase
- The additional rooms and extension policy
- Impact on other occupants from the proposed work, including common parts and shared gardens
- The Care and Support (Eligibility Criteria) Regulations 2014

### **Needs and Aspirations**

Islington Council have a duty to ensure that a proposed scheme meets the required mandatory stipulations and to ensure that the Disabled Facilities Grant (DFG) budget (which is publicly funded) is spent in a manner to provide the maximum number of adaptations from the money available.

To fully adapt a disabled person's home regardless of cost would be ideal. However, the reality is that councils have limited budgets and therefore in assessing the reasonableness of the proposed works consideration has to be made to the costs. Authorities are charged with the responsibility of

differentiating between what may be perfectly legitimate aspirations on the part of the disabled person and what is needed under DFG legislation and best practice.

In assessing a Disabled Facilities Grant, the council will look to the most economical solution to meet the person's need and also want to be satisfied that other alternatives to adaptations have been considered and properly evaluated.

## **Decision Making**

Islington Council Occupational Therapists will give their professional view of what are the occupant's needs, abilities and limitations. The views of the disabled person in this process will also be taken into account and every case shall be considered on its merits with this guidance used in that consideration. Should there be dialogue over the initial assessment a second opinion can be requested through the Access Team.

The Occupational Therapists along with the Grants Team will need to be satisfied that the proposed adaptations meet the above criteria before any works can be approved.

## **Decision Review and Complaints**

Grant applicants who wish to contest a decision under this policy should try to resolve the problem informally preferably in writing in the first instance. If the applicant is still not satisfied they may request a formal internal review within 21 days from the date the applicant was notified of the decision. An applicant can request a review of any decision about the facts of their case which are likely to be, or have been, taken into account in considering whether to grant the DFG. All internal reviews will be processed within 56 days. If the applicant is still not happy with the outcome of their application or the way in which their application has been processed, they can contact [Housingfeedback@islington.gov.uk](mailto:Housingfeedback@islington.gov.uk) to submit a complaint via the council's complaints process and the Local Government and Social Care Ombudsman should you still be unsatisfied.

## **Disabled Relocation Grant**

Should a property not be suitable to be adapted for a disabled owner occupier a 'Disabled Relocation Grant' can be applied for which contributes towards the moving home expenses of the qualifying owner. Please contact the Grants Team for more information.

## **Disabled Facilities Grant for Landlords**

A private landlord can apply for a 'Disabled Facilities Grant for Landlords' to adapt their property to be suitable for a disabled occupier, to rent for a minimum of 5 years. Adaptations design will be with the guidance of an Occupational Therapist. Please contact the Grants Team for more information.

If you would like this document in large print or Braille, audiotape or in another language, please telephone 020 7527 2000.

## Islington Council – Useful Contacts

Main Switchboard: Contact Islington

T: 020 7527 2000

E: [contact@islington.gov.uk](mailto:contact@islington.gov.uk)

Grants Team:

T: 020 7527 3104

E: [grants.residential@islington.gov.uk](mailto:grants.residential@islington.gov.uk)

Occupational Therapy Services

T: 020 7527 2299 (Access Team)

E: [occupational.therapy.service@islington.gov.uk](mailto:occupational.therapy.service@islington.gov.uk)

Access and Advice

Resident Experience Division, Fairer Together

T: 020 7527 2299

E: [Access.Service@islington.gov.uk](mailto:Access.Service@islington.gov.uk)

Energy Advice Team (SHINE Team)

T: 020 7527 2121 or 0300 555 0195

E: [energy.advice@islington.gov.uk](mailto:energy.advice@islington.gov.uk)

E: [shine@islington.gov.uk](mailto:shine@islington.gov.uk)

W: (SHINE) <https://www.islington.gov.uk/environment-and-energy/energy/shine>

For low income and vulnerable residents. Over the phone energy advice, including support to access energy grants, home visits for in person energy support, and help to deal with energy debts.

Handyperson Service

T: 0800 694 3344, option 5 or from a mobile: 020 7527 5400, option 5

E: [Repairs.handyperson@islington.gov.uk](mailto:Repairs.handyperson@islington.gov.uk)

The handyperson service can assist with some minor works.

Building Control

T: 020 7527 5999

E: [building.control@islington.gov.uk](mailto:building.control@islington.gov.uk)

Planning

E: [planningenquiries@islington.gov.uk](mailto:planningenquiries@islington.gov.uk)

Home Ownership

T: 020 7527 7715

E: [homeownership@islington.gov.uk](mailto:homeownership@islington.gov.uk)

W: [www.islington.gov.uk/housing/council-homeowner-services](http://www.islington.gov.uk/housing/council-homeowner-services)

Foundations

The National Body for Home Improvement Agencies and lead on the transformation of Disabled Facilities Grants.

W: [www.foundations.uk.com](http://www.foundations.uk.com)