



## **Disabled Facilities Grant Policy 2021/22** **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 means-tested grant (for adaptations exceeding £10,000) to install suitable showers, stair lifts, ramps or to make other changes to the home to enable disabled children and adults to lead more independent lives. These recommendations are made by an Occupational Therapist (OT) or other health professional to improve safety, restore dignity and make life easier for disabled people and to assist their carer. It can also be crucial in avoiding a move into care or in enabling someone to leave hospital.

A disabled person can apply for a disabled facilities grant only for the occupational therapist's recommended adaptations to their home. The occupational therapist will assess your property;

- For 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.

Adaptations can include level access showers, stair-lifts, provision of ramps, adaptations for people with sight, speech and hearing impairment or with a mental disorder or impairment.

### **Who Can Apply for a Grant**

A home 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 grant 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.

**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 liaise with the Council's 'aids and adaptation team' to carry out recommended works.

### **Grant Qualification**

The 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 this amount.

- 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
- in receipt of 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.

### Grant Procedure

Contact the '**Information and access team**' **020 7527 2299** who can arrange an occupational therapist to carry out an assessment of your needs and liaise with grant team. Alternatively, you can contact the **grant team 0207 527 3104** who can liaise with the 'access team' on your behalf.

- 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 grant 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 grant 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 team will then arrange for a grant officer to visit you with an (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) agency 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, interim grant payments **cannot** be made. Therefore, 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 agency, 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 grant 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 grant team. A grant 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 completed the grant payment can be made.
- The (HIA) agency employed by you/ or your housing association will be receive the grant on your behalf, for the HIA fees and to pay the contractors.

### **Disabled Facilities Grant 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 will only pay for reasonable cost for adaptations recommended by the Occupational Therapist up to a maximum grant of £30,000.
- Please consider all options before signing to proceed with the grant. Should you cancel the grant at a late stage you may incur charges for surveying/ admin/ contractor fees.
- The work must be completed within six months from approval or the grant may be withdrawn.
- The grant will 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.
- If works exceed £10,000 you will be asked to provide written proof of benefits you are receiving, or the grant is subject to a means test. However, this can change and is dependent on government availability of funding.
- It is important that the owners/tenants of the property are satisfied with the work. If not, any concerns must be discussed with your HIA agency, housing association, specialist contractor, architect or surveyor. If this cannot be resolved quickly, the grant team can assist and may make an interim payment until the issues are resolved between the parties.
- Once a grant is awarded it is the owner's or landlords 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. Including annual service checks for central heating boilers by a gas safe engineer. (if provided under a grant).
- 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.
- If you are not eligible for a disabled facilities grant under this policy, you can apply in writing with supporting paperwork to the grant team manager for consideration under exceptional or financial need. Considerations may include a means test on the whole household and home care savings.
- It is expected that clients honour appointments and allow realistic access during daytime working hours and appreciate that there may be some disturbance, inconvenience, clutter and that works may run over time for unforeseen reason. Planned works can be affected by a number of issues, including unforeseen works, weather conditions, defective or delays in obtaining materials, staff issues and major emergencies. It is everyone's intention to ensure works are carried out with minimal distress and staff are dedicated and understand the sensitivity of vulnerable households. By understanding these issues the contract should be completed swiftly, in order that another household can receive assistance.

- The grant team and occupational therapists are available throughout the grant process to support clients, explain the process and discuss any concerns, so that any issues can be avoided or significantly reduced.
- Costs for obstruction or delays deliberately caused by the applicant, family or friends which prevent works from starting on the agreed date or stopping the works during installation, will be re-charged to the person/s responsible. A land charge may be placed on the property if appropriate.
- 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.
- Occupational Therapist recommendations for access to external areas are a maximum of 16m<sup>2</sup>
- The property must be covered by comprehensive household insurance.
- The 'Housing Grants, Construction and Regeneration Act 1996' provides the DFG legal framework.
- Consultation of Building Control and Planning Department must be adhered to for any necessary building or planning approvals. (See contact details below).
- 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.

### **Islington Council (DFG) Considerations Prior to Grant Approval**

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

- Ensure the disabled persons 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 Therapist's 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 Grant Team will need to be satisfied that the proposed adaptation/s meets 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 is likely to be, or has 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.

### 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 removal expenses of the qualifying owner. Please contact the Grant 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 Grant Team for more information.

### Islington Council Contacts for Reference

- **Contact Islington** (Main Switchboard) **020 7527 2000**
- **Grants Team** Islington Council, Public Protection, 222 Upper Street, London N1 1XR  
Tel: 020 7527 3104 Email: [grants.residential@islington.gov.uk](mailto:grants.residential@islington.gov.uk)
- **Occupational Therapy Services**, 222 Upper Street, London N1 1XR  
(Access Team) Tel 202 7527 2299, Email: [occupational.therapy.service@islington.gov.uk](mailto:occupational.therapy.service@islington.gov.uk)
- **Energy Advice Team (SHINE Team)**  
The Exchange, Watkinson Road, London N7 8HW. Tel 020 7527 2121  
Email: [energy.advice@islington.gov.uk](mailto:energy.advice@islington.gov.uk)  
SHINE [www.islington.gov.uk/shine](http://www.islington.gov.uk/shine)  
**Health & well-being**, *OT/ telecare, health checks smoke alarms, security, befriending, quit smoking. Money debt income, FIT, WHD / Watersure* **Energy advice**, *energy doctor, switching etc.* **Housing advice**, *handyperson service referrals*
- **Handyperson Service**  
Islington Council has a handyperson service that can assist with some minor works. Contact Tel: 0800 694 3344, option 5 or from a mobile: 020 7527 5400, option 5  
Email: [Repairs.handyperson@islington.gov.uk](mailto:Repairs.handyperson@islington.gov.uk) for further details
- **Foundations**  
The National Body for Home Improvement Agencies and lead on the transformation of Disabled Facilities Grants website: [wwwFOUNDATIONS.uk.com](http://wwwFOUNDATIONS.uk.com)
- **Building Control Services**, Islington Town Hall, Upper Street, London N1 2UD  
Tel: 020 7527 5999, Email: [building.control@islington.gov.uk](mailto:building.control@islington.gov.uk)
- **Planning Enquiries**, Islington Town Hall, Upper Street, London N1 2UD  
Tel: 020 7527 6743, Email: [planningenquiries@islington.gov.uk](mailto:planningenquiries@islington.gov.uk)