

Private Sector Housing Assistance Renewal Policy

Housing Grants, Construction and Regeneration Act 1996

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

[Introduction](#)

[Legislative Context](#)

[Health, Social Care & Housing Context](#)

[Strategic Context](#)

[Council's Vision & Aims](#)

[Council Plan & Other Key Strategies](#)

[Housing Strategy 2025-2030](#)

[Local Issues & Needs](#)

[Key Priorities](#)

[Delivering Financial Assistance](#)

[Summary of Assistance](#)

[Adaptations to the Home](#)

[Improvements to the Home](#)

[Home Improvement Agency](#)

[Contact Details](#)

[Grant Application Fees](#)

[Equality Objectives](#)

[Appeals & Complaints](#)

[Reviewing this Policy](#)

[Useful Links](#)

[Appendix A - Summary of Assistance](#)

[Appendix B - Restrictions on Assistance](#)

Introduction

The quality and accessibility of housing can have major implications on people's health and well-being. Poor quality housing is associated with a wide range of health conditions and can have a detrimental impact on a person's mental health and wellbeing. Poor housing can also be a barrier for older and disabled people, contributing to immobility and social exclusion.

A home that enables residents to live safely and independently, or supports others to deliver safe and effective care, contributes to the promotion and preservation of good physical and emotional health and wellbeing. This enables people to build stable, independent and fulfilling lives.

This policy sets out how Westmorland and Furness Council (the Council) will offer financial assistance to improve the standards and accessibility of housing. Providing this assistance enables people to live with greater independence in safe, well-maintained, warm and suitable housing.

We further recognise that maintaining and improving private sector housing can reduce the pressure on other services. Making a home safe and free from serious hazards can help reduce hospital admissions or re-admissions and reduce the reliance on health and social care support.

Legislative Context

Housing Assistance is offered in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), which provides wide-ranging powers for the Council to give assistance to people directly, or to provide assistance through a third party such as a Home Improvement Agency, to improve living conditions for its residents.

These powers can only be used in accordance with a published Housing Assistance Policy. Having such a policy in place also allows the Council to use government funding for the Disabled Facilities Grant (DFG) more flexibly to offer other forms of financial assistance to address particular housing issues within their local area.

Other relevant legislation includes:

The Housing Grants Construction and Regeneration Act 1996: Part 1 as amended by the Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008, which introduced a statutory duty to provide adaptations to homes for disabled people.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) to provide statutory minimum standards and imposed a duty on councils to take action where Category 1 Hazards are identified.

The Care Act 2014 The Housing Assistance Policy contributes to meeting the Council's obligations under the Care Act 2014 to improve people's independence and wellbeing. Under the Care Act, local authorities must provide or arrange services that help prevent people developing needs for care and support or delay people deteriorating such that they would need ongoing care and support.

Under Section 343 of the Armed Forces Act 2006 (inserted by Section 8 of the Armed Forces Act 2021) Westmorland and Furness Council is required to have due regard to the Armed Forces Covenant when allocating DFG's, allowing special consideration for veterans in certain circumstances.

The Housing Act 1985, Section 17 gives the local authority power to improve the quality of housing stock by bringing empty properties back into use.

Health, Social Care & Housing Context

Housing, social care and health services are delivering increasingly integrated services for vulnerable households that recognise the benefits of enabling people to stay in their own homes where possible.

Housing is a key determinant of health. By promoting good quality housing, this policy can contribute to reducing health inequalities for our residents, supporting people to start well, live well and age well.

Since 2015, the Government has provided funding for the DFG through the Better Care Fund (BCF) in recognition of the importance of ensuring adaptations are part of an integrated approach to housing, health and social care locally. This also helps promote joined up person-centred approaches to supporting communities.

The Government provides ring-fenced DFG funding to Better Care Fund budget holders (usually authorities responsible for the provision of social services). Funding must be spent in accordance with Better Care Fund plans, which are agreed between local government and local health commissioners and owned by the Health and Wellbeing Board. It is important that those responsible for housing and home adaptations locally are involved in developing these plans.

Strategic Context

The Council's Vision & Aims

Our vision for Westmorland and Furness Council is to be “A great place to live, work and thrive”.

Our aim is to ensure people are healthy, happy, active, and able to lead fulfilling independent lives, thriving in their communities. Providing financial assistance through this policy will play a key role in achieving this, by enabling people to live independently in homes that are safe and accessible for as long as possible. This will also prevent social exclusion and promote positive physical and mental health and wellbeing.

The Council Plan & Other Key Strategies

Within the Westmorland and Furness Council Plan (2023-2028), delivering affordable, quality housing so that local families can build a life here and new people will be attracted to relocate is a key ambition of the new Council. The Housing Assistance Policy aligns with other key strategies within Westmorland and Furness including:

- Housing Strategy
- Climate Change Strategy

- Economic Development Strategy
- Health and Wellbeing Strategy
- Current Local Plans and emerging Westmorland and Furness Local Plan
- Homelessness Rough Sleeping Strategy
- Empty Homes Strategy

How we link with our strategic partners and work together is crucial to the Council meeting its housing objectives.

Housing Strategy 2025-2030

To achieve our vision for Westmorland and Furness Council to be “A great place to live, work and thrive”, it needs to be a place in which everyone has access to good quality affordable housing that meets their needs and is fit for the future. Housing and access to good quality affordable housing is critical to individual and community wellbeing.

The Westmorland and Furness Housing Strategy outlines our vision for housing across Westmorland and Furness, our priorities, and the actions we will take to achieve these.

There are three key themes in the Housing Strategy, Our People, Our Place and Our Homes. Providing housing assistance works across these themes to ensure that we meet the needs of our ageing population and groups with specific needs; support communities through neighbourhood renewal and addressing stock condition in the private sector, improving poor quality housing across all tenures and improving accessibility to ensure homes are safe, of a good quality and that people can live in for life.

Local Issues & Needs

Ageing Population

When compared to England and Wales, Westmorland and Furness has an older age profile with a higher proportion of residents aged 65 years and over, 58,500 according to the 2021 Census 2021 (26.0% of Westmorland & Furness Population, Mid-Year 2022 Estimates). This means that currently one in four of our residents is aged 65 and over. The proportion of over 65s is predicted to increase further, with one in three of our residents expected to be 65 and over by 2043. Crucially, the number of over 85-year-olds, who are more likely to access health and social care services, is expected to grow by over 50% during the same period.

It is further estimated that the proportion of the population residing within the Westmorland and Furness area aged 65 and over who need help with at least one

self-care activity is anticipated to increase by 27.4% between 2023 and 2040 (POPPI). This, taken together with data that shows over 42,000 residents (18.7%) consider themselves to have a disability that limits their day to day activities (Census 2021), means that we will need to develop our housing offer to ensure that it meets the needs of our growing older population.

An older population will create a greater demand for personal health and social care at a time when there are less people of working age to provide it. This necessitates the need to offer housing assistance to enable people to live independently and safely in their homes for longer.

Young People/Adults

It is also important we recognise our services to young people with disabilities are essential so they have equal opportunities to thrive, participate fully in our communities and achieve their potential.

Fuel Poverty & Property Standards

Fuel poverty is where:

- A household's energy efficiency rating is Band D or below and
- A household's disposable income (after housing & fuel costs) is below the poverty line

Information provided by BEIS states that households living in privately rented accommodation were most likely to be fuel poor. Despite only 18.9% of all households in England privately renting their homes, 35.1% of all fuel poor households nationally, live in privately rented accommodation.

The latest available sub-regional fuel poverty estimates published by BEIS (published 2023, reflecting 2021 data), shows that of Westmorland and Furness' 142 Lower Super Output Areas (LSOAs), 20 (14%) areas contain over 20% of households who are estimated to be experiencing fuel poverty. 14 of these LSOAs are located within the Furness Locality.

In addition to the relatively high levels of fuel poverty, there is also a high proportion of dwellings not on the gas network. It is estimated that 24% of domestic properties within Westmorland and Furness are not on the gas network. Properties being 'off-gas' can lead to higher levels of excess cold, which is a category 1 housing hazard.

Of the EPC assessments carried out on properties located within Westmorland and Furness in the last 2 years (2022 and 2023) 23% have been determined E, F or G ratings (the lowest EPC ratings).

This policy sets out how the Council will offer financial assistance to improve the standards and accessibility of housing. Providing this assistance enables people to live with greater independence in safe, well-maintained, warm and suitable housing.

We further recognise that maintaining and improving private sector housing can reduce the pressure on other services. Making a home safe and free from serious hazards can help reduce hospital admissions or re-admissions and reduce the reliance on health and social care support.

Key Priorities

This Policy is designed to contribute to the Council and our partners strategic aims and vision by assisting with:

- Contributing to a **person centred** and strength-based approach
- **Improving residents quality of life** by proactively tackling poor housing standards across the private sector housing stock to meet local needs
- Supporting our residents to **live safely and independently** by providing relevant advice and financial assistance
- Enabling residents to improve their properties to ensure they live in **warm, affordable, good quality and accessible** homes
- Bringing **Empty Homes** back into use to improve the number of properties available to our communities to meet local need
- Considering the Council's **Council Tax Reduction Scheme** a 100% voluntary disregard of War Disablement Pensions, War Widows Pensions and War Widowers' Pensions, under Section 134(8) and 139(6) of the Social Security Administration Act 1992. The Council also includes a voluntary disregard to Armed Forces Compensation, which supports the Council's commitment to the Armed Forces Covenant.

Delivering Financial Assistance

The Council is required first and foremost to deliver mandatory DFG's. In addition the Council offer a range of discretionary grants to assist older and disabled people to live independently for as long as possible in their own homes. Full details of discretionary assistance can be found in Appendix A of this policy.

We will use our discretionary powers and grants under the RRO to:

- Provide information regarding the provision of financial assistance. The Council may make funding available for Discretionary Housing Assistance Grants, Empty Homes Grants and Housing Renewal Grants;

- Improve the quality of life of elderly, disabled and vulnerable residents by providing assistance with improvements to their homes, where those residents are not in a position to do so;
- Assist occupiers in addressing category 1 hazards, as defined by the Housing Act 2004, which may have a significant impact on their health, safety and wellbeing;
- Provide assistance to those living in areas blighted by poor quality housing, by offering assistance via our Housing Market Renewal Projects;
- Simplify the application process, where appropriate, to speed up delivery of assistance and adaptations;
- Contribute to other funding schemes that benefit our residents;
- Promote and signpost relevant services offered by other organisations.

The funding for Westmorland and Furness Council's social housing tenants for mandatory DFG's is taken directly from the Housing Revenue Account (HRA). The discretionary assistance and loans are tenure specific and may not be available to all residents.

Summary of Assistance

Adaptations to the Home

The following types of assistance are covered by this policy, full details of each scheme can be found in Appendix A.

- Mandatory Disabled Facility Grants (DFG's)
- Ancillary Top Up Grant- this is to top up a mandatory Disabled Facilities Grants where the cost of the eligible work exceeds the statutory mandatory maximum grant available up to £10,000
- Adapted Homes Grant- this is intended to assist disabled persons by making the grant process more flexible. It is for those people who would not be eligible for a mandatory grant through the means testing process but have been referred by an Occupational Therapist to have an assessed need for an adaptation up to £15,000. Capital assessment applies.
- Relocation Grant - this is discretionary assistance to enable disabled persons to move to a more suitable property within Westmorland and Furness Council area, when they are eligible for a mandatory Disabled Facilities Grant, but it would not be appropriate, reasonable and/or practicable to carry out the eligible work in their current home. Maximum grant available up to £10,000

- Urgent Care Grant- to support hospital or hospice discharge patients enabling them to remain in, or return to, their own homes for end of life care. Maximum grant available up to £5,000

Improvements to the Home

Empty Homes Grant

To assist home owners to bring empty properties back into use and ensure the property is free from Category 1 Hazards. The amount available is 50% of the cost of eligible works, up to a maximum of £15,000.

Applications can be made by contacting the Housing Standards Team, email: HealthyHomes@Westmorlandandfurness.gov.uk

All applications will be subject to a full property inspection.

Handy Person Scheme

The Handy Person Scheme assists elderly and vulnerable people who are unable to carry out essential work at their homes. The scheme does not provide an emergency service.

Some households can benefit from a handy person service. It helps elderly or vulnerable people carry out very simple but essential work at their homes.

It is free except for the cost of materials. You will have to pay for materials like hand-rails, grab rails, key safes or light bulbs - unless materials have been supplied by a partner agency (as in the case of some security items).

This scheme applies to all residents, whether you rent privately, own your home or are a Social Housing Resident. For further information on the Handy Person Scheme contact 01539 793 161.

Housing Market Renewal

Westmorland and Furness Council take a holistic approach to neighbourhood renewal to address issues in partnership with other key service areas (Planning, Economic Development, Environmental Services, Health) and external partners.

All assistance provided through this policy, with the exception of mandatory DFG's, are discretionary and subject to the Council having sufficient resources.

There are also some instances where the Council may not be able to provide assistance or where funding may be reduced or reclaimed. These situations are listed in Appendix B. In exceptional circumstances, where individuals genuinely need urgent support but are restricted from accessing assistance, the Council may

reconsider. Such decisions will be made by the Senior Manager for Housing Standards and Service.

How to apply for a Disabled Facilities Grant

The first step in the application process is to contact Adult Social Care on 0300 373 3301 who will forward the request to the Occupational Therapy team.

The applicant agrees to provide Westmorland and Furness Council with such information or evidence about the actual or intended use of the assistance as the Council may reasonably require for the purposes of monitoring the use, performance and effectiveness of the assistance and the applicant's compliance with the grant conditions.

Home Improvement Agency (HIA)

All Disabled Facilities Grants and Discretionary Housing Assistance Grants (with the exception of Empty Homes Grants) are administered by Westmorland and Furness Council's Home Improvement Agency (HIA). The aim of the HIA is to help vulnerable, disabled or older people maintain or regain independence and safety in their own homes.

It provides additional support through the grant process and advice regarding other services, support or funding which may be available. Details of the HIA team for each locality are shown below:

Eden

Voreda House
Portland Place
Penrith
CA11 7BF
better.homes@westmorlandandfurness.gov.uk

South Lakes

South Lakeland House
Lowther Street
Kendal
LA9 4DQ
housingstandards@westmorlandandfurness.gov.uk

Furness

Barrow Town Hall
Duke Street
Barrow-in-Furness
LA14 2LD

privatehousing@westmorlandandfurness.gov.uk

Grant Application Fees

The legislation enables the Council to apply a fee for the administration and management of housing assistance. These charges can be included in the grant approvals. The fees for each of the financial assistance grants will be set annually as part of the Council's Fees and Charges process.

Equality Objectives

The Westmorland and Furness Council Plan has set a range of key equality objectives for the Council:

- To understand the needs of our communities and work with them to meet those needs
- To demonstrate commitment to equality, diversity and inclusion as an organisation, show leadership across the county and work in partnership to improve equality, diversity and inclusion
- To provide responsive services and effective customer care to all
- To have a diverse and engaged workforce and fair and inclusive employment practices

The Housing Assistance Policy aligns with the Council's equality objectives. Our aim is to ensure everyone in our communities are able to thrive and live fulfilling, independent lives that are not detrimentally affected by their housing conditions.

Appeals and Complaints

Appeals regarding the decisions of the HIA in administering the grants covered within this Policy should be made in writing to the Senior Manager of Housing Standards and Services within 21 days of the date of the decision letter.

A copy of the Council's Complaints and Compliments Policy can be found on the Council's website. This sets out full details on the complaints process. Hard copies can be requested by contacting 0300 373 3300.

Reviewing this Policy

This Policy will be reviewed formally every 3 years to ensure that it remains responsive to local needs and makes best use of available funding. We will, however, continuously monitor and consider the effectiveness of this policy and it will be subject to reviews as and when appropriate and also to accommodate changes in legislation and funding.

Minor amendments to the policy may be made following approval by the relevant delegated officer in consultation with the Portfolio Holder without the need of Cabinet approval or public consultation.

The provision of mandatory and discretionary financial assistance will be subject to internal and external auditing to ensure adequate procedures are in place and the appropriate use of public funds.

Useful Links

[Equity, diversity and inclusion | Westmorland and Furness Council](#)

[Make a complaint | Westmorland and Furness Council](#)

[Housing | Westmorland and Furness Council](#)

[Disabled Facilities Grants: Overview - GOV.UK](#)

[Council plan | Westmorland and Furness Council](#)

<https://wwwFOUNDATIONS.UK.com/>

Appendix A - Summary of Assistance

Mandatory Disabled Facilities Grant - Summary

Purpose	<p>To provide financial assistance to enable the Council to meet their statutory duty by providing disabled residents with assistance in undertaking a range of adaptations to their homes.</p> <p>Mandatory Disabled Facilities Grants will be administered in accordance with the provisions of the Housing Grants, Construction and Regeneration Act 1996.</p> <p>Where there is a private or social landlord, they maintain their duties to make reasonable adjustments for their tenants. Minor Works up to £1,000 should be undertaken privately or by a social landlord, if these are not available, they can be referred to and maybe provided by Adult Social Care (following a Care Act assessment) who can be contacted using the following link:</p> <p>Adult social care Westmorland and Furness Council</p>
Maximum Funding	£30,000

Eligibility	As per the general eligibility criteria set out within the Housing Grants, Construction and Regeneration Act 1996.
Means Test	<p>Disabled Facilities Grants are subject to a formal means test of the disabled person.</p> <p>If the eligible works are for a child under the age of 16 or a young person under the age of 20 and in full time education no formal means test will be required.</p> <p>In cases where the eligible works are for a person in receipt of a means tested (passported) benefit, as listed below, no formal means test will be required.</p> <ul style="list-style-type: none"> · Income-based Jobseeker's Allowance · Income-related Employment and Support Allowance · Income Support · Guarantee Pension Credit (excluding Savings Credit) · Housing Benefit · Council Tax Reduction (Local scheme) · Working or Child Tax Credits where the income for tax credits award purposes are below £15,050 · Universal Credit
Eligible Works	<p>The relevant works must be necessary and appropriate to meet the needs of the disabled person, and it must be reasonable and practicable to carry out the works having regard to the age and condition of the property. The purposes for which a grant must be given are to facilitate access in and around the home as well as access to essential amenities such as washing and toileting facilities, cooking facilities, access to the principal family living room and access to a room for sleeping.</p> <p>Full details of eligible work can be found in Section 23 of the Housing Grants Construction and Regeneration Act 1996.</p> <p>Any agreed associated fees e.g. technical surveys, obtaining proof of title etc. will be included in the Disabled Facilities Grant total.</p>
Grant Conditions	<p>The disabled person must have the intention to remain in the property for a 5 year period following the provision of the grant. If this condition is not met, the grant may need to be repaid in full.</p> <p>A Land Charge will be placed on a property, where the mandatory grant applicant is an owner occupier, and where the Disabled</p>

Grant Conditions (continued)	<p>Facilities Grant adaptation exceeds £5,000. The Land Charge will be limited to a maximum of £10,000 (this is a mandatory limit). The Land Charge will be incurred if the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years (subject to the consideration of certain criteria by the council).</p> <p>All monies returned to Westmorland and Furness Council via the Land Charge procedure must be reallocated back to the Disabled Facilities Grant budget.</p>
---	---

Ancillary Top Up Grant—Discretionary

Purpose	<p>To top up a mandatory Disabled Facilities Grants where the cost of the eligible work exceeds the statutory mandatory maximum grant.</p>
Maximum Funding	<p>Up to a maximum of £10,000</p>
Eligibility	<p>As per the Disabled Facilities Grant criteria.</p>
Means Test	<p>Subject to the disabled adult having a contribution of less than £5,000 following the mandatory Disabled Facilities Grant means test.</p> <p>In a child case the Ancillary Top Up Grant element will be subject to a full parental means test and a contribution may be payable. Should the assessed contribution exceed £5,000 the applicant will not be eligible for the Ancillary Top Up Grant.</p> <p>No more than one Ancillary Top Up Grant, of a maximum of £10,000, will be available per financial year.</p>
Grant Conditions	<p>In an owner-occupied property the full amount of discretionary funding, over the mandatory maximum grant, will be added to the property by way of a land charge for an indefinite period and will need to be repaid when the recipient disposes (whether by sale, assignment, transfer or otherwise) of the property.</p>

Adapted Homes Grant—Discretionary

Purpose	The Adapted Homes Grant is intended to assist disabled persons by making the grant process more flexible. It is for those people who would not be eligible for a mandatory grant through the means testing process but have been referred by an Occupational Therapist to have an assessed need for an adaptation.
Maximum Funding	£15,000
Eligibility	One referral per person per financial year unless the person has a confirmed degenerative condition.
Means Test	Capital means tested with the exception of stair lifts or modular ramping. The limits for the capital means test are £35,000 per individual or £60,000 per couple. If the works per purpose exceed £15,000 the disabled person will be fully means tested to establish their contribution to the works.
Grant Conditions	As per the Mandatory Disabled Facilities Grant. One referral may be split into separate purposes if deemed appropriate by the Council.

Relocation Grant—Discretionary

Purpose	<p>To provide discretionary assistance to enable disabled persons to move to a more suitable property within Westmorland and Furness Council area, when they are eligible for a mandatory Disabled Facilities Grant, but it would not be appropriate, reasonable and/or practicable to carry out the eligible work in their current home.</p> <p>The 'new' property shall in the opinion of the Westmorland and Furness Council Occupational Therapist provide a long term, sustainable home for the person. So that either an adaptation is not necessary or the new adaptation is significantly smaller than the original DFG request. The total cost incurred in the eligible relocation expenses at the 'new' property should not be greater than the cost of adapting the applicant's current home.</p>
----------------	--

Maximum Funding	Up to £10,000
Eligibility	A disabled person, who would otherwise qualify for a mandatory Disabled Facilities Grant, were it possible to carry out the works.
Means Test	Subject to the disabled person having a contribution of less than £5,000 following the mandatory Disabled Facilities Grant means test.
Eligible Works	Assistance with fees and charges associated with moving homes. For example Stamp Duty, Removal Costs, Legal and Estate Agent Fees, Service Connections. Subject to receipt of valid invoices.
Grant Conditions	<p>The disabled person must have the intention to remain in the new property for a 5 year period following the provision of the grant. If this condition is not met, the grant may need to be repaid in full.</p> <p>As a result of the relocation either an adaptation is no longer necessary or the new adaptation is significantly smaller than the original Disabled Facilities Grant request. The total cost incurred in the eligible relocation expenses to the 'new' property should not be greater than the cost of adapting the applicant's current property.</p> <p>If the applicant is a private/social tenant and in receipt of Housing Benefit, or the Housing Element of Universal Credit, they must have explored and provide evidence of applications for alternative funding options such as Discretionary Housing Payments prior to making an application for a relocation grant.</p>

Urgent Care Grant—Discretionary

Purpose	To support hospital or hospice discharge patients enabling them to remain in, or return to, their own homes for end of life care.
Maximum funding	Up to £5,000
Eligibility	An application would be supported by a referral from an Occupational Therapist or Doctor specifically documenting the requirement of palliative care.
Means test	Not applicable

Eligible works	Examples of works include, but are not limited to, rental stair lifts, modular ramping and over bath showers.
-----------------------	---

Empty Homes Grant

Purpose	To help towards the cost of bringing an empty property back into use and is aimed at contributing towards to the Council's ability to increasing the supply of good quality housing within the Council area.
Maximum Funding	£15,000 including any fees
Eligibility	<p>Applicants must be the owner of the property. In addition;</p> <ul style="list-style-type: none"> · The property must have been empty for at least 12 months, and · Limited to properties in council tax bands A, B, C and D. · Applicant must have an owner's interest. · The owner must intend to either occupy or let the property. · An Empty Property Grant is not available to facilitate the sale of the property. · Must be in need of renovations to bring it back the Council's decent homes standards and, · Any refurbishment must bring the property up to a decent and lettable standard <p>Assistance will not be available unless all owners have consented to the carrying out of the assisted work and associated conditions by signing the application.</p>

Appendix B – Restrictions on Assistance

There are certain cases where the Council may not be able to provide assistance or where the funding may be reduced or reclaimed. These situations are outlined below:

- Assistance cannot be provided when there is a dispute over property ownership.
- If the property owner(s) has a statutory duty to carry out the necessary works and it is reasonable for them to do so.
- Assistance is not typically provided for temporary residences.
- The Council cannot give assistance for works that were started or completed before formal approval of the application.

- The Council do not provide grant assistance for works covered by insurance. If an applicant can make an insurance claim, the assistance amount will be reduced by the insurance company's liability. We will require the applicant to pursue relevant insurance claims and repay the assistance provided if applicable.
- The Council will only offer assistance if the property's age, condition, and structural layout make it feasible to achieve the required scope of works.
- The Council will consider a minimum of two contractors to quote for the recommended adaptation unless in exceptional circumstances, and will always choose the most cost-effective quote and should the applicant wish to approve a more expensive quotation this additional cost must be met by the applicant themselves
- The Council will assess the prices provided by contractors to ensure value for money, comparing them with similar jobs priced within the last year.
- If the disabled person chooses a different or enhanced scheme of works, we will only provide financial assistance for the primary requirements identified by the Occupational Therapy Service or a similar service.
- Should the disabled person wish to enhance the recommended adaptation over and above the referral recommendations then they should do so at their own expense. The funding of additional work should be discussed with the contractor directly
- The Council may refuse an application lacking required information or documentation.
- Deviating from the approved scheme of works without prior agreement may lead to the approval being rescinded or further payments of assistance being refused.
- If the applicant ceases to be the owner of the property before the works are completed, they must repay the total amount of assistance received.
- A scheme of adaptations must, in general terms, be reasonable, considering costs, building regulations and planning permission and the practicability of carrying out the works. Where a scheme involves substantial structural alterations or extensions, officers should consider re-housing the applicant as an alternative if accommodation that is more suitable is available.

The council's decision making will consider the following specific expectations and presumptions:

- Grant work should properly and fully meet the assessed needs of the disabled person for the present and the immediate future.
- Works funded by means of DFG will be the simplest and most cost-effective adaptations that will meet the disabled person's assessed needs.
- Wherever the council judges it to be a practicable and realistic option, the re-ordering and/or change of use of existing rooms will be the preferred solution and

will take precedence over both the construction of extensions and the installation of equipment. This solution will also take precedence if it will result in a reduction in the requirement for, or cost of, equipment.

- There will be a presumption against approving a grant for adaptation of a new home if the disabled person already occupies an adapted home. Each request will be assessed on a case-by-case basis, for example if the adaptations are no longer suitable or a recommendation has been made by an Occupational Therapist.
- There will be a presumption against the refitting of any adaptations which have previously been removed by, or at the request of the applicant.
- There will be a presumption against the adaptation of under-occupied homes, and of under-occupied social rented houses in particular.
- There will be a presumption against the adaptation of overcrowded homes or homes which are likely to become overcrowded.
- Where assistance has been approved and the Council is satisfied that through circumstances beyond the control of the applicant, which could not have reasonably been foreseen, the cost of the assisted works has either increased or decreased, the Council may, at their discretion re-determine the assistance given and notify the applicant accordingly by issue of a re-approval notice.
- Additional unforeseen work or deviations from the approved works carried out, only with the prior approval of the Council, would be accommodated within the grant. This approval would typically include additional work to comply with Building Regulations or to ensure the Health and Safety of the disabled person.
- Works must be completed within 12 months of approval, with a possible extension of up to 6 months if agreed by the Council.
- For common parts of a dwelling, assistance will only cover the applicant's reasonable share of the liability.
- In exceptional cases, the Council may defer payment of a Disabled Facilities Grant for up to 12 months.
- Assistance may be provided for caravans and houseboats used as main residences, subject to eligibility requirements. Holiday residences, caravans on holiday sites, second homes, and sheds or outbuildings do not qualify for assistance.

If there are unique situations where individuals genuinely need urgent support but are precluded from accessing assistance due to specific aspects, the Council may consider offering assistance in exceptional circumstances, especially if it helps meet strategic objectives. Such decisions will be made by the Senior Manager – Housing Standards and Services.

Version 1

Date issued: January 2025