

**HOUSING ASSISTANCE POLICY: FINANCIAL ASSISTANCE FOR ADAPTATIONS & REPAIRS**

**In accordance with  
THE HOUSING GRANTS, CONSTRUCTION AND REGENERATION ACT 1996  
and  
THE REGULATORY REFORM (HOUSING ASSISTANCE) (ENGLAND AND WALES) ORDER  
2002**

Reigate and Banstead Borough Council is aware of the health, social and environmental benefits that arise from a well-maintained housing stock. Home adaptations, repair and safety improvements are key ways of promoting and maintaining independence, preventing the need for admission to hospital and supporting timely discharge from hospital.

As a result, and in accordance with the relevant legislation, the Council agrees to use the funding allocated for Disabled Facility Grants (DFG's) by central government via the Better Care Fund (BCF), as well as part of its annual Revenue Budget to assist tenants and private homeowners to adapt or repair their property so as to facilitate safe, independent living.

This Policy explains the grant and loan assistance that is available and the terms under which it may be available:

1. Mandatory Disabled Facilities Grants
2. Discretionary Disabled Facilities Grants
3. Small Works Loans of between £501 and £10,000
4. Small Works Grants for works of up to £1,000
5. Safe and Secure Grants of up to £3,000
6. Handy Person Service
7. Exceptional Circumstances

**1. MANDATORY DISABLED FACILITIES GRANTS**

These grants are a mandatory function of local housing authorities and the terms under which they may be given are set out in legislation. In general terms in order to be eligible for a grant:

(a) The applicant must either be the home owner or tenant, and have provided relevant certification confirming that the property is their only or main residence and that they intend to live in it throughout the grant condition period;

**And**

(b) The applicant or beneficiary of the adaptation must meet Surrey County Council's eligibility criteria for care and support needs under the Care Act 2014;

**And**

(c) The applicant must have received a written recommendation from a registered Occupational Therapist which confirms that works are necessary and appropriate for one or more of the following purposes:

- facilitating access to and from the dwelling or building by the disabled occupant;
- making the building safe for the disabled person or other persons residing with them;
- facilitating access to the principal family room by the disabled occupant;
- facilitating access to or providing a bedroom for the disabled occupant;
- facilitating access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant;
- facilitating 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;
- facilitating 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;
- facilitating the preparation and cooking of food by the disabled person;
- improving or providing a heating system for the disabled person;
- facilitating the use of power, light or heat by the disabled person by altering the position or means of access to controls or by providing additional means of control;
- facilitating access and movement around the dwelling to enable the disabled person to provide care for someone.

### **Means Testing**

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 cost of the works.

Means testing shall not be applied where the beneficiary of the adaptation is under **19** years of age. Any means test conducted shall be undertaken in accordance with the Housing Renewal Grants Regulations (as amended), subject to section 2.C of this Policy.

### **Grant Financial Limits**

The maximum amount of mandatory grant is set by central government and is £30,000 at the time of writing.

Where the applicant is assessed as having no contribution to make towards the cost of the works then the maximum amount of grant shall be £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 works, subject to section 2.B of this Policy.

### **Practicalities and Suitability**

An application for a grant shall only be approved if it is considered reasonable and practical to carry out the works having regard to the age and condition of the dwelling or building.

The Council must also consult with the Welfare Authority (Surrey County Council) on all Disabled Facilities Grant applications on whether the adaptation is “necessary” and “appropriate” for the needs of the disabled person.

### **Exceptional Circumstances**

All applications for “exceptional circumstances” shall be considered as set out in Section 7 of this Policy, ‘Exceptional Circumstances’. This would include consideration of grants for works relating to the accommodation, welfare or employment of the disabled person.

### **Sale or Assignment of Interest in the Property**

Where the applicant disposes of their interest in the adapted property within a period of 10 years from the date of approval of the grant and the amount of grant exceeds £5,000, then Council will demand repayment of the sum of grant that exceeds £5,000.

The Council may demand an amount of not less than £500 but not more than £10,000 and must be satisfied, having regard to the factors outlined in the 'general consent to disposals' under section 176 of the Housing and Regeneration Act 2008 that it is reasonable in all the circumstances to require repayment. This and any other conditions attached to mandatory grants will be recorded on the local land charges register.

## **2. DISCRETIONARY DISABLED FACILITIES GRANTS**

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 Council has agreed to offer discretionary DFG's for private sector residential adaptations in certain specific circumstances.

The Policy has been revised in response to the current funding position, and in line with national recommendations made by Foundations (the national Home Improvement Agency charity) in their 2018 'Disabled Facilities Grant (DFG) and Other Adaptations – External Review', and in government guidance 'Disabled Facility Grant (DFG) Delivery: Guidance for Local Authorities in England', published in March 2022.

Any discretionary assistance will only be considered having regard to the available DFG budget at the time. If the DFG budget will not have sufficient resources in reserve to deal with other mandatory referrals that may present throughout the financial year, the Council reserves the right not to approve any discretionary elements.

The following discretionary elements will be provided:

### **A. Flexibility on upper limit of Disabled Facilities Grant**

The maximum grant available for a mandatory DFG is currently £30,000. This Policy increases the maximum amount by up to £25,000 where the cost of work exceeds £30,000 (either as a result of unforeseen works or due to the extent of the original work that is recommended to the Council). This type of assistance will only be offered for schemes that meet the criteria for mandatory DFG's as set out above. The maximum amount of DFG assistance will therefore be £55,000.

This additional discretionary element will be subject to the DFG means-test for adult's adaptations, in accordance with the Housing Renewal Grants Regulations (as amended), and subject to Section 2.C of this Policy. Means testing shall not be applied where the beneficiary of the adaptation is under **19** years of age, in line with mandatory DFG's. Where a financial contribution from the client is required, the level of grant will be reduced by the amount of any assessed contribution towards the cost of works, subject to section 2.B of this Policy.

### **Sale or Assignment of Interest in the Property**

Where the applicant disposes of their interest in the adapted property within a period of 10 years from the date of approval of the grant and the amount of grant exceeds £5,000, then Council will demand repayment of the sum of grant that exceeds £5,000.

The Council may demand an amount of not less than £500 but not more than £10,000 and must be satisfied, having regard to the factors outlined in the 'general consent to disposals' under section 176 of the Housing and Regeneration Act 2008 that it is reasonable in all the circumstances to require repayment. This and any other conditions attached to mandatory grants will be recorded on the local land charges register.

## **B. Waive the first £7,000 of client contributions**

When the means test determines that a client has a financial contribution to make, where the client and their spouse/civil partner/common law partner has not more than £24,500 in savings, the first £7,000 of this contribution shall be waived. This ensures that vulnerable clients are not deterred from important works due to the need to contribute financially.

Where a client contribution towards the cost of the work is required and is more than £7,000, and the applicant is unable to fund this themselves, they will be referred to Surrey County Council who may exceptionally consider a “top up” contribution.

## **C. Include Council Tax Reduction as a Pass-porting Benefit for DFG’s**

When the means test is carried out to determine any client contribution, there are a number of income related benefits, which under the Housing Renewal Grants Regulations (as amended), automatically ‘passport’ an applicant to not having to make a financial contribution.

This Policy adds Council Tax Reduction to the list of pass-porting benefits for DFG.

## **D. Include an extended warranty option of up to 5 years with DFG funded stairlifts, step lifts and through floor lifts**

Where a DFG will include provision of a new stairlift, step lift or through floor lift, this will include the option for provision of an extended warranty package of up to 5 years, subject to the manufacturer or suppliers offering a suitable package.

This is intended to give clients greater confidence that any lifts can be suitably serviced and maintained and if necessary repaired, over a longer period than the standard one year manufacturer’s warranty that is typically provided when a lift is purchased. Without this (and once any extended warranty has expired), clients will be responsible all on-going costs, including routine service and maintenance and any repairs, including call out costs.

This is also likely to prolong the effective life of the equipment if it has been subject to the correct service and maintenance regime and will avoid the costs of early replacement of grant funded lifts due to lack of suitable repair and maintenance.

## **E. Include funding for vehicle crossovers, where required as part of a mandatory DFG to facilitate safe vehicle access onto a hardstanding or driveway**

Where a mandatory DFG includes works where the provision of a vehicle crossover or ‘dropped kerb’ is integral to the provision of safe access to an applicant’s property, this provision shall be included within the DFG funding.

Crossovers are not included in the criteria for mandatory DFG’s, as the legislation does not cover situations where the land on which works are proposed is not owned by either the applicant or their landlord i.e. the public pavement. While the legislation permits the use of considerable discretion in what can be funded as part of a DFG, this discretion must be set out in a published policy, and so this item is included for clarity.

## **3. SMALL WORKS LOANS FOR REPAIRS, IMPROVEMENTS AND ADAPTATIONS COSTING BETWEEN £501 AND £10,000**

Small Works Loans are intended to help towards the costs of repairs, adaptations or improvements that will enable the occupier to continue to live independently in a safe, secure and weather-tight

home. Applications for such a loan will be considered where there is an immediate need for work to be undertaken or where the works will become necessary within 12 months of the application being made.

To qualify for assistance an applicant must: -

(a) be aged 18 or over on the date of application;

**and**

(b) be an owner-occupier;

**and**

(c) be on income-related benefit i.e.

- Universal Credit
- Employment and Support Allowance (income or contributions based)
- Income Support
- Housing Benefit
- Council Tax Reduction
- Working Tax Credit or Child Tax Credit, where annual income is below £15,050 for tax credit assessment purposes
- Job Seekers Allowance (income or contributions based)
- Guarantee Pension Credit

**and**

(d) have a power or duty to carry out the works.

### **Exclusions**

Assistance will not be available to otherwise eligible applicants where there are household or family members residing at the premises who could reasonably be expected to contribute towards the cost of works.

This exclusion extends to joint owners, **resident or not**, but shall not include former partners or lodgers.

### **Eligible Works**

The types of work that may be funded by the loan include:

(a) Repairs

- roof repairs
- repairs to dangerous gas and electrical installations
- repairs or renewal of defective windows
- repair of defective floors or stairs
- replacement of defective plumbing
- repair of drainage systems
- renewal of hazardous paving
- renewal of defective boundary fences and access gates if owned by the applicant and if necessary for security purposes

(b) Improvements

- provision of central heating
- provision of gas heaters (fires and water heaters) or other methods of heating not involving solid fuel combustion
- thermal insulation or other energy efficiency improvements
- installation of a telephone line
- improved security measures as recommended by the Crime Prevention Officer or following a home safety or security survey by the Council's Home Improvement Agency.
- additional power sockets

- minor disabled adaptations (over bath shower, small ramps and electric door openers)
- double glazing (where windows are defective and timber replacement exceeds the cost of UPVC replacements)
- provision of safe floor finishes in the kitchen and/or bathroom
- provision of facilities for preparing and cooking food

This list is not exhaustive but shall serve as a guide.

### **Loan Financial Limits**

The maximum limit for each loan application shall be £10,000 and the total amount of loan assistance to a single applicant shall not exceed £10,000 during any three-year period. Multiple applications by a single applicant may not normally be considered unless a period of three months has elapsed between each application, except where works are determined to be of an urgent nature by the Head of Service.

### **Repayment of the Loan**

Any Small Works Loan over £500 will become repayable upon the sale of the property, although no interest charges shall accrue in the meantime. Applicants shall be obliged to sign an agreement to repay the loan upon the sale of the property and this agreement will be registered in the Local Land Charges Register.

Where the property is not sold within 35 years of the loan being made then the requirement to repay the loan will lapse.

### **Exceptional Circumstances**

Where there are unforeseen issues such that would otherwise prevent the completion of the adaptation, repair, improvement, or where exceptional circumstances render it impractical to undertake works for the particular purpose within the normal limits, then the Head of Service shall have the authority to increase the maximum amount of loan assistance by up to £1,000 in consultation with the Portfolio Holder for the Service.

## **4. SMALL WORKS GRANTS FOR REPAIRS AND ADAPTATIONS COSTING UP TO £1000**

Small Works Grants are intended to help towards the costs of repairs, adaptations or improvements such that will enable the occupier to continue to live independently in a safe, secure and weather-tight home. Applications for such a grant will be considered where there is an immediate need for work to be undertaken or where the works will be necessary within 12 months of the application being made.

To qualify for assistance an applicant must: -

- (a) be aged 18 or over on the date of application;
- and**
- (b) be an owner-occupier;
- and**
- (c) be on income-related benefit i.e.:
  - Universal Credit
  - Employment and Support Allowance (income or contributions based)
  - Income Support
  - Housing Benefit
  - Council Tax Reduction
  - Working Tax Credit or Child Tax Credit, where annual income is below £15,050 for tax credit assessment purposes)

- Job Seekers Allowance (income or contributions based)
- Guarantee Pension Credit

**and**

(d) have a power or duty to carry out the works.

### **Exclusions**

Assistance will not be available to otherwise eligible applicants where there are household or family members residing at the premises who could reasonably be expected to contribute towards the cost of works.

This exclusion extends to joint owners, **resident or not**, but shall not include former partners or lodgers.

### **Eligible works**

The types of work that can be grant aided include:

#### (a) Repairs

- roof repairs
- repairs to dangerous electrical installations
- repair or renewal of windows
- repair of defective floors or stairs
- replacement of defective plumbing
- repair of drainage systems
- renewal of hazardous paving
- renewal of defective boundary fences and access gates if owned by the applicant and if necessary for security purposes

#### (b) Minor adaptations

- moving power or lighting points
- installing small handrails
- electric door openers
- intercom systems
- small ramps
- installation of a telephone line
- provision of facilities for preparing and cooking food

This list is not exhaustive but shall serve as a guide.

### **Grant Financial Limits**

The maximum limit for each grant application shall be £1,000 and the total amount of grant assistance to a single applicant shall not exceed £2,000 during any three-year period. Multiple applications by a single applicant may not normally be considered unless a period of three months has elapsed between each application, except where works are determined to be of an urgent nature by the Head of Service.

## **5. SAFE AND SECURE GRANT**

This discretionary grant offers provision of simple measures to ensure that elderly, vulnerable or disabled residents can occupy their homes safely and reduce likelihood of developing ill-health; also, to ensure that properties are suitable for people to be discharged from hospital without delay.

The grant has a maximum value of £3,000 per household. Grant funded works will be delivered via the Council's subsidised Handy Person Service (HPS).

To qualify for assistance an applicant must: -

- (a) Be a disabled adult or child i.e. registered or registerable disabled. This will include those with a disability, chronic illness, mental health condition or sensory impairment, which restricts their functioning on a day-to-day basis;

Or

- (b) Be aged over 60

And

- (c) Require works available under the Handy Person Service which are home safety improvements or required to facilitate hospital discharge e.g. request for grab rails, ramp etc;

And

- (d) be on an income or disability related benefit i.e.:

- Any of the pass-porting benefits for DFG eligibility (including Council Tax Reduction)
- Contributions based Job Seekers Allowance
- Contributions based Employment and Support Allowance
- Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment (PIP)

### **Eligible works**

Eligible works will include:

- Provision and installation of equipment, to prevent falls or accidents within the home, as well as promote independence
- Works to prevent hospitalisation and assist hospital discharges, such as essential repairs, minor adaptations and moving of furniture to allow room for medical equipment etc

### **Grant Financial Limits**

The grant will allow up to £3,000 worth of HPS work to facilitate safety and security in the home. This would provide an HPS visit and assessment of client needs (based on Trusted Assessor Level 3 training), and provision of labour, materials costs and VAT, up to a total of £3,000.

The cost of the works will be paid directly by Reigate & Banstead BC to the HPS.

As with the proposed discretionary elements related to DFG's, provision of the Safe and Secure Grant will only be considered having regard to the available DFG budget at the time. If the DFG budget will not have sufficient resources in reserve to deal with other mandatory referrals that may present throughout the financial year, the Council reserves the right not to approve any discretionary elements, including Safe and Secure Grants.

## **6. HANDY PERSON SERVICE**

The Council also provides a subsidised, low-cost Handy Person Service (HPS) for elderly and disabled residents which provides a range of basic repair, improvement and adaptation tasks, such as:

- minor plumbing or electrical repairs
- fitting shelves
- installing smoke or carbon monoxide alarms
- fitting grab rails or banisters
- installing key safes
- minor outdoor works

This list is not exhaustive but gives an indication of the range of services offered. The HPS is operated by the Council's external Home Improvement Agency provider, Millbrook Healthcare Ltd.

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

- Disabled adults or children i.e. registered or registerable disabled. This will include those with a disability, chronic illness, mental health condition or sensory impairment, which restricts their functioning on a day-to-day basis.
- Clients aged over 60
- Clients who are at high risk of falling
- Clients who are at risk of or are victims of crime (for example who need a lock changed to feel safe in the home)
- Clients being discharged from hospital (where the work is essential to allow them to return to their own homes)
- Children at risk of harm or accidents (through statutory referral only)

The HPS is not tenure specific, however, the service available to clients who are tenants will be provided in line with the tenancy agreement and the respective responsibilities of the landlord and client. The HPS will be unable to carry out work that is the responsibility of the landlord. Tenants may be required to provide evidence of their authority to commission certain services in rented properties e.g. evidence of landlords' permission for installation of a grab rail or a shelf.

### **Cost of Services**

The HPS is a chargeable service for clients and is charged at an hourly rate, plus the cost of any materials used.

## **7. EXCEPTIONAL CIRCUMSTANCES**

Where an applicant seeks financial assistance for repairs to a dwelling such that would ordinarily fall outside Sections 1, 3 and 4 above they may apply for their case to be classified as "Exceptional Circumstances".

Where the value of such assistance does not exceed £1,000 the application for "Exceptional Circumstances" shall be considered by the by the Head of Service in conjunction with the Portfolio Holder.

Where the value of assistance exceeds £1,000 the application shall be considered by the Council's Licensing and Regulatory Committee.

### **Justification**

Applicants seeking to gain assistance under the "Exceptional Circumstances" rule shall:

- clearly set out the reasons why they would suffer hardship by the strict application criteria set out in Sections 1, 3 and 4 above,

**and**

- demonstrate that they have been unable to fund the works by way of a re-mortgage on the property,

**and**

- confirm that relocation to a smaller/newer property has been considered and deemed impractical.

Where requested, the applicant shall supply such additional information considered necessary to assist in determining an application.

### **Considerations**

In considering such applications for exceptional financial support the Head of Service or Licensing and Regulatory Committee shall have regard to:

- the type of tenancy or right of occupation;
- the ability of other joint owners to contribute towards the cost of the works;
- the cost of repair;
- the urgency and/or nature of the works;
- the suitability of the accommodation;
- the ability of the applicant to meet their needs through alternative accommodation;
- evidence of financial hardship;
- the nature of any adaptation required due to a disability; and
- the availability of alternative funding.

Decisions made either by the Head of Service and/or Licensing and Regulatory Committee shall be final.

## **8. ENQUIRIES**

Any resident of Reigate and Banstead Borough who wishes to apply for assistance in accordance with this Policy should contact the Environmental Health Service:

By phone: 01737 276417

In writing: Housing Improvements Officer  
Environmental Health Service  
Reigate & Banstead Borough Council  
Town Hall  
Castlefield Road  
Reigate  
Surrey  
RH2 0SH

By e-mail: [privatesectorhousing@reigate-banstead.gov.uk](mailto:privatesectorhousing@reigate-banstead.gov.uk)

