## Adaptations and Assistance Policy

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**Home Adaptations and Assistance Policy**

*including Disabled Facilities Grants (DFG)*

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### **Introduction: Why we have a Home Adaptations and Assistance Policy**

Cumberland Council takes a fresh approach to the delivery of inclusive services that are shaped by our residents and communities. By enabling positive outcomes for health and wellbeing, prosperity and the environment we will fulfil the potential of our people and our area.

Our values are that, in everything we do, we aim to be:​

* Compassionate​.
* Innovative.
* Empowering​.
* Ambitious​.
* Collaborative​.

We believe passionately in the delivery of excellent public services. To do that we need to be clear about the values and behaviours that we need to drive change and achieve our high standards​.

We believe that a safe, suitable home is essential to living independently and being able to join in with the wider community. A warm home can protect against the risk of respiratory conditions and promote better health. Appropriate works to the home can empower residents to be able to live life more fully and take part in family and community life.

This policy sets out our offer to help people whose home is making it difficult to live an independent, safe and fulfilling life, or is impacting on their health. The policy applies to adults and children with disabilities, and people who live in poor condition homes that impact on their health.

This policy supports the [Cumberland Joint Local Health and Wellbeing Strategy 2023 to 2028](https://www.cumberland.gov.uk/health-and-social-care/public-health/cumberland-joint-local-health-and-wellbeing-strategy-2023-2028) in its aim ofimproving the overall health and wellbeing of people in Cumberland and reducing health inequalities.

The housing assistance outlined in this policy can support people to remain independent and healthy for longer, through adaptations and repairs that allow people to wash, cook, care for themselves and go out independently, as well as works to keep people warm and well at home. Our Home Improvement Agency is part of our offer for better, more joined-up health, care and wellbeing services and support.

Most of the work under this policy is funded through the Better Care Fund, a national funding stream.

Details of how to access services under this policy, and how to appeal a decision, or complain, are included at Sections [3.3](#_How_to_Access) (how to access the service), and [3.4](#_How_to_Complain) (how to complain).

### **What our Home Adaptations and Assistance Policy Covers**

This policy explains how Cumberland Council helps residents to live well at home through providing support to make their homes safe, warm and accessible. It describes how we provide advice on home adaptations, repairs and improvements, and how we support people to access grants to pay for works to the home.

Our Home Adaptation and Assistance Services include:

* A Home Improvement Agency which provides advice and assistance on the services described in this policy and helps people to access the services they need.
* Small works/ handyperson services to improve home safety and accessibility without the need for a full Disabled Facilities Grant application. (a more simpler application process will apply)
* Disabled Facilities Grants to help people who need to adapt their homes to meet their needs.
* Hospital Discharge and Prevention Grants aim to help people to leave hospital more quickly, by making it possible for them to manage at home, or to receive care safely at home if needed. Grants may also help prevent someone from going into hospital.
* Home Safety Grants can improve safety in the home and/or make a home more secure. This may be to improve safety for an adult or child with disabilities or additional needs, or to help a household who are at particular risk in their home.
* Other services may be available from time to time, depending on funding.

This policy sets out the services we provide and the eligibility criteria for each. We are required by law to provide Mandatory Disabled Facilities Grants to eligible applicants, so applications for these will be taken at any time and will take precedence over other services that are discretionary. “Discretionary” this means that we do not legally have to offer them, and if there are insufficient resources, services may not be offered or may be withdrawn at the Council's discretion.

We may offer additional services to those included in this Policy from time to time, when there are funds available, including when the government offers additional funding for specific types of work, such as energy efficiency.

This Policy applies to homeowners (whether mortgaged or not) and people who rent their homes. Homes can include caravans, mobile homes and houseboats as well as houses, flats and bungalows.

#### DFG for Registered Providers and their Tenants

Housing Association tenants should contact their landlord first, as all repairs and some improvements are the responsibility of the landlord. If you require larger adaptations, permission from the landlord will be needed.

Cumberland Council seeks to work constructively with Housing Associations to support tenants who need adapted housing. We seek to work together to:

* Fund and deliver adaptations to existing homes.
* Support residents to find suitably adapted housing they can move to.
* Improve the availability of new homes suitable for people with disabilities in Cumberland.

Housing Associations are required to provide effective services to disabled tenants and family members, by the Regulator of Social Housing.

### **Cumberland Home Improvement Agency**

Cumberland Home Improvement Agency (CHIA) is a service provided by the Council to help people to adapt or repair their homes in order to live safely and well at home. CHIA can provide advice on how to get help and can support you to apply for funding and to have works carried out.

CHIA’s multi-skilled teamassesses people’s needs and works with them to decide on the best solution for them and their household. CHIA allocates a named caseworker to be the applicant’s key point of contact throughout.

CHIA can act as an agent for you in:

* Preparing funding applications.
* Designing works – drawing up technical specifications and plans.
* Obtaining necessary approvals for works.
* Liaising with contractors to oversee approved works.

We can also provide advice and, if appropriate, refer you to other agencies who may be able to help you, depending on your circumstances.

#### Who can use the Cumberland Home Improvement Agency?

Any Cumberland resident may ask for initial advice from CHIA. Initial advice is free and can help you to work out what services you need and are eligible for. Advice may include signposting to other agencies when CHIA cannot provide a service for any reason.

Where a service is available through CHIA, and the applicant is eligible to receive that service, a caseworker will support applicants through the process of adapting their homes.

For households who need professional help in designing and delivering works to their home (disabled adaptations or repairs and improvements), there is a charge which is set out within the Legislation. This allows the cost of certain services and charges to be included with the grant application, such as costs associated with preparing the application and the carrying out of works. If you are eligible for grant funding, this will cover the costs of the CHIA service, and it is not a separate or additional charge.

If you are awarded any discretionary funding under this policy, we will require you to use CHIA to make sure your works are delivered appropriately.

If you are only awarded mandatory Disabled Facilities Grants funding, you do not have to use CHIA, but we would recommend using the service to make sure your adaptations are delivered well. If you decide to organise your own works, the Council will assess your needs; advice you on which works are eligible for funding; determine your DFG applications. There is no charge for this advice and assessment.

If a grant is awarded, we will check builders’ estimates before awarding grant, and check final invoices or receipts, and installers’ certificates, before making any payment to you or to your contractor. We do not pay for works in advance.

#### Cumberland's Housing Solutions Approach to Home Adaptation and Repair

CHIA takes a “Housing Solutions” approach to working with people with disabilities, their families and carers. This means that we will explore with you what different ways that may be available to meet your needs, and those of your carers.

We encourage people to think about longer-term solutions as well as things that are needed now, to provide immediate relief.

Longer-term solutions might include one or more of the following:

* Moving to a more suitable home, if your current home is hard to adapt, or not suited to the longer-term needs of the individual / household.
* Options such as moving in with (or buying a home with) other family members.
* Talking to your landlord about options, if you rent from a housing association.
* Applying for sheltered housing or extra care housing.
* For a family with a child or young person with a disability or additional needs, considering what their longer-term needs and options may be.

As these longer -term solutions can take some time to put in place, we can support you with some more immediate solutions. This may include help from the handyperson, referral for temporary aids and equipment, temporary installations or adaptations to the home, and referrals to other services for further help.

If you expect to need to move at some point, we can provide support with this process. Mandatory DFG grants (see [Section 6.1](#_Mandatory_Disabled_Facilities)) can be used to help with the costs of adaptations to the home you move to, as well as the costs of moving. See [Appendix 3](#_Appendix_3:_Eligible) for more details.

#### How to Access Services Under this Policy

You can contact us for advice, and to ask for assistance. If you need a professional referral for adaptations, we can arrange for the Occupational Therapy team to visit you.

Referrals can be made by family members, friends or professionals such as health workers or social care staff. If you wish to refer someone, please discuss it with the person you are referring to for assistance first. We can advise you as to what information we require, depending on the service you need.

#### How to Complain

Cumberland Council believes in the delivery of excellent public services and putting our customers first. If you are not satisfied with services you receive under this policy, please speak to the caseworker first, and allow them the opportunity to try to put things right. Complaints may be about any aspect of our service, including decisions on funding.

If you wish to complain, you can do so by completing the on-line complaints form, [Make a Complaint](https://contactus.digital.cumberland.gov.uk/w/webpage/complaint) or emailing: [complaints@cumberland.gov.uk](mailto:complaints@cumberland.gov.uk), or by telephone to 01228 479770

Complaints will not normally be accepted about matters that happened more than 12 months earlier. In exceptional circumstances and where adequate reasons are given, a complaint can be considered outside of this timescale, please discuss this with the complaints team.

### **Home Safety and Handyperson Services**

Cumberland Home Improvement Agency manages Home Safety and Handyperson services, to provide a responsive service for minor repairs and adaptations. Minor repairs are defined as works which usually only require one person and can be completed in less than half a day.

These services are discretionary and depend on there being resources available at the time of application.

Such works can include:

* Carrying out a home safety check.
* Minor safety works – dealing with trip hazards, such as loose flooring, or hazards impacting on getting into / out of the house (including door handles, gate latches, etc).
* Security improvements including changing locks, installing key safes or door spyholes.

#### Who can use Handyperson Services?

Handyperson works are free to homeowners who are claiming means-tested benefits (see [Appendix 4](#_Appendix_4:_List) for a list of benefits that qualify). If you rent your home, many repairs are the responsibility of your landlord, so we encourage you to speak to your landlord first.

#### Home Safety Grants

Where more works are needed, we may award a home safety grant of up to £3,000.

These grants are discretionary, and may be used for works such as:

* Works to improve the safety of a disabled person, or their carers, where a Disabled Facilities Grant application is not needed.
* Minor repairs needed for vulnerable people where their health is at risk.
* Safety-testing in the home (electrical safety, asbestos) for disabled or vulnerable applicants.
* Contributing to the cost of works where multiple funding streams are being harnessed to resolve a situation

### **Home from Hospital / Reducing Hospital Admissions Grants**

Sometimes, people stay in hospital and other health settings longer than they need to, because of concerns about their ability to manage at home. This service helps people to leave hospital as soon as they are medically fit to do so, by making changes to their home that make it safer for them and/or easier for family and other carers to support them. It can also be used to assist people returning home with life limiting conditions and from hospice and other similar settings or for people who need to start recovery but changes at home are needed first.

If a person’s health and care needs put them at risk of going into hospital, the Cumberland Home Improvement Agency (CHIA) can carry out an urgent home assessment to see if changes at home can help to prevent an admission. This may include works to make it easier for family or visiting carers to support someone at home.

We will assess what works are needed. Examples of works under this policy could include:

* Carrying out a home safety check and addressing any hazards identified.
* Preparing the home suitability for returning home from hospital.
* Installing a key safe so a family member, neighbour or carer can get into the house.
* Moving furniture and possessions to allow easy access in and out of the home, or so that a downstairs room can be used as a bedroom.
* Installing minor adaptations such as lever taps or minor repairs to make the home safe for the applicant and/or for carers to move around safely within the home.
* Other minor works necessary for the applicant to remain at home or return home
* Funding a temporary installation for a time limited period, which may be recycled once no longer needed, to help another customer

Cumberland Home Improvement Agency will work with the applicant / patient, their family and their health and social care teams to identify what is needed. We will also consider the needs of carers. If larger repairs are needed, CHIA will provide advice on options. We do not provide equipment but can provide advice and referrals to other services where appropriate.

#### How to Access Home from Hospital/Preventing Hospital Admission Grants

* Referrals must come from a health professional and must be to support remaining in or returning to the home.
* Grants may be up to £5,000 maximum. This is not means tested, but the funding is discretionary, so the grant can only be awarded if funding is available.
* Applicants may be referred for a further grant under this scheme, but the Council will not normally award more than a total of £10,000 under this scheme in any three-year period.
* Funding will not be provided retrospectively.

### **Disabled Adaptations**

Disabled adaptations are changes to a person’s home (including access in/out and their garden) to make it suitable for their needs. Adaptations may be needed for an occupant with a disability to:

* Be able to get into and out of the home.
* Move around within the home.
* Be safe within the home.
* Access essential facilities in the home including bathing and cooking.

Adaptations are designed to meet the needs of the individual and can include a very wide range of different types of work tailored to the person and their home. The definition of disability is broad: it may be something someone is born with, or a condition that has developed and is expected to last a long time. It includes sensory impairments, as well as cognitive and neurological conditions that impact on daily living.

Disabled Adaptations can be carried out for adults or children.

Usually, an Occupational Therapist (OT) or Occupational Therapy Assistant (OTA) will recommend adaptations. In some circumstances, referrals can be taken from other health or care professionals. Cumberland Home Improvement Agency (CHIA) can organise the assessment and will work with any other professionals to ensure the recommendations will meet the needs.

We can arrange home assessments for people who may need a home adaptation and can provide advice on grants and other funding that may be available. The following sections describe some funding options.

Some minor adaptations may be completed under Home Safety and Handypersons Service ([Section 4](#_Home_Safety_and)), or as part of Home from Hospital/ Avoiding Hospital Admissions ([Section 5](#_Home_from_Hospital)). Cumberland Council also offers a Discretionary DFG for small works costing up to £10,000 ([Section 6.2.1](#_Fast-track_Discretionary_Disabled)).

#### Mandatory Disabled Facilities Grant (DFG)

The DFG is a mandatory grant to help with the cost of essential adaptations to give a disabled occupant better freedom of movement into and around their home and to access essential facilities within it. Mandatory means that the Council is required to fund this, for eligible applicants. In assessing applications, the Council has regard to the Housing Grants, Construction and Regeneration Act 1996 and any other relevant legislation.

For minor works, Cumberland Council has an Easy-Access grant of up to £10,000– see [Section 6.2.1](#_Fast-track_Discretionary_Disabled).

Mandatory DFG grants can also be used to help with the costs of moving for tenants and homeowners, as well as with adaptations to the home you move to (see [Section 3.2](#_Cumberland's_Housing_Solutions)). For more advice on using a DFG to help you move to a more suitable home, contact us: a caseworker can support you, and we can help you to assess the suitability of a home.

##### Who is eligible?

Applicants can be owner-occupiers, or tenants of private landlords or registered social landlords (Housing Associations).

Applicants must certify that they intend to live in the property, foreseeably, for the next 5 years. For rented properties, the landlord must consent to the works taking place and certify that the applicant will foreseeably remain in their tenancy for the next 5 years.

The grant is means-tested for adults, using a “Test of Resources”. Applicants in receipt of certain “passporting benefits” will be automatically eligible for the maximum grant (See [Appendix 4](#_Appendix_4:_List) for list of qualifying benefits). Some people will not be eligible for the grant due to their level of income and savings.

There is no means-testing for applications for children and young people under the age of 19, up to the mandatory grant maximum as set out in 6.1.2

Funding cannot be provided retrospectively for work already carried out to the home.

##### How much is the Mandatory Disabled Facilities Grant?

The maximum mandatory grant is £30,000. Most adaptations cost less than this.   
If you need works that will cost over £30,000, or more than the amount of mandatory grant that you are eligible for, we will provide advice on your options. This can include advice on other places to seek help from, such as charities, and may also include the option for home owners to be offered a deferred payment loan, by placing a legal charge on the property being adapted (see [Section 6.2.3](#_Discretionary_Top-Ups_–) for more detail)

##### Means Testing / Test of Resources

The grant is means-tested for adults (aged 19 and over) using a “Test of Resources”. This takes into account the income and savings of the disabled person (and their partner). The first £6,000 of any savings are ignored, and applicants in receipt of certain benefits will be automatically eligible for the full amount of grant awarded.

There is no means test for a DFG where the application is for a child/ young person under the age of 19, for whom child benefit is payable. If you are the parent or guardian of a disabled child, your income and savings are not considered for a mandatory DFG (up to £30,000).

If works are needed that will cost more than the mandatory grant awarded to the applicant, we will provide advice and assistance in considering options, including other sources of help, and an option for home owners to defer payment see Discretionary DFG at [Section 6.2](#_Discretionary_Disabled_Facilities)).

##### What works are covered by a Mandatory Disabled Facilities Grant?

A wide range of works can be considered, as recommended by an Occupational Therapist. DFG can be used to pay for works which improve:

* Access into the home (e.g. ramps, steps, door controls) and access to the main rooms of your home (e.g. wider doorways, or a stairlift to your bathroom).
* Access to suitable washing and cooking facilities (e.g. a shower).
* Making the home safe for the applicant and the household. This can include works related to behaviours that challenge.
* Providing or Improving heating (and insulation).
* Adapting controls to power, light, heating, so the applicant can use them.
* DFG can also be used to help a person move to a home that is already adapted for their needs, or more suitable for them than their current home (see [Appendix 3](#_Appendix_3:_Eligible)).

Adaptations for children will be designed to take into account the needs of a growing child, as far as that is possible, to minimise the need for further applications and disruptions to your household.

The works must be recommended as necessary and appropriate to address the applicant’s disability by an Occupational Therapist or other appropriate professional. An OT may also provide equipment to help you manage in your home or help you to access specialist advice or support to reduce the need for adaptations.

Work must be both reasonable and practicable to achieve, having regard to the age and condition of the property. Sometimes, a property will be very difficult or impossible to adapt for the needs of the applicant. DFG can also be used to support moving home and for adaptations to a new home. This applies to both homeowners and tenants (see [Appendix 3](#_Appendix_3:_Eligible)).

##### How are DFG works organised?

A caseworker will be assigned to liaise with the applicant and their family; to carry out the test of resources (means test); and to provide advice.

We will arrange for necessary assessments to be carried out. This will depend on the works needed: some adaptations are relatively simple to install and do not require planning or building control permissions, whilst others are complex and will take more time to approve.

We will work with the applicant to produce a design scheme, and when that is approved, we will support the appointment of a contractor, and we will oversee the works to make sure they are completed properly and meet your needs.

Works can include the provision of specialist equipment such as stairlifts and ramps. We recycle equipment where possible, so equipment provided may be re-commissioned before it is delivered to your home.

##### Applicants who choose not to use Cumberland Home Improvement Agency

Applicants who are awarded a mandatory grant only (no discretionary funding) may choose not to use the Home Improvement Agency Service. If you organise your own works, the Council will:

* Assess the disabled person’s needs and establish that works are eligible for funding.
* Require at least two competitive quotes for the work (and will pay grant for the lower amount).
* Check builders’ estimates; carry out a final inspection to ensure that the works have been properly completed; and check all final receipts and installers certificates etc before making a payment to you or to your contractor. We will not pay for any works in advance.

Where works are to be carried out by a member of the applicant’s family or household, the Council will only pay for the cost of materials.

The council will not approve an application if the relevant works have been started before the application is approved.

##### Land Charges for DFG: Applying to owner-occupiers only

Disabled Facilities Grants are provided to support people for the long-term: if you intend to move, we can support you with a grant to adapt your new home. You may have to repay part of the grant, if the home is sold within ten years of the adaptation being completed. This also applies if the legal title to the property is transferred without a sale, e.g. through a transfer of ownership such as assignment or inheritance.

To ensure the Council can reclaim such grants, we will register a Land Charge against properties where a Mandatory DFG of £5,000 or more has been approved. The amount of the land charge is the amount of grant over £5,000, up to a maximum of £10,000 (for a mandatory DFG of £15,000 or more). If the property is sold, inherited or otherwise transferred within ten years of completion of works, the land charge must be repaid to the Council.

The Council may choose to reduce or waive the repayment, if the property is sold to enable the person for whom adaptations were completed to move to a more suitable home, or if reclaiming the debt would cause exceptional hardship.

Land charges are not registered on rented properties.

#### Discretionary Disabled Facilities Grants

Subject to available funding, and at the Council’s discretion, the Council will support eligible applicants and their families to access discretionary funding, when this is needed to enable them to carry out adaptations.

Caseworkers will provide advice on sources of funding.

##### Easy-Access Discretionary Disabled Facilities Grants under £10,000

The Council supports applicants who need simple adaptations to have these carried out without the need for a full mandatory DFG application to make this a simpler process. A wide range of works can be considered, providing it is recommended by an Occupational Therapist to ensure it is necessary and appropriate to meet the applicant’s needs.

For example, requests for stairlifts, showers and other simple adaptations (single or in combination) costing £10,000 or under can be approved without carrying out a Test of Resources (means test). Applicants do not have to provide evidence of income and savings.

Applicants are only eligible for £10,000 in any three-year period. So, if an applicant has had a grant for £7,000 and requests a further adaptation within three years, they will only be eligible for £3,000 under this condition. Where an Occupational Therapy Assessment recommends works above the threshold, we will support you to apply for a mandatory DFG so that all necessary works can be completed.

Applicants may apply for a Statutory DFG of up to £30,000 at any time but will have to complete the full means-test.

##### Facilitating Care Grants

The mandatory DFG is legally directed solely at meeting the needs of the disabled person and does not include works for carers.

We recognise that the needs of carers are very important. We will consider family carers and paid carers as part of our assessment of your needs.

In many cases, adaptations to meet the needs of the disabled person will also support the role of carers. However, if there are additional works required to facilitate care, then a Discretionary Facilitating Care Grant can be awarded alongside a mandatory DFG. The sum of the mandatory and discretionary parts will not normally exceed £30,000.

A referral from an Occupational Therapist will be required to explain why the most reasonable and practical solution identified via a DFG would be unsuitable for the disabled occupants’ carers, and what alternative solution is proposed.

Some examples of adaptations to support carers include:

* Allowing for sleeping accommodation for a carer (that otherwise may have been removed via a DFG).
* Allowing for specialist shower screens identified by a carer.

##### Discretionary Top-Ups – Deferred Payment Loans for Home-Owners

Cumberland Council offers deferred payment loans to applicants who are owner-occupiers, who qualify for a Mandatory DFG but need additional funding. This may be because their adaptation is costing more than the maximum amount (£30,000). This applies to adaptations for adults and children.

Top-Ups are offered as deferred payment loans. This means that:

* A charge is registered against the property that has been adapted for the amount above the mandatory limit
* You make no repayments until the property is sold, or otherwise transferred (e.g. inherited), at which point the amount is repaid in full.
* No interest is charged

If you own your own home but do not have enough equity to accept deferred payment loans (e.g. because you have a very large mortgage), see [Section 6.2.4](#_Discretionary_Top-Up_–).

##### Discretionary Top-Up – Exceptional Circumstances Grant Funding

Where applicants are not eligible for grant funding for the full cost of the works required, the CHIA will provide advice and support to consider alternatives including:

* Considering moving to a property that meets your needs or is easier to adapt.
* Reviewing the design of the works.
* Applying for charitable funds.

We will prioritise applicants where:

* The applicant is at significant risk until the adaptation is delivered.
* Failure to deliver the adaptations means a higher level of care is needed, which the Council would have to pay for.
* A child or young person may have to be placed into residential care if an adaptation cannot be provided.

For Homeowners: The Council has the discretion to award additional top-up grant funding, in exceptional circumstances, to people who have qualified for a mandatory DFG, and where deferred payment option is not enough to cover the shortfall (usually because there is insufficient equity in the house for a legal charge to be secured against it).

For Housing Association tenants: Cumberland Council works with Housing Associations to support residents. We will ask your landlord to consider options including them paying a share of funding or helping you to move to a more suitable home. We may award some discretionary grant funding if no other options are reasonably possible.

All exceptional circumstances funding is at the discretion of the relevant Assistant Director, who will consider the relevant circumstances, and the Council’s ability to provide further funding.

##### Maintenance of Items funded under a DFG

Where the Council provides funding for items that need servicing (such as stairlifts and wash-dry toilets), we will include the purchase of an extended warranty and servicing agreement in the grant award, if it is possible to do so. Typically, the extended warranty and servicing agreement will be for 5 years.

When an extended warranty expires, the homeowner is responsible for servicing and repair.

For tenants of Housing Associations, it is the landlords’ responsibility to ensure lifts are safe, and to provide servicing, regardless of the age of the lift.

##### Removing Adaptations funded under a DFG

Removal of adaptations will normally be the responsibility of the owner of the property. We may agree to remove items which can be reconditioned and reused such as ramps, stairlifts and temporary bathing installations.

**7.** **Home Improvement Funding: Energy Efficiency, Sustainable Warmth and Other Schemes**

The Council will offer schemes to support homeowners as and when funds are made available from Government, utilities suppliers or other sources.

When such grants are available, the application method and assessment criteria will be added to this policy, for the period for which the grants are available. Any such grants will be promoted by Cumberland Council.

If works are managed by the Cumberland Home Improvement Agency, an agency fee will be chargeable as part of the grant application.

### **Appendices**

#### Appendix 1: Legislation and Funding Used to Deliver this policy

The legislation that the Council uses to deliver this policy includes:

1. The Housing Grants, Construction and Regeneration Act 1996: requires Councils to provide for statutory Disabled Facilities Grants (DTFG), which are financial grants to help with the cost of adapting a property to meet the needs of a disabled occupant. If an applicant meets the criteria, the Council is required to provide a grant – this is called a Mandatory DFG.
2. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) - provides local authorities with the power to provide assistance to residents; for the purpose of improving living conditions so homes are safe to live in. This includes the use of DFG funding to support strategic priorities which integrate health, wellbeing and housing, for the benefit of local people. This policy sets out how the Council will provide assistance, using the powers of the RRO.
3. Funding made under the RRO provisions is discretionary. This means that as an applicant you are not guaranteed funds. If there is not enough money available to the Council, it may withdraw or suspend discretionary assistance until further funds are available. This will not normally happen until 90% of the year’s funding has been allocated.
4. The Care Act 2014 ensures that the focus of the provision of care and support starts with the individual and their needs, and their chosen goals or outcomes. Its underpinning precept is that the core purpose of adult care and support is to help people achieve the outcomes that matter to them in their life.

The Care Act recognises the Housing Grants, Construction and Regeneration Act 1996 stands as a provider of housing grants to adapt a person’s homes via a disabled facilities grant.

1. Funding for measures under this policy is provided by Cumberland Council, using resources from the Better Care Fund (in partnership with health). The Council may also use other resources available to it, and may provide additional offers to its residents, as and when funds are available.

#### Appendix 2: Proofs required to Apply for a Disabled facilities Grant

The person who needs the adaptations must certify that they intend to live in the property for the next five years.

For tenants, your landlord must consent to the works being carried out and confirm that you are expected to remain in your tenancy for the next five years.

Other proofs required to Apply for a Mandatory DFG:

1. Completed Application Form.
2. Proof of ownership of the property (e.g. land title), or of right to reside (e.g. tenancy).
3. Recommendation from an appropriate professional that the works are necessary and appropriate for you needs – this is usually from one of the Council’s Occupational Therapists (OTs), but may be from a private OT, an Occupation Therapy Assistant (OTA) or a Rehabilitation Officer.
4. Quotations – one quotation if works are estimated at under £10,000, two quotations where works are above £10,00. These must be from two different contractors/ suppliers, detailing all work.
5. Details of any other fees, such as for architects.
6. Completed Test of Resources Form (means test) with required supporting information e.g. proof of benefits or savings.

If you are using Cumberland Home Improvement Agency, we will support you in completing the necessary paperwork.

#### Appendix 3: Eligible Works for Disabled Facilities Grant

The eligible works are laid out in the Housing Grants, Construction and Regeneration Act 1996 and include:

* Improving access to the home and to principal rooms within the home.
* Making the dwelling safe for use by the disabled person.
* Providing washing, toilet and cooking facilities where necessary.
* Improving or providing heating.
* Adapting controls to power, light and heating to make them easier to use.

The works must be considered necessary and appropriate to address the applicant’s disability and be both reasonable and practicable to achieve, having regard to the age and condition of the property.

For households who need to move to a more suitable home, reasonable expenses can be paid, including:

* Costs of moving: home removals and utilities connections.
* Floor and window coverings for the new home.
* Other fees associated with moving home, including estate agents’ fees.
* Adaptations to the new home.

A moving home grant can be made as a mandatory DFG. Tenants are eligible as well as homeowners, although for tenants of a Registered Social Landlord (Housing Association), the landlord should be asked to help find a suitable alternative property and to assist with costs.

#### Appendix 4: List of Passporting Benefits

Means-tested welfare benefits that can be used to demonstrate eligibility for means-tested assistance under this policy include:

* Universal Credit (UC)
* Income Support (IS)
* Income-based Jobseeker's Allowance (JSA)
* Income-related Employment and Support Allowance (ESA)
* Child Tax Credit (CTC)
* Working Tax Credit (WTC)
* Pension Credit (income related)
* Housing Benefit

Other means-tested benefits may also demonstrate eligibility: please contact the Cumberland Home Improvement Agency for the most up to date information.

This list is current as of March 2025

#### Appendix 5: Deferred Payment Loans for Top Up Grants

Deferred Payment Loans will be offered to provide additional funding for Disabled Facilities, or for essential Home Repairs and Improvements under this policy.

* Applicants must be an owner-occupier of the dwelling to which the application applies. Where the property is owned by more than one person, all owners of the property must be an Applicant.
* No interest will be charged.
* The deferred payment amount will be registered as a legal charge with the Land Registry. This charge will be subsidiary to any charge placed for a mortgage, but will require the consent of your mortgage lender and any costs associated with this will need to be borne by the applicant.
* Applicants must allow the Council to take whatever steps it considers appropriate to verify the application, this includes (but is not limited to) a valuation of the property and verification of the identity and ownership of the Applicant Any third party costs associated with this verification will be the cost of the Applicant and will be communicated to the applicant ahead of the cost being incurred.
* The council will not approve an application if the relevant works have been started before the application is approved.
* The council is required to ensure all applicants have the appropriate information when deciding to accept this type of assistance and the legal obligations it creates and should not offer the assistance where the council is not satisfied of this criteria. This type of assistance requires you enter into a legally binding agreement with the council and you may want to take your own independent legal advice.
* The payment is repayable on sale or transfer of ownership of the property, or if the property is left vacant for six months or more. The Council may, at its discretion waive, reduce or defer its demand for repayment in exceptional circumstances for example:
  + The applicant has died and the property has transferred to their partner who was not registered as a join owner, continues to live there. Where joint ownership exists both parties would need to agree to the charge being placed on the property.
  + The applicant has moved to a residential or nursing care home, and funds are required to pay for care.

Decisions to defer or waive repayment are at the Council’s discretion and are taken by the Assistant Director on a case-by-case basis. The AD will be required to set out the reasons for their decision. Any appeals will be considered by the relevant council Director based on a case summary reviewing their circumstances, the relevant legislation and the rationale for the original decision.