Adapting Your Own Home

A guide to the Disabled Facilities Grant process for disabled people

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Adapting your Home to meet your needs

Who this guide is for

This guide is for you if you are disabled and own your home, rent your home from a private landlord or live in council or housing association property.

This guide takes you through the process of adapting your home using a Disabled Facilities Grant. Because the process is complicated we have simplified it into 3 main steps.

Through this guide we have used two symbols to draw your attention to tips and cautions:

Some avoidable pitfalls are identified by this caution symbol

Tips on keeping the cost of your adaptations down are identified by this “money saving tips” symbol

While this booklet outlines the process involved in a major housing adaptation, it does not describe the total process - your Occupational Therapist, Private Sector Renewal and Adaptations Officer or Home Improvement Agency will give you more details relevant to your individual situation.

Please Note: If you decide to make an application for a Disabled Facilities Grant:

- If you receive a grant of over £5000 a charge will be made against your property for up to £10,000 which must be repaid if you sell your home within 10 years.
- You cannot apply for a second grant to pay for a replacement adaptation if your needs do not change, unless there are very exceptional circumstances.
- If you are a Council or housing association tenant and you receive a grant over £5000 you will be placed in the lowest priority band for rehousing if you apply to the Homechoice Register with a view to moving home within five years of receiving your grant.
Who is involved in the process

A number of people may be involved in the grant process including:

An **OCCUPATIONAL THERAPIST (OTs)** will advise on what is “necessary and appropriate” to meet your care needs. They will help you choose an adaptation design to help you be independent or help others to care for you.

The **PRIVATE SECTOR RENEWAL AND ADAPTATIONS OFFICER** decides what work is “reasonable and practicable” for grant purposes.

Reading Borough Council has arrangements with an independent **HOME IMPROVEMENT AGENCY** who can help you through the grants process. This includes completing the application form, arranging permissions (planning and building regulations), organising builders quotes and overseeing the work to ensure it is completed to a good standard. They can also help with other matters such as diagnosing building problems. They cannot, however, speed up the grants process.

You choose whether or not to use this service - the agency will charge for their service but your grant may cover these costs.

**ARCHITECTS AND SURVEYORS** can apply for planning and building regulations approval on your behalf and supervise the work on site to ensure the work is of a good standard and value for money.

If you choose to employ an Architect please ensure they are approved by RIBA (Royal Institute of British Architects). If you employ a surveyor please ensure they are approved by RICS (Royal Institute of Chartered Surveyors)

Architects and surveyors charge for their services but your grant may cover these costs.

**PLANNING OFFICERS** - For some types of building work (such as an extension) you need planning permission. Contact the Council’s Planning service and ask for advice at an early stage. You must have written approval from planning before you start any work. *If you use a home improvement agency or Architect they will do this for you.*

**BUILDING CONTROL OFFICERS** - If you are having major structural work (such as a new extension, structural alterations to an existing extension, structural internal alterations, removal/supporting of chimney breasts, creating a new through floor lift shaft etc.) you will need Building Regulations approval. Contact the Council’s Building Control service for advice. You must apply for Building Regulations before starting work on site (*if you use the Home improvement Agency they will do this for you*).
**MANUFACTURERS** - Depending on the type of adaptations to be carried out you may need to contact manufacturers to ensure the proposed work is feasible. Manufacturers are specialists in their field of work and may be able to give you a number of alternatives and provide quotations.

**OTHER PROFESSIONALS** - The following are specialists in their field and you may require reports or certificates from one or more of these:

- GAS SAFE registered plumber
- NICEIC, ECA,NAPIT or part registered electrician
- Structural – M.I.C.E approved (Member of Institution of Civil Engineers) or equivalent

**Our Standard**

The Council is committed to helping as many people as possible to get the adaptations they need to support their independence as their social and physical needs increase. However, because there is a limit to the money available it is the policy of the Council to look at all the options available to you, which may include re-housing, before considering plans to carry out major adaptations to your home.

To ensure grant money is used fairly and efficiently:

- The statutory maximum grant available is £30,000
- We always look for the simplest, least disruptive and most cost effective adaptation to meet your needs
- Your adaptations should be designed to fit within the existing structure of your home - we will only give a grant for an extension if there are no other options up to a maximum of £30,000
- We cannot give grants for work already started or completed
- If the demand for DFGs outstrips the resources available applications will be prioritised according to the agreed criteria based on the principles of Fair Access to Services.
Arranging a Means Test

If, after exploring all the possibilities, your Occupational Therapist (OT) decides that adapting your home is an option for you they will ask you to contact the Home Improvement Agency to arrange a ‘Preliminary Test of Resources’ or Means Test. This is to find out how much you would need to pay, if anything, towards the cost of the adaptations.

If you have to pay something towards the cost of the work your OT will check to see if you wish to continue. Once you have confirmed that you want to go ahead your OT will make a recommendation to the Disabled Facilities Advisory Group.

**Please Note:** You won’t need a Means Test if you receive a qualifying means tested benefit or if the adaptations are for a disabled child and you won’t have to pay towards the cost of adaptations up to the value of £30,000.

Specifying essential adaptations

The Disabled Facilities Grant (DFG) is commonly used to fund major housing adaptations, but there are limits to what the Council is able to do and how much can be paid out.

If your adaptations are straightforward and likely to cost under £10,000 your OT will give you a specification outlining the essential adaptations you need and make their recommendations to the Disabled Facilities Advisory Group (DFAG).

If your adaptations are more complex or likely to cost over £10,000 a Private Sector Renewal & Adaptations Officer and your OT will visit your home together to make sure the adaptations suggested are reasonable and practicable given the structure and condition of your home. They may also suggest you get further technical advice from an architect, building surveyor or specialist equipment suppliers.

During this visit the Private Sector Renewal & Adaptations Officer will tell you about the level of grant aid available and the options open to you if the cost of work is likely to be over the grant maximum of £30,000.

After this visit the Private Sector Renewal and Adaptations Officer will send their feasibility study along with the Occupational Therapists recommendation to DFAG.

DFAG will check to make sure that the proposed works meet the legal criteria of ‘necessary and appropriate’ and ‘reasonable and practicable’. Once they agree you can make a formal application.
Managing the adaptations process

Once DFAG agree you can apply for a grant, you will need to decide how you are going to manage the DFG process:

- You can ask the **HOME IMPROVEMENT AGENCY (HIA)** to manage the process for you. They will help you to complete the application form, produce any drawings/specifications needed, apply for any building/planning permissions required and get quotes for the work and oversee the project.

  A contribution towards your HIA fees can be paid as part of the Disabled Facilities Grant. If you withdraw from the process at anytime you will still be liable for these fees.

- Or you can **MANAGE THE PROCESS YOURSELF**

  For ease and peace of mind we recommend using the HIA - our experience shows that many people who start off managing their own adaptations have to ask the HIA for help when their projects run into difficulties and this can delay the completion of their adaptations.

If you decide to manage the process yourself

Step 1: Making your application

Designing your adaptations

Before you start designing your adaptations you must have:

- A specification listing the essential adaptations you need from your OT
- The schedule of works that can be paid for from the Disabled Facilities Grant plus the schedule of works to address any disrepair in your home if you have received one from the Private Sector Renewal and Adaptation Officer
- Details of the funding you may be entitled to and what your contribution may be - Preliminary Test of Resources
- Confirmation from DFAG that you can make a formal DFG application

You will need to produce drawings and a specification for your adaptations and get them approved by your OT and/or Private Sector Renewal Team Officer. You may wish to employ an Architect for this.

  Taking time to get your plans right by talking to your OT, Private Sector Renewal and Adaptations Officer and Architect can save time and money later on.

  A contribution towards your architects fees can be paid as part of the Disabled Facilities Grant. If you withdraw from the grants process at any stage you will still be liable for your architects fees.
At this stage you should also consider the level of disruption that might occur while your adaptation is being installed, and if you will need to find alternative accommodation during building work.

**Getting quotes for the work**

You must send the schedule of works, specification and drawings to two different builders (three if the work is likely to cost over £10,000) to get quotes for the work required. In most cases the grant awarded will be based on the lowest competitive quote. If you decide to go with a more expensive quote you must fund the difference.

**Getting Building/Planning Permissions**

If it is required you will need to apply for Planning Permission or Building Control Approval for the work. There is a charge for these services, but this will be waived if you have a letter from your OT confirming you are registered as disabled with Adult Social Care Services or the Disabled Children’s Team. Your architect can do most of this preliminary work for you.

**Making your application**

You should complete your Disabled Facilities Grant Application Form and submit it together with:

- Proof of home ownership or evidence of permission for the adaptation from the homeowner (Certificate of Title)
- A certificate of future occupation/intended letting (where appropriate)
- Evidence of financial income and savings, stocks and shares, proof of National Insurance number(s) and a recent utility bill (gas, electric or water)
- Your builders estimates (2 or 3 depending on the cost of your adaptations)
- An account or estimate for professional fees e.g. architects fees
- Planning Permission and Building Control approval (where necessary)
- Approval of plans by the Private Sector Renewal & Adaptations Team and your OT.

Before you submit your application please talk to your OT if your needs and situation have changed significantly since your initial assessment.

**PLEASE NOTE:**

If requests for DFGs outstrip the grant money available we will prioritise applications to ensure that those in the greatest need are dealt with first. We will let you know if this is the case.
Step 2: Building work and grant payment

You **MUST NOT** start any building work until you have received formal grant approval in writing. Work should be completed within 12 months from the date of approval.

**Before the work starts**

You should agree a start date with your builder and discuss practical arrangements as you may need to move out of your home while some of the work is going on.

If your architect is not overseeing the building work on your behalf you should draw up a contract with your builder to avoid any unnecessary delays.

**Interim payments**

We can make interim payments following receipt of an invoice from your builder and a satisfactory inspection by the Private Sector Renewal and Adaptations Officer. We can only pay 90% of any invoice - the remainder will be paid on completion of all work.

If you are unhappy with the quality of the work at any stage you should talk to your builder/Architect (if you are using one) before approaching the Private Sector Renewal and Adaptations Officer.

**When the work is finished**

Once all the work on the schedule has been completed please contact the Private Sector Renewal and Adaptations Officer. They will arrange to inspect the work with your OT as soon as possible. Once everyone is satisfied with the work the final payments will be made on receipt of an invoice plus any necessary certificates (such as gas, electric, damp proofing) and confirmation of completion of work by Building Control, Planning, Structural Engineers etc.

**Ongoing maintenance**

The ongoing maintenance of the adapted property and equipment is the homeowners’ responsibility. For specialist equipment such as stairlifts and hoists there is normally a 5 year extended warranty which will be included as part of the grant.

You may be eligible for a reduction in Council Tax if your adaptations meet the qualifying criteria. The Council Tax Team at Reading Borough Council can advise you if a Disabled Persons Allowance applies to your situation.
Your Contact with Us

Occupational Therapists, Private Sector Renewal and Adaptations Officers and other staff are often out on visits to other people.

If you need to talk to someone about the progress of your adaptation please contact your Home Improvement Agency (if they are helping you) first. They can answer most queries or contact us on your behalf.

If you are not using a Home Improvement Agency then please contact the Private Sector Renewal & Adaptations Team direct.

Complaints, compliments or comments

We always aim to provide a high standard of service but from time to time things may go wrong. If you are unhappy with the service we provide or the way you are treated by a member of Council staff please let us know straight away.

As soon as we know there is a problem we can take action to sort things out.

Your feedback, whether it is in the form of a complaint, compliment or comment is important as it helps us to improve the service that we provide.

You can find more information about the Reading Borough Council’s complaints process on the website (www.reading.gov.uk) or by contacting the Private Sector Renewal and Adaptations Team Leader.

By phone: 0118 937 2562

In writing: The Private Sector Housing Team Manager, Environmental Services, Reading Borough Council, Civic Offices, Reading RG1 2LU

By e-mail: complaints@reading.gov.uk
Useful Contacts

Private Sector Housing Team
Tel: 0118 937 2562
Email: psra.team@reading.gov.uk

Social Services
Older People and adults with disabilities
Tel: 0118 937 3747
Email: communitycare@reading.gov.uk

Children with Disabilities
Tel: 0118 937 3641
Email: disabledchildren@reading.gov.uk

Aster Living (Home Improvement Agency)
Offers support through the grant/adaptations process
Tel: 0333 400 8299
Website: www.asterliving.co.uk

VAT Office
VAT advice relating to housing adaptations for disabled people
Tel: Helpline 0845 010 9000 or 0845 000 0200 (hearing disabilities)
Website: www.hmce.gov.uk

Building Control
Tel: 0118 937 3787
Email: Building.Control@reading.gov.uk

Planning
Tel: 0118 937 3787
Email: EnvironmentPlanning@reading.gov.uk

Council Tax
Tel: 0118 937 3727
Email: council.tax@reading.gov.uk
Glossary of Terms

Test of Resources (Means Test)
An assessment of your income and savings (including stocks and shares) which we use to calculate if you are expected to pay for some of the adaptation work yourself.

Disabled Facilities Grant (DFG)
A Means Tested grant for housing adaptations for disabled people

Home Improvement Agency
Specialist organisations who can help you with the DFG process.

Schedule of Works
A list of work which has been agreed by your Occupational Therapist and the Private Sector Renewal and Adaptations Office and which will be grant aided.

If you need help understanding this leaflet please ask the staff working with you. This information can be made available in other languages or formats (such as large print, Braille or audio tape) on request.

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