

# **RUNNYMEDE BOROUGH COUNCIL**

## **Home Improvement Agency Assistance Policy**

Review due: June 2025

# 1. Introduction

1.1 The Home Improvement Agency Assistance Policy sets out the financial assistance that will be provided to private homeowners, private tenants and Residents living in Social Housing Properties throughout Runnymede Borough Council. The Policy sets out the support available and how to seek assistance from the Home Improvement Agency (HIA) Team.

1.2 It outlines the procedures introduced in response to the adoption of the Runnymede Private Sector Reviewal Strategy 2019 – 2024.

1.3 The Council's obligations, powers and duties in relation to the provision of financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order (RRO) 2002. Central Government provision for Disabled Facilities Grants (DFGs) and the Handyperson Service (HPS) is allocated to the Council through the Better Care Fund (BCF) via Surrey County Council (SCC) and NorthWest Surrey Clinical Commissioning Group (NWSCCG). This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources.

1.4 The overall aims and objectives of the Home Improvement Agency Assistance Policy are:

- To assist low income, elderly or disabled persons whose homes are in need of urgent repair, to make their homes safe to live in
- To support the adaptation of disabled people's homes to enable them to live independently and ensure their homes are suitable for their needs or support disabled people to move to an alternative home that will better meet their needs
- To assist low income elderly, disabled, families with children who are homeowners or private tenants, to tackle energy efficiency and fuel poverty
- To assist residents who have been discharged from hospital back to their homes to minimise bed blocking and support recovery from illness
- To provide a subsidised home repair service through a Handyperson Service (HPS) to enable residents to maintain a safe and secure home environment
- To make best use of the Council's property assets so that the long-term benefit derived from the housing stock is preserved for future use.
- Ensure residents have a full understanding of the parameters within which decisions are made

1.5 The underlying principles of the Policy are:

- Homeowners should, in the first instance, be responsible for improving and maintaining their homes. Financial assistance from the Council is only appropriate where homeowners do not have the means to do so. Private tenants should first consult with their landlord, who is responsible for maintaining and repairing properties.
- All Social Housing tenants should follow this policy when applying for adaptations to their property
- The Council's financial assistance scheme must provide best value. The Council must use its public funds prudently and effectively. Loans will be provided in preference to grant aid where this is considered appropriate and affordable for the homeowner. As the loans are ultimately repayable, the Council will be able to assist more people and improve more homes by this method. Grant aid will only be provided where loans are not appropriate
- Any financial assistance scheme cannot assist all homeowners in need, or even address all cases of unsatisfactory housing. The financial resources available to the Council are limited and grant assistance is only available in certain circumstances that have been designed to address the priorities set out below

- Repair or adaptation of a property for the existing occupier may not always be the most reasonable and practical solution. In handling applications for assistance the Council will have to assess the appropriateness of the case and give consideration to alternatives such as re-housing or re-location.

## 2. Financial Assistance

### **Disabled Facilities Grant (DFG)**

2.1 The Council has a statutory obligation under the Housing Grants, Construction and Regeneration Act 1996 to administer mandatory DFGs to provide aids and adaptations to enable disabled residents to live independently in their own homes.

2.2 The eligibility criteria, scope of the works and general requirements governing DFGs are prescribed by the Government and the Council is unable to deviate from these requirements.

2.3 To be eligible for a grant:

- The applicant must either be a home-owner or tenant, including private tenants, local authority and social housing tenants
- The applicant or beneficiary of the adaptation must be registered disabled or eligible to be registered
- A written recommendation from an Occupational Therapist (OT) or Trusted Assessor (TA), that adaptation works are necessary and appropriate to meet the needs of the client for one or more of the following purposes:
  - i) Facilitating access to and from the dwelling or building by the disabled occupant;
  - ii) Making the dwelling or building safe for the disabled occupant;
  - iii) Access to the principal family room by the disabled occupant;
  - iv) Access to or providing a bedroom for the disabled occupant;
  - v) Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility;
  - vi) 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;
  - vii) 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;
  - viii) Facilitating the preparation and cooking of food by the disabled person;
  - ix) Improving or providing a heating system for the disabled person;
  - x) Facilitating the use of or power, light or heat by the disabled person by altering same or by providing additional means of control;
  - xi) Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone;
  - xii) Making the dwelling or building suitable for the accommodation, welfare or employment of the disabled person
  - xiii) Facilitating access to and from the garden by a disabled occupant, or making access to the garden safe for a disabled occupant

2.4 If an OT or TA assessment is undertaken and recommendations made, the Council may review the recommendation before a formal application is received. Consideration will be given to whether the proposals are “reasonable and practical”. If a private OT has provided the recommendation, the Council will consult with the Social Services Authority as required under the Housing Grants, Construction and Regeneration Act 1996.

2.5 As referenced above, Trusted Assessors will be utilised for assessments where appropriate. For further information on the instances that a TA will be used instead of an OT please discuss this with a member of the HIATeam at the point of referral.

#### 2.6 Means Testing (Appendix A)

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 costs of works. Means testing shall not be applied where the beneficiary of the adaptation is under 19 years of age. If it is determined that a contribution must be paid by the resident, this should be paid before works commence.

There are instances where it is determined that the applicant has a contribution but it is not realistic, for a variety of reasons, that the resident can pay the amount. It is at the discretion of the Council, and the available financial resources at the time, for this to be waived. If this decision is made, the applicant will instead apply for a discretionary grant.

If it is decided that a contribution will be waived, in part or full, the Means Tested checklist will be used for transparency and equality of decisions. The checklist includes a risk assessment, deciding the risk to not completing the adaptation, or the resident paying their contribution.

If an applicant has been diagnosed with a life limiting illness or chronic illness (e.g. Motor Neurons Disease or Multiple Scoliosis), the Council reserves the right to waive the means testing part of the application if the applicant is still working. This is subject to Council discretion and available funds at the time of application.

#### 2.7 Grant financial limits

The maximum amount of grant is set by central government and is £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 the works.

#### 2.8 Grant conditions

It is a condition of the grant that the applicant or a member of the applicant's family will occupy the dwelling as an only or main residence throughout the grant condition period. The grant condition period lasts for five years from the date certified by the Council that works are satisfactorily completed.

A condition regarding repayment will be attached where the grant exceeds £5,000. The repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership within 10 years of the completion of the works. Repayment will be limited to £10,000. If subsequent loans grants are made, the total of both will be taken into account.

Where a grant is subject to repayment conditions then the Council will take the following into account when asking for repayment:

- The extent to which the recipient of the grant would suffer financial hardship;
- Whether the sale is to enable the recipient to take up employment, or to change location of their employment;
- Whether the sale is being made for reasons connected with the disabled person's physical or mental health or well-being;
- Whether the sale is being made to enable the beneficiary of the grant to live with or near a person who is disabled or infirm and in need of care which they will provide;
- Whether the sale is made to enable someone to provide care for the beneficiary of the grant.

Having considered all these factors the Council must be satisfied that repayment is reasonable in the circumstances.

These conditions only apply to privately owned properties.

#### 2.9 Additional information relating to Social Housing properties

The Council will not usually replace adaptations in a property where they have been removed by the current resident. If they are required, it will be at the Council's discretion where to reinstall, and the cost may be recharged to the resident.

For social housing tenants, where a home has been adapted for a specific resident who no longer lives there, the Council will try to identify a suitable tenant for the property. In the event that this is not possible, the property may be let with adaptations in place, and these will not usually be removed at the request of the new resident. The property will be advertised and let as such unless there is a prior agreement in writing from the Council to carry out works. Where a resident living in an adapted property is being moved because of redevelopment or refurbishment of their home, essential adaptations will be carried out in the new home being offered. This is most likely to apply to residents of previously converted housing, older properties and Independent Retirement Living schemes which require refurbishment.

During planned works, the Council will maintain any existing adaptation or fixed equipment if it is still needed for the household. The Council may remove semi-portable equipment or minor adaptations such as a handrail, stair lift or specialist shower if no longer needed due to a permanent change in the household requirements. Fixed adaptations such as structural alterations or concrete ramps will be retained and maintained.

Pavement crossovers and hard standings will be considered if recommended by an OT. If the Council does commit to completing the work, these requests are subject to approval by the Planning Department and Surrey County Council Highways.

There is no statutory duty to grant works to communal areas. Where works are both necessary and reasonably practical, the Council will consider essential access requirements. Such proposals may require the consent of other residents and must not compromise other residents' safety and will therefore be risk assessed on a case-by-case basis. In Social Housing, the Council will consider the cost and practicality of making provision for residents' mobility scooters and whether it is appropriate to offer alternative accommodation. Requests for the provision of a mobility scooter store without any other adaptations will be considered alongside an OT or TA report.

Where a tenant requests a mutual exchange or transfer from their adapted property to one that is not adapted the Council are likely to decline the request unless there is evidence that the adaptations are no longer required. The Council may not carry out further adaptations to the subsequent property unless there are extenuating circumstances. When tenants request a mutual exchange, the incoming tenant will be expected to have an OT recommendation for any installed adaptations.

Tenants wishing to carry out their own adaptations, including making provision for a mobility scooter, need permission from the Council before any work is carried out. The resident must;

- Ensure proposed work is carried out by a fully competent qualified contractor
- Conform to the appropriate regulations and legislation
- Be responsible for putting right any damage relating to the works being carried out

- Contact the Council Home Improvement Agency Team upon completion of any work so an inspection is carried out
- Provide the Council with any relevant certificates of the work upon completion
- Maintain and repair any equipment or fittings they have installed

### **3. Discretionary assistance**

3.1 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 Authority has agreed to offer discretionary grants for private sector residential adaptations in certain specific circumstances and where funding permits.

3.3 Any discretionary assistance will only be considered having regard to the financial resources available at the time.

### **4. Minor Works Assistance**

4.1 Small grants are available on a discretionary basis, within an annual budget limit, to assist low income, vulnerable homeowners and tenants to carry out small scale works of repair or improvement which address their health, safety and security needs or otherwise essential minor repairs to improve the condition of the home.

4.2 These grants are only available for works administered by our HIA and only in circumstances where there is no other funding available to carry out the works.

- Maximum grant is £5,000 plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period. This is only relevant to this discretionary grant and does not apply to mandatory grants.
- Applicants must be over 60, disabled or otherwise vulnerable.
- Applicants must have lived in the property for a minimum of 2 years prior to the application.
- Applicants with savings of more than £23,500 will not be eligible.

4.3 Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

4.4 Adaptation work that the Council could carry out to an individual flat or house which otherwise meets the current household needs includes:

- Installation of grab rails in various locations throughout a property
- Installation of access steps/ramps to front and rear entrances
- Additional internal banister rails
- Additional external handrails
- Installation of lever taps
- Installation of over-bath shower facilities
- Installation of an adapted bathroom.

All adaptations for Social Housing properties will be subject to suitability.

## 5. Minor Works – Clearance grant

5.1 Small grants are available on a discretionary basis, within an annual budget limit, for complex social support for “extreme” cleans where there may be hoarding issues, but not filthy and verminous. The grant is aimed to support vulnerable clients in private dwellings with significant hoarding that impact on the client’s well-being and neighbouring properties.

- £5,000 towards clearing a home
- Residents will be assessed to check they do not have more than £23,500 in savings
- The grant is a one-off payment, and cannot be applied for multiple times
- Payment can be made to the caseworker or cleaning company direct
- Referral must come from Environmental Health and/or Adult Social Care
- Referral must include the reason why the funding cannot come from Adult Social Care
- Resident must have a dedicated caseworker from Environmental Health (EH) and/or Adult Social Care (ASC) who will coordinate the approach
- Approach will be coordinated by the referrer (EH or ASC)
- Specialised hoarding company must be used for the de-cluttering
- On-going support should be put in place to support any relapses e.g. CBT, group therapy, peer support
- Fire service involved if needed

## 6. Energy efficiency grant

6.1 Small grants are available to support residents in replacing or repairing central heating boilers and heating systems.

6.2 These grants are for urgent minor repairs and energy efficiency top up grants and are only available for works administered by HIA and in circumstances where the resident has no alternative means of self-funding. Residents must check works cannot be completed by their insurance company before applying. The eligibility criteria is:

- Maximum grant is £3,000 plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period. This is only relevant to this discretionary grant and does not apply to mandatory grants.
- Applicants must be over 60, disabled or otherwise vulnerable
- Applicants must have lived in the property for a minimum of 2 years prior to the application
- Applicants with savings of more than £23,500 will not be eligible
- Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

Residents of Runnymede have access to the ECO4 Scheme, that the Council are running in partnership with Happy Energy. This is a governments energy efficiency scheme that provides running for the installation of energy efficiency measures for low-income households. The scheme targets the least energy efficient homes, with properties with an EPC rating of D or lower qualifying.

For Social Housing tenants, boilers and heating repairs and installations are covered under the obligation of the Council in relation to tenancy.

## 7. Feasibility grant

7.1 A feasibility grant can be used:

If an OT assessment is undertaken and recommendations made for a DFG, and

- The Occupier qualifies financially for a mandatory DFG, and
- They need to get a structural survey done for more complex disabled adaptations , or
- To investigate other options in line with the OT's recommendation so they get the most suitable adaptation

7.2 There is a limit of £5,000 for this grant and where proposed works are feasible, it will be deducted from the total DFG available. For example if a person has a £5,000 feasibility grant then the maximum mandatory DFG would be £25,000.

7.3 A DFG means test will be undertaken for the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.

## 8. Relocation Grant

8.1 Where it is assessed that adaptation works required to a property relating to a disabled person are uneconomical or considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council has discretion to provide grant aid to assist in the reasonable costs associated in moving to a pre-adapted or more easily adaptable property.

8.2 These costs may include:

- Removal expenses
- Legal costs
- Valuation costs

8.3 These costs will not include those related to the purchase of a home, such as stamp duty or a deposit.

8.4 To qualify:

- The applicant must be either an owner-occupier or tenant. This includes tenants in both private and council owned properties.
- The relevant person must be a disabled person within the household, registered or eligible to be registered with Adult Social Care.

8.5 There is a limit of £10,000 for this grant per application. It will also be possible to apply for DFG for the new property, however to a maximum combined value of £30,000 if within Runnymede borough. For example if a person has a £10,000 relocation grant then the maximum DFG at that new property would be £20,000.

8.6 The Council reserves the right to place a legal charge on the property, for repayment of this grant, if the property is sold or ownership transferred within ten years of the award in line with the Regulatory Reform Order.

8.7 A DFG means test will be undertaken of the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.



## 9. Discretionary Adaptation Assistance (DAA)

9.1 In some cases the extent of the aids and adaptation required for a disabled applicant is extensive and the total cost of the work may exceed the amount available under the DFG regime. Where the additional funding cannot be met by SCC, the housing association (where applicable) or the disabled occupant and all other sources have been exhausted, consideration will be given to providing the necessary top-up funds.

9.2 The Discretionary Adaptation Assistance (DAA) grant can be used for the following:

- Where the Disabled Facilities Grant (DFG) isn't enough to pay for the works needed
- Where the works aren't covered under a DFG, such as adapting or making a home safe to allow a hospital discharge
- For getting adaptation works done quickly for a terminally ill patient
- For repairing adaptations that are already in the property
- For residents who are not financially eligible for a DFG, but do not have sufficient capital to fund the adaptation works themselves
- These grants are dependant upon the financial resources available at the time of application

The maximum grant available is £15,000.

There is a supplementary grant of £5,000 available if sufficient funds are available at the time of grant approval.

9.3 To qualify for DAA the client must have, but not limited to:

- An OT assessment or a referral from a health professional
- Savings of less than £23,500
- Means test completed
- Surveyor specification, detailing the work required
- Contractor estimates for the works
- Owner permission received from a landlord (if applicable)
- Risk assessment from OT, determining the risks if the works do not take place

Where DAA is required, approval is subject to a panel of Head of Community Services, Head of Housing and Adult Social Care. Should there be other health partners involved with a case, they will also be invited to discuss specific applications.

### 9.4 Conditions of the grant

A repayment condition will be applied where the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years or if there is a change of ownership within 10 years of the completion of the works. Repayment may be waived if there are exceptional circumstances requiring the sale or disposal and repayment would cause exceptional hardship.

This charge only applies to residents that privately own their homes.

## 10. Dementia Living Package

10.1 Small grants are available under the Discretionary Adaption Assistance Scheme, for residents with a diagnosis of Dementia, to provide assistance for items such as improvement of lighting and colour contrasts, signage, equipment, improve internal and external access.

10.2 The qualifying conditions are the same as for the Discretionary Adaption Assistance grant, but the maximum contribution is up to £3000.

10.3 This budget will be ringfenced each year and is subject to sufficient funds being available.

## **11. Home from Hospital Package**

11.1 This is a small grant available under the Discretionary Adaption Assistance Scheme. This grant is for fast tracked repairs for people awaiting discharge from hospital or immediately after hospital discharge. Referrals should be by hospital staff or other health and social care professional. Referrals for assessment of need are also able to be made by Social Prescribing Officers and Handyman services.

11.2 The maximum grant available is £7,500.

11.3 This grant is to be used for residents who are awaiting hospital discharge or who have recently been discharged. Is it for adaptations that need to be done urgently to support the applicants safety and independence in their home. This includes stairlifts and access solutions.

## **12. Home Trust Loan Scheme/Major Works Loan (applicable to homeowners only)**

12.1 The Council offers a subsidised loan to homeowners to improve and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant.

12.2 Runnymede Borough Council is working in partnership with Parity Trust. Parity Trust is a socially responsible, not-for-profit lending organisation. By working with Parity Trust, a low-cost lending scheme, subsidised by the Council is available for home repairs or maintenance.

12.3 These loans for up to £25,000 are available for elderly and disabled homeowners who would otherwise be unable to carry out the works.

- The homeowner must be in receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the total cost of the essential works privately (this will be established by application of the means testing calculation currently used for Disabled Facilities Grants)
- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The work needs to remedy repair or serious defects and will be inspected before approval is given.

12.4 The interest on the loan is fixed for the life of the loan at a low rate (typical APR of 5.63% as of June 2023). Parity Trust will do a full financial assessment and repayments will be set at an amount the homeowner can afford. If they do not qualify for a Home Trust Loan, Parity Trust may be able to offer advice on other options available including other low cost, non-subsidised, loans.

12.5 The loan will be secured against the property and applicants must understand that their home may be repossessed if they do not keep up repayments on a mortgage or other debts secured against it.

## 13. The DFG and Assistive technology

13.1 The DFG can be used in conjunction with assistive technology to:

- To facilitate access to and movement within the dwelling, e.g. automatic door openers, stair and platform lifts
- The preparation and cooking of food, e.g. adapted and height adjustable cooking surfaces
- Accessing and using the bedroom
- Controlling sources of power, light and heat e.g. smart lighting, smart thermostats, smart hubs, automated light switches
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13.2 Products may need a suitable level of digital connectivity to function. If a property does not already have this necessary infrastructure to support this, the DFG may be used to fund capital equipment required.

13.3 Some assistive technologies have associated ongoing maintenance and support costs. The DFG can fund installation costs and fees associated with installation set up but it does not fund ongoing maintenance or support costs. All ongoing costs cannot be included in a DFG. The application must fund other means to fund these costs.

13.4 Under the RRO, discretionary funding can be used to fund assistive technology. These grants are designed to improve access to assistive technology in the home for the application, specifically aimed at enhancing health, wellbeing and independence.

13.5 The Council will ringfence £25,000 annually to support with assistive technology. This is from the annual DFG allocation received by the Council.

## 14. Application Process and Grant Conditions

14.1 As part of a grant or loan, there will be general conditions attached. They are as follows:

- A minimum of two estimates are required, or where appropriate the Council's schedule of rates with specialist contractors e.g. stair lifts.
- A formal decision will be provided within 3 months for applications to Minor Works Assistance and Discretionary Adaptation Assistance funding schemes
- A formal decision on Mandatory DFG applications will be provided within no more than 6 months.
- Any grant approval will include fees and client contribution.
- The client contribution must be paid before work commences.
- The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- The assisted works must be completed within twelve months from the date of approval, or such further period as the Council may allow.
- The assisted works must be carried out in accordance with such specifications as the Council determine.
- The assisted works must be carried out by the contractors that submitted the estimates upon which the assistance was approved.
- The assisted works must be executed to the satisfaction of the Council.
- The Council must be provided with an acceptable invoice, demand or receipt for the works and any professional fees or charges.
- Advance payments will only be made with the prior approval of the Council before works commence e.g. if contractors request stage payments.

- Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval but are necessary and can only be approved with the agreement of the Council.
- Works eligible for funding through an insurance claim will not receive assistance.
- The dwelling or home must be occupied as the applicant's main residence. The applicant must also certify that they intend to remain in the property for 5 years following the works.
- Repayment of the grant is required should the home be sold or transferred within 10 years of the date that the works are certified as being complete.
- To assist with recovery of the sums due in the event of a breach of a grant condition, a charge will be registered on the local land charges on houses where the grant exceeds £5000.
- The council reserves the right to manage Housing Association cases, on behalf of the Housing Association
- Grants will be approved by a panel, dependent upon grant amount. Discretionary grants of £5,000 and lower will be approved by Deputy Heads of Service and Service Managers. Mandatory grants , including DFGs, will be approved by Heads of Service.

## 15. Home Improvement Agency

15.1 The Council provides a Home Improvement Agency (HIA) – to provide a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes.

15.2 The HIA will assist residents through the whole grant application process and provide advice on other assistance available. The HIA officers and surveyors visit the client in their own home to:

- Assist with completing application forms
- Undertake the financial check to establish the client's eligibility for a grant
- Meet with the OT to agree how the adaptation will be done in accordance with the OT assessment
- Undertake the function of Trusted Assessors in relation to minor adaptation and works
- Prepare schedules of work, detailed drawings and contract documents
- Help in finding suitable and reliable builders / contractors and in obtaining competitive quotes
- Supervise the works
- Obtain the required Local Authority Planning and Building Regulations approvals where necessary for major schemes

15.3 The HIA service is non-profit-making. It is jointly funded by SCC, NWSCCG and the Council. It is also partly funded through the fees it charges for its services.

## 16. Handy Person Service

16.1 Runnymede Borough Council work in partnership with Spelthorne, Surrey Heath and Woking Borough Councils to provide a Handyperson service to residents of the borough. The service operates under the service title Homelink, with Woking Borough Council the lead partner borough, responsible for the coordination and delivery of the service.

16.2 The core objective of the service is to provide a low-cost Handyperson service. The service is for elderly, disabled and vulnerable residents to undertake minor works of home repair and home safety such as:

- Minor aids and adaptations

- Fitting of half steps and galvanised rails to access doors
- Home security work, including key safes, door chains and spy holes
- Installing smoke or carbon monoxide alarms
- Electrical jobs such as changing light pendants, installing or replacing an extractor fan
- Plumbing work such as replacing taps or washers
- Small DIY jobs including changing light bulbs, hanging curtains or blinds, putting up shelves, changing toilet seats, assembling small items of furniture and draught proofing.

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

- Are aged 60+
- Have a disability
- Are vulnerable in some other way, or
- For tenants, we can only help if the work would normally be their responsibility, rather than their landlord's.

## **17. Appeals and Approval Process**

17.1 Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance may appeal in writing to the Corporate Head of Community Services or Corporate Head of Housing.

17.2 Any person wishing to complain about the level or standard of service provided should follow the Runnymede Borough Council complaints scheme.

17.3 Non-means tested grants for privately owned properties, private rented and housing association properties will be approved by the management of the Home Improvement Agency. Residents residing in Social Housing will be approved by members of the Housing Management Team.

17.4 All means tested grants will be ratified by a panel made up of the Head of Community Services and Corporate Head of Housing.

## **18. Communication and Consultation**

18.1 Throughout the process, residents from all tenures will be provided with clear and comprehensive advice and information, with the aim for a single point of contact. Prior to the adoption of this policy and any future amendments, this policy will be brought to the Community Services Committee and Housing Committee for approval.

18.2 When works to all properties are approved, the council will consult with residents, explaining the scope of the work and how long it is likely to take to complete.

18.3 Where adaptations are refused or declined by the resident in favour of a move to alternative accommodation, the Council will provide support during the house moving process.

18.4 The Council will actively promote this policy and the adaptations service through a range of media including (but not limited to) leaflets, posters, social media, newsletters and the Council website.

## 19. Armed Forces Covenant

19.1 The Armed Forces Act 2021 places a legal duty on specific public bodies to have due regard to the principles of the Armed Forces Covenant when exercising certain statutory function. This includes the Disabled Facilities Grant.

19.2 Runnymede Borough Council will follow the guidance set out in the Armed Forces Covenant when working with and dealing with applications for DFGs with families and individuals in the Armed Forces.

19.3 The Armed Forces Covenant details further information on the legislation and guidance that Runnymede Borough Council will follow.

## 20. Equality and Diversity

20.1 In producing this document an Equality Impact Assessment (EIA) has been carried out.

20.2 An EIA is a way of assessing the impact, or likely impact, that a particular policy, procedure or decision will have on particular groups. This is used to assess whether, in making the decision, the Council has complied with its public sector equality duty under S149 of the Equality Act 2010 (as amended) to eliminate discrimination and any other conduct that is prohibited under this act and to advance equality between those who share a protected characteristic.

20.3 The EIA is available on request through the Home Improvement Agency Team.

## 21. Version Control

Version Number	Date Amended	Comments	Date Approved	Author	Approved By
V1	April 2024	First annual review of policy	30/04/2024	Alice Foster	Community Services Committee
V2	May 2024	Review of policy		Alice Foster	Community Services Committee

## Appendix A

### **Resources guidance for means testing for Disabled Facilities Grants**

For Disabled Facilities Grant (DFG) applications made on behalf of a child, or for adult applicants who are in receipt of a 'passporting benefit' \*, the mandatory DFG grant will pay for the reasonable cost of works and fees up to a maximum of £30,000.

In all other cases, DFG applications are subject to a statutory financial means test. The assessment looks at the resources of the disabled person (the relevant person) and their spouse/ partner and their dependents. The test is used to determine how much, if anything, the relevant person is required to contribute towards the cost of the works. The applicant must pay their contribution (calculated by the means test) towards the cost of grant-eligible expenses.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person (together with their spouse/ dependents etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

#### **Passporting Benefits**

Adult DFG applicants who are in receipt of one of the following benefits will be 'Passported' to receive the reasonable cost of the eligible works and fees, without undergoing a financial means test.

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Guarantee pension credit
- Working/Child tax credit – income (for tax credits) below £15,050
- Housing Benefit
- Universal Credit

## Appendix B

### Definitions

#### Definition of vulnerable households

Vulnerable household groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves. Married couples and partners are treated as a single person when living at the same property and both sets of finances are taken into account.

Applicants must be:

- In receipt of a means tested benefit (as set out below) which will mean no contribution to make towards the cost of works, subject to the grant maximums. In addition to the income related benefits that are 'passporting benefits' for a DFG or;
- Have the state retirement pension as their main source of income with savings of less than £15,000, or be subject to a means test which closely follows the statutory test for DFG's
- The test looks at an applicant's income and capital and their ability to meet the cost of the works from their own resources.

#### Eligible benefits

- Income support
- Income-based employment & support allowance (not contribution based ESA)
- Income based jobseeker's allowance (not contribution based JSA)
- Working tax credit and/or child tax credit (where your annual income is below the income threshold to attract the maximum tax credit amount)
- Housing benefit
- Guaranteed pension credit (not savings pension credit alone)
- Universal credit

#### Definition of "reasonable and practical"

The definition below is taken from "Disabled Facilities Grant delivery: Guidance for local authorities in England".

Where the relevant works have been judged to be necessary and appropriate, the housing authority then has to consider whether it is reasonable and practicable to carry out the works having "regard to the age and condition" of the property. The reason for this test is that it may not be a good use of resources to award a DFG to adapt an old, run-down building. Each application should be considered on its own merits but where a home is in serious disrepair or beyond economic repair then a housing authority may consider that the relevant works are not reasonable and practicable. In these cases, it would be good practice for local authorities to provide information and advice to the applicant on their housing options. Other issues, such as whether the property is otherwise suitable for the disabled person are not relevant considerations.

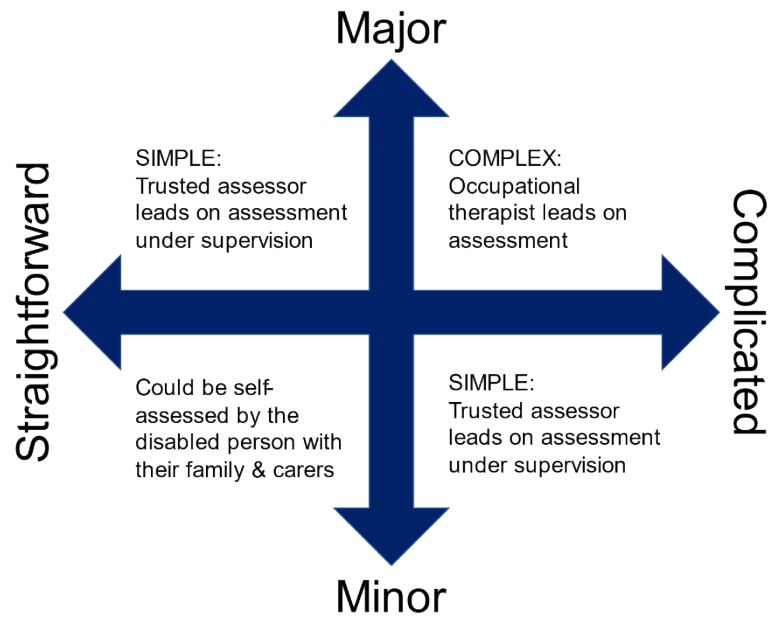
#### Triaging

Foundations, the National Body for DFGs and HIAs in England, and the Government DFG guidance recommends that authorities use a triage system to make an initial assessment of the complexity and urgency of the case.

All referrals will be triaged as the following:

- Urgent & simple
- Non-urgent & simple
- Urgent & complex
- Non-urgent & complex





Authorities are recommended to treat cases as urgent in the following circumstances:

- Coming out of hospital and at risk
- Living alone and at risk
- Severe cognitive dysfunction and at risk
- Living with a carer who is elderly or disabled
- Living without heating or hot water and at risk
- Limited life expectancy

## **Appendix C**

### **Means testing checklist**

The table below will be used when the approval panel is deciding if means testing will be changed for an applicant, including waiving a contribution for works in part or full.

This process can only be used if the applicant does not have sufficient savings to pay for their contribution to the cost of works or they are unlikely to be able to replenish the savings used due to cost of living.

<b>Reason</b>	<b>Yes/No</b>	<b>Explanation</b>
Savings less than the cost of works/ their contribution		
Does not have money in account to pay for contribution		
Living within their means		
Will paying the contribution have an impact on their current or future quality of life		
Are they still in work, but have a chronic, life limiting or terminal illness		

### **Risk assessment**

What is the risk of not waiving the contribution	
What is the risk of asking the resident to pay for part of the works	

Decision – will the contribution be waived - Yes/No Will the applicant be asked to pay part of the cost of works? Yes/No

If yes, how much – 50%,25%,10% of the total cost of works

Reasoning (to include why they are not suitable to access a loan) -