

Factsheet 13 September 2009

Funding repairs, improvements and adaptations

About this factsheet

This factsheet explains what assistance may be available to homeowners and tenants to help them meet the costs of repairs, improvements and adaptations. It includes information on the Disabled Facilities Grant and assistance available from the local housing authority and other sources.

For more information about disability equipment, see Age Concern Factsheet 42, *Disability equipment and how to get it*. For more information about landlords' responsibilities for repairs, see Age Concern Factsheet 67, *Tenants' rights – repairs*.

The information given in this factsheet is applicable in England. Different rules may apply in Wales, Northern Ireland and Scotland. Readers in these nations should contact their respective national Age Concern organisation for information specific to where they live – see section 11 for details.

For details of how to order other Age Concern factsheets and information materials go to section 11.

Inside this factsheet

1	Help from the council (local authority)	3
	1.1 Local housing authority assistance	3
	1.2 Disabled Facilities Grant	4
	1.3 Help from social services	8
2	Home improvement agencies	9
3	Warm Front grants	10
4	Social Fund	10
5	Charities	11
6	Help with interest payments on loans for essential repairs	11
7	Home Improvement Trust	12
8	Using your home as capital	12
9	Useful organisations	13
10	Further information about Age Concern	15

1 Help from the council (local authority)

1.1 Local housing authority assistance

The Regulatory Reform Order (Housing Assistance) (England and Wales) 2002 gives the local authority (LA) general powers to improve living conditions in its area in the ways it considers the most appropriate. The powers may be used to provide assistance for:

- the repair, improvement and adaptation of housing
- the demolition of accommodation and help with rebuilding costs
- getting new accommodation, if the local authority has decided to purchase current accommodation (whether voluntarily or compulsorily), or the local authority has decided that it is not economic to adapt or improve it.

Your local authority has to have a published policy on how the powers are to be used and a copy of their full policy must be available for public inspection at their main office.

Copies may also be available from local voluntary organisations (such as the Citizens Advice Bureau), home improvement agencies (HIAs) and public libraries. A summary of the policy must be made available to the public on request. If sent by post a reasonable charge may be made for this service. The summary should be able to tell you what type of assistance is available, whether your personal circumstances and property condition make you eligible to apply, how to make an enquiry and application for assistance, the terms of repayment, conditions attached (if any), and target timescales for operating different parts of the process, if there is any advice and assistance offered from a local home improvement agency, etc.

Local authority assistance may be provided in any form, including loans, grants, labour, materials or advice. It may be provided unconditionally, or subject to conditions such as repayment of all or part of the assistance or contribution towards the work for which assistance is required.

When providing assistance, the local authority is required to:

- set out in writing the terms and conditions under which assistance is being given

- ensure that the person has received appropriate advice or information about the extent and nature of any obligation (financial or otherwise) they will be taking on
- take account of the person's ability to make a repayment.

The local authority should also have a complaints procedure and an appeal procedure written down and freely available. If you are not happy with the local authority's response to your complaint you may be able to refer your case to the Local Government Ombudsman (LGO) (see section 10).

The assistance can be provided directly by the local authority or by a third party such as a home improvement agency (see section 2).

1.2 Disabled Facilities Grant

The provisions of mandatory Disabled Facilities Grants (DFGs) are set out in the Housing Grants, Construction and Regeneration Act 1996, which was amended by the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 and the Housing Act 2004.

DFGs are available to provide facilities and adaptations to help a disabled person to live as independently and comfortably as possible.

Who is eligible

In order to qualify you must be disabled under the terms of the Housing Grants, Construction and Regeneration Act 1996, which qualifies a person as being disabled if:

- their sight, hearing or speech is substantially impaired
- they have a mental disorder or impairment of any kind
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise
- they are registered disabled (or could be registered) with the social services department under the terms of the National Assistance Act 1948 or the Children Act 1989.

You can apply for a Disabled Facilities Grant whether you are a homeowner or the tenant of the property. You do not have to be the disabled person for whom the works are required.

The applicant will have to provide the council with a certificate stating that the disabled occupant will live in the property for at least five years after the works are completed or for a shorter period if there are health or other special reasons.

What types of work are covered

The Disabled Facilities Grant is a mandatory grant in specific circumstances. It must be given if you are disabled and do not have access to your home and to the basic amenities within it, provided that you qualify on income grounds. The council will also have to agree that the work is reasonable and that it is possible to carry it out.

Examples of the types of work covered by a mandatory grant include:

- making it easier for you to get into and out of your home (eg, by widening the doors and installing ramps)
- making access easier to the living room, bedroom, kitchen and bathroom (eg, by installing a stairlift or providing a downstairs bathroom)
- providing suitable bathroom and kitchen facilities that you can use independently
- making your home safe for you and people living with you (eg, by providing a specially adapted room where it is safe to leave a disabled person unattended or improve lighting to ensure better visibility)
- adapting heating or lighting controls to make them easier for you to use
- improving the heating system in your home to make it suitable for the needs of the disabled person
- improving access to a garden by making it easier or safer.

Discretionary assistance

Local authorities have powers to give discretionary assistance for adaptations or to help the occupant to move to alternative accommodation (see section 1.1). There is no restriction on the amount of assistance that may be given. It may be paid in addition, or as an alternative to the grant. It may be given for example to:

- provide small adaptations that are not covered by the grant or to deliver remedies for urgent adaptations more quickly

- top up the grant because the work is particularly expensive or the applicant cannot afford the contribution or some work required is not eligible for the grant
- assist the disabled person to move to a more suitable property where it is more cost effective than adapting their current home to make it suitable for his/her needs, even though the new property may need some adaptations.

Applying for a Disabled Facilities Grant

Disabled Facilities Grants are available from the housing department of the local council. You can approach either the local housing department or the local social services department at your council about applying for a grant. The formal application must be made to the housing department but in many cases you may be advised to make your first approach to the social services department.

Although the housing department has the responsibility for deciding whether you will get a grant, it must consult with the social services department to decide what adaptations are 'necessary and appropriate'. This will normally mean that you will receive a visit from an occupational therapist from social services. An occupational therapist is someone trained to assess the special needs of people with disabilities. They will assess your needs and make recommendations on what work needs to be done.

The council also has to be satisfied that the works are 'reasonable and practical' in relation to the age and condition of the property. The assessment is usually done by an environmental health officer, a building surveyor from the council or possibly someone from a home improvement agency (HIA).

You can also ask your local HIA to assist you with the application (see section 2).

You will not normally get any grant if you start work before the council approves the application.

The means test

Disabled Facilities Grants are means tested (unless they are granted for disabled children). In its assessment the council will only take into account your income and that of your husband, wife or partner, even if you do not own the house.

This means that if you are, for example, a single, disabled person living with your grown-up daughter in the home that she owns: only your income and not hers should be included in the means-test calculation.

The means test for a DFG will take into account the average weekly income of the relevant people. Certain disability benefits and savings below £6,000 will be ignored; for savings above the limit, an assumed weekly tariff income will be taken into account. This is then set against an assessment of basic needs, which are recognised by a range of premiums and allowances. If the disabled person's resources are less than this assessment, then they will not normally be expected to contribute to the costs of the works. If the resources are more than the allowances, they may only get a part of the grant or none at all.

If a disabled person receives the Guarantee Credit part of Pension Credit, Income Support, income-based Jobseeker's Allowance, Housing Benefit, Council Tax or Working Tax Credit or Child Tax Credit with gross taxable income of less than £15,050, they will not normally have to make a contribution unless there are others being assessed who are not receiving such benefits. From 5 August 2009, income-related Employment and Support Allowance has been also included as a passporting benefit.

The system is complicated, and you might find it useful to get further information from the council or other agency such as a local Age Concern or HIA. A step-by-step guide on how to work out your contribution is included in the *Disability rights handbook* published by the Disability Alliance (see contact details in section 10).

The maximum amount for a mandatory disabled facilities grant in England is £30,000.

Property charge

Local authorities have the discretion to impose a maximum charge of £10,000 on a property that has been adapted with a Disabled Facilities Grant if it is sold within 10 years. This applies only to adaptations where the cost of the DFG exceeds £5,000.

Problems and complaints

There can be lengthy delays in applying for Disabled Facilities Grants. Sometimes this is because there is a long waiting list for assessment by an occupational therapist or sometimes because the housing department is short of money. You do have certain rights to assistance and these mean that you should not have to wait an unreasonable amount of time. The law says that you should not have to wait more than six months after you make a formal application for a grant to hear whether you will get one.

If you do not get a decision within six months of applying, make a complaint in writing to the local authority and request that a decision be made. If you still do not get a decision or if you have been prevented from applying in the first place, seek further advice or make a complaint to the Local Government Ombudsman (see section 10 for contact details).

If you are eligible for a Disabled Facilities Grant, the housing department cannot refuse to pay on the grounds that it has not got sufficient money. A 1998 court case clarified that local authorities are not allowed to take into account their financial resources when deciding whether to approve a Disabled Facilities Grant (R.v Birmingham City Council, ex parte Mohammed, June 1998).

The law also says that you should not have to wait more than 12 months from the date that you apply for a grant until the money is paid to you. The Government has said that payment should only be delayed in 'exceptional circumstances'.

1.3 Help from social services

Minor adaptations and equipment

Social services departments provide funding for some types of adaptation works. In England, under *The Community Care (Delayed Discharges) Act (Qualifying Services)(England) Regulation 2003*, any item of community equipment which a person is assessed as needing as a community care service, and for which the individual is eligible, is required to be provided free of charge. All minor adaptations costing £1,000 or less (which includes the cost of buying and fitting the adaptation) are required to be provided free of charge.

Social services duties

Social services departments have a duty to provide certain services to disabled people.

This duty is a result of the *Chronically Sick and Disabled Persons (CSDP) Act 1970*. A council has to provide services to meet the needs of disabled people, including:

- provision of practical assistance within the home
- provision of disability aids and equipment
- assistance with adaptations to the home.

This means that if you need adaptations and are having difficulty getting a Disabled Facilities Grant, your social services department may still have a duty to assist you.

Social services departments may also be able to help with the cost of work not covered by Disabled Facilities Grants. They may be able to provide top-up funding if people are not able to find the money to meet their assessed contribution or if works cost more than the £30,000 limit on Disabled Facilities Grants.

For further information about the rights of disabled people to social services see Age Concern Factsheet 32, *Disability and ageing: your rights to social services*.

2 Home improvement agencies

Home improvement agencies, sometimes called Care & Repair or Staying Put, are not-for-profit organisations managed locally by housing associations, councils or charities. They provide support for vulnerable homeowners and for people living in private rented accommodation to help them undertake adaptations, repairs and improvements to their home. Their service will include guidance on how to get financial support to undertake the work, help in accessing that financial support, technical support in planning the work and ensuring that the work is undertaken by accredited trade persons.

Most HIAs also provide a range of housing-based services for vulnerable people that will enable them to retain independence in their own home. These may include a handyperson service, gardening and decorating services, safety and security improvement, and improved energy efficiency measures.

Even if you can afford to pay for the work itself, you can take a lot of the worry out of organising it by using an agency service.

To find out whether there is one in your area, contact your local Age Concern, your local council's housing department or Foundations – the national co-ordinating body for home improvement agencies (see section 10 for contact details). You can also locate your nearest HIA on the Elderly Accommodation Counsel website at: www.housingcare.org.

Home improvement agencies are also able to refer their clients to the Home Improvement Trust (see section 8 for further details).

3 **Warm Front grants**

The Warm Front scheme provides help with heating and insulation improvements. Grants are available to householders who are aged 60 or over, disabled people and families with children. To be eligible for the grant you have to own or privately rent your home and be in receipt of a qualifying benefit.

For more information see Age Concern Factsheet 1, *Help with heating costs*, contact the eaga helpline: 0800 316 2815 or visit the Warm Front website: www.warmfront.co.uk.

4 **Social Fund**

If you receive Pension Credit, income-related Employment and Support Allowance, Income Support or income-based Jobseeker's Allowance, you might be able to get a community care grant or budgeting loan from the Social Fund to help with the cost of minor repairs or decoration. The payments are discretionary and the Social Fund budget is limited; staff at your local social security office will decide whether you can have a grant or loan.

For further information, contact your local social security office and see Age Concern Factsheet 49, *The Social Fund*.

5 Charities

If you have checked that you are getting all the benefits you are entitled to and you are not able to get any help (or enough help) from the Social Fund you could approach charities and benevolent funds.

There may be charities or trust funds that can help towards the cost of smaller repair work. Organisations such as Charity Search and Funder Finder can help you find charities to apply to (see section 10).

6 Help with interest payments on loans for essential repairs

If you are getting Pension Credit, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Income Support, you may be able to get help with the interest payments on loans that were taken out and used for repairs and improvements when the work was needed to make your home fit to live in. This loan must be taken out and used within six months.

Such works include:

- adapting your home for 'the special needs of a disabled person'
- putting in a bath, shower, wash basin or toilet (or associated plumbing) where there is not one already
- repairs to heating systems
- damp-proofing works
- insulation works
- provision of adequate kitchen facilities
- provision of ventilation and natural lighting
- provision of adequate electric lighting
- provision of drainage facilities
- repairs where the home is unsafe due to structural defects
- adaptations for the special needs of a disabled person
- storage facilities for fuel or refuse

- providing separate bedrooms for children of different sexes.

Loans to pay service charges for any of these works are also covered. Loans used to pay off an existing loan for repairs are covered, but only to the extent that the existing loan would have qualified.

Note

The help you can get with the interest payments on such loans may be restricted if you take out a new loan while you are on benefits. Take advice before you make a commitment.

7 Home Improvement Trust

If you want to raise capital from your home specifically to pay for repairs, improvements or adaptations, the Home Improvement Trust may be able to help. The Trust set up and operates the 'Houseproud' scheme to help older homeowners release some of the equity tied up in their home, in order to fund repairs, improvements or adaptations (see section 10 for contact details).

The Home Improvement Trust is a not-for-profit company that works closely with local authorities and local home improvement agencies (see section 2).

The Trust has links with a number of lenders that provide loans to older people raised against the value of their homes. All the lenders are regulated banks or building societies that provide a written guarantee of no repossession while the original borrower remains in occupation.

There are a range of options which may be available, including interest-only, lifetime mortgages and repayment loans. See section 10 for contact details.

8 Using your home as capital

There are schemes where you can use the value of your home to generate income or lump sum, either with a mortgage repayable on death (lifetime mortgage), or by selling the property (or a part of the property) but continuing to live in it during your lifetime. Whether you qualify, and how much cash you receive, will depend on your age and the property's value. For more information see Age Concern Factsheet 12, *Equity release*.

Note

Always take independent legal and financial advice before you make any commitment.

9 Useful organisations

● Care and Repair England

Publishes *In good repair*, which includes information about organising and financing building work and where to go for help. You can order it by phoning or downloading from the website.

Tel/fax: 0115 950 6500

Website: www.careandrepair-england.org.uk

● Charity Search

This organisation is only for older people – a free service dedicated to helping older people in financial need receive information on a variety of charitable grants that may be available to them. They can be contacted on FREEPOST BS6610, Avonmouth, Bristol BS11 9TW or on the phone number below.

Tel: 0117 982 4060.

● Citizens Advice Bureau (CAB)

CAB aims to provide free, impartial advice on a variety of subjects. The address of your local CAB can be found in the phone book or on the website.

Tel: 020 7833 2181 (for local contact details only – not telephone advice)

Website: www.adviceguide.org.uk

● College of Occupational Therapists

Occupational therapists can advise you what adaptation work would be most suitable for your needs. There are often waiting lists for occupational therapist assessments from the local council so if you can afford it, you can consult an occupational therapist privately. To find an occupational therapist who takes on private work, contact Occupational Therapists Specialists Section – Independent Practice by calling 0800 389 4873 (free call) or visit their website: www.cotss-ip.org.uk.

Tel: 020 7357 6480,
website: www.cot.org.uk.

● **Disability Alliance**

Disability Alliance is a national charity with the principal aim of relieving the poverty and improving the living standards of disabled people. They are best known as the authors of the Disability Rights Handbook, which provides clear and concise information on the welfare benefits and tax credits systems, as well as other areas such as social and residential care and a range of other issues relevant to disabled people and their families.

Tel: 020 7247 8776
Website: www.disabilityalliance.org.

● **Elderly Accommodation Counsel (EAC)**

EAC provides information on all forms of accommodation, support and care for older people. It maintains a detailed nationwide database for all forms of specialised accommodation for older people. Once you have located a possible housing provider you will have to contact them directly to confirm details such as availability and how to apply.

Tel: 020 7820 1343
Website: www.housingcare.org.

● **Foundations**

The national body for home improvement agencies.

Tel: 01457891909
Website: www.foundations.uk.com

● **Funder Finder**

A small charity specialising in information and advice about charitable trusts and foundations that fund in the UK. Look at the section 'Support for Individuals' on the website.

Tel: 0113 243 3008
Website: www.funderfinder.org.uk

● **Home Improvement Trust (The)**

The Home Improvement Trust, a non-profit organisation, runs the Houseproud scheme, in partnership with local authorities and home improvement agencies across England and Wales . Houseproud helps homeowners or leaseholders aged 60 or over – or homeowners of any age who are disabled or have a disabled person living with them – to carry out and fund major work on their homes.

Tel: 0115 934 9511 or 0800 783 7569 (free call)

Website: www.houseproud.org.uk

● **Local Government Ombudsman**

To complain, telephone the LGO Advice Team by using the phone number on or the online form on the website.

Tel: 0300 061 0614

Website: www.lgo.org.uk.

● **TrustMark**

The TrustMark website offers assistance in finding builders, plumbers, electricians, roofers and other firms that have been awarded the TrustMark by approved scheme operators who comply with government-endorsed standards.

Tel: 01344 630 804

Website: www.trustmark.org.uk.

10 **Further information about Age Concern**

Visit the Age Concern website, www.ageconcern.org.uk, or call our national Information Line on 0800 00 99 66 (free call) if you would like:

- to order copies of any of the Age Concern information materials mentioned in this factsheet
- to request information in large print
- further information about our full range of information products
- contact details for your nearest local Age Concern.

Books from Age Concern

Age Concern publishes a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

Your rights to money benefits 2009/10. All you need to know about the full range of benefits for the over 60s. £5.99 (available June 2009)

To order this book, or to view our full range of books, please visit our website www.ageconcern.org.uk/bookshop or call our book order line 0870 442 2120.

Age Concern and Help the Aged

Age Concern England and Help the Aged have joined together to form Age UK, a single charity dedicated to improving the lives of older people.

Age Concern and Help the Aged across the UK

To find out more about Age Concern and Help the Aged's work in Northern Ireland, Scotland and Wales, contact:

Age Concern Northern Ireland

Tel: 028 9032 5055

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites: www.olderpeoplescotland.org.uk

www.ageconcernscotland.org.uk

Age Concern Cymru & Help the Aged in Wales

Tel: 029 2043 1555

Website: www.accymru.org.uk

Support our work

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through our national freephone helpline – the Age Concern Information Line 0800 00 99 66.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (national call rate, Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk

Legal statement

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

Disclaimer and copyright information

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. Some rules may have changed since the publication of this guide. If you have any queries that this guide does not answer, seek further advice from one of the organisations suggested.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern and Help the Aged. While every effort is made to ensure accuracy, Age Concern and Help the Aged cannot be held responsible for errors or omissions.

© Age UK. All rights reserved.

This factsheet may be reproduced in whole or in part in unaltered form by local Age Concerns with due acknowledgement to Age UK. No other reproduction in any form is permitted without written permission from Age UK.