



Housing Assistance Policy 2024

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Introduction

This policy explains how Enfield Council will provide financial help to improve and adapt homes in Enfield. It also outlines the conditions and rules for who can receive this assistance.

The Council acknowledges that property owners are primarily responsible for maintaining and repairing their homes. However, the Council also has legal obligations to protect and assist vulnerable members of the community. We aim to provide guidance to all residents to help them take care of their homes and access government funding when needed.

Our focus is on supporting older and disabled individuals, along with their caregivers, to live independently, confidently, and safely in their own homes. Housing assistance can minimize the impact of a disabling environment and promote independence, aligning with the goals of the Care Act 2014 to prevent or delay the need for care and support.

Our housing assistance also supports caregivers in their roles and contributes to various positive outcomes, such as improved safety, increased independence, personal resilience, and overall well-being.

This policy does not work in isolation and should be considered together with other related documents to form a comprehensive approach to improving homes in Enfield.

The Legislation

This policy follows the rules set out in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It also aligns with the Housing Grants, Construction, and Regeneration Act 1996, which covers the mandatory Disabled Facilities Grants (DFG). This allows the council to use its discretion and funding wisely to provide adaptations for disabled individuals beyond the mandatory requirements.

The Housing Grants, Construction, and Regeneration Act 1996, with amendments from the Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008, makes it the council's legal duty to adapt homes for disabled people.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) to establish minimum standards for housing. It also obligated the council to take action if serious hazards (Category 1 hazards) are found in a dwelling. The Department for Local Government and Communities further established the standard for Decent Homes in 2006, specifying minimum requirements for housing quality, repair, facilities, and thermal comfort. Ensuring good housing standards is crucial for addressing health and wellbeing inequalities.

The Housing Act 2004 also introduced Houses in Multiple Occupation (HMO) licenses to ensure the safety of residents in properties rented to multiple people. Improving HMO standards through landlord incentives is essential for meeting housing needs, especially for vulnerable households.

Under the Housing Act 1985, section 175, the local authority has the power to take over land, houses, or properties to increase available housing or improve housing quality by bringing empty properties back into use.

The Care Act 2014 states that local authorities must provide services and facilities that help people live independently. The core purpose of adult care and support is to assist individuals in achieving their personal goals. The "wellbeing principle" is central to this act, emphasizing the importance of promoting wellbeing and independent living.

According to the DFG Guidance 2022, if the social care authority confirms a need, they must provide assistance, even if the housing authority cannot fully approve or fund the application.

Under section 343 of the Armed Forces Act 2006 (as amended by section 8 of the Armed Forces Act 2021), Enfield Council must consider the Armed Forces Covenant when allocating disabled facilities grants and may offer special consideration for veterans in certain situations.

This section should describe the legal context that frames the policy and will need to link to the main elements described in the introduction section of your policy:

Housing Grants and Construction Act 1996

Regulatory Reform Order 2002 Care Act 2014

Chronically Sick and Disabled Act 1970 Public Sector Equalities Duties

Armed Forces Covenant DFG Guidance

There may also be wider elements covered in your policy such as:

Housing Act 2004:

Addressing HHSRS category 1 hazards and serious disrepair

Supporting the delivery of the Decent Homes Standard

Empty Properties

Home Energy Conservation Act

Linking Housing with Health & Social Care

Having good quality housing is crucial for the health and wellbeing of Enfield's residents, and this policy aims to reduce health inequalities in the area. Research has shown that the condition of people's homes directly affects their health and wellbeing. Poor housing can lead to health problems for residents.

Every year, injuries, illnesses, and mental health issues arise because of hazards in homes. Sometimes, people don't realise that the condition of their home can negatively impact their health. The poorest housing is often found in the private sector, and some homeowners may struggle to maintain their homes, leading to hazardous conditions.

This policy aims to address the connection between housing conditions, social care, and health. By providing adaptations for disabled people, we can help them live safely and independently in their homes. Additionally, we will work to reduce serious hazards in homes that could cause accidents and health problems, which, in turn, would increase the demand for social care services.

The Council's Strategic Aims, Objectives and Priorities

The policy provides a mechanism for helping to achieve key aims and objectives in the Council's Council Plan 2023-26 especially in the following areas:

- **Strong, healthy and safe communities:** The works are to support/protect our most vulnerable residents to live safely in their own homes as independently for as long as possible. Early intervention reduces additional care costs and keeps residents at home, safer for longer.
- **Thriving children and young people:** Adaptations support families to care for family members at home, reducing stress. This allows safe handling when caring and promotes a healthier care/home environment. Adapted properties mean that a young person can be part of the family which in turn promotes better educational/relationship/social outcomes. Children feel safe and more involved in decisions that affect their lives.

- **More and better homes:** As we are an aging population with more complex needs, adapted homes within our stock allows for tenants with needs to be allocated/match to suitable properties

Better Care Fund Plan

The Better Care Fund combines health and social care budgets to enhance outcomes for residents. By providing more Disabled Facilities Grant funding, this policy supports a joined-up approach across health, social care, and housing, benefiting disabled, older, and vulnerable residents in Enfield.

Overall, the Housing Assistance Policy works in harmony with these strategic documents to improve housing conditions, support independent living, and create better, safer, and sustainable services for the people of Enfield.

Borough Demographics

We have clear evidence showing the need for assistance in Enfield. The information presented here gives an overview of key factors that influenced the development of this policy. The figures used in this section are from Enfield Data, which provides comprehensive data and facts.

According to the 2021 Census, Enfield's population is estimated to be 330,000 (rounded to the nearest hundred).

Enfield's population is estimated to have increased by around 17,500 (or 5.6%) between 2011 and 2021, while the population in London and England increased by 7.7% and 6.6%. Based on population, Enfield is the 7th largest London borough.

Enfield has relatively high proportions of children and young people under the age of twenty – higher than both London and England averages. The percentage of younger adults – aged 20 to 44 years – is also higher than in England in general, but below that of London as a whole. Both the London area and Enfield have proportionately fewer older residents than the England average.

Enfield is also one of the most deprived Outer London boroughs. It ranks as the 9th most deprived London Borough. Nationally, Enfield is ranked 74th most deprived out of the 317 local authority areas in England. Levels of deprivation vary considerably across the borough, and there is an east-west divide. Wards within the east of the borough, including Edmonton Green, Upper Edmonton, Ponders End and

Carterhatch have been identified as ranking in the most deprived 10% of wards in England.

Over half of Enfield's wards fall within the most deprived 30% of wards in England. Conversely, areas in the west of the borough including Arnos Grove, Grange Park, Bush Hill Park and Winchmore Hill have been identified amongst the 30% least deprived areas of England.

The population of people over 65 is expected to increase significantly, especially for those aged 85 and over. This older population has increasing health and care needs. Homes that are not suitable for their needs can affect their independence, health, and wellbeing, increasing the risk of falls. Many older individuals suffer from dementia, and this policy includes low-cost changes to homes that can help them maintain independence and assist their caregivers. The goal is to prevent hospital admissions and costly health and social care interventions.

Funding Sources for the Policy

The main sources of funding available to support this policy for owner-occupiers, housing association tenants, and private rented tenants are as follows:

Annual Capital Grant from Central Government through the Better Care Fund (BCF):

We received an allocation from the government, and this grant level is not expected to decrease.

The capital monies provided through the BCF will be allocated for spending in line with decisions agreed upon in the BCF spending plan through the appropriate governance structure.

For social housing tenants of homes in Enfield, funding for mandatory Disabled Facilities Grants (DFGs) comes directly from the Housing Revenue Account (HRA) business plans.

Our first obligation is to deliver mandatory Disabled Facilities Grants. Additionally, we offer a range of discretionary grants to help older and disabled individuals live independently and safely in their homes. The details of this additional assistance can be found in Appendix B of this policy. However, we would not promote this discretionary assistance at the expense of delays to the statutory function under the mandatory grant process.

If funding allows and after meeting the requirements for mandatory and discretionary assistance, part of the funding may be allocated for specified social care capital projects. The use of this funding freedom should aim to reduce the overall demand for DFGs so that more people can receive the adaptations they need.

Decisions about these allocations will be made in accordance with the jointly agreed BCF spending plan between the Council and the Integrated Care Board. The plan will follow the appropriate BCF Policy Framework and BCF Planning Guidance for the specified year (which includes guidance on Disabled Facilities Grants) and will go through the appropriate governance structure.

Any necessary changes to grant assistance will be approved through the appropriate governance structures and published on the Council's website as policy revision amendments.

At the current time, an annual government BCF (DFG) allocation is received. The level of money has increased over the last 5 years based on the government knowing the vital role DFG's play in person-centred integrated care, with housing, health and social care, and other public services enabling older and vulnerable people to live healthily, fulfilled, independent and longer lives.

Please note that Discretionary Funding is reliant on the funding being available. These Grants maybe removed if funding is not available.

A top slice of 15% from the DFG capital resource has been agreed upon, for the delivery of the service.

Equity and Diversity

We believe in treating everyone fairly and promoting equality while preventing discrimination on any basis. This policy will be applied consistently to all residents, taking into account the unique needs of individuals and communities. We will not discriminate against anyone, and we will take proactive measures to reduce discrimination and harassment.

The Housing Assistance Policy complies with the law and addresses all the "protected characteristics" outlined in the Equalities Act 2010. Our aim is to ensure equal opportunities and fair treatment for everyone in our community.

Summary of Assistance

Please see Appendix B for summary of the assistance provided through each of the schemes available under this policy.

All assistance provided through this policy is discretionary (except for Disabled Facilities Grants) and is therefore subject to funding availability.

The Council reserves the right to make minor amendments to the eligibility criteria, level of grant or assistance using the delegated authority of the Director of Social Services if it can be demonstrated that any such changes will help the Council better meet its strategic housing objectives and/or Better Care Fund metrics.

Application process

An application must be made in writing. It will be completed with the Grant Officer at the first visit with the Accessible Housing and Adaptations Team.

Part of the application is a need to be financially assessed. You (the disabled person only) will be required to show proof of all your income, bank accounts, savings, ISAs, Bonds, shares, additional property (here or abroad).

Eligibility

The following must be satisfied to apply for a DFG (Disabled Facilities Grant):

Necessary and Appropriate

The OT/Trusted Assessor need to consider whether adaptations:

- Are needed for a care plan that will enable the disabled occupant to remain living at home as independently as possible
- Would meet, as far as practicable, the assessed needs of the disabled person
- Distinguish between what is desirable and what is actually needed

“Needed” can be funded by the DFG. Desirable will be discussed but may not be funded.

Reasonable and Practicable

If the therapist/trusted assessor/other nominated person can demonstrate that it is necessary and appropriate for a customer to apply for a DFG, a referral is made to the Accessible Housing and Adaptations Team. The Accessible Housing and Adaptations Team will then determine whether it is reasonable and practicable to proceed with the application.

There are situations where these two conditions cannot be met, and you will be advised of what options are available.

Fees and Other Charges

The Council will consider reasonable fees for financial assistance.

The following fees can be covered by financial assistance if they are incurred during the application process for mandatory disabled facilities grant funding:

- Confirmation, if required by the Council, of the applicant’s relevant ownership interest.
- Relevant legal fees.
- Technical and structural surveys.
- Design and preparation of plans and drawings.
- Preparation of schedules of relevant works.
- Assistance in completing forms.
- Applications for building regulations approval (including application fee and related documents), planning permission, listed building consent, and conservation area consent (and similar).
- Obtaining estimates.
- Consideration of tenders.
- Supervision of the relevant works.
- Disconnection and reconnection of utilities if needed due to the works.

- Payment to contractors.
- In cases where the application is for adaptations support, reasonable services, and charges of a (private) Occupational Therapist in relation to the relevant works.

Please note that if a private occupational therapist is used, the Council will still consult with the Council's Occupational Therapy Service to determine which works are eligible for Disabled Facilities Grant funding.

Making Payments

The assistance will only be paid under the following conditions:

- The assisted works must be completed within 12 months of approval, unless the delay was caused by the Council or an extension due to exceptional circumstances is agreed upon. Requests for extensions will be reviewed on a case-by-case basis.
- The assisted works must be carried out according to the specifications outlined in the formal approval or with prior agreement from the Council.
- The Council and the applicant must be satisfied with the completed works.
- The Council must receive an invoice, demand, or receipt for payment in an acceptable format. The invoice should be addressed to the applicant c/o the Council and include sufficient detail for the Council to identify the works carried out, the charges, and any agreed-upon variations. Applicants or family members should not produce the invoice.

The payment of assistance to the contractor can be made via the applicant or, if requested in the original application, directly to the contractor engaged by the applicant.

The assistance may be paid in one lump sum upon satisfactory completion of the works or in staged payments as the work progresses. Interim payments will only be made if the Council is satisfied that the value of work completed exceeds the claimed value to date. A maximum of three stage payments and a final payment will be considered.

The contract for works funded by Disabled Facilities Grants, along with associated assistance, will be between the applicant and the contractor, as specified in the legislation. While the Council's Standing Orders regarding Procurement do not directly apply since the Council is not entering into a contract, Enfield's Home Improvement Agency will still follow the same principles when obtaining quotes on behalf of supported applicants to ensure appropriate services are provided.

The provision of assistance other than mandatory Disabled Facilities Grants is subject to the availability of funding. All applications will be evaluated based on the identified needs and circumstances of the applicant or household.

Any associated costs incurred during the application process, such as Architects' fees or Land Registry charges, will be included in the value of any awarded funding and will not be paid separately, except for exceptional circumstances where works cannot proceed, and such costs may be eligible for discretionary assistance.

The provision of mandatory grants and discretionary financial assistance will be subject to internal and external auditing to ensure proper procedures are in place and followed, and that public funds are appropriately utilised.

Restrictions

There are certain cases where we may not be able to provide assistance or where the funding may be reduced or reclaimed. These situations are outlined below:

1. Assistance cannot be provided when there is a dispute over property ownership.
2. If the property owner(s) have a legal obligation to carry out the necessary works and it is reasonable for them to do so, we may not offer assistance.
3. Assistance is not typically provided for temporary residences.
4. Normally, we cannot give assistance for works that were started before formal approval of the application. However, in exceptional circumstances, we may exempt an application from this condition, such as when a defect poses serious risks to health and safety.
5. We do not provide grant assistance for works covered by insurance. If an applicant can make an insurance claim, the assistance amount will be reduced by the insurance company's liability. We will require the applicant to pursue relevant insurance claims and repay the assistance provided if applicable.
6. We will only offer assistance if the property's age, condition, and structural layout make it feasible to achieve the required scope of works.
7. The Council will assess the prices provided by contractors to ensure value for money, comparing them with similar jobs priced within the last year.
8. If we find that the price quoted by contractors is too high, we may advise the client that the total eligible assistance will be the lower amount.
9. If the client chooses a different or enhanced scheme of works, we will only provide financial assistance for the primary requirements identified by the Occupational Therapy Service or a similar service.
10. We may refuse an application lacking required information or documentation.
11. Deviating from the approved scheme of works without prior agreement may lead to the approval being rescinded or further payments of assistance being refused.
12. If the applicant ceases to be the owner of the property before the works are completed, they must repay the total amount of assistance received.

13. A grant condition imposing a liability to repay assistance may be registered as a Local Land Charge, payable upon the property's sale.
14. Works must be completed within 12 months of approval, with a possible extension of up to 6 months if agreed by the Council.
15. For common parts of a dwelling, assistance will only cover the applicant's reasonable share of the liability.
16. In exceptional cases, the Council may defer payment of a Disabled Facilities Grant for up to 12 months.
17. Assistance may be provided for caravans and houseboats used as main residences, subject to eligibility requirements. Holiday residences, caravans on holiday sites, second homes, and sheds or outbuildings do not qualify for assistance.
18. If there are unique situations where individuals genuinely need urgent support but are precluded from accessing assistance due to specific aspects, the Council may consider offering assistance in exceptional circumstances, especially if it helps meet strategic objectives. Such decisions will be made by the relevant officer.

Other Requirements

When granting approval for assistance, the Council may impose additional conditions. Some examples of these conditions are:

1. The applicant may be required to contribute towards the cost of the works.
2. The Council may have the right to nominate tenants for available rental housing.
3. The applicant must commit to maintaining the property in good repair after the assisted works are completed.
4. If specialised equipment is provided as part of the assistance, the Council or its appointed agent may reclaim the equipment when it is no longer needed.

Decisions, Notifications and Changes

Once the Council reviews the application, they will inform the applicant in writing about the decision, whether it's approved or refused. The notification will be sent as soon as practically possible, within six months of receiving a complete and valid application.

If the application is approved, the notification will specify the eligible works, the amount of assistance provided, and the builder/contractor assigned to carry out the works. In some cases, for a Disabled Facilities Grant, the council may defer payment for up to 12 months due to financial or operational reasons. This will be clearly stated in the approval notice.

If the application for assistance is declined, the Council will provide reasons for the refusal and explain the process for appealing the decision.

In certain situations where circumstances beyond the applicant's control cause the cost of the works to increase or decrease unexpectedly, the Council may review the financial assistance given. If deemed appropriate, they will issue a re-approval notice reflecting the changes.

This section will need to describe how the service or appointed agent notifies an applicant when their application has been approved or refused and the timeframe for this.

For a mandatory Disabled Facilities Grant this is prescribed in the Housing, Grants and Construction Act 1996:

- It must be in writing.
- The decision will be notified as soon as reasonably practical and, in any event, no later than six months after receipt of a full and valid application.
- If the application is approved, the notification will specify the eligible works, the value of the assistance and the builder/contractor who will execute the works.
- In the case of a Disabled Facilities Grant the council may, where financial or operational demands dictate, defer payment of the assistance for a period not exceeding 12 months. Any deferment will be detailed within the grant approval notice.
- If the application for Assistance is refused, the council or its Appointed Agent will give the reasons for the refusal and confirm the procedure for appealing the decision.
- Where Assistance has been approved and the council or following consultation with its appointed Agent are satisfied that through circumstances beyond the control of the applicant which could not have reasonably been foreseen, the cost of the assisted works has either increased or decreased, the council may, at their discretion re-determine the assistance given and notify the applicant accordingly by the issue of a reapproval notice.
- Additional works or deviations from the approved works carried out without prior approval of the council or its appointed Agent will not be considered for any increased financial assistance and would remain the responsibility of the applicant to fund.

Appeals

If you've applied for assistance and your application was not considered or refused, you have the right to request a review of the decision. To do this, you must submit a written request to the Council within 28 days of receiving the decision letter. We will then conduct a review and inform you of the outcome in writing.

If you remain dissatisfied with the review decision, you have two options:

1. You can go through the council's Corporate Complaints procedure to address your concerns.

2. Alternatively, you can approach the Local Government Ombudsman for further assistance.

Exceptions to the policy may be considered only in cases of exceptional circumstances where you cannot reasonably fund or carry out the necessary work.

If you have complaints related to the service delivery rather than the policy itself, you should direct those to the Council. We will investigate your complaint following our Complaints Procedure (<https://www.enfield.gov.uk/contact-us/are-you-unhappy-with-something/make-a-formal-complaint>)

Any additional works or alterations carried out without prior approval from the council will not be considered for increased financial assistance. The responsibility for funding such changes will remain with the applicant.

Service Standards

There is no national standard for the services provided through this policy except a statutory requirement for Councils to determine valid and fully made applications for mandatory disabled facilities grant within six months. This does not account for pre-application activities such as the screening process and the 'application support' and administration including occupational therapy assessment, means testing, producing specifications, finding contractors, etc.

In accordance with government guidance, Enfield Council is aiming to reduce the timescales for the delivery stages of home adaptations funded by a disabled facilities grant. The timescales for moving through these stages will depend upon the urgency and complexity of the adaptations required. More urgent cases will be prioritised for action, but larger and more complex schemes will take longer to complete.

Appendix A: Disabled Facilities Grants

This section is provided for context and information purposes and contains a means test amendment specific to Enfield Council.

The Council will grant mandatory Disabled Facilities Grants (DFG) in accordance with the relevant legislation, mainly the 1996 Act, as well as subordinate Regulations and Orders (including any amendments) and non-statutory guidance issued by central Government.

This section sets out how Enfield Council will make decisions on applications for Disabled Facilities Grants (DFGs). The four main elements of a decision are:

- The Disabled Occupant
- The Eligible Works
- The Amount of Grant
- The Grant Conditions

Once a formal application has been properly submitted, the Council is under a duty to consider it.

The Disabled Occupant

A “disabled occupant” is a “disabled person” who needs adaptations to a dwelling, houseboat or caravan where they intend to live as their only or main residence for the next 5 years.

A disabled person

To be eligible for a DFG a person is disabled if:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they have a substantial physical disability by illness, injury or impairment.

AND that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities

A substantial effect on day-to-day activities means one that’s ‘more than minor or trivial’. The effect on their normal day-to-day activities might be substantial if the disabled person has more than one impairment. The effects might only be ‘minor or trivial’ if they have very little effect on their daily life like if the only effect on them is that they have to stop for a few minutes rest after walking for a mile at a normal pace.

A long-term effect means something that has affected them or is likely to affect them for at least a year. The impairment will also still be considered to be long-term if it’s likely to affect the disabled person for the rest of your life even if that’s going to be less than a year.

Where they intend to live

A DFG is available to fund facilities for a disabled person in:

- dwellings,
- qualifying houseboats and caravans, and
- in the common parts of buildings containing one or more flats where they live.

A “dwelling” is defined as a building (or part of a building, e.g. a flat) occupied as separate premises. This includes dwellings where someone lives as part of their employment, like a farm cottage or a flat over a shop.

Where more than one disabled person lives at the same address, the Council can consider multiple applications based on individual needs.

The applicant

A valid application can only be made by the owner, tenant or occupant of the property where the disabled person is going to live – so in many cases, this will not be the disabled person themselves.

An application CAN NOT be made by:

- Anyone under 18 years of age
- Any public body like a Local Authority or Clinical Commissioning Group
- A “person from abroad”.

A valid application can be made by:

- someone who has an owner’s interest in the property (either an owner-occupier or a landlord);
- a tenant of a dwelling; or
- the occupant of a caravan or houseboat.

An owner’s application must be accompanied by a certificate which confirms that they:

- already have or propose to acquire an owner’s interest; and
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).

A tenant’s application must be accompanied by a certificate which confirms that they:

- are making a tenant’s application; and
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).

All tenant applications should also be accompanied by an owner’s certificate signed by the landlord unless the Council thinks it is unreasonable to do so in the circumstances.

An occupant’s application must be accompanied by a certificate which confirms that they:

- are making an occupant’s application; and
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).

Unless the local authority thinks it is unreasonable to do so in the circumstances, all occupant’s applications should also be accompanied by a consent certificate signed by owners of the houseboat and mooring or the caravan and caravan park.

Each certificate confirms the intention of the applicant at the time of the application and so long as that was genuinely their intention, no repayment of grant is required if circumstances change and the disabled person can no longer occupy it as intended.

The grant condition period starts when the works are completed to the satisfaction of the Council.

The Eligible Works

The “relevant works” are those adaptations which may meet certain “purposes” and are included within an application as being “necessary and appropriate” and “reasonable and practicable” to meet the needs of the disabled occupant.

The purposes for which a grant can be approved are:

1. Making it easier for the disabled person to access and leave the dwelling, houseboat, or park home.
2. Ensuring the dwelling, houseboat, or park home is safe for the disabled person and others living with them.
3. Improving access to a room used as the main family area.
4. Improving access to a room used for sleeping.
5. Improving access to a room with a lavatory or facilitating the use of such a facility for the disabled person.
6. Improving access to a room with a bath or shower or facilitating the use of such a facility for the disabled person.
7. Improving access to a room with a wash hand basin or facilitating the use of such a facility for the disabled person.
8. Making it easier for the disabled person to prepare and cook food.
9. Upgrading the heating system to meet the needs of the disabled person or providing a suitable heating system if none exists or the existing one is not suitable.
10. Making it easier for the disabled person to access and control sources of power, light, or heat.
11. Enhancing access and mobility around the dwelling, houseboat, or park home to enable the disabled person to care for another resident in need of assistance.
12. Improving access to and from a garden for the disabled person or making the garden accessible and safe for them.

These purposes cover a wide range of potential adaptations to cover most circumstances and to meet the adaptation needs of disabled people whose needs are less obvious, such as those with a sight or hearing impairment or a learning disability.

If one or more purposes have been identified, the Council will consider the “relevant works” to meet those purposes. For example:

- A ramp could be the relevant work to meet the purpose of improving access to the home.
- A stairlift could be the relevant work to meet the purpose of accessing a room used for sleeping.

For each of the “relevant works” the Council consider whether they are needed and if a grant should be awarded by deciding if they are “necessary & appropriate” and “reasonable & practicable”.

The Council must also be mindful of achieving the best value for money. Where there are potential alternative options for the relevant works that could meet the required purposes, then the authority would usually choose the lower-cost option. For example, where the purpose is to provide access to a room suitable for sleeping, then a stairlift or utilising an existing ground floor room are likely to be preferred over building a new bedroom.

There will be some cases where the disabled person and the applicant elect for a higher-cost option. The housing authority will still need to ensure that the works meet the required purposes and are necessary and appropriate, but the grant amount will still be based on the lower-cost option.

Amount of Grant

The Council will consider the following when determining the amount of grant:

- The reasonable cost of carrying out the eligible works along with the cost of associated services and charges – the “estimated expense”; and
- The amount of grant they will pay, taking into account the estimated expense, the means test and the maximum amount of grant.

Grant applications are normally required to include at least two estimates from different contractors for the costs of the relevant works.

The contract for carrying out the works will be between the applicant and the contractor which means that public procurement rules do not apply.

Other services and charges

The Act allows the cost of certain services and charges to be included with the grant application. These are set out in The Housing Renewal Grants (Services and Charges) Order 1996 and include costs associated with preparing the application and the carrying out of works:

1. confirming that the applicant has an owner’s interest;
2. technical and structural surveys;
3. the design and preparation of plans and drawings;
4. the preparation of specifications or schedules of relevant works;
5. assistance in completing forms;
6. advice on financing the costs of the relevant works which are not met by the grant;

7. making applications for building regulations approval (including any application fee and the preparation of related documents);
8. making applications for planning permission (including any application fee and the preparation of related documents);
9. making applications for listed building consent (including any application fee and the preparation of related documents);
10. making applications for conservation area consent (including any application fee and the preparation of related documents);
11. obtaining tenders/estimates;
12. providing advice on building contracts;
13. considering tenders;
14. supervising the relevant works; disconnecting and reconnecting electricity, gas, water or drainage utilities where this is necessitated by the relevant works; and paying contractors.

The services and charges of a private occupational therapist in relation to the relevant works can also be included.

The Council will cover the cost of a maintenance agreement for a period of five years (where available) from the certified installation date for certain equipment such as stair lifts, through-floor lifts, wash/dry toilets, step-lifts, and similar items that were installed with the assistance of a Disabled Facilities Grant.

In cases where a maintenance agreement of 5 years is not available from the manufacturer, the Council will fund the maximum warranty period that is available. If a reconditioned stair lift is being installed, any remaining warranty will be extended to the full 5 years if possible. The aim is to ensure that essential equipment remains in good working condition and well-maintained for an extended period after installation.

The means test

An application for a Disabled Facilities Grant will be subject to a means test in accordance with the regulations made under the 1996 Act, including any local amendments within this policy. The maximum mandatory Disabled Facilities Grant award at the time of policy publication is £30,000 minus any contribution required by a 'means test' (test of financial resources).

If the maximum grant limit is changed by statute, then the maximum available Disabled Facilities Grant award by Enfield Council will reflect this.

If an applicant receives multiple grant awards over time, their assessed contribution to the first grant will be taken into account if it falls within the original contribution period (10 years for owner-occupiers and 5 years for tenants).

NOTE: where an applicant is in receipt of a recognised, qualifying, means-tested benefit they will not be further means-tested and they will have no calculated

contribution to make. Where works are for the benefit of a child or young person up until their 19th birthday or younger at the date of application – they too will be exempt from a means test.

Enfield Council has also made a decision to only financially assess the disabled person and not the household income. This enhancement aims to support more individuals in accessing the grants they need for home adaptations.

Grant conditions

The following conditions may apply to an award of a Disabled Facilities Grant:

Future occupation of the dwelling

It is a condition that for 5 years from the date of completion of the works, the dwelling is occupied in accordance with the intention stated in the certificate submitted as part of the application.

Local Land Charge

Enfield Council will impose a local land charge on a dwelling, if it is sold or otherwise disposed of within five years of the certified date.

The charge will only be placed on owner's applications where the amount of grant exceeds £5,000. The maximum charge is £10,000.

Where the applicant is a foster carer and the application is associated with a long-term placement, a charge will not usually be placed.

If a dwelling is sold or disposed of within five years, the Council will consider whether or not it is reasonable to demand repayment or part repayment of the charge taking into account:

- the financial hardship it would cause;
- whether the sale is due to an employment-related relocation;
- whether the sale is connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises; and
- whether the sale will enable the recipient of the grant to provide care to another disabled person.

If a grant is initially awarded for an amount of less than £5,000, an applicant will be consulted before the grant is revised if it would result in a charge being placed.

Deferred payment

In exceptional circumstances, we reserve the right to defer payment of a grant for up to 12 months after the date of approval.

Recovery of equipment

Enfield Council will include a condition that specialist equipment, such as a stairlift, may be recovered where it is no longer required. Where it is clear that the equipment

will not be reused because of age or condition the Council may decide to waive this right to recovery.

Use of contractors

The works must be performed by the contractor(s) whose estimate was submitted as part of the application. If a different contractor is to carry out the works, the Council's consent must be obtained beforehand, and a new estimate from the new contractor must be submitted. However, any additional costs resulting from the change in contractor must be covered separately by the applicant.

The Council will not accept an invoice, demand, or receipt if it is issued by the applicant or a family member. If the applicant or a family member carries out the work, only the cost of materials used will be eligible for financial assistance.

Completion of the works

Payment of the grant is conditional on the eligible works being completed within 12 months from the date of approval of the grant. The Council may extend this period if there is a valid reason, and such requests must be made in writing before the 12-month period ends.

The payment of the grant depends on the works being done to the Council's satisfaction and upon receiving a satisfactory invoice, demand, or receipt for the works and any related services or changes.

Usually, the Council will make payments directly to the contractor on behalf of the applicant, not to the applicant themselves. If there is any disagreement about a payment made to the contractor, no payment will be made until the dispute is resolved. However, the Council may make payment directly to the applicant if they have provided the necessary information before grant approval.