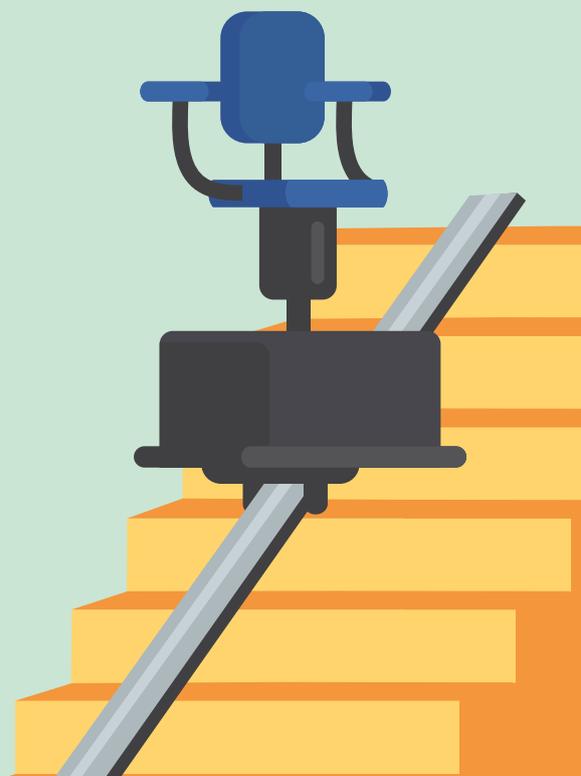


Home Improvement and Disabled Adaptation Grants

Information and Services in Redbridge



This document sets out the way the Council will provide both mandatory and discretionary adaptations grants for your home to improve your safety and independence in everyday tasks.



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Part One

Ensuring residents have access to safe, warm and decent accommodation is an important priority for Redbridge Council.

It will also reduce the burden on the health service by preventing unnecessary hospital admissions caused by the health impact of poor housing. Redbridge offers a variety of different grants, some mandatory and some discretionary.

In addition, there are is available assistance under the empty properties grant and the handy person scheme.

The scheme covers:

1. Disabled Facilities Grants (Mandatory)
2. Top up Disabled Facilities Grants (Discretionary)
3. Independent Living Grants ((Discretionary)
4. Relocation Grants (Discretionary)
5. Home Security Grants (Discretionary)
6. Home Repairs Assistance (Discretionary)
7. Empty Property Grants (Discretionary)
8. The Handyperson Scheme

1. Disabled Facilities Grants (Mandatory)

Currently disabled facilities grants (DFGs) are governed by the Housing Grants, Construction and Regeneration Act 1996. This Act explicitly covers mandatory DFGs helping once a recommendation has fulfilled the criteria of an adaptation being 'necessary and appropriate' and 'reasonable and practical'.

The Grant is means tested for adults but not for children.

The legislation also allows for various ancillary fees to be included in the grant, they can include:

- technical and structural surveys,
- design and preparation of plans and drawings,
- preparation of schedules of relevant works,
- assistance in completing forms,
- advice on financing the costs of the relevant works which are not met by grant;
- applications for building regulations approval (including application fee and preparation of related documents),
- applications for planning permission (including application fee and preparation of related documents),
- applications for listed building consent (including application fee and preparation of related documents),
- applications for conservation area consent (including application fee and preparation of related documents),

- obtaining of estimates,
- advice on contracts,
- consideration of tenders,
- supervision of the relevant works,
- disconnection and reconnection of electricity, gas, water or drainage utilities where this is necessitated by the relevant works, and payment of contractors.

In a case where the application is for disabled facilities grant, the services and charges of an Occupational Therapist or Trusted Assessor in relation to the relevant works can also be included. This policy includes an allowance of no more than £600 in respect of these charges. Fees will be calculated and applied to each grant.



2. Top Up Disabled Facilities Grants (Discretionary)

A discretionary payment in addition to a mandatory DFG can be made by the Council to provide top up funding to meet the cost of aids and adaptations to assist an applicant to live independently in their home where a DFG is approved at the statutory maximum and the eligible expense, less contribution, exceeds the statutory maximum (currently £30,000).

There will be no requirement for a separate application as the assistance is linked to a mandatory DFG application, but a means test will be applied to both adult and children's applications for top up assistance. The maximum additional discretionary grant will be set at £20,000.

3. Independent Living Grants (Discretionary)

These grants will include adaptations under the mandatory scheme which assist with independent living but which add no value to a property (e.g. stair lifts and level access showers) provided they are supported by an Occupational Therapist or Trusted Assessor recommendation, or other competent person.

Due to the increase in numbers of older people living in the borough the number of residents who are estimated to experience dementia is set to increase from 2936 (2020) to 3839 (2030) (Projecting Older People Population Information System'). In general, the prevalence of dementia 11 (both diagnosed and undiagnosed) is estimated to be around 1.3% and is more common among women than men.

The Independent Living Grant will assist people with dementia related conditions move about the home. The grant will be available for items such as:

- replacing floor coverings that cause confusion or safety issues.
- replacing tiling or bathroom fittings (such as toilet seats and rails) to improve visual perception.
- changing cupboards to glass fronted doors, to enable recognition of where items are in the kitchen.
- changing lighting schemes to improve visibility around the home.
- installing noise reduction measures.
- ensuring gardens and paths are level and free from hazards.
- installing signage for easier recognition.



4. Relocation Grants (Discretionary)

Where an adaptation is not an appropriate option, the Council may as an alternative and in agreement with the client, assist with the costs of relocating to a suitable property. The applicant would be subject to the same prescribed means test as that used for a DFG application.

The relevant costs to be treated as eligible within this discretionary grant can include:

- legal costs,
- estate agent's fees,
- removal costs,
- necessary utility and service set up costs.

In all cases the property to which the applicant moves must be free from category 1 hazards and must be adaptable to meet the disabled persons needs within the available Mandatory Disabled Facilities Grant. An individual who receives a relocation assistance shall not be entitled to claim similar assistance for a period of 10 years. Receiving this grant does not prevent applicants applying and potentially receiving grants and assistance from other schemes in this policy.

There is no means test for this grant and there are no repayment conditions. Maximum assistance available is £10,000.

5. Home Repairs Assistance (Discretionary)

Under the Regulatory Reform Order Councils can also make provision to assist residents with urgent repairs although these grants are not statutory. Redbridge Council allocates grant funding in recognition that often small amounts of funding can prevent an unnecessary admission to hospital for some of our most vulnerable residents. This grant will meet the reasonable costs of small scale essential repairs or improvements necessary to rectify health or safety hazards within the home. The work will be to remove category 1 hazards determined by a HHSRS assessment.

Given the increased prevalence of addressing hoarding and self-neglect as both a Social Services and Environmental Health concern in the borough, this grant will also be used to help fund clearance and blitz cleaning costs in individual properties. Eligibility is dependent on a referral from a competent person such as a Social Worker or other Mental Health Practitioner and the amount of funding will be agreed on a case by case basis in line with the local Redbridge Safeguarding Adult Self-Neglect and Hoarding protocol. <https://www.redbridge.gov.uk/media/4687/redbridge-sab-ma-self-neglect-and-hoarding-protocol-january-2018.pdf>.

Self-neglect can manifest itself either physically or mentally in clients. Where grant assistance is awarded for house clearance or a blitz clean a local land charge will be placed on the client's property requiring repayment of the grant in full if the property is sold. The policy would support hospital discharges relating to housing issues. Particularly patient's homes that have become cluttered or unsuitable (e.g. due to hoarding), moving furniture to accommodate a change in the person's mobility/reduce risks of falls, expediting adaptations, maintain a safe environment and tackling heating problems.

The maximum grant will £10,000 and will be subject to a means test to determine eligibility. The grant will be subject to a land charge and is repayable if the property is sold with 10 years of the completion of the work

6. Home Security Grants (Discretionary)

This grant will assist property owners to improve the security of their properties to prevent a burglary. Any assistance available will be targeted in areas where there is a known high burglary rate or there are indications that it could become one. Grants are available up to a maximum £5,000 of per property for approved security measures including:

- works to provide a communal intercom door entry system or door entry system providing it includes all lets.
- window and door locks
- approved door viewers
- letterbox shrouds (stops 'key fishing')
- London and Birmingham bars (strengthens the door frame against 'kick-in' attack.)

To be eligible for a grant the applicant must have an owner's interest in the property. For communal intercom door entry systems, the property must be either let as bedsits or hostel accommodation, with some sharing of basic amenities; or self-contained or purpose-built flats.

At completion of the works to rented properties, the landlord must be a member of the London Landlord Accreditation Scheme and where premises are licensable under Part 2 or Part 3 of the Housing Act 2004, the premises are licensed.

7. Empty Homes Grants (Discretionary)

These grants offer empty property owners funding to carry out repairs to bring the property back into use. The conditions for this funding has been revised to make them more attractive with the aim of bringing more empty properties back into use.

8. Handyperson Scheme (Discretionary)

To assist older, vulnerable and disabled occupants with minor repairs and adaptations around the home to help them stay safe and maintain independent living. The applicant must be aged 60 years or older, or be disabled or have a long term serious illness or health problem which makes it difficult to carry out the work. Residents awaiting discharge from hospital who would otherwise be prevented from returning home will also be eligible for assistance. The scheme eligibility criteria may be extended for other community safety or public health initiatives, subject to available resources.

Subject to there being sufficient finance the Council may use DFG funding to employ a suitably competent person to provide the necessary liaison, assessment and assistance with its hospital discharge objective and the other discretionary assistance objectives.

The scheme provides up to two hours labor to help with small jobs around the home.

The maximum time limit may be extended for residents awaiting discharge from hospital.

The type of work carried out includes changing light bulbs, fitting smoke alarms, small plumbing repairs, putting up handrails, grab rails and curtain rails, installing door / window locks, spy holes, security chains and key safes, moving furniture for easier access and works to prevent slips, trips and falls.



Part Two

Initial Enquiry

Following receipt of an initial enquiry, the applicant will be asked to complete an enquiry form to check whether they are eligible for assistance. Applicants will be expected to return the completed form within 28 days. Failure to do so will result in the enquiry being cancelled.

No applications will be accepted from an applicant who is a 'person from abroad', as defined in housing benefit rules.

No applications will be accepted in respect of a property that has been built or provided by conversion within the last 10 years.

In relation to Disabled Facilities Grants, no action will be taken until the Home Improvement Team has received a referral from an Occupational Therapist or Trusted Assessor. Once a referral has been received, an enquiry form will be sent to the applicant.

Preliminary Assessment

Upon return of the completed enquiry form, the Home Improvement Team will undertake a preliminary assessment to establish whether the applicant is likely to be eligible for assistance.

Unless otherwise specified in this policy, the financial test of resources will be carried out in accordance with the national guidelines already in place for Disabled Facilities Grants.

Applicants will be informed of their likely eligibility and any potential financial contribution they would be required to make towards the cost of the work.

Where it is established that an applicant is not eligible for financial assistance they will be advised accordingly and signposted to other agencies that may be able to assist them.

Property Inspection

Applicants who may be eligible for assistance will be offered an appointment to have a home survey conducted by a Home Improvement Officer. The purpose of the visit is to assess the condition of the property and establish the extent and nature of works required.

Council Officers always carry a photo ID card to prove they work for Redbridge Council and will show this to residents when they arrive at the property. Applicants should not let anyone into their property unless they are carrying an ID card. If unsure whether the person works for Redbridge Council, applicants can contact the Council on Tel 020 8708 4707 or in an emergency, contact the Police on Tel 999.

When conducting the home survey, any works to remedy negligence, vandalism or illegal alterations will be excluded for the purposes of this policy. In addition, no assistance will be available if the applicant or someone acting on their behalf has intentionally removed any kitchen or bathroom facilities or any plumbing or structural elements within the property that make the property non-decent.

Any works that are subject of a legal dispute or insurance claim will be excluded from grant assistance. In the case of structural stability, the applicant will normally be expected to pursue a claim under their building insurance policy before any grant enquiry will be considered.

Formal Application Pack

Following the visit, the Home Improvement Officer will prepare a schedule of work that needs to be carried out. This will be sent to the applicant together with a grant application pack containing an application form, forms relating to ownership of the property and guidance notes on how to make an application.

The applicant is not permitted to make any changes to the schedule of work issued by the Home Improvement Team.

The application pack issued by the Council is valid for six months from the date of issue. Failure to submit a completed application within this period will normally result in the enquiry being cancelled.

Land Charges

The grant will be registered as a local land charge against the property for which grant is awarded. The only exception to this is for Disabled Facilities Grants to Registered Providers (Housing Association) properties which will have no repayment conditions, in recognition of the fact that these properties are unlikely to be sold during the life time of the adaptations. There are no conditions attached to grants of up to £12,000. For grants over £12,000, they must be repaid in full if the owner or the disabled person disposes of the property or fails to comply with any grant conditions within 5 years of the Certified Date. The repayment amount will be the full value of the grant awarded or £10,000, whichever is the lesser amount.

Management of works

Grant assistance will only be available for work agreed by the Home Improvement Team. Any decision to start work before formal approval is issued is entirely at the applicant's risk and the Council takes no responsibility for any costs incurred.

In exceptional circumstances and if the Council accepts there is a valid reason for starting the work early the Council will normally treat the application as varied so as to exclude the cost of completed work. However, the Head of Service has discretion to approve the full cost of the scheme if satisfied the applicant had an urgent need for starting the work early because of an imminent risk to their health and safety.

When undertaking grant works, the applicant must use the contractor who quoted for the work and whose quotation formed the basis of the grant approval. The contractor must not be changed without obtaining prior written approval from the Home Improvement Team. Changing contractor without prior consent may invalidate the grant approval.

It is the applicant who employs the contractor to undertake the grant work and the Council has no contractual responsibility or liability in relation to any building contract between the applicant and their contractor. The applicant retains full responsibility for supervising the contractor, dealing with any disputes and ensuring the work is properly completed. If the applicant does not feel confident in carrying out this role, they may wish to employ an agent to assist them in undertaking this role.

During the building work, the applicant may encounter unforeseen work that cannot be completed within the approved grant. If this occurs, the applicant must notify the Council at the earliest opportunity so that a site visit can be carried out.

The applicant is strongly advised not to proceed with unforeseen works until the works have been inspected and written approval received. If approval is not granted or the maximum grant limit has already been reached, then the applicant will be responsible for any extra costs incurred.

Contractor/builder selection

Applicants should take care when selecting contractors. Applicants should not enter into any agreement with a contractor until a grant has been approved and they are certain they can meet the cost of the work.

The Home Improvement Team maintains a limited list of recommended contractors largely for Disabled Facilities Grant works, and cannot otherwise recommend contractors for undertaking grant work. It is the applicant's responsibility to choose a suitable contractor.

Guidance on employing contractors can be found by using 'Trustmark' — a scheme that is backed by Government, the building trade and consumer groups. For more information visit: <https://www.trustmark.org.uk/> or Tel 01344 630 804.

Local contractors can be found on the Buy with Confidence website that is supported by Redbridge Trading Standards <https://www.buywithconfidence.gov.uk/>

There are various commercial websites such as www.trustatrader.com

where you can search for local contractors and read reviews posted by previous customers. Redbridge Council takes no responsibility for the content on these third-party websites and it is the applicant's responsibility to find a suitable contractor.

The Home Improvement Team will not accept quotations from the applicant or a member or his or her family. Any relationship between the applicant and the contractor must be declared at the time of the application.

Quotations/estimates from legitimate building contractors will only be accepted if they are original documents and,

- are printed on company headed paper and dated;
- include the companies full address and telephone number;
- be addressed to the applicant and not Redbridge Council;
- be signed by a representative of the company whose name is printed beneath the signature;
- include the company's VAT registration number (if applicable)
- provide a separate price for each item listed in the schedule of work and confirm whether the quote is inclusive or exclusive of VAT; and
- include the company registration number, if it is a Limited Company.

Quotations that do not contain this information will be rejected.

If the costs are considered excessively high or the quotation includes additional items not approved by the Home Improvement Team, the costs may either be disallowed, the applicant may be invited to obtain further quotes, or the grant may be calculated at a lower level following a comparison with a schedule of rates or other suitable methodology.

Where disabled adaptations recommended by an Occupational Therapist or Trusted Assessor are of a specialist nature to meet the specific needs of an individual and are difficult to source on the open market (e.g. ceiling track hoist, variable height bath, or specialist through-floor lift) then just one estimate will be acceptable.

Part Three

L.B. Redbridge, Departments, Sections and Teams, Contact Details

Adult Care Services

Tel: 020 8708 7333

Request an assessment button

https://mylife.redbridge.gov.uk/form/contact_form/#/

Home Improvement Team

10th Floor,

255-259 High Road Ilford

Essex

IG1 1NY

Tel: 020 8708 4707

Email: HomeImprovementTeam@redbridge.gov.uk

Planning Enquiries

11th Floor,

255-259 High Road Ilford

Essex

IG1 1NY

Email: Planning.Enquiry@redbridge.gov.uk

Building Control

11th Floor,

255-259 High Road Ilford

Essex

IG1 1NY

Email: Buildingcontrol@redbridge.gov.uk

Organizations that can provide information, advice and support

AGE UK

Tel: 0800 169 56 56

<http://www.ageuk.org.uk>

Age UK provide a wide range of information and support for older people and their carers. This includes a wide range of topics such as Housing Options, finance, home adaptations and what to consider when buying equipment, for example a stairlift.

Alzheimer's Society

Tel: 0300 222 1122

www.alzheimers.org.uk/info

The Alzheimer's Society has produced information on dementia friendly home environment.

BEN

Tel: 01344 298 100

www.ben.org.uk

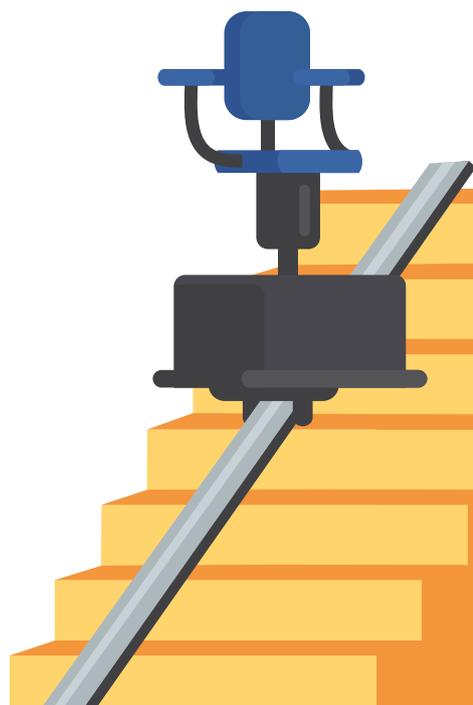
BEN exists to provide care, support and advice for people, and their dependents who have worked in the automotive industry. They offer support with the cost of specialist disabled equipment or funding respite breaks.

BHTA

Tel: 0207 702 2141

<http://www.bhta.net/consumers/consumers.html-0>

The British Healthcare Trades Association is a consumer protection organization. If you purchase any equipment to help you such as a mobility scooter, ensure that the supplier is BHTA registered.



Glossary

Certificate of Intended Letting

A certificate that shows the applicant has a qualifying owner's interest in the property and that they will rent out the property to tenants who are not members of their family for five years after the Certified Date.

Certificate of Title

A certificate that is completed by the applicant's solicitor or mortgage lender and which certifies the applicant is the freeholder or leaseholder of the property.

Certified Date

The date grant eligible works are completed to the satisfaction of the Home Improvement Team.

Decent Homes Standard

A property which has no category 1 hazards under the housing health and safety rating system, is in a reasonable condition, has reasonably modern facilities, an efficient and properly controlled central heating system and adequate thermal insulation (to include 270mm loft insulation and where feasible, cavity wall insulation).

Disabled Child

For the purposes of a Disabled Facilities Grant or other discretionary grant, a disabled child is defined as someone who is registerable disabled and between the age of 0 and their 16th birthday or between their 16th and 20th birthday in ordinary, non-advanced full-time education. This includes standard education as provided by a school or similar establishment up to GCE A level or equivalent, and with at least 12 hours per week of teaching. The person will normally have child benefit paid to someone in respect of him or her.

Disabled Person

In relation to Home Repairs Grants or the Handyperson Scheme, a disabled person is someone who receives a disability benefit or a disability premium as part of their claim for a means tested benefit.

Eligible work

The Home Improvement Team will provide the applicant with a schedule of work listing the items that are eligible for grant assistance, subject to submission of a valid application within any specified time limit. Any additional work not included in the schedule will be the responsibility of the applicant.

Fit and Proper Person

To determine whether a landlord is a fit and proper person, they must complete and return a prescribed form giving details of any previous convictions or cautions for criminal activity, or any history of non-compliance relating to housing standards enforcement, harassment or illegal eviction. The Council will use this information to determine whether a landlord is a fit and proper person. Landlords who fail the assessment will not be eligible for financial assistance under this policy.

Fuel Poverty

A household that needs to spend at least 10% of its income to keep the home warm. This is likely to be the case with low-income households living in poorly insulated homes.

Grant

For the purposes of this policy, grants include any form of financial assistance detailed in this policy whether repayable or not. For each type of grant assistance, details of any repayment conditions are explained in the relevant part of the policy.

Housing Health and Safety Rating System (HHSRS)

A system introduced under the Housing Act 2004 and that forms part of the decent homes standard. It assesses the health impact associated with poor housing conditions and defines category 1 hazards (where the Council has a duty to take action) and category 2 hazards (where the Council has the power to take action).

Imminent risk of harm

In assessing the imminent risk of harm, the Council will consider all relevant factors including the severity of the hazard, the age and health of the applicant, the size and composition of the household, the time of the year and any other relevant issues.

Long term serious illness

In assessing whether an applicant has a long term serious illness, Council officers will have regard to any medical report provided by the person's doctor or consultant. Factors to be taken into account include the severity and likely duration of the illness, whether their health restricts their ability to leave the home and the extent to which the condition of the home will aggravate their illness.

Owner Occupation Certificate

A certificate showing that the applicant has a qualifying owners interest in the property and that they will live in the dwelling as their only or main residence for the required condition period after the Certified Date.

Owners Interest

In relation to any premises means an estate in fee simple absolute in possession, or a term of years absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.

Person from Abroad

A 'person from abroad' is a person who has limited leave to enter or remain in the UK in accordance with the provision of the Home Office immigration rules relating to the right to public funds. For further information, contact the Home Improvement Team.

Property

Means the dwelling, house or building that is the subject of an application for financial assistance. It includes any building or part of a building used wholly or partly as a private dwelling, together with any yard, garden, outhouses and appurtenances belonging to or usually enjoyed with that building or part.

Qualifying Benefit

For the Handyperson Scheme, lower fee charges will be applied to residents who meet the eligibility criteria and are in receipt of an income related benefit such as Guaranteed Pension Credit or Income Support.

This list of income related benefits may be subject to change following changes in benefits legislation. For an up to date list, please contact the Home Improvement Team

Regulatory Reform Housing Assistance (England and Wales) Order 2002

This is the legislation that enables the Council to adopt a housing assistance or renewal policy for repairing, adapting or improving housing accommodation which best meets the needs of residents.

Valid Application

An applicant is considered to have submitted a valid application when:

They submit all the documentation listed under 'How to apply' in the relevant part of the policy;

and

The Home Improvement Team is satisfied that they have all necessary information on which to base a decision

Home Improvement and Disabled Adaptation Grants

Information and Services in Redbridge

If you would like to submit any comments with regards
to this document please contact:

Home Improvement Team

10th Floor,

255-259 High Road Ilford

Essex

IG1 1NY

Tel: 020 8708 4707

Email: HomeImprovementTeam@redbridge.gov.uk

