

DISABLED FACILITIES GRANT

Adapting Your Home

A guide for adults and children with disabilities



Barrow Borough Council
Adult Social Care
Children's Services

Contents

Step 1: How do I apply for a grant?	6
Step 2: Feasibility	7
Step 3: Quotes	8,9
Step 4: Grant Application	9,10
Step 5: Grant Approval	10,12
Step 6: Work in Progress	12
Step 7: Payment	13

Frequently Asked Questions

What is a “wetroom”?	14
What if I don’t want what is offered?	14,15
What if something goes wrong?	16
What if the work is going to cost more than £30,000?	17
What if I can’t afford my assessed contribution or don’t qualify for a grant at all?	18
What if I have to move?	18
Will I need to pay anything back?	19
What happens to my stairlift if I have to move?	19
Aftercare?	20
What if I’m not satisfied?	21

Purposes for which a grant can be awarded are as follows: -

Making access to the home easier and safer- examples could include ramping or widening a front door.

Making access to the main living room easier and safer.

Making access to their bedroom easier and safer – this may include a stairlift or through floor lift.

Making access to the bath room easier and safer – this may include the removal of the bath and providing level access shower facilities (a ‘wetroom’).

Making access to the main living room easier and safer.

Making the preparation of food easier and safer – this may include lowering units to be suitable for wheelchair users.

Improvements to heating, lighting and power – this could include lowering light sockets or heating controls, extending heating systems to provide additional radiators in rooms used regularly by the disabled applicant, raising electrical sockets.

Making movement around the home easier and safer for the disabled applicant – this would include widening internal door frames where necessary.

Making access to the garden easier and safer.

The Disabled Facilities Grant is available to help people who cannot afford to pay for necessary adaptation to their home.

Dependant on the amount of adaptation you need, you may be required to undertake a financial assessment. The Disabled Facilities Grant is a means tested grant and is available for up to £30,000.00 of work which is necessary and appropriate to your needs. This assessment will be carried out by an Occupational Therapist and your needs will be identified.

Barrow Borough Council has used its discretionary powers to be able to offer work up to the value of £10,000.00 without financial assessment. If you are unsure how much the work will cost, please contact the Grants officer to discuss this further.

If your adaptations needs are estimated to be more than £10,000.00, the cost above £10,000.00 will be subject to a financial assessment to see if you qualify for any further grant assistance. If you do not want to submit your financial details then you have the option to just agree to pay the balance of the cost of the work over £10,000.00.

Subject to these conditions, the Disabled Facilities Grant is payable for essential work which costs up to £30,000.00. It is available to home owners, Social Housing tenants (such as Accent and Anchor) and private tenants but you must have the intention to remain in your home for 5 years following the adaptation (you will be asked to sign a declaration). *Please note that grants for children are not means tested.*

Major adaptations such as ground floor bathroom or wetroom extensions may cost more than the grant maximum. In these cases, Barrow Borough Council has used its discretionary powers to offer an additional top up grant of up to £10,000.00. This grant is means tested in all cases, even for a child's adaptation.

Please note that grants are repayable under certain conditions. Please see the Frequently Asked Questions section of this leaflet or contact the Grant Officer for further information.

These grants are not payable retrospectively, so **work cannot begin until a grant has been formally approved in writing.**



Step 1: How do I apply for a grant?

The first thing that needs to happen is an assessment of need by an Occupational Therapist. For this to be arranged, you need to telephone Adult Social Services on 0300 303 2704. They will complete a form with you, over the telephone, which is forwarded to the Occupational Therapist Team. They will visit you at home to assess your needs to help you in your home. Please remember that what you *want* is not necessarily what you *need*. It is their professional opinion that is recommended to the Grant Officers

To decide what adaptations are needed, the Occupational Therapist and Grants Officers have to work to guidelines. A Grant is available to fund work that is assessed as the MINIMUM work required that is:

- Necessary and
- Appropriate

To meet the needs of the disabled person and is

- also
- Reasonable and
 - Practicable

Taking into account the current layout of your home

Bear in mind that sometimes, it is just not appropriate to adapt your home and you may be advised to look for more suitable accommodation.

The Council can refuse a grant if it feels that the scheme does not fit the criteria described above. On some occasions a Grant can be refused if your home is in a poor state of repair and you will need to take remedial action before an adaptation can take place.

Step 2: Feasibility

This stage can be quite lengthy. It all depends on how quickly you can provide financial information if necessary, and how quickly quotes can be obtained if you are eligible for a grant.

Once the recommendations have been made by the Occupational Therapist, the Grants Officer will contact you to carry out a provisional financial assessment. You will be asked for details and then a calculation will be carried out which will tell you if the work will be fully funded or if you have to put something towards it.

In some cases, your income and savings may mean that you don't qualify for any help at all.

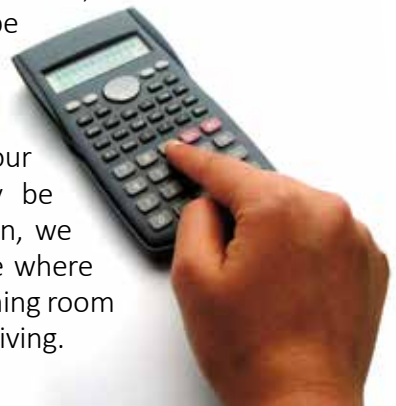
A fuller financial assessment will be carried out when you formally apply for a grant (step 4).

Once the recommendations from the Occupational Therapist have been received, The Grants Officer will need to visit your home to assess the work required before requesting quotes from contactors.

If your adaptation is estimated to cost more than £10,000.00 the Grants Officer will discuss your options with you and carry out a provisional financial assessment if necessary so you will need to have your financial details ready.

If you have opted for a financial assessment, then a further formal assessment will be at a later date when you make your formal grant application.

The Grants Officer will then look at your home to see what adaptations may be possible. In carrying out an adaptation, we have to look to use the available space where possible: this *may* include using your dining room as a bedroom if you need ground floor living.



Step 3: Quotes

Providing you qualify for a grant, the next stage is requesting quotes for the grant work.

The Grants Officer will draw up plans for basic internal adaptations and will create a schedule of works. Remember that the grant only covers the minimum amount of work to provide the facility you need; for example, you may already have some tiling round your bath, so when it is removed for the shower area, the grant will only cover a basic amount of infill tiling. Of course, if you want to add some of your own money to have more or upgraded tiling, then you can.

The Grant allows YOU to employ a contractor of your choice to carry out your adaptation. At least 2 quotes are needed and you will receive a form for you to make your contractor choice. You will be given a list of companies who have carried out adaptations previously as a suggestion, or you can request any other companies if you prefer.

The Grants Officer will create a schedule of the essential works and will send this out on your behalf. It can take around 4 – 6 weeks for quotes to arrive for a small adaptation, longer for major work such as extensions which need formal plans and permissions to be obtained first.

Once the quotes arrive, then the grant amount is determined by the lowest quote.

- Contractor A quotes £3,500.00
- Contractor B quotes £4,000.00

The grant will therefore be £3,500.00, however it is YOU employing the contractor, so if you preferred contractor B, you must tell the Grants Officer and you will have to pay the difference yourself directly to your chosen contractor.

Larger schemes (such as extensions) may need formal plans drawn up by an architect. Again, the Grants Officer can help you if you don't know anyone to use. It may be possible to include the cost of the Architect's fees in the grant, but please be aware that if planning permission is refused, then no grant will be awarded and ***you will have to pay the drawing fees yourself.***

You can either use the approved designer who will also project manage during the build phase, or you can use your own designer. If you use your own designer, you will need to have your plans checked by your Occupational Therapist and the Grants Officer, and you will need to obtain your own quotes before a grant can be approved.

(Remember that work cannot start until a grant has been formally approved)

Where formal plans and planning permission is needed, this could take several months before quotes can be requested.

Step 4: Grant Application

To make a grant application, the following information is needed:

- Application form
- Financial assessment
- Proof of property ownership (deeds)
- Landlord's agreement (where tenanted property)
- Recommendation from Social Services
- At least 2 quotes
- JCT contracts from both yourself and your contractor
(The Grants Officer will arrange this)

The Grants Officer will visit you to help you fill out the application form if necessary, carry out a final financial assessment, if necessary, so you may need to have proof of all your income and capital (savings, bonds, shares, etc.). A Land Registry search will be completed to show you do own your home. If this not registered, proof can be obtain by sight of Deeds or such other proof.

If the disabled person is a child or dependent young person under 19 years old, then a financial assessment is not required and the work will be fully funded (to a maximum grant of £30,000)

If you are a tenant, then your landlord will have to give permission for the work to be carried out.

As part of the grant application, you will need to declare that you intend to stay in the property for at least 5 years. **If you intend to move, then you are not eligible for grant assistance**, although once you have moved you could be assessed in your new home and apply for a grant.

Step 5: Grant Approval



The Grants Officer will have helped you complete your portion of the JCT contract which is an agreement between yourself and your chosen contractor and sets out timescales and responsibilities which are designed to protect both you and your contractor should something go wrong.

Your chosen contractor will also need to sign their copy of the JCT agreement and the grant cannot be approved until all relevant documents have been received.

Grants are normally approved within 4-6 weeks of your application being received; however the law





says that the Council must give you a decision of your application within 6 months of receiving your full application along with all supporting documents.

The Grants Officer will inform you of this in writing, and will also contact the contractor to advise them that they can contact you and arrange a suitable start date.

Work MUST NOT begin until the grant has been approved. If you carry out any work before the grant has been approved, you will be responsible for the cost of that work.

Step 6: Work in Progress

Once the grant has been approved, your contractor will contact you to arrange a convenient start date. How long this will take depends on how much other work the contractor has, and you may want to arrange alternative accommodation if you are having major adaptations carried out.

The grant remains open for 12 months after the approval date and work should be completed by this date.

Once the work has started, a straightforward bathroom adaptation should take 7 to 10 working days to be completed.

A straight stairlift takes about 2-4 weeks to make and a curved stairlift can be 6-8 weeks. Once manufactured, the installation will only take a day in both cases. If you need a stairlift *and* an upstairs wetroom, the bathroom adaptation needs to be complete before the stairlift can be installed.

Larger work such as extensions can take several months to complete.

Step 7: Payment

If the work is an extension, the Grants Officer or your Project Manager may call to inspect the work in stages. This type of adaptation can be costly and the contractor may require interim payments which the Grants Officer will arrange.

For minor adaptations such as wetrooms and stairlifts, the contractor will send his final invoice, with your signed approval, and photographs to the Grants Officer who will then contact you and inform your Occupational Therapist that the work is complete.



The Grants Officer will then payment the contractor. Your Occupational Therapist will then make arrangements with you to visit your home to ensure you understand how to transfer and the use of the equipment

Whatever adaptations you have, if you have a contribution to make towards the cost of the grant work, this must be made to the contractor before any grant money can be released.

Frequently Asked Questions:

What is a “wetroom”?

A wetroom is basically a walk-in-shower. Your bath will be removed and disposed of, and your toilet and basin will be temporarily removed to allow the flooring to be laid. The shower area will slope slightly towards the waste outlet and special non-slip flooring will cover the whole room.

The grant is available to provide shower facilities, therefore your existing toilet and basin maybe put back (age dependant) in place once the flooring is down. A new thermostatically-controlled shower will be fitted, along with grabrails and a floor length weighted shower curtain. Glass screen are not allowed under DFG. An extractor fan, lighting, and (if there is no heating in the room) a wall-mounted heater will be fitted as required to current building regulation standards.

Chairs or stools to assist with bathing will be supplied by Adult Social Care on completion.

What if I don't want what is offered?

If you insist on a shower cubicle rather than a level access shower, then you will not normally be eligible for grant assistance and will have to fund this yourself.

For safety reasons and to ensure that you can use your facility for as long as possible, cubicles are not normally recommended by Adult Social Care. The grant can only be used to fund certain types of adaptations and must be recommended by an Occupational Therapist following an assessment.

Sometimes you may want a ground floor extension, but your needs may be met by utilising your existing rooms (for example you may need a ground floor bedroom and you have a dining room that can be used, or you may want an extension but the recommendation may be for a stairlift and a wetroom conversion).

The recommendation will be made for the minimum, essential, reasonable and practicable option. If you still want to have something more such as an extension, you may have to undertake this privately.

In some circumstances, you may be able to receive funding towards the cost of your own project. This will be the equivalent of the cost of providing the minimum adaptation, and funds will be provided once the work has been inspected and it has been confirmed that you have provided an appropriate adaptation.

Please note that a grant must be approved before work starts, so it is important that you speak to the Grants Officer as **you will not receive any assistance for work which has already started.**

What if something goes wrong?

If something goes wrong during the adaptation, then your contractor should be able to put things right. If the problem is complex or would result in extra costs, the contractor should contact the Grants Officer who will visit and agree a solution which may mean that the grant amount is revised to include unforeseen costs.

Occasionally, some problems are uncovered once work starts and normally these can be dealt with by the Grants Officer. Sometimes the problem may be something that can't be covered by grant and you may need to carry out remedial works at your own expense. In these circumstances, the work will be halted whilst you rectify the problem and the Grants Officer will then request the adaptation be resumed.

On completion of the adaptation, you will be given a warranty document for any equipment fitted – for showers, you may need to complete a form and send this back to the manufacturer to activate your warranty; stairlifts generally come with a 5 year warranty. External doors, windows and the special flooring in a wetroom may have an additional manufacturer's warranty so check these details with your contractor.

Once the warranty has expired, you will be responsible for any maintenance or repairs needed.

If you have had a stairlift fitted, it is advisable to take out separate cover once the warranty period has expired, and we would advise that you ensure that it is serviced at least once a year. The manufacturer will generally write to you towards the end of the initial warranty and may offer additional cover. Social Services may also write to you with other options for cover, and you may find you can add a stairlift to your home insurance.

What if the work is going to cost more than £30,000?

Larger adaptations such as extensions can cost more than £30,000. If your application is approved, the architects fees are normally included in the total grant amount.

If the total cost of the necessary work is more than £30,000.00 then you may be eligible for further assistance. The Grants Officer will discuss this further with you and will offer a top-up grant of up to £10,000.00. This top-up grant is means tested in all cases and therefore you will need to provide your financial details for assessment. If you have already had an assessed contribution to the Disabled Facilities Grant, you will not be required to make another contribution to the top-up grant.

If the Disabled Facilities Grant was for a child's adaptation and therefore not means-tested, the top up grant WILL be means tested with all of the parent(s) or guardian(s) income being taken into consideration. The result of this financial assessment could be that you have nothing extra to pay; you may have a contribution to pay; you may not qualify for the top-up grant at all.

What if I can't afford my assessed contribution or don't qualify for a grant at all?

If you can't afford your assessed contribution, we can always wait before ordering the work to give you time to save up. Once the grant is approved, it stays open for 12 months. You may wish to approach a family member for help or look elsewhere for top-up funding.

If saving isn't possible or you don't qualify at all, there are other organisations that may be able to help.

If you are a home owner you may consider re-mortgaging or Equity Release to raise funds based on the value of your home. You should contact a qualified financial advisor if you are considering this option.

You may also consider approaching charitable organisations for help. There are many organisations that may be able to offer assistance and these may be condition-related such as the Alzheimer's Society; or employment-related such as the British Legion or the Police Benevolent Fund. There are also age-related organisations. In addition there are local trusts such as the Sir John Fisher Foundation. As there are many options, you should seek advice from a formal advice agency. Numbers are available at the back of this leaflet.

What if I have to move?

A full assessment of your needs will be carried out by the Occupational Therapist before a recommendation is made. The Grants Officer will also assess your property to ensure that the adaptation is feasible. In some circumstances, it may not be possible to adapt your property and you may be advised to look for more suitable accommodation.

Will I need to pay anything back?

If you have had adaptations carried out previously and you later move, then there is a repayment amount attached to the grant. If you own your own home (or if the adaptation has been carried out for your child and you own your own home) then you will have to pay back any amount over £5000 when the property is sold or ownership changes, which may be in the form of a sale, or by way of transfer of ownership where no money changes hands.

For example: If the total grant was less than £5000 then there is no repayment, but if it was £8000, then there would be £3000 to repay.

The repayment amount is capped at £10,000 and is repayable once the property changes ownership at any stage within 10 years from the completion date.

Please note that any top up grant entitlement is fully repayable should you move within 10 years from completion of the adaptation.

What happens to my stairlift if I have to move?

Essentially, the grant is a single payment to allow you to purchase the equipment or facility that you need. The equipment then becomes yours and it is entirely up to you what to do with it if you need to move.

If you have had a stairlift fitted, it may be advisable to contact the stairlift company to see if they will come and remove it for you as it could be reconditioned for someone else to use.

Aftercare?

The Disabled Facilities Grant is a single payment to provide you with the adaptation that you need. It does not offer a repairs or maintenance service.

Once work is completed, the adaptation is your responsibility to maintain. Generally, you will be able to contact the contractor should something happen within the first 12 months and you will have a 5 year warranty on stairlifts or through floor lifts.

If you experience problems outside the specified period then you will need to carry out the necessary repair and maintenance at your own expense.

If you have had a stairlift, step lift or through floor lift fitted, you will receive a manufacturer's warranty (usually 5 years). Once this warranty period has expired, you will need to take out additional warranties at your own expense to make sure that your stairlift has regular services carried out and ensure your stairlift functions properly for as long as possible. You can do this through the original supplier or you may find that you can add it to your home insurance. In some circumstances, Cumbria Adult Social Care may be able to arrange this for you.

There is no funding available to remove the adaptation and return the home to its original state should the adaptation no longer be necessary

What if I'm still not satisfied?

We aim to settle as many complaints as possible through our complaints procedure. In the first instance, you should submit your complaint in writing to the Property Services Manager in the Town Hall. However if you feel you need to take your complaint further you can ask the Local Government Ombudsman to investigate your complaint. You can complete an online complaint form via the Local Government Ombudsman website.

The Ombudsman is an independent person who investigates complaints about local councils.

The Ombudsman contact details are:-

The Local Government Ombudsman

PO Box 4771

Coventry CV4 0EH

Telephone: 0300 061 0614



Housing Gants Officers • Barrow Borough Council Sue Drake & Angela Nicholas

Town Hall
Duke Street, Barrow-in-Furness
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website: www.barrowbc.gov.uk

Office opening times:
Monday-Friday 9am to 4pm



Useful Numbers:

Cumbria Adult Social Care: Craven House, Michaelson Road, Barrow	0300 303 2704
Children's Services	01229 409625
Citizens Advice Bureau	01229 830367
Age UK	01229 831425
Barrow and District Disability Association (BDDA)	01229 432599