

# Private Sector Renewal And Adaptations



## Adapting Your Own Home

A guide to the Disabled Facilities Grant process  
for disabled people



# Contents

<b>Adapting Your Home To Meet Your Needs</b>	<b>3</b>
Who Is Involved?	3
Our standard	5
<b>Step1: Designing The Adaptation</b>	<b>6</b>
The Design Process	6
Checklist	7
<b>Step 2: Getting Your Grant Approved</b>	<b>7</b>
Checklist	8
<b>Step 3: Building Work And Grant Payment</b>	<b>8</b>
Checklist	9
<b>Your Contact With Us</b>	<b>10</b>
<b>Useful Contact Numbers</b>	<b>11</b>

## *Acknowledgements:*

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# Adapting your Home to meet your needs

## Who this guide is for

This guide is for you if you are disabled and own your home, rent your home from a private landlord or live in council or housing association property.

This guide takes you through the process of adapting your home using a Disabled Facilities Grant. Because the process is complicated we have simplified it into 3 main steps.

Through this guide we have used two symbols to draw your attention to tips and cautions:



Some avoidable pitfalls are identified by this caution symbol



Tips on keeping the cost of your adaptations down are identified by this "money saving tips" symbol

While this booklet outlines the process involved in a major housing adaptation, it does not describe the total process - your Occupational Therapist or Private Sector Renewal and Adaptations Officer will give you more details relevant to your individual situation.

**Please Note:** If you decide to make an application for a Disabled Facilities Grant:

- It must be repaid if you move within five years unless the reason for your move is due to the ill health of the disabled occupant.
- You cannot apply for a second grant to pay for a replacement adaptation if your needs do not change, unless there are very exceptional circumstances.

## Who is Involved?

A number of people may be involved in the grant applications process including:

An **OCCUPATIONAL THERAPIST (OTs)** will advise on what is "necessary and appropriate" to meet your care needs. They will help you choose an adaptation design to help you be independent or help others to care for you.

The **PRIVATE SECTOR RENEWAL AND ADAPTATIONS OFFICER** decides what work is "reasonable and practicable" for grant purposes and will help you through the grant system.

Our **HOME IMPROVEMENT AGENCY** - Reading Borough Council has arrangements with an independent home improvement agency who can help

you apply for a grant and take on some of your responsibilities involved in completing the grants process. They can also help with other matters such as diagnosing building problems and ensuring the work is carried out properly. They cannot, however, speed up the grants process.

You choose whether or not to use this service - the agency will charge for their service but your grant may cover these costs.

**ARCHITECTS AND SURVEYORS** can apply for planning and building regulations approval on your behalf and supervise the work on site to ensure the work is of a good standard and value for money.

If you choose to employ an Architect please ensure they are approved by RIBA (Royal Institute of British Architects). If you employ a survey please ensure they are approved by RICS (Royal Institute of Chartered Surveyors)

Architects and surveyors charge for their services but your grant may cover these costs.

**PLANNING OFFICERS** - For some types of building work (such as an extension) you need planning permission. Contact the Council's Planning service and ask for advice at an early stage. You must have written approval from planning before you start any work. *If you use a home improvement agency or Architect they will do this for you.*

**BUILDING CONTROL OFFICERS** - If you are having major structural work (such as a new extension, structural alterations to an existing extension, structural internal alterations, removal/supporting of chimney breasts, creating a new through floor lift shaft etc.) you will need Building Regulations approval. Contact the Council's Building Control service for advice. You must apply for Building Regulations before starting work on site.

**MANUFACTURERS** - Depending on the type of adaptations to be carried out you may need to contact manufacturers to ensure the proposed work is feasible.

Manufacturers are specialists in their field of work and may be able to give you a number of alternatives and provide quotations.

**OTHER PROFESSIONALS** - The following are specialists in their field and you may require reports or certificates from one or more of these:

- GAS SAFE registered plumber
- NICEIC registered electrician (National Inspection Council Electrical Installation Contracting) or Part P registered electrician
- Structural - M.I.C.E approved (Member of Institution of Civil Engineers) or equivalent

## Our Standard

The Council is committed to helping as many people as possible to get the adaptations they need to support their independence as their social and physical needs increase. However, there is a limit to the money available. To ensure grant money is used fairly and efficiently:

- The statutory maximum grant available is £30,000
- We always look for the simplest, least disruptive and most cost effective adaptation to meet your needs
- Your adaptations should be designed to fit within the existing structure of your home - we will only give a grant for an extension if there are no other options up to a maximum of £30,000
- We cannot give grants for work already started or completed

Once you and your Occupational Therapist have explored all the possibilities

# Step 1: Designing your adaptation

and decided that adapting your home is the option for you they will make a recommendation to the Disabled Facilities Advisory Group.

If the proposed adaptations are complicated or likely to cost over £10,000 then a Private Sector Renewal and Adaptations Officer and your Occupational Therapist will visit together to make sure the adaptations suggested are reasonable and practicable given the structure and condition of your home.

We may also suggest that you get further technical advice from an architect, building surveyor or specialist equipment suppliers.

During this visit the Private Sector Renewal and Adaptations Officer will tell you about the types and level of grant aid available. Depending on your financial situation you may have to pay something towards the cost of your adaptations. If the adaptation is for a disabled adult the Private Sector Renewal and Adaptations Officer will ask you about your income and savings and carry out a "Preliminary Test of Resources" (a Means Test) to find out how much you may need to pay (if anything) towards the cost of the work. Grants are not means tested for adaptations for a disabled child.

After this visit the Private Sector Renewal and Adaptations Officer will send their feasibility study along with the Occupational Therapist's recommendation to the Disabled Facilities Advisory Group.

The group look at all recommendations before any formal applications are made to ensure that proposed works meet the legal criteria of 'necessary and appropriate' and 'reasonable and practicable'

Once the Disabled Facilities Advisory Group has agreed the recommendation the formal grant application process can begin.

## The Design Process

The Disabled Facilities Grant (DFG) is commonly used to fund major housing adaptations and there are limits to what the Council is able to do and how much can be paid.

Your Occupational Therapist will produce a specification outlining the essential adaptations you need. The Private Sector Renewal and Adaptations Officer will produce a schedule of work that can be grant-aided. You may also receive a separate schedule of works to address disrepair in your home.

At this stage you can ask an Architect or Home Improvement Agency to produce drawings/specifications and obtain any necessary approvals/permissions.



Taking time to get the plans right by talking to the Occupational Therapist, Private Sector Renewal and Adaptations Officer and Architect can save time and money later on.

A contribution towards any fees involved can be paid as part of the Disabled Facilities Grant, once it is approved.



If you withdraw from the grants system before work is complete you will still have to pay the architect or designer for plans and other fees.

## Checklist: Designing the Adaptation

You will need:

- ✓ An agreement of the adaptations to be carried out with your Occupational Therapist and Private Sector Renewal and Adaptations Officer.
- ✓ A schedule of work produced by the Private Sector Renewal and Adaptations Officer and the Occupational Therapist's specification
- ✓ Drawings (if necessary) to illustrate the proposed adaptation
- ✓ Details of what funding you may be entitled to and/or what your contribution may be - Preliminary Test of Resources
- ✓ To have considered the level of disruption that might occur while your adaptation is being installed, and whether or not you need to find temporary alternative accommodation during building work.

## Step 2: Getting Your Grant Approved

In the first instance you, your Architect or Home Improvement Agency must send the schedule and Occupational Therapist's specification to 2 or 3 different builders (your Private Sector Renewal and Adaptations Officer will tell you how many) to get quotations for the work required. In most cases the amount of grant awarded will be based on the lowest competitive quote. If you decide to go with a more expensive quote you must fund the difference.

You must also get Planning Permission and/or Building Control approval if these are required. Fees are charged by both Planning and Building Control. However, if you have a letter from your Occupational Therapist confirming you are registered as disabled with Community Care or the Disabled Children's Team you will be exempt from these fees.

Your Architect or Home Improvement Agency can do most of this preliminary work for you.

If you are not getting help from a Home Improvement Agency the Private Sector Renewal and Adaptations staff can give help you to complete forms. If you have any problems contact the Private Sector Renewal & Adaptations Team.

If the number of requests for DFGs outstrips the grant money we have available we will prioritise applications to ensure that those in greatest need are dealt with first. We will tell you if this is the case. If you wish to know more, please ask your Occupational Therapist or Private Sector Renewal and Adaptations Officer about how it will affect you.

## Checklist: Getting Your Grant Approved

You will need:

- ✓ A completed Disabled Facilities Grant (DFG) Application form.
- ✓ Proof of home ownership or evidence of permission for the adaptation from the homeowner (Certificate of Title)
- ✓ A certificate of future occupation/intended letting (where appropriate)
- ✓ Evidence of financial income and savings, stocks and shares, proof of national insurance number(s) and a recent utility bill (gas, electric or water)
- ✓ Two/three estimates from builders
- ✓ An account or estimate for professional fees e.g. architects fees
- ✓ Planning Permission and Building Control approval (where necessary)
- ✓ Approval of plans by the Private Sector Renewal & Adaptations Team and your Occupational Therapist.

At this stage please talk to your Occupational Therapist if your needs and situation have changed significantly since your initial assessment



Remember - you **must not** start building work until you have received formal grant approval in writing. Work should be completed within 12 months from the date of approval.

## Step 3: Building work and grant payment



While the Private Sector Renewal and Adaptations Officer wishes to see the work progressing quickly they have no direct control over your builder. If you are not using a home improvement agency we suggest you draw up a contract with your builder.

You will need to discuss practical arrangements with your builder as you may need to move out of your home while the some of work is going on.

We can make interim payments following receipt of an invoice from your builder and a satisfactory inspection by the Private Sector Renewal and Adaptations Officer. We can only pay 90% of any invoice - the remainder will be paid on completion of all work.

You should contact the Private Sector Renewal and Adaptations Officer when the work is completely finished. The final grant cannot be paid until your builder has completed all the work outlined on the schedule. If you are unhappy with the work you should, in the first instance, contact your builder or your Home Improvement Agency/Architect (if you are using one) before approaching the Private Sector Renewal and Adaptations Officer.

The Private Sector Renewal and Adaptations Officer and the Occupational Therapist will inspect the adaptations as soon as possible once you tell us that the work is complete. If everyone is satisfied with the work the final payments will be made on receipt of an invoice and any necessary certificates such as gas, electric, damp proofing and confirmation of completion of work by Building Control, Planning, Structural Engineers etc.

The ongoing maintenance of the adapted property and equipment is the homeowners' responsibility. For specialist equipment such as stairlifts and hoists normally a 5 year extended warranty will be included as part of the grant.

You may be eligible for a reduction in Council Tax if your adaptations meet the qualifying criteria. The Council Tax department at Reading Borough Council can advise you if a Disabled Persons Allowance applies to your situation (see contact number on page 11).

## Checklist: Building Work and Grant Payment

You will need:

- ✓ Written formal grant approval before you start work
- ✓ A date for the builder to start and complete the work
- ✓ Approval of the completed adaptations by the Private Sector Renewal and Adaptations Officer and Occupational Therapist

# Your Contact with Us

Occupational Therapists, Private Sector Renewal and Adaptations Officers and other staff are often out on visits to other people.

If you need to talk to someone about the progress of your adaptation please contact your Home Improvement Agency (if they are helping you) first. They can answer most queries or contact us on your behalf.

If you are not using a Home Improvement Agency then please contact the Private Sector Renewal & Adaptations Team direct.

## Complaints, compliments or comments

We always aim to provide a high standard of service but from time to time things may go wrong. If you are unhappy with the service we provide or the way you are treated by a member of Council staff please let us know straight away.

As soon as we know there is a problem we can take action to sort things out.

Your feedback, whether it is in the form of a complaint, compliment or comment is important as it helps us to improve the service that we provide

You can find more information about the Reading Borough Council's complaints process on the website ([www.reading.gov.uk](http://www.reading.gov.uk)) or by contacting the Private Sector Renewal and Adaptations Team Leader.

By phone: 0118 939 0225

In writing: The Private Sector Renewal and Adaptations Team Leader,  
Environmental Services, Reading Borough Council, Civic  
Centre Reading RG1 7TD

By e-mail: [complaints@reading.gov.uk](mailto:complaints@reading.gov.uk)

# Useful Contacts

## Private Sector Renewal & Adaptations Team

Tel: 0118 9390225

## Social Services

Community Care Services (*Older People and adults with physical disabilities*)

Tel: 0118 9553600 Email: [communitycare@reading.gov.uk](mailto:communitycare@reading.gov.uk)

Childrens Services (*Disabled Children*)

Tel: 0118 9553600 Email: [disabledchildren@reading.gov.uk](mailto:disabledchildren@reading.gov.uk)

## Ridgeway Care & Repair Home Improvement Agency

Offers support through the grant/adaptations process

Tel: 01635 588 811

Fax: 01635 588 810

Website:

## VAT Office

VAT advice relating to housing adaptations for disabled people

Tel: Helpline 0845 010 9000 or 0845 000 0200 (hearing disabilities)

Website: [www.hmce.gov.uk](http://www.hmce.gov.uk)

## Building Control

Tel: 0118 9390900

Email: [Building.Control@reading.gov.uk](mailto:Building.Control@reading.gov.uk)

## Planning

Tel: 0118 9390900

Email: [EnvironmentPlanning@reading.gov.uk](mailto:EnvironmentPlanning@reading.gov.uk)

## Council Tax

Tel: 0118 9390900

Email: [council.tax@reading.gov.uk](mailto:council.tax@reading.gov.uk)

Minicom: 18001 0845

*Calls are welcomed via BT Text Direct for text or minicom users*

Website: [www.reading.gov.uk/housing&benefits](http://www.reading.gov.uk/housing&benefits)

# Glossary of Terms

## Test of Resources (Means Test)

An assessment of your income and savings (including stocks and shares) which we use to calculate if you are expected to pay for some of the adaptation work yourself.

## Disabled Facilities Grant (DFG)

A Means Tested grant for housing adaptations for disabled people

## Home Improvement Agency

Specialist organisations who can help you with the DFG process.

## Schedule of Works

A list of work which has been agreed by your Occupational Therapist and the Private Sector Renewal and Adaptations Office and which will be grant aided.

If you need help understanding this leaflet please ask the staff working with you. This information can be made available in other languages or formats (such as large print, Braille or audio tape) on request.

یہ ہدایت نامہ (گائیڈ) معذور افراد کی سہولیات کیلئے مالی امداد (گرانٹس) کے طریقہ کار کے بارے میں ہے۔ اگر آپ کو ان معلومات کو سمجھنے کے سلسلے میں مدد درکار ہے تو براہ مہربانی 0118 939 0587 یا 0118 955 3717 پر ٹیلیفون کیجئے۔ (Urdu)

ਇਹ ਅਯੋਗਾਂ ਦੀਆਂ ਸਹੂਲਤਾਂ ਲਈ ਗਾਰਾਂਟਾਂ (ਭੱਤੇ) ਲੈਣ ਦੇ ਤਰੀਕੇ ਬਾਰੇ ਸੂਚਨਾ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਲਈ ਸਹਾਇਤਾ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ 0118 939 0587 ਤੇ ਜਾਂ 0118 955 3717 ਤੇ ਫੋਨ ਕਰੋ। (Punjabi)

यह अयोध्य लोगों की सुविधायों के लिये ब्रांटें (भत्ते) लेने के तारीके के बारे में सूचना है। यदि आपकी इसे समझने के लिये सहायता चाहीये तो कृप्या 0118 939 0587 पर अथवा 0118 955 3717 पर फ़ोन करें। (Hindi)

هذا دليل لمنح المالية المتوفرة لتسهيلات لصالح للمعوقين. إن كنت في حاجة لفهم هذه المعلومات, الرجاء

إذا الاتصال بالرقم التالي: 01189390587 أو 01189553717 (Arabic)