



Northumberland

County Council

Discretionary support to improve housing for disabled people

**[DRAFT revised policy for Cabinet consideration, 12 December 2023.
Changes from existing policy highlighted]**

1. What this policy covers

- 1.1 This policy describes the circumstances in which Northumberland County Council will provide grant support to help disabled people to live in accommodation which supports their independence and well-being. It is about additional support offered by the Council, over and above the national Disabled Facilities Grant (DFG) scheme, which creates a basic entitlement to support with housing adaptations¹.
- 1.2 The Council may under this policy offer discretionary grant for the following purposes:
 - a) to support someone to move to alternative more suitable housing, in cases where adapting the person's existing home would not be the best way to meet the person's needs, or would be impractical or unreasonably expensive (see section 3 below);
 - b) to cover the extra cost of adaptations that a person needs which are more expensive than the nationally set limit on DFGs (see section 4 below);
 - c) to provide additional support in special circumstances where the means test for a DFG would otherwise make it difficult or impossible for someone to afford adaptations which they need (see section 5 below);
 - d) to make a non-means-tested grant up to a standard amount in cases where a person urgently needs adaptations because of a rapidly-progressing terminal illness (see section 6 below);
 - e) to fund the installation of a ceiling track hoist (see section 7 below).
- 1.3 This policy sets out when discretionary grant for each of these purposes will be offered, and what conditions will be attached to it.

2. General conditions

- 2.1 All of the forms of support described in this policy **except for those described in sections 6 and 7** will be offered only if the Council has sufficient funding in its DFG budget. This budget also funds mandatory DFGs, and these, being a statutory duty

¹ This is a **[DRAFT OF A]** formal policy **[WHICH MAY BE]** adopted by the Council on **12 December 2023** under [Section 3 of The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#). The mandatory DFG scheme is set out in the [Housing Grants, Construction and Regeneration Act 1996](#).

of the Council, will be the first call on the budget. (However support with moving to more appropriate accommodation, will be given equal priority to mandatory DFGs, if the cost to the DFG budget is no greater than the cost of adaptations to a person's existing accommodation which the Council would otherwise be required to fund through a mandatory DFG.)

- 2.2 If it appears likely that overall demands on the budget will be greater than the available funding, but that there will be some funding available for discretionary grants, the Council will aim to ensure that available funding is directed towards people with the most urgent needs, rather than being determined by irrelevant factors such as the point in the financial year when an application is made.
- 2.3 To maximise the benefit that can be achieved with available funding, officers will in every case explore whether there are alternatives to grant support from the Council, such as financial support from charitable funding sources.
- 2.4 Discretionary grants will be paid only to ensure that a disabled person's accommodation meets the same needs that are set out in the legislation covering mandatory DFG, which in summary are:
 - a) Access to the person's accommodation, and within the accommodation to the living room, the person's bedroom, a toilet, a washbasin and a bath/shower
 - b) Enabling the person to prepare and cook food
 - c) Ensuring that there is a heating system suitable for the person's needs
 - d) Enabling the person to control power, heat and light
 - e) Enabling the person to care for anyone else in the household who needs their care
 - f) Enabling the person to access the garden.
- 2.5 The Council will not ordinarily agree to discretionary grant outside the mandatory DFG scheme in order to fund access to a garden, beyond any access that can be satisfactorily achieved by low-cost means such as supplying a simple standard ramp. However it will consider any exceptional individual circumstances which mean that more extensive access is necessary (for instance to avoid significant risks to the person's health).
- 2.6 All of the forms of support described in this policy are also subject to the requirement that:
 - a) the support must be necessary and appropriate to meet the needs of the disabled person;
 - b) if the grant will be paying for works to an existing property, these works must be reasonable and practicable to carry out, taking into account the age and condition of the property.

3. Support with moving to more appropriate housing

- 3.1 Subject to the conditions set out below and elsewhere in this policy, the Council will pay a grant to enable a disabled person to move to more appropriate housing, in a situation where
- a) **either** the level of grant support required is no greater than the estimated cost of adaptations to the person's existing accommodation which would qualify for mandatory DFG;
 - b) **or** it would not be reasonable and practicable to adapt the person's existing accommodation, and the level of grant support required to enable the person to move is reasonable and appropriate, and does not exceed the limit for mandatory DFG;
 - c) **or** there is clear evidence that any costs above those that would have been incurred in meeting the person's needs in their existing accommodation through mandatory DFG can be expected to be offset by equal or greater savings in social care budgets.
- 3.2 Grant aid will be subject to the same means test as for mandatory DFG, so some households may not be eligible for grant on financial grounds, or may have to contribute towards the cost. The means test will be applied on the basis of the household's finances before the move.
- 3.3 In deciding whether to offer grant support for a particular proposed move, and if so at what level, the Council will be guided by its assessment of what is necessary and appropriate. In making this assessment, the issues which the Council will consider, if relevant, will include:
- a) whether the accommodation which the person proposes to move into is likely to remain suitable for the person in future without further adaptation
 - b) whether moving to the proposed accommodation would be likely to make it easier or more difficult to arrange care and support services for the person which they are likely to need, either immediately or in future
 - c) whether the costs of the proposed accommodation require a higher level of grant support than other reasonable alternatives which would meet the person's assessed needs
 - d) any special circumstances which mean that the location or nature of any less costly alternative accommodation would have a significant detrimental effect on the person's well-being (for instance by making it more difficult for them to maintain key family relationships)
- 3.4 Where possible, the Council will aim to provide general guidance about what kind of accommodation, at what costs, would be likely to be approved for grant support, taking account of the issues in 3.2, in advance of any decision to bid for a specific property. Whether or not it has provided such general guidance, the Council cannot guarantee to be able to make a rapid decision on grant support in a situation where this would be necessary to secure a specific property, though it will endeavour to do so where reasonably possible.

- 3.5 Grant to assist with moving is in principle available to support people living in or moving to accommodation under any tenure. In the case of a person moving into rented accommodation, it is likely that any grant support will be to meet any one-off costs of moving, in circumstances where these would otherwise be an obstacle to the move, though grant support will be considered to meet any other one-off costs which will necessarily be incurred to enable the move, taking account of individual circumstances. Ongoing rent, service charges, or other recurring costs will not be eligible for grant support through this scheme.
- 3.6 If the new accommodation will be owner occupied, the Council will consider in each case whether to place a land charge on the property. This decision will be made on so far as possible the same basis as when considering whether to place a charge on an owner occupied property when approving mandatory DFG.
- 3.7 Adaptations to the accommodation which the person is intending to move into will be eligible for grant support as part of this scheme, whatever the tenure of this property will be, subject to the requirements that:
- a) the overall level of grant support required must meet the conditions in paragraph 3.1 of this policy;
 - b) the Council must be satisfied that there are no reasonable and appropriate alternative options which would require a lower overall level of grant support, or no grant support, such as moving into accommodation which is already suitable for the person's needs;
 - c) the Council must be satisfied that the person's intention to move is genuine, and that there are no significant reasons to think that the move may not proceed as planned;
 - d) the Council must be satisfied that the person will once they have moved into the new accommodation meet the same conditions that would be required for the payment of a mandatory DFG, including requirements about how long they will intend to remain there
- 3.8 Where a person's current accommodation is owner occupied (whether owned by the disabled person or by someone else in their household), and they are moving to another owner occupied property, the Council will usually assume that the financial effect of the move and the grant should be:
- a) in the case of a move which is specifically taking place as a means of meeting the accessibility needs of the disabled person, to leave the owner of the accommodation with the same total level of assets as before the move, taking account of housing equity and savings, and of any land registry charge placed on the new property by the Council;
 - b) in the case of a move which, in the reasonable view of the Council, would be likely in any case to have taken place for other reasons (such as a need for additional accommodation for other household members), to leave the owner of the accommodation with the same total level of assets as before, less the transaction costs of moving (such as stamp duty and removal expenses).

4. Support with works more expensive than the DFG limit

- 4.1 The Council will not routinely fund support in excess of the financial limit for mandatory DFG. However it will consider doing so in cases where a disabled person's independence, safety or health would otherwise be significantly at risk.
- 4.2 Before agreeing to pay any discretionary grant for this reason, the Council will review the proposed programme of works, to ensure that the cost is reasonably necessary to meet the needs of the disabled person.
- 4.3 The Council will not pay additional discretionary grant above the financial limit for mandatory DFG if it believes that the household applying for support could reasonably be expected to move to alternative accommodation, and that this would require a significantly lower level of financial support from the Council, either immediately or in the foreseeable future.
- 4.4 The Council will also not pay discretionary grant for this reason if it believes that the household applying for support could reasonably be expected to pay the additional cost. It will make this judgement based on the overall finances of the household, and may in some circumstances take account of assets not included in the DFG means test which are relevant to assessing the household's ability to pay for the works (for instance where an owner-occupier has substantial equity value in the property, and could reasonably be expected to take out a loan against this).
- 4.5 In the case of a family with a disabled child, the Council will ordinarily also apply to the discretionary element of the funding a test of affordability based on the principles of the means test for mandatory DFG to decide what the family can reasonably afford to contribute toward the excess costs of works above the limit below which mandatory DFG is available without a means test. However the Council will consider what is reasonable after taking account of all individual circumstances.
- 4.6 There are also some purposes for which the Council will **not** ordinarily approve funding either from mandatory DFG or from additional discretionary grant. In particular, this includes solutions which are significantly more expensive than is required to meet satisfactorily the disabled person's needs, but which are preferred by the applicant because:
- a) they would improve the quality of life of other members of the household;
 - b) they would be more aesthetically satisfying (unless the Council believes that this is necessary in order to secure planning permission);
 - c) they would increase, or better protect, the value of the property.
- 4.7 The Council may make discretionary support provided for this reason conditional on a land registry charge against the property which is higher than the limit on land registry charges under the mandatory DFG scheme and/or remains in place for a longer period or until the property is sold. The Council will consider the relevant circumstances of each individual case before making a decision about this.

5. Grants for people who cannot afford the means-tested contribution

- 5.1 In exceptional cases, the Council will consider additional discretionary grant support for people who cannot reasonably afford to pay the contribution which the national means test for mandatory DFG calculates for them.
- 5.2 There is no fixed list of circumstances where such support will be offered; examples might include indebtedness or uncertainty about future earnings (perhaps related to the consequences of the disability of a household member which makes adaptations necessary).
- 5.3 When it receives a request for such additional support, the Council will request all details of the household's finances which it believes to be necessary to establish whether they can reasonably afford to pay.

6. Non-means-tested grants for people who are terminally ill

- 6.1 The Council will make a non-means-tested grant of up to £6500 in any case which meets the criteria set out in this section of the policy.
- 6.2 The Council's statutory Director of Adult Social Services is authorised to revise this figure from time to time to take account of changes in the costs of relevant kinds of adaptation. The version of this policy published on the Council's website (www.northumberland.gov.uk) will be updated if the figure changes.
- 6.3 The criteria for the payment of this grant are:
- either** the applicant has been found eligible by the Department of Works and Pensions for benefits payable under the Special Rules for people with a terminal illness;
 - or** a clinician who would be able to complete an application under the Special Rules has confirmed in writing that they are satisfied that the grant applicant meets the criteria that would make them eligible under the Special Rules, whether or not they have actually made, or intend to make, an Special Rules application.
- 6.4 The total non-means-tested grant that can be paid in respect of any one person under this section of the policy is £6500. An applicant who has previously received grant on this basis totalling less than £6500 may make a further application, but will receive funding only up to the level which will bring the total support they have received up to £6500.

7. Grants for ceiling track hoists

- 7.1 In any case where an appropriate Council professional has assessed that a person needs a ceiling track hoist installed in their home **either** for one of the purposes which would qualify for mandatory DFG **or** to enable them to achieve outcomes which would make them eligible for support under any social services legislation, discretionary grant will be payable to cover the full cost of this installation.