



Cambs Home Improvement Agency Handbook

Cambs HIA, South Cambridgeshire District Council,
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About Cambs HIA and Your Council

Cambs Home Improvement Agency (HIA) is a shared council service operating on behalf of Cambridge City Council, Huntingdonshire District Council, and South Cambridgeshire District Council.

We enable elderly and disabled adults and children to adapt their home so that it is a suitable for them to live in safely and independently. This work is usually funded by a Disabled Facilities Grant (DFG), but we also support and enable those who are not eligible for grants as what we call “private clients”. Special Purpose Assistance (grants and loans) are also available to enable householders on low incomes to complete certain types of repair work and improve the energy efficiency of their home.

The funding for Disabled Facilities Grants is allocated to each district council by the government. The councils then add extra funds to the budget from their own resources based on the level of demand in their area. Huntingdonshire has a particularly high level of demand for adaptations and they are therefore unable to offer further discretionary services such as repairs, energy grants or top up grants.

The agency exists to support people who might not otherwise be able to organise the work themselves. We appoint contractors who are experienced in completing this type of work and who have experience of working with our client group. We can only approve grants for works that have not yet started and therefore we encourage people, to get in touch with us early.

The team consists of a Manager, Surveyors, Caseworkers and Business Support staff who each play a role in supporting people to apply for grants, appoint contractors, specify and oversee the completion of all works. Most staff have years of experience in this type of work.

This handbook will explain what grants are available, who is eligible and how to apply. There is more information on our website at www.cambshia.org. You can also watch a video about Disabled Facilities Grants on our Facebook page (Cambs Home Improvement Agency). Examples of our work can be found on our Facebook and Instagram pages for those who have access to social media.

If you'd like more information, please contact us on 01954 713330/01954 713347 or email us at hia@cambs.org and we will be happy to answer your enquiry.

Different Types of Financial Assistance (grants and loans)

In this section, we will explain the types of grants available and the conditions that apply to them. Toward the end of this document there is a link to the full policy explaining in greater detail all of the relevant terms and conditions.

Disabled Facilities Grants (DFG's)

This grant is for home adaptations for elderly and disabled people. It is the most common type of grant.

A Disabled Facilities Grant is provided for:

- Making it easier to get in and out of your home
- Making it easier to get to your bedroom, bathroom, living room and kitchen
- Making it easier to use the toilet, bath and shower
- Making it easier to prepare and cook food
- Improving or installing a suitable heating system
- Helping you control lighting, power, and heating
- Allowing you to open doors and windows with remote controls
- Making your home safe for you and other people who live in it

It is a mandatory grant and eligibility is based on current legislation. The maximum grant amount is £30 000 however, applicants should be aware that the grant will only cover adaptations that are assessed as "necessary and appropriate and reasonable and practical". This is usually assessed by an Occupational Therapist or in some case a Trusted Assessor and the council.

DFG's are means tested for adults – this means that a person (and their partners) income is assessed for eligibility using the criteria set by government. Adaptations for children valued at £30000 or less are not means tested, but any funding above that above that would be and may be repayable.

DFG's are available for all tenures - home owners, privately rented tenants and tenants of housing associations, park homes, riverboats or leaseholders. Council tenants can apply for a DFG, but they are encouraged to apply to their landlord as adaptations in council housing must be paid for from the housing revenue account and not from the DFG fund.

Although there are no residency requirements for DFG applicants, it is expected that applicants will remain in their home for 5 years after the adaptation has been completed. If an applicant moves within the five-year period, the grant may be repayable to the council.

If the cost of the adaptation exceeds £10, 000 the council may register a local land charge against the applicant's property. The minimum charge is £500, and the maximum is £10 000. This becomes repayable if the applicants dispose of the property within 10 years of receiving the grant or moves within 5 years.

The local land charge remains on the property for 10 years so would be payable if the property were sold or inherited within that time. If the property is sold within the 'grant condition period' of 5 years this may also initiate a repayment to the council.

Disabled Facilities Grant (DFG) Top Up Assistance

This is a discretionary payment and is available where funding allows. It is used to top up the maximum amount of £30 000 where alternative funding cannot be identified and the adaptation cannot be altered to meet the maximum grant available.

The maximum amount available is £15000 and this will be secured as a loan on the applicant's property. The full amount is also repayable when the applicant disposes of the property.

Top up assistance is means tested for adaptations for both adults and children using the calculations used for DFG, however unlike the DFG means test criteria, mortgage payments will also be taken into account when considering a payment under this discretionary loan.

If the applicant is a housing association tenant, and no other suitable accommodation can be found, the council may, in exceptional circumstances, consider offering all or part of Discretionary Top Up Assistance as a grant.

Top up assistance is available for all tenures except council tenants as their needs, if agreed are funded by the council.

In considering top up assistance requests, the council will consider if moving to alternative accommodation is more feasible, if funding is available from elsewhere, if the work enables the applicant to remain living in the local community, if a person or care would be at significant risk; or if completing the work would generate savings against the costs of providing health and social care services.

Disabled Persons' Relocation Assistance

This is a discretionary grant and is available where funding allows. The purpose of this assistance is to help with reasonable costs of a disabled person moving to a more suitable home.

Applications will be considered where:

- a) adaptations are required for a person who is eligible for a DFG, but where relocation may be a better and cheaper option taking into the cost of the works required at the current property and any future works likely to be required to the new property; or
- b) where adaptations are required but it is not reasonable or practicable to adapt a person's existing accommodation; or
- c) where relocation is likely to lead to savings to the wider public purse, or it would help a disabled person to resolve other issues which might impact on health, and/or wellbeing.

A suitable alternative property must have been identified before an application can be made and the cost of the Disabled Persons' Relocation Assistance and any work to adapt the new property must not exceed the cost of adapting the disabled person's existing accommodation.

Applicants for the relocation grant will not be means tested but it is expected that applicants will be eligible for a DFG. The maximum amount is £5000 and there is no

requirement to repay the grant unless the applicant decides not to move, and the council has incurred costs. It is available to all tenure types except for council tenants who have their own policy for this.

For the council to consider further relocation grants after one has been paid, the applicant must demonstrate that their circumstances have changed significantly, and payment will be at the discretion of the relevant council.

Special Purposes Assistance

This is a discretionary grant and/or loan, depending on the amount awarded and the policy of the relevant district council.

Examples of the type of work funding might be available for includes:

- Support healthy, safe and independent living
- Prevent hospital, care home or residential school admission
- Facilitate hospital discharge or makes it easier for carers to provide support
- Prevent the need for expenditure elsewhere in the health and social care system
- Improve housing condition and remove certain hazards
- Property repairs and replacements of fixtures/ fittings
- Energy Efficiency measures to promote warm homes – replace boilers/windows/doors/roof repairs
- Security measures
- Additional work to facilitate work needed to complete a mandatory DFG ie paying to clear hoarded areas
- Work to make a home dementia friendly
- Any other request deemed reasonable and practical to meet the policy objectives

For Cambridge City residents the first £10,000 is paid as a grant and anything above that offered as a loan. Owner occupiers in Cambridge City may access a further £10000 if their property is assessed as a Category 1 hazard under the Housing Health & Safety Rating System.

For those living in Huntingdonshire and South Cambridgeshire the maximum sum is £10 000 and this is a grant. In Cambridge City, amounts paid over £10000 are repayable and will be secured on the property. The minimum amount will be £500 and the maximum £10000.

Applicants will normally be considered for assistance if they are on a low income or in receipt of a qualifying benefit as below:

- Universal credit
- Income Support
- Income based Job Seekers Allowance or Income Based Employment Support Allowance

- Working Tax Credit with gross income less than the current level set by the Department of Work & Pensions (£15050)
- Or child tax credit with a relevant income less than the current level set by the DWP (£15050)
- Housing Benefit
- Guaranteed Pension Credit

In addition to the qualifying benefits set by government, Council Tax Support may, under this policy, be treated as a qualifying benefit for Discretionary Special Purposes Assistance.

Adaptations which would normally be funded through a Mandatory Disabled Facilities Grant but where funding it through Discretionary Special Purposes Assistance would, in the council's view, significantly speed up the process and improve the outcome for the applicant may also be considered for this type of grant.

All tenures, except council tenants are entitled to apply for this assistance, however it cannot be used to repair disability equipment, such as stairlifts, ceiling track hoists, etc. Ongoing maintenance, of equipment not covered by warranty, is generally the responsibility of the owner.

It is expected that all discretionary work will be completed through Cambs Home Improvement Agency.

There are no residency requirements for [disabled] adaptations but for all other works, the applicant must have been living in the property for 2 years.

Applicants may not reapply again within 3 years unless there are extenuating circumstances.

Fees and Charges

Cambs HIA as a council service is a not for profit organisation. The agency charges a 15% +VAT fee for all the cases we support. This fee covers the costs of running the Agency.

We encourage our customers to be aware that the costs associated with non grant funded work, sometimes referred to as a loan or assistance, may be repayable. The council does not ask for payment in advance except where the means test requires a client contribution but secures repayment as a local land charge registered against the property. This only becomes repayable if someone moves within five years of having the work done or when the property is disposed of (sold or transferred).

The council does not charge interest on this loan and for many it is a great way of paying for adaptations to the home to enable people to remain living there safely. This will be explained as part of the process.

Self-Funders/Private Paying Customers

Cambs HIA recognises that not everyone is entitled to a grant and those who are not may still need help to organise adaptations or repairs to their homes.

Although the process and the forms are slightly different, we provide the same service to self funding customers as we do for those eligible for DFG and Special Purpose Grants.

The main difference is that customers are asked to make staged payments as the process progresses. As a fully paying customer, you will also not be restricted to some of the rules that apply to grant customers and may be able to choose extras to suit your wishes as well as your needs. We will explain the process to you if you would still like the reassurance of using us as experts in this area of work.

Frequently Asked Questions

The following is a list of questions that our customers ask that we think may be useful:

I have been advised the Agency will do a feasibility – what is this?

Certain types of work need greater planning and the OT's will seek our advice about how any adaptations are designed to meet the assessed needs of the client before sending us a final referral with the exact requirements. We call this a feasibility.

At this stage, we will visit you with your OT. We may need to consult your landlord if you have one, to ask you to talk to your neighbours (if there is likely to be any work affecting the boundary) and talk to others such as planning if you live in a property or an area with special rules about development.

Once we have designed and agreed the design with your OT, the plans will then be sent to them to discuss with you – any amendments will then be made if needed and once agreed the OT will then seek approval from the OT Panel and then send the referral to us.

We try to make the best use of this time and a Caseworker may also get in touch with you to start some other parts of the process to enable us to reduce the admin time taken later in the process.

This design is then used by the contractor to price the work and if required, by the landlord to get their agreement for the work to proceed.

Under a DFG, we are only required to fund work that is “necessary and appropriate and reasonable and practical” and must seek the best value price – clients can choose work that is over and above the work deemed essential, but that should be limited and will be paid for by the client.

How do I apply for the DFG, and what happens next?

Once the clinical assessment by your Occupational Therapist or health professional has been done and the recommendations received, we will help you to fill out the application form and check that all the information we need has been provided. You can also use a Private Occupational Therapist at your own expense – details of these may be available from the Royal College of OT's.

Where your needs are non-complex, our staff are also trained as Trusted Assessors and will be able to help with simple requests such as level access showers but will not assist with more complex needs which must be directed to the OT's.

The HIA will then:

- draw up plans and specifications of works
- get permissions from the landlord or owner of the property to complete the work
- apply for planning permission and building regulations approval (and any other consents you may need)
- appoint an approved contractor
- make sure that the works are up to standard and are finished properly.
- The cost of using the HIA is 15% plus VAT of the total cost of works. However, if you are eligible for a DFG this cost is included in the grant, so you do not have to pay for this separately.

How does the Disabled Facilities Grant means test work?

Applicants may be asked by their Occupational Therapist or by the agency to complete a "preliminary means test". This gathers your basic financial information in a non-detailed way to give an early indication about whether you will be entitled to a grant or not and if so, whether you have a contribution to make. Once the OT has assessed your needs and sent a referral to the agency, the Caseworker will contact you to complete a more thorough means test required under the grant criteria.

All applications are subject to a means test unless you are on a means tested benefit such as:

- Universal Credit
- Income Based ESA
- Income Based Job Seekers Allowance
- Income Support
- Housing Benefit
- Pension Credit Guarantee
- Working Tax Credit (*subject to maximum household income (£15,500)*)

We often refer to these as "passported benefits"

You would have to complete a means test for any discretionary sum above the grant limit of £30,000.

The means test looks at income and savings of the applicant (and their spouse or partner) and whether they are a homeowner or tenant. This form can also be completed online on the CHIA website (www.cambshia.org).

Some benefits such as Attendance Allowance or Disability Living Allowance can create a premium, meaning the client is more likely to be eligible.

If the means test shows that you have a contribution to pay towards the work this will be deducted from the total cost of the adaptation scheme i.e. if the total scheme is £30,00 and you have a means tested contribution of £1,000, then you will be awarded DFG funding for £29,000.

£23,400	-	£1,000	=	£22,400
Total Scheme	-	Your Contribution	=	DFG Funding

Under DFG legislation, you are only required to make one means tested contribution towards adaptations within a specific timeframe depending on your tenure – 10 years for tenants and 5 years for homeowners. So if you have to further adapt your home and a means tested contribution is identified, the amount you paid on your previous application will be deducted. Any means tested contribution must be paid to the local District Council before the Grant Application can be approved and you will be advised on how to make this payment.

Where works are extensive and it is not cost effective to adapt your existing home, we will need to consider the option of assisting you to move to a more suitable property via a Disabled Persons' Relocation Assistance (explained in the types of grant above).

If the DFG is for a dependent child under age 19, a means test is not required unless the works exceed the maximum grant of £30,000, after which any further discretionary assistance if available will be means tested.

Can I still use the HIA if I am not eligible for a grant?

If you are not eligible to apply for a DFG, Cambs HIA can still help you adapt your home on a 'Private Works' basis. Our staff who are trained as Trusted Assessors and /or HIA Surveyors can assist with drawing up a scheme, sourcing quotes, applying for building control etc. This would be fully funded by you, and the HIA fee of 15% + VAT would apply. Please contact us for more details about this service.

What is the DFG process and how long will my application take?

Once we receive a referral from your OT, our staff will register your details on our IT systems and complete some initial enquiries in order to progress your case. We will then contact you to arrange a visit.

During this visit, we will need to complete a few forms with you, complete your means test or take away the documents to enable us to do this later. We will take some "before" photos of the area that we will be working in and take some measurements as needed. Part of our service also involves us so identifying any other hazards or improvements that may be useful to you in your home.

The caseworker may also refer you on to other services like lifeline alarms if, from talking to you, they think they would benefit you. We must comply with the General Data Protection Regulations (GDPR) so we will ask for your permission before we refer you to anyone else. If the works are straight forward the caseworker will also draw up a schedule of works based on the OT's recommendations.

If the works are more complicated, i.e. a wall needs to be removed, or an extension has been requested, the case is passed to one of the HIA Surveyors who will come out to survey the property in order to draw up plans etc. As the Surveyors are very busy, this can take a bit longer to arrange but our staff will be in touch with you to book their appointment in.

We then have to make sure that we have received all the permissions that we need to progress the works and have the grant approved – these include benefits checks, the means test has been completed and checked, and the schedule/plans have been drawn up, we are then in a position to send the work to one of our approved contractors or tender the work. Once the tender process has been completed and a contractor identified, we will then apply to the district council for their approval to fund the identified work. This usually takes about 14 days and they will write to you confirming that it has been approved. The district council also raises the purchase order to the contractor.

The contractor and the agency will then contact you to arrange any meetings needed before the works commence and agree a start date.

The works will then start, and interim inspections will be arranged where necessary.

When the works are complete, we will come out and sign the job off or arrange for the contractor to return to address any snagging. The invoice will not be paid until we are satisfied the work is completed to a suitable standard.

The process for work under £10000 in value usually takes 12-16 weeks from the OT's request. Larger work like extensions, conversions or kitchen refits can take longer and on average these larger jobs are completed within about 6 months from the OT's request. This seems like long time but is fairly standard across most Home Improvement Agencies.

What grants are available for home repairs and am I eligible?

Cambs HIA also administer repairs, funded under the section above entitled Special Purposes Assistance. Assistance of up to £10 000 to help people repair and maintain their homes is available. In Cambridge City, serious disrepair can be addressed under the Housing Health and Safety Rating System (HHSRS), and where a Category 1 hazard is identified a further £10 000 may be available, although anything above £10 000 would be registered as a local land charge on the property.

Eligibility criteria:

Available for homeowners and private tenants with repairs responsibilities who have lived in the property over two years and;

Are on a qualifying benefit or low income (this would be means tested)

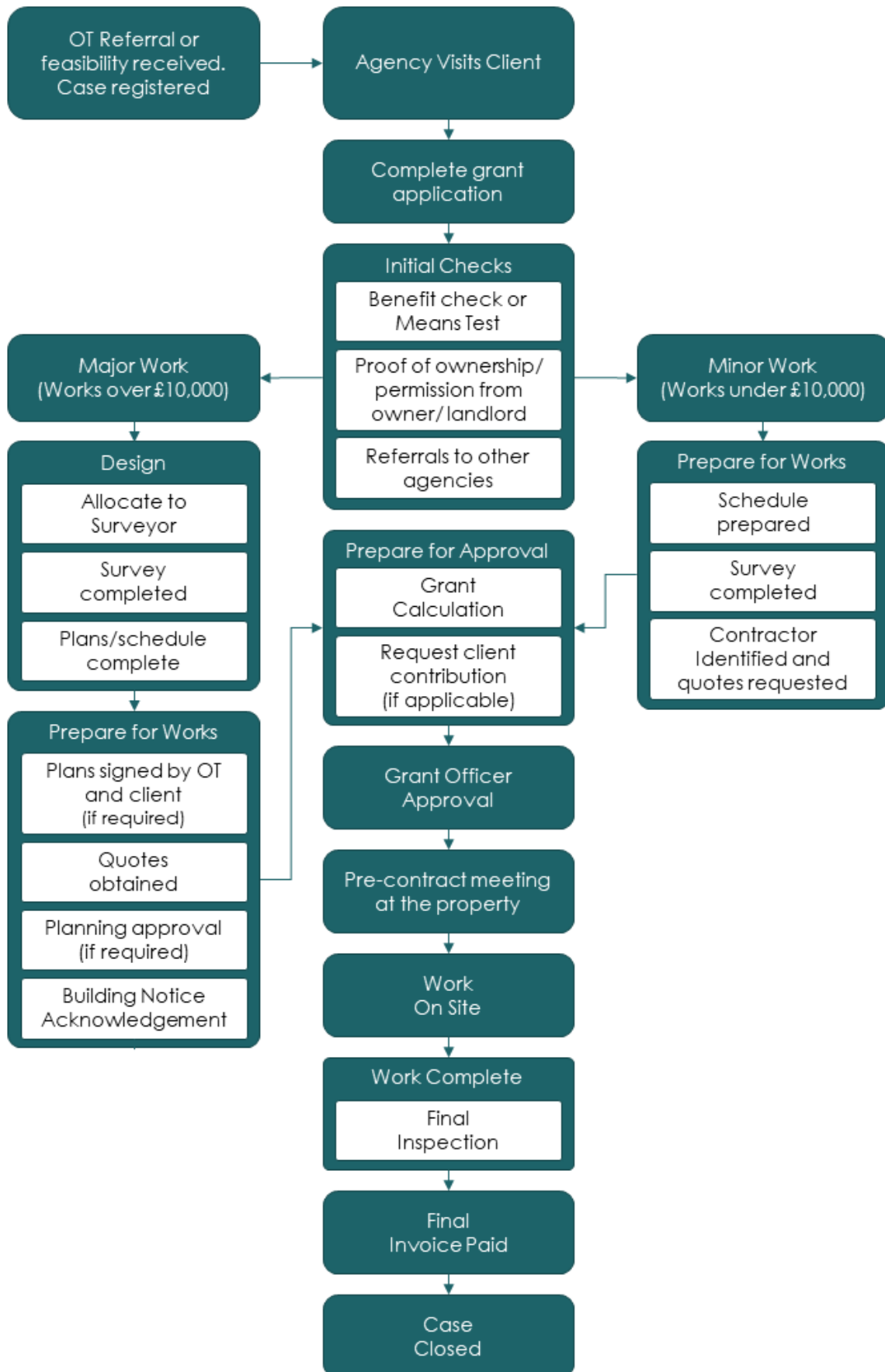
Types of repairs we can help with:

- Guttering
- Roof Repairs
- Electrical Safety Works
- Window or Door Replacement
- New Boilers
- Central Heating
- Damp work
- Insulation

Do I have to use the HIA?

If you do not require help applying for and organising an adaptation and simply wish to apply for Disabled Facilities Grant funding, please contact the Grant Officer at your local authority. However, it is expected that any discretionary work, such as repairs to your property, will be managed by the Home Improvement Agency and a direct grant from your local authority would not usually be considered for this type of work.

Disabled Facilities Grant Process Chart



Further information – policies and legislation

The **Adaptations and Repairs Policy** that covers Cambridge City Council, Huntingdonshire District Council and South Cambridgeshire District Council is available here:

www.cambshia.org/media/1098/adaptations-repairs-policy-cc-hdc-scdc.pdf

The **Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (RRO 2002)** repealed much of the **Housing Renovation Grants regime of the previous Housing Grants, Construction and Regeneration Act of 1996** but left in place the Mandatory Disabled Facility Grants and discretionary grant duties.

<https://www.legislation.gov.uk/ukxi/2002/1860/contents/made>

<https://www.legislation.gov.uk/ukpga/1996/53/contents>

The **Care Act 2014** focusses on prevention. Guidance states “Local authorities must provide or arrange services, resources or facilities that maximise independence for those already with such needs, for example interventions such as rehabilitation/reablement services, e.g. community equipment services and adaptations.”

<https://www.legislation.gov.uk/ukpga/2014/23/contents/enacted>

The **Public Health Outcomes Framework** “Healthy Lives, Healthy People: Improving Outcomes and Supporting Transparency” (Dept of Health, 2013) sets out desired outcomes for public health and how they will be measured.

<https://www.gov.uk/government/collections/public-health-outcomes-framework>

The **Housing Act 2004** placed a duty on local authorities to keep housing conditions under review. The Act introduced the Housing Health and Safety Rating System (HHSRS) risk assessment for residential properties, which replaced the old housing fitness standard.

<https://www.legislation.gov.uk/ukpga/2004/34/contents>

Cambs HIA Social Media pages:

www.facebook.com/CambsHIA

www.twitter.com/CambsHIA

www.instagram.com/cambshia

<https://uk.linkedin.com/company/cambs-home-improvement-agency>

The leading body for HIA's nationally:

www-foundations.uk.com/

Additional Useful Contacts

Name	Telephone Number
Cambs Home Improvement Agency Email address:	01954 713347 or 01954 713330 hia@cambshia.org
Cambridge City Council – Grant Officer	01954 713071
Huntingdonshire District Council – Grant Officer	01480 388285
South Cambs District Council – Grant Officer	01954 713357
East Cambs District Council Care and Repair Service Email address:	01353 616950 customerservices@eastcambs.gov.uk
Fenland District Council (Care and Repair West Norfolk) Email address:	01553 616200 careandrepair@west-norfolk.gov.uk
Occupational Therapists (Adults)	0345 045 5202
Occupational Therapists (Children)	0345 045 5205
Age UK Cambridgeshire (Handy Person and services for older people) Email address:	0300 666 9860 infoandadvice@ageukcap.org.uk
NRS Health Care For return of NRS equipment that is no longer needed	0345 121 3456 enquiries@cambspeter.nrs-uk.net

Complaints

We hope you will be satisfied with the service you receive from Cambs HIA. However, if you are not, we would encourage you in the first instance to discuss the problem with your Caseworker at the Agency who will try to resolve the problem.

When each case is completed at the agency, you will be issued a customer satisfaction survey. We really value this feedback so that we can identify how and where our service can be improved.

If you are still dissatisfied and wish to make a formal complaint, this should be directed to Cambridge City Council in the first instance who are the lead council for the Agency. Complaints should be registered on the website as follows:

www.cambridge.gov.uk/compliments-complaints-and-suggestions

The complaint will then be directed to the relevant manager to investigate.

There is a two-stage process at Cambridge City Council after which if you are still dissatisfied your complaint may be escalated to the Ombudsman which will be explained in all of the council's correspondence with you.