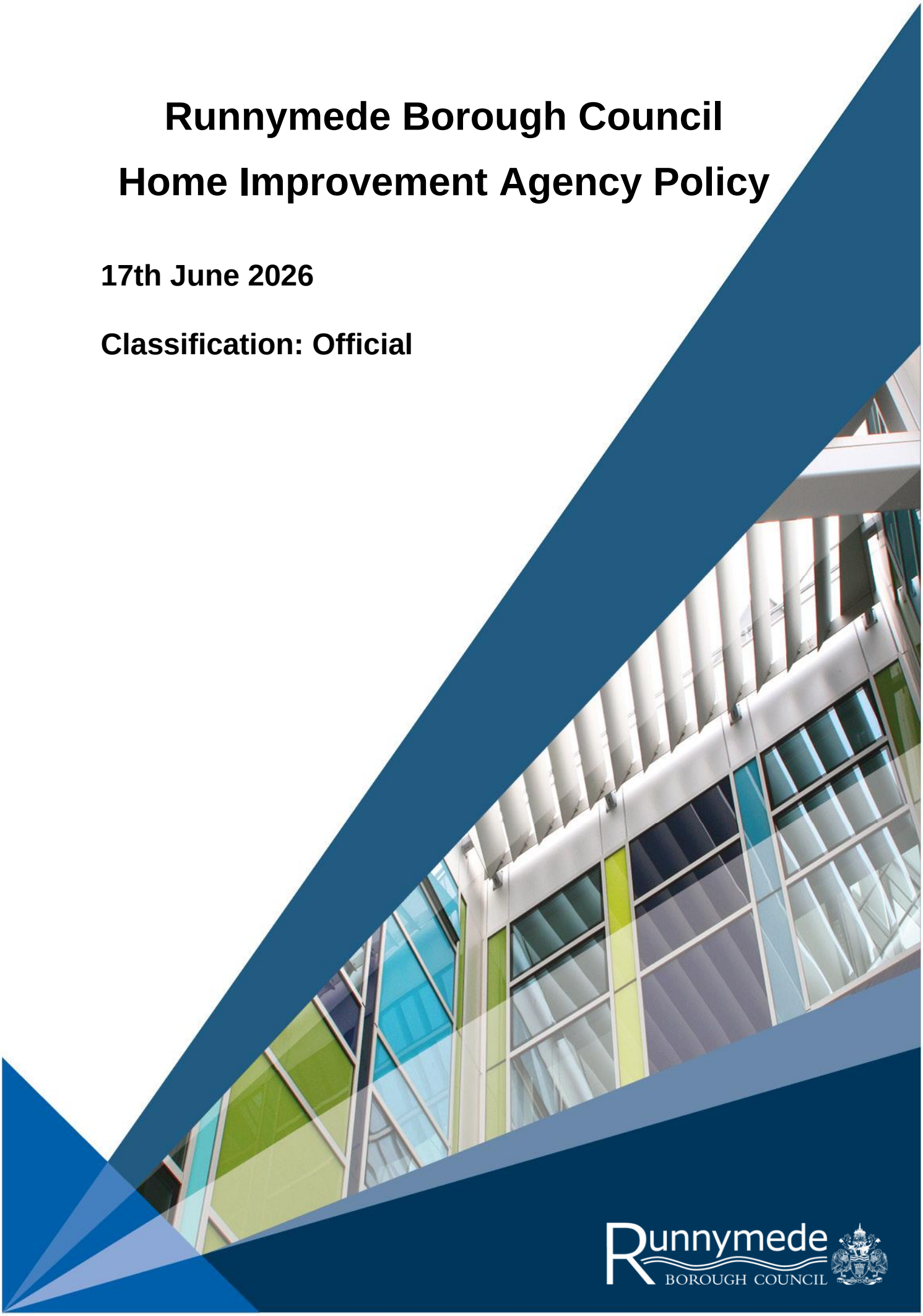
Runnymede Borough Council
Home Improvement Agency Policy

17th June 2026

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1. Introduction

1.1 The Home Improvement Agency Assistance Policy sets out the financial assistance available to private homeowners, private tenants and social housing residents within Runnymede Borough Council. The Policy sets out the support available and the process for applying through the Home Improvement Agency (HIA) Team.

1.2 The Council's obligations, powers and duties in relation to the provision of financial assistance for repair and adaptations are contained within the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) (England and Wales) Order (RRO) 2002. Central Government provision for Disabled Facilities Grants (DFGs) and the Handyperson Service (HPS) is allocated to the Council through the Better Care Fund (BCF) via Surrey County Council (SCC) and Surrey and Sussex Integrated Care Board (ICB) This policy provides flexibility to deliver an adaptations programme, according to local priorities and available resources.

1.3 Aims and Objectives

- To support the adaptation of disabled people's homes to enable them to live independently and ensure their homes are suitable for their needs or support disabled people to move to an alternative home that will better meet their needs
- To assist low income, elderly or disabled persons whose homes are in need of urgent and essential repairs, to make their homes safe to live in
- To assist low income elderly, disabled, families with children who are homeowners or private tenants, to tackle energy efficiency and fuel poverty
- To assist residents who have been discharged from hospital back to their homes to minimise bed blocking and support recovery from illness
- To provide a subsidised minor adaptations and repair service through a Handyperson Service (HPS) to enable residents to maintain a safe and secure home environment
- To make best use of the Council's property assets so that the long-term benefit derived from Runnymede Borough Council housing stock is preserved for future use.
- Ensure residents have a full understanding of the parameters within which decisions are made.

1.4 Principles

The underlying principles of the Policy are:

- Homeowners are primarily responsible for improving and maintaining their homes. Financial assistance from the Council is only appropriate where homeowners do not have the means to do so.
- Private tenants should first consult with their landlord, who is responsible for maintaining and repairing properties.
- Social Housing tenants should follow this policy when applying for adaptations to their property, where appropriate
- The Council must use its public funds prudently and effectively.
- Any financial assistance scheme cannot assist all homeowners in need, or even address all cases of unsatisfactory housing. The financial resources available to the Council are limited and grant assistance is only available in certain circumstances that have been designed to address the priorities set out below
- Mandatory obligations (e.g. DFG) will always be prioritised where funding is restricted
- Repair or adaptation of a property for the existing occupier may not always be the most reasonable and practical solution. In handling applications for assistance, the Council

will have to assess the appropriateness of the case and give consideration to alternatives such as re-housing or re-location.

2. Overview of Assistance

2.1 The below table outlines the grants available:

Grant Type	Purpose	Eligibility	Maximum Funding
Mandatory DFG	Statutory adaptations	Disabled resident; OT/TA recommendation; all tenures	£30,000
Progressive conditions adaptations grant	To support people living with degenerative, progressive or life limiting conditions	Have a diagnosis of a degenerative condition and/or life limiting illness	Under DFG
Discretionary Adaptation Assistance (DAA)	Top-ups/urgent/repairs	Disabled; insufficient capital	£15k + £5k
Minor Adaptation Works	Small scale works of repair or improvement with address health, safety and security needs	60+ and/or disabled/vulnerable; savings ≤£16k	£5k
Home from Hospital	Urgent discharge works	Health professional referral	Within DAA
Relocation	Move to suitable home	Disabled; adaptation impractical	£10,000
Assistive Tech	Smart home solutions	Disabled; assessed need	Varies
Feasibility	Surveys/design	OT recommends DFG	£5,000
Clearence	Support for extreme cleans where there are hoarding issues	Vulnerable, savings ≤£16k	£7,500
Safe & Warm	Minor repairs/energy	60+ and/or disabled/vulnerable; savings ≤£16k	£5,000

3. Mandatory Disabled Facilities Grant (DFG)

3.1 Purpose

The Council has a statutory obligation under the Housing Grants, Construction and Regeneration Act 1996 to administer mandatory DFGs to provide aids and adaptations to enable disabled residents to live independently in their own homes.

3.2 The eligibility criteria, scope of the works and general requirements governing DFGs are prescribed by the Government and the Council is unable to deviate from these requirements.

3.3 Eligibility

- Applicant musts be an owner-occupier or tenant. This includes private, social housing (e.g. Housing association tenants) and Runnymede Borough Council tenants, including people living in a household of an owner or tenant
- Works must be necessary and appropriate to meet the needs of a disabled person, evidenced by an Occupational Therapist (OT) or Trusted Assessor (TA) recommendation and report
- Works must reasonable and practicable, having regard to the property's age and condition.

3.4 Financial Assessment and Maximum Funding

- The statutory means test applies unless the applicant receives a means tested benefit or the case qualifies under the Discretionary Grant Means Testing Checklist in Appendix C.
- Any contribution is payable before adaption works commence.

3.5 Grant Conditions

- The maximum grant available is £30,000
- Applicants must plan to live in the property for 5 years after the adaptation is complete.
- There will be a land charge/repayment condition placed on the property where grant exceeds £5,000, repayable on relevant disposal within 10 years, capped at £10,000, with discretion to waive based on special circumstances.
- For RBC and other social housing tenancies, fixed adaptations are retained and maintained; semi-portable items may be removed if no longer needed.
- Communal area works have no statutory duty; essential access may be considered case by case, subject to risk assessment and consents.

3.6 Examples of eligible works

- Access to and within the home (e.g., doors widening, stairs lifts, access solutions).
- Access to bedroom, WC, bath/shower, wash hand basin.
- Kitchen access and food preparation.
- Heating, controls for power/light/heat, and safety.
- Access to garden where it supports wellbeing and/or safety.

3.7 Runnymede Council properties

- The Council will prioritise letting Council owned adapted properties to qualifying households who need them. When an application for a mutual exchange involves a property where the Council has carried out adaptations for people with specific needs, an exchange will normally only be approved if the proposed incoming tenant has a household member with a need that requires the specific adaptations. The applicant is responsible for providing evidence of need, supporting evidence will need to come from health professionals, and the Council will not pay for any reports. The Council may refuse an application, using the specified ground, pending any new assessment of need, to meet the statutory deadlines. Further information can be

found in the Mutual Exchange Policy (https://www.runnymede.gov.uk/downloads/file/587/mutual-exchange-policy)

3.8 Assessment of needs

- If an OT or TA assessment is undertaken and recommendations made, the Council may review the recommendation, to confirm whether the proposed works provide the most cost effective 'necessary and appropriate' solution, before a formal grant application is received to establish or confirm that the works are necessary and appropriate
- Consideration will be given to whether the proposals are "reasonable and practical". If a private OT has provided the recommendation, the Council will consult with the Social Services Authority as required under the Housing Grants, Construction and Regeneration Act 1996.
- As referenced above, Trusted Assessors will be utilised for assessments where appropriate. For further information on the instances that a TA will be used instead of an OT please discuss this with a member of the HIA Team at the point of referral.

3.9 Progressive conditions adaptations DFG Process

3.10 Purpose

Runnymede Borough Council recognises that people living with degenerative, progressive or life-limiting conditions often experience rapid changes in mobility, cognition, and functional ability. For these residents, delays in home adaptations can result in isolation, injury, hospitalisation, or an inability to remain safely at home**.**

3.11 Eligibility

Fast-tracking applies automatically when:

- A resident has a confirmed diagnosis of a progressive or degenerative condition, with urgent need for adaptations, or
- An occupational therapist identifies that the resident's condition is deteriorating rapidly, or
- A clinician identifies a palliative or end-of-life trajectory.

Conditions included:

This element of the policy applies to residents living with conditions that typically deteriorate rapidly over months or a few years, are life limiting or where there is an identified urgent need, including but not limited to:

- Motor neurone disease (MND)
- Dementias with rapid functional decline
- Receiving palliative care

Where an application is fast-tracked due to a progressive or life-limiting condition, all proposed works will remain subject to the statutory requirement that adaptations must be **necessary, appropriate, reasonable, and practicable**.

3.12 Financial Assessment and Maximum Funding

- The Council may use discretionary top-ups where required, to a maximum of £15k. Each case will be considered on an individual basis and discussed at the DFG case meetings with Senior Managers.
- Cases involving progressive conditions will be prioritised for discretionary funding where available funding permits.
- The council will seek temporary solutions where feasible e.g. removal shower pods

3.13 Grant conditions

Where applications fall into this scheme, the Council will:

- Prioritise the application as far as possible, to ensure a timely response
- Prioritise solutions that can be delivered within required timescales, recognising the urgency associated with rapidly deteriorating conditions
- Consider the use of temporary, modular, or removable solutions where appropriate to achieve a timely and practical outcome
- Balance the benefit of the proposed works against the time, cost, and complexity of delivery

4. Discretionary grants

In addition to providing mandatory DFG's, the Council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. Using these powers, the Authority has agreed to offer discretionary grants for private sector residential adaptations in certain specific circumstances and where funding permits.

4.1 Discretionary Adaptation Assistance (DAA)

4.2 Purpose

To provide discretionary support, subject to funding availability, where mandatory DFG support alone is insufficient, unsuitable, or time-critical.

4.3 Eligibility

DAA can be used in the following examples:

- DFG Top-Up: Where eligible adaptation costs exceed £30,000 and other sources are unavailable.
- Fast-Track / Hospital Discharge: Essential items to enable safe discharge where timing is critical.
- Repairs to Existing Adaptations: Where the resident cannot afford necessary repairs and the repair meets current clinical need.
- Exceptional Need: Where a resident is not financially eligible for DFG but cannot reasonably self-fund essential adaptation works.

4.4 Financial Assessment and Maximum Funding

- The maximum grant available is £15,000.
- A supplementary £5,000 may be considered, where funds permit, at approval.
- Financial assessment considers income, outgoings and savings (normally savings below £16,000), affordability, risks and alternatives.
- Discretion is exercised through the panel process.

4.5 Grant Conditions

- Standard grant conditions apply to all applications
- A land charge may be applied to owner-occupied properties for DAA where appropriate

4.6 Minor works adaptation grant

4.7 Purpose

Under the RRO Runnymede has opted to waive the mandatory DFG financial means test for simple adaptations which do not impact on the fabric of the grant applicant's property. The purpose of this grant is to streamline the DFG adaptation process for works with a maximum value of £5000. This includes installing or replacing stairlifts, installing semi-permanent metal ramping and other small and/or specialist adaptations which do not require building work. This grant is subject to confirmation that the applicant has less than £16,000 in savings. All other mandatory DFG criteria apply. Works must be recommended by either an Occupational Therapist or a Runnymede Trusted Assessor.

4.8 Eligibility

These grants are only available for works administered by our HIA and only in circumstances where there is no other funding available to carry out the works. The grant is used to facilitate the timely installation of minor adaptations.

- Works must be recommended by an OT, Trusted Assessor or other recognised professional
- Applicants must be over 60, disabled or otherwise vulnerable.
- Applicants must have lived in the property for a minimum of 2 years prior to the application.

4.9 Financial Assessment and Maximum Funding

- Maximum grant is £5,000 plus any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £6,000 (plus VAT and/or Fees) can be payable in regard to the property within a 3 year period. This is only relevant to this discretionary grant and does not apply to mandatory grants.
- Applicants must be in receipt of, or eligible for, a means tested benefit; or be proven not to be able to afford the works. If the applicant has sufficient capital, they will be expected to use their own resources and not apply for a grant. However, assistance can be provided with organising the works for a fee.

4.10 Grant conditions

- Applicants with savings of more than £16,000 will not be eligible.
- Grant monies are not for repairing general wear and tear or poor maintenance.

4.11 Examples of eligible works

Adaptation work that the Council could carry out to an individual flat or house which otherwise meets the current household needs includes:

- Installation of grab rails in various locations throughout a property
- Installation of access steps/ramps to front and rear entrances
- Additional internal banister rails
- Additional external handrails
- Installation of lever taps
- Installation of over-bath shower facilities
- Stairlift installation or upgrade
- Repairs to adapted bathrooms or stairlifts

All minor works will be arranged by the Repairs Team for RBC Housing tenants and carried out by Council contractors.

4.12 Home from Hospital (Fast-Track)

4.13 Purpose

- A small, time-limited grant to support urgent works enabling hospital discharge or preventing admission, following referral by hospital/health professionals or approved partners.

4.15 Eligibility

- Referrals must come from a Health Professional, and be in conjunction with hospital discharge or preventing admission

4.16 Financial Assessment and Maximum Funding

- The maximum grant available is £7,500

4.17 Grant conditions

- This applies to applicants from all tenures but works may be arranged by the Repairs Team for RBC Housing tenants and carried out by Council contractors.

4.18 Relocation Grant

4.19 Purpose

Where it is assessed that adaptation works required to a property relating to a disabled person are uneconomical or considered unreasonable and/or impracticable having regard to the age and condition of the dwelling or building, the Council has discretion to provide grant aid to assist in the reasonable costs associated in moving to a pre-adapted or more easily adaptable property.

These costs may include:

- Removal expenses
- Legal costs
- Valuation costs

These costs will not include those related to the purchase of a home, such as stamp duty or a deposit.

4.20 Eligibility

- Disabled and/or vulnerable resident
- Adaptation to the current property is impractical and does not meet the residents needs

4.21 Financial Assessment and Maximum Funding

- The maximum grant available is £10,000.
- It will also be possible to apply for DFG for the new property, however to a maximum combined value of £30,000 if within Runnymede borough. For example if a person has a £10,0000 relocation grant then the maximum DFG at that new property would be £20,000.
- A DFG means test will be undertaken of the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.

4.22 Grant Conditions

- The Council reserves the right to place a legal charge on the property, for repayment of this grant, if the property is sold or ownership transferred within ten years of the award in line with the Regulatory Reform Order.
- The applicant must be either an owner-occupier or tenant. This includes tenants in both private and council owned properties.

- The relevant person must be a disabled person within the household, registered or eligible to be registered with Adult Social Care.

Social housing tenants maybe entitled to financial or practical assistance if they are downsizing property. If a Council tenant agrees to move to a one-bedroom home freeing up a family size home rather than adapt an underoccupied property, subject to a means assessment, the Council will consider additional discretionary assistance with the cost of moving. See the Support with Moving Policy using the link (Support With Moving Policy).

4.23 Assistive Technology

4.24 Purpose

- DFG or discretionary funds may support capital purchase and installation (e.g., smart lighting/controls, automated door systems) where it meets assessed need.
- Ongoing subscriptions/maintenance are not funded by DFG; applicants must identify how recurrent costs will be met.
- This applies to applicants from all tenures but installation may be arranged by the Repairs Team for RBC Housing tenants and carried out by Council contractors.

4.25 Feasibility grant

4.26 Purpose

A feasibility grant can be used:

- If an OT assessment is undertaken and recommendations made for a DFG, and
- The Occupier qualifies financially for a mandatory DFG, and
- They need to get a structural survey done for more complex disabled adaptations , or
- To investigate other options in line with the OT's recommendation so they get the most suitable adaptation
- To make planning applications and undertake any other preparatory work to confirm proposed works meet statutory building legislation requirements

4.27 Eligibility

- Applicant must have an OT or TA Report stating their needs for the adaptation

4.28 Financial Assessment and Maximum Funding

- A DFG means test will be undertaken for the disabled person and any partner to determine eligibility for this grant. If the disabled person is a child, the parents or legal guardian are not means tested.
- The maximum grant is £5000

4.29 Grant conditions

There is a limit of £5,000 for this grant and where proposed works are feasible, it will be deducted from the total DFG available. For example if a person has a £5,000 feasibility grant then the maximum mandatory DFG would be £25,000.

4.30 Clearance grant

4.31 Purpose

Small grants are available on a discretionary basis, within an annual budget limit, for complex social support for “extreme” cleans where there may be hoarding issues, but not filthy and verminous. The grant is aimed to support vulnerable clients in private dwellings with significant hoarding that impact on the client’s well-being and neighbouring properties.

4.32 Eligibility

- Applicant must be vulnerable, with a referral from Environmental Health and/or Adult Social Care
- Savings below £16,000

4.33 Financial Assessment and Maximum Funding

- Maximum grant available is £7,500
- Residents will be assessed to check they do not have more than £16K in savings
- The grant is a one-off payment, and cannot be applied for multiple times

4.34 Grant Conditions

- Referral must come from Environmental Health and/or Adult Social Care, who will provide a dedicated support/case worker for the applicant
- The Home Improvement Agency’s role is to provide funding only where all other options have been investigated
- Referral must include the reason why the funding cannot come from Adult Social Care
- Specialised hoarding company must be used for the de-cluttering
- On-going support should be put in place to support any relapses e.g. CBT, group therapy, peer support
- Fire service involved if needed

4.35 The Council’s Hoarding Policy ensures there is a meaningful and coordinated multi-agency partnership working to effectively resolve problematic hoarding by Runnymede Council tenants.

4.36 Safe & Warm Grant

4.37 Purpose

To fund minor repairs and essential health and safety works that keep vulnerable households’ homes safe and warm, where no other funding is available.

4.38 Eligibility

- Applicant is aged 60+, disabled, or otherwise vulnerable.
- Savings of less than £16,000.
- Resident in the property for at least 2 years prior to application.

Must check works cannot be funded through insurance or national/Surrey schemes before applying (e.g. Help from your energy supplier: the Energy Company Obligation - GOV.UK and Warm Homes Local Grant guidance for householders - Surrey County Council)

- Not an emergency response service and cannot fund works already started or completed.
- Private tenants must evidence full repairing responsibility.
- Not available to RBC social housing tenants as this is within the landlord responsibility

4.39 Financial Assessment and Maximum Funding

- Maximum grant per application: £5,000 (plus any VAT and eligible HIA fees).

4.40 Grant Conditions

- Property cap: No more than £6,000 (plus VAT/fees) in any 3-year period under this scheme (does not count towards mandatory grants)

4.41 Examples of Eligible Works

- Heating repairs and boiler replacement (where not fundable via central schemes).
- Electrical safety repairs.
- Plumbing repairs; minor roof/gutter/water ingress works.
- Repairs to windows/doors for draught reduction or security.
- Repairs to previously installed adaptations where clinically appropriate and no alternative funding exists.

In RBC Properties, Boiler and Heating repairs and upgrades will be covered by the Housing Maintenance Team.

4.42 Major Works Loan via Home Trust Loan Scheme/ (applicable to homeowners only)

The Council offers a subsidised loan to homeowners to improve and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant.

Runnymede Borough Council is working in partnership with Parity Trust. Parity Trust is a socially responsible, not-for-profit lending organisation. By working with Parity Trust, a low-cost lending scheme, subsidised by the Council is available for home repairs or maintenance.

These loans for up to £25,000 are available for elderly and disabled homeowners who would otherwise be unable to carry out the works.

- The homeowner must be in receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the total cost of the essential works privately (this will be established by application of the means testing calculation currently used for Disabled Facilities Grants)
- The homeowner must either be disabled or be a person of 60 years or over, (if a couple, the older person being 60 years or older).
- The work needs to remedy repair or serious defects and will be inspected before approval is given
- Loans can be used to top up DFG funding where the proposed works cost more than available DFG

The interest on the loan is fixed for the life of the loan at a low rate (typical APR of 5.63% as of June 2023). Parity Trust will do a full financial assessment and repayments will be set at an amount the homeowner can afford. If they do not qualify for a Home Trust Loan, Parity Trust may be able to offer advice on other options available including other low cost, non-subsidised, loans.

The loan will be secured against the property and applicants must understand that their home may be repossessed if they do not keep up repayments on a mortgage or other debts secured against it.

5. Approval process

5.1 The table below outlines the approval process for difference grants:

Level	Criteria	Decision maker	Typical cases
Level 1	Grant up to £5,000 Low to medium risk	HIA Caseworker and HIA Manager	Minor works grants Warm Home Grants Stairlift
Level 2	Grant from £5,001 to £15,000 Low to medium complexity	Community Services Team Manager Housing Team Manager	Non-complex DFGs (e.g. wetroom, access, stairlift)
Level 3	Top up grants and other high value discretionary grants Where there needs to be further discussion with partners	Formal meeting to include Head of Community Services and Head of Housing or Deputies in their absence	Complex DFGs Other high value grants where DFG criteria does not apply

6. Means testing

6.1 Means Testing (Appendix A)
Applicants who are already in receipt of a means tested benefit will not be required to be means tested.

The applicant and their spouse/civil partner/common law partner shall be means tested to determine what contribution (if any) they will be obliged to make towards the costs of works.

Means testing shall not be applied where the beneficiary of the adaptation is under 19 years of age. If it is determined that a contribution must be paid by the resident, this should be paid before works commence.

There are instances where it is determined that the applicant has a contribution but is not considered appropriate for a variety of reasons,. It is at the discretion of the Council, and dependent on the available financial resources at the time, for this to be waived. If this decision is made, the applicant will instead be considered for a discretionary grant.

If it is decided that a contribution will be waived, in part or full, the Means Tested checklist will be used for transparency and as evidence of decision making, and a record of any risks identified in relation to the application

7. Runnymede Borough Council Owned Housing

7.1 Additional information relating to Runnymede Council owned homes

The Council will not usually replace adaptations in a property where they have been removed by the current resident. If they are required, it will be at the Council's discretion whether to reinstall, and the cost may be recharged to the resident.

Where a home has been adapted for a specific resident who no longer lives there, the Council will try to identify a suitable tenant for the property. In the event that this is not possible, the property may be let with adaptations in place, and these will not usually be removed at the request of the new resident. The property will be advertised and let as such unless there is a prior agreement in writing from the Council to carry out works. Where a resident living in an adapted property is moving because of redevelopment or refurbishment of their home, essential adaptations will be carried out in the new home or a new property will be identified within the new scheme designed to meet the needs of the tenant. This is most likely to apply to residents of previously converted housing, older properties and Independent Retirement Living schemes which require refurbishment.

During planned works, the Council will maintain any existing adaptation or fixed equipment if it is still needed for the household. The Council may remove semi-portable equipment or minor adaptions such as a handrail, stair lift or specialist shower if no longer needed due to a permanent change in the household requirements. Fixed adaptations such as structural alterations or concrete ramps will be retained and maintained.

Request for pavement crossovers and hard standings will be considered if recommended by an OT, subject to these being reasonable and practical. these requests are subject to approval by the Planning Department and Surrey County Council Highways. If an OT report is provided to support rehousing, a requirement for parking must be included within this to be considered at the time of allocation. A property will not have a driveway added after the start of the tenancy unless this has been agreed in advance or there is an unforeseen change of circumstance.

There is no statutory duty to grant works to communal areas. Where works are both necessary and reasonably practical, the Council will consider essential access requirements. Such proposals may require the consent of other residents and must not compromise the safety of other residents and visitors and will therefore be risk assessed on a case-by-case basis.

In Council Housing, the Council will consider the cost and practicality of making provision for residents' mobility scooters and whether it is appropriate to offer alternative accommodation. Requests for the provision of a mobility scooter store without any other adaptations will be considered alongside an OT or TA report.

Where a Council tenant requests a mutual exchange or transfer from their adapted property to one that is not adapted the Council are likely to decline the request unless there is evidence that the adaptations are no longer required. The Council may not carry out further adaptations to the subsequent property unless there are extenuating circumstances. When tenants request a mutual exchange, the incoming tenant will be expected to have an OT recommendation for any installed adaptations.

In accordance with their tenancy agreement, Council tenants wishing to carry out their own adaptations, including making provision for a mobility scooter, need permission from the Council before any work is carried out. The resident must;

- Ensure proposed work is carried out by a fully competent qualified contractor
- Conform to the appropriate regulations and legislation
- Be responsible for putting right any damage relating to the works being carried out

- Contact the Council Home Improvement Agency Team upon completion of any work so an inspection is carried out
- Provide the Council with any relevant certificates of the work upon completion
- Maintain and repair any equipment or fittings they have installed

8. Application Process and Grant Conditions

8.1 As part of a grant or loan, there will be general conditions attached. They are as follows:

- A minimum of two estimates are required, or where appropriate the Council's schedule of rates with specialist contractors e.g. stair lifts.
- A formal decision will be provided within 3 months for applications to Minor Adapations Works Assistance, Safe & Warm and Discretionary Adaptation Assistance funding schemes
- A formal decision on Mandatory DFG applications will be provided within no more than 6 months.
- Any grant approval will include fees and client contribution.
- The client contribution must be paid before work commences.
- The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
- The assisted works must be completed within twelve months from the date of approval, or such further period as the Council may allow.
- The assisted works must be carried out in accordance with such specifications as the Council determine.
- The assisted works must be carried out by the contractors that submitted the estimates upon which the assistance was approved.
- The assisted works must be executed to the satisfaction of the Council.
- The Council must be provided with an acceptable invoice, demand or receipt for the works and any professional fees or charges.
- Advance payments will only be made with the prior approval of the Council before works commence e.g. if contractors request stage payments.
- Unforeseen works will be regarded as additional works which could not have been reasonably foreseen at the time of approval but are necessary and can only be approved with the agreement of the Council.
- Works eligible for funding through an insurance claim will not receive assistance.
- The dwelling or home must be occupied as the applicant's main residence. The applicant must also certify that they intend to remain in the property for 5 years following the works.
- To assist with recovery of the sums due in the event of a breach of a grant condition, a charge will be registered on the local land charges on houses where the grant exceeds £5000, up to a maximum of £10,000
- Repayment of the grant is required should the home be sold or transferred within 10 years of the date that the works are certified as being complete.
- The council reserves the right to manage Housing Association cases, on behalf of the Housing Association
- Grants will be approved via a formal meeting, dependent upon grant amount. Discretionary grants of £5,000 and lower will be approved by Deputy Heads of Service and Service Managers. Mandatory grants, including DFGs, will be approved by Heads of Service.
- Applicants can apply for DFG funding and choose to manage their own works. There will be no HIA fee charged in these instances.

8.2 Application process via the HIA Team

Step 1 – First Contact and triage

- The HIA Team provides a single point of contact and triages all referrals as urgent/simple, urgent/complex, non-urgent/simple, or non-urgent/complex to prioritise effectively.

Step 2 - Application assessment

- OT/TA assessment confirms necessary and appropriate works. A surveyor prepares a specification and obtains estimates (or uses schedule of rates for specialist items)
- This often includes a home visit from the HIA Team to complete grant paperwork and gather financial information for a financial assessment.

Step 3 – Grant application decision

- All grant applications are considered using the grant panel paperwork, accordingly
- Timescales vary on the type of grant. Mandatory DFG's require formal decision within 6 months of a valid application. Discretionary schemes (DAA, Safe & Warm) require decision within 3 months, subject to complete information.

Step 4 – Works are carried out

- The relevant works are carried out at the property
- A minimum two estimates unless using approved frameworks/schedules.
- Works must be completed within 12 months of approval unless the Council agrees an extension.
- Client contributions (where applicable) must be paid before works start. Stage payments may be allowed by prior agreement; unforeseen works require prior HIA approval.

8.3 Fees and Charges

The HIA charges a fee (normally 15% before VAT) for managed works, covering specification, contractor liaison and site supervision. Eligible professional fees and VAT are included where appropriate in grant calculations.

9. Governance, Decision-Making and Discretion

9.1 Use of Discretion

Discretion may be used to waive contributions, approve top-ups, or vary conditions where justified by clinical risk, hardship, safeguarding, or service pressures (e.g., hospital discharge). Decisions will reference a documented checklist/risk assessment retained on file.

9.2 Funding Availability

Discretionary assistance (DAA, Safe & Warm) is cash-limited. The Council may pause, prioritise, or amend discretionary schemes during the year to manage budgets.

10. Conditions, Repayment and Land Charges

10.1 Occupation and Use

The property must be the applicant's main residence for at least 5 years after completion (unless the Council agrees otherwise).

10.2 Repayment Conditions

- Mandatory DFGs repayment conditions apply for grants over £5,000 on relevant disposal within 10 years, capped at £10,000.
- Discretionary Grants can have land charges placed on them at the Council Discretion, where appropriate

10.3 Insurance and Third-Party Funding
Where works are insurable or fundable by landlords/national schemes, Council grants will not duplicate funding.

11. Home Improvement Agency

11.1 The Council offers a Home Improvement Agency (HIA), to provide a dedicated service for elderly and disabled residents who need extra help to undertake repairs and/or adaptations to their homes.

11.2 The HIA will assist residents through the grant application process and provide advice on other assistance available. The HIA Officers and Technical Officers visit the client in their own home to:

- Assist with completing application forms
- Undertake the financial check to establish the client's eligibility for a grant
- Meet with the OT to agree how the adaptation will be done in accordance with the OT assessment
- Undertake the function of Trusted Assessors in relation to minor adaptation and works
- Prepare schedules of work, detailed drawings and contract documents
- Help in finding suitable and reliable builders / contractors and in obtaining competitive quotes
- Supervise the works
- Obtain the required Local Authority Planning and Building Regulations approvals where necessary for major schemes

11.3 The HIA service is non-profit-making. It is jointly funded by SCC, NWSCCG and the Council. It is also partly funded through the fees it charges for its services. The current fee is 15% of the cost of works (excluding VAT).

12.Handy Person Service

12.1. Runnymede Borough Council work in partnership with , Surrey Heath and Woking Borough Councils to provide a Handyperson service to residents of the borough. The service operates under the service title Homelink, with Woking Borough Council the lead partner borough, responsible for the coordination and delivery of the service.

12.2 The core objective of the service is to provide a low-cost Handyperson service. The service is for elderly, disabled and vulnerable residents to undertake minor works of home repair and home safety such as:

- Minor aids and adaptations
- Fitting of half steps and galvanised rails to access doors
- Home security work, including key safes, door chains and spy holes
- Installing smoke or carbon monoxide alarms
- Electrical jobs such as changing light pendants, installing or replacing an extractor fan
- Plumbing work such as replacing taps or washers

- Small DIY jobs including changing light bulbs, hanging curtains or blinds, putting up shelves, changing toilet seats, assembling small items of furniture and draught proofing.

12.3 This service is open to homeowners or private tenants in Runnymede who meet any of the following criteria:

- Are aged 60+
- Have a disability
- Are vulnerable in some other way, or
- For tenants, we can only help if the work would normally be their responsibility, rather than their landlord's.

13. Appeals

13.1 Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance may appeal in writing to the Corporate Head of Community Services or Corporate Head of Housing.

13.2 Any person wishing to complain about the level or standard of service provided should follow the Runnymede Borough Council complaints policy. (https://www.runnymede.gov.uk/downloads/file/2392/complaints-policy)

14. Communication and Consultation

14.1 Throughout the process, residents from all tenures will be provided with clear and comprehensive advice and information

14.2 When works to all properties are approved, the council will consult with residents, explaining the scope of the work and how long it is likely to take to complete.

14.3 Where adaptations are refused or declined by the resident in favour of a move to alternative accommodation, the Council will provide support during the house moving process.

14.4 The Council will actively promote this policy and the adaptations service through a range of media including (but not limited to) leaflets, posters, social media, newsletters and the Council website.

15. Armed Forces Covenant

15.1 The Armed Forces Act 2021 places a legal duty on specific public bodies to have due regard to the principles of the Armed Forces Covenant when exercising certain statutory function. This includes the Disabled Facilities Grant.

15.2 Runnymede Borough Council will follow the guidance set out in the Armed Forces Covenant when working with and dealing with applications for DFGs with families and individuals in the Armed Forces.

15.3 The Armed Forces Covenant details further information on the legislation and guidance that Runnymede Borough Council will follow.

16. Equality and Diversity

16.1 An Equality Impact Assessment (EIA) was completed in 2024, when the Policy was originally updated. The amendments laid out in this Policy are minor and further support those living with a disability. Therefore it is not deemed necessary to redo an EIA for this updated version of the Policy,

16.2 An EIA is a way of assessing the impact, or likely impact, that a particular policy, procedure or decision will have on particular groups. This is used to assess whether, in making the decision, the Council has complied with its public sector equality duty under S149 of the Equality Act 2010 (as amended) to eliminate discrimination and any other conduct that is prohibited under this act and to advance equality between those who share a protected characteristic.

16.3 The original EIA is available on request through the Home Improvement Agency Team or the Equality Group.

17. Version Control

Version No.	Date Amended	Comments	Date Approved	Author	Approved By
V1	April 2024	First annual review of policy	30/04/2024	Alice Foster	Community Services Committee
V2	May 2024	Review of policy	30/05/2024	Alice Foster	Community Services Committee
V3	April 2026	Review of policy	17/06/2026	Alice MacLennan De Almeida	Community Services Committee

Appendix A: Resources guidance for means testing for Disabled Facilities Grants

For Disabled Facilities Grant (DFG) applications made on behalf of a child, or for adult applicants who are in receipt of a 'passporting benefit' *, the mandatory DFG grant will pay for the reasonable cost of works and fees up to a maximum of £30,000.

In all other cases, DFG applications are subject to a statutory financial means test. The assessment looks at the resources of the disabled person (the relevant person) and their spouse/ partner and their dependents. The test is used to determine how much, if anything, the relevant person is required to contribute towards the cost of the works. The applicant must pay their contribution (calculated by the means test) towards the cost of grant-eligible expenses.

Where the applicant (the owner or tenant of the property) is not the disabled person, it is the disabled person (together with their spouse/ dependents etc.) who will be means tested and who will be required to declare, and provide documentary evidence of, all income, savings and capital.

<u>Passporting Benefits</u>
Adult DFG applicants who are in receipt of one of the following benefits will be 'Passported' to receive the reasonable cost of the eligible works and fees, without undergoing a financial means test.

- Income Support
- Income based job seekers allowance
- Income related employment and support allowance
- Guarantee pension credit
- Working/Child tax credit – income (for tax credits) below £15,050
- Housing Benefit
- Universal Credit

Appendix B: Definitions

Definition of vulnerable households

Vulnerable household groups targeted for assistance are those who may be particularly at risk of suffering health and safety problems as a result of poor housing conditions in situations where they do not have the resources or support to undertake remedial action themselves. Married couples and partners are treated as a single person when living at the same property and both sets of finances are taken into account.
Applicants must be:

- In receipt of a means tested benefit (as set out below) which will mean no contribution to make towards the cost of works, subject to the grant maximums. In addition to the income related benefits that are 'passporting benefits' for a DFG or;
- Have the state retirement pension as their main source of income with savings of less than £16,000, or be subject to a means test which closely follows the statutory test for DFG's
- The test looks at an applicant's income and capital and their ability to meet the cost of the works from their own resources.

Eligible benefits

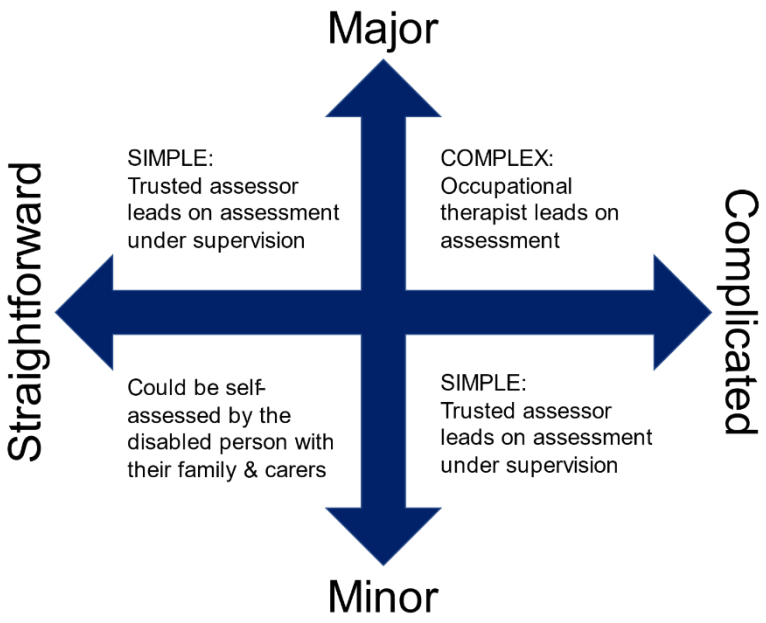
- Income support
- Income-based employment & support allowance (not contribution based ESA)
- Income based jobseeker's allowance (not contribution based JSA)
- Working tax credit and/or child tax credit (where your annual income is below the income threshold to attract the maximum tax credit amount)
- Housing benefit
- Guaranteed pension credit (not savings pension credit alone)
- Universal credit

Definition of "reasonable and practical"
The definition below is taken from "Disabled Facilities Grant delivery: Guidance for local authorities in England".

Where the relevant works have been judged to be necessary and appropriate, the housing authority then has to consider whether it is reasonable and practicable to carry out the works having "regard to the age and condition" of the property. The reason for this test is that it may not be a good use of resources to award a DFG to adapt an old, run-down building. Each application should be considered on its own merits but where a home is in serious disrepair or beyond economic repair then a housing authority may consider that the relevant works are not reasonable and practicable. In these cases, it would be good practice for local authorities to provide information and advice to the applicant on their housing options. Other issues, such as whether the property is otherwise suitable for the disabled person are not relevant considerations.

Triaging
Foundations, the National Body for DFGs and HIAs in England, and the Government DFG guidance recommends that authorities use a triage system to make an initial assessment of the complexity and urgency of the case.
All referrals will be triaged as the following:

- Urgent & simple
- Non-urgent & simple
- Urgent & complex
- Non-urgent & complex



Authorities are recommended to treat cases as urgent in the following circumstances:

- Coming out of hospital and at risk
- Living alone and at risk
- Severe cognitive dysfunction and at risk
- Living with a carer who is elderly or disabled
- Living without heating or hot water and at risk
- Limited life expectancy

Appendix C: DFG Discretionary grant decision making checklist – to be used as required

This optional checklist provides guidance on decision making for discretionary grants, including means test waivering.

Scoring rules
0 = no issue
1 = low/moderate concern
2 = significant concern
High score = stronger case for reducing or waiving financial contribution

Financial assessment

Reason	Score (0-2)	Other information
Savings insufficient to cover contribution		
Disposable income insufficient after essential costs		
Significant unavoidable outgoings (care, dependants, disability		
Recent financial change (e.g. illness, bereavement, job loss)		
Demonstrates reasonable financial management		
No access to alternative funding (grants/family)		
Unable to access affordable credit/loan		

Subtotal (financial) = /14

Health, Vulnerability & Personal Circumstances

Reason	Score (0-2)	Other information
Chronic, life-limiting or terminal illness		
Disability significantly impacts daily living		
Mental health or cognitive vulnerabilities		
Paying contribution would cause hardship / reduce quality of life		
Safeguarding concerns		

Subtotal (Vulnerability): ____ / 10

Property & Risk Considerations

Reason	Score (0-2)	Other information
Risk to health/safety if works not completed		
Risk of hospital admission or delayed discharge		
Risk of increased care needs/costs		
Property unsuitable without adaptations		

Subtotal (risk) /8

Total score

Category	Score
Financial	
Vulnerability	
Risk	
Total	/32

Suggested decision guidance

Total score	Suggested outcome
0-8	Full contribution required
9 - 18	Partial contribution (25-50%)
19 - 26	Reduced contribution (10-25%)
27 - 32	Strong case to waiver full contribution

Risks

Consideration	Further information
Risks of requiring full contribution	
Risks of reducing/waiving contribution	
Over risk level	Low/medium/high

Evidence reviewed

Evidence	Yes/No	Other information
Bank statements		
Income/benefits		
Other		

Decision

Contribution required	Yes/no/partial
Percentage/amount	
Payment terms (in full, instalments)	

Decision reasoning (free text to include score, evidence):

For all information contained within this document contact:

Runnymede Borough Council
The Civic Centre
Station Road
Addlestone
Surrey KT15 2AH

Tel 01932 838383

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