

# Cambridgeshire Housing Adaptations & Repairs Policy

## Summary of Policy

### INTRODUCTION

This policy is aimed at helping people in Cambridgeshire to live safely and independently at home.

**This version of the policy applies to people living in the areas covered by:**

- **Cambridge City Council**
- **Huntingdonshire District Council; and**
- **South Cambridgeshire District Council**

(Separate documents are available for residents of East Cambridgeshire and Fenland District Council areas. Their versions of the policy are largely the same as this one, but with some slight differences).

**There are separate arrangements, outside of this policy, for adaptations for council tenants of Cambridge City and South Cambridgeshire District Councils. See page 3 below for contact details.)**

### Types of financial assistance

The policy includes four types of financial assistance – in the form of grants or loans - which may be available to disabled people and those on low incomes:

1. Mandatory **Disabled Facilities Grants (DFGs)** to provide disabled adaptations in people's homes
2. Discretionary **Top Up Assistance** where the cost of works agreed through a Disabled Facilities Grant application is above the statutory maximum amount – currently set nationally at £30,000 (may be subject to change).
3. Discretionary **Relocation Assistance** to help disabled people to move to a more appropriate home; and
4. Discretionary **Special Purposes Assistance** for repairs, or other minor works or interventions in the home.

The tables below on pages 4 to 7 below give more detail on each of these.

The funding available to the council may also be used to fund wider partnership projects or other services to meet the objectives of the policy.

### **Objectives of the policy**

The key objectives of the policy are:

- To support healthy, safe and independent living
- To help prevent hospital, care home or residential school admission
- To facilitate a patient being discharged from hospital and enabling them to live safely and independently at home, including making it easier for carers to provide support
- To prevent the need for higher expenditure elsewhere in the health and/or social care system
- To improve housing conditions and remove hazards in the home (ie Category 1 hazards under the Health & Safety Rating System)

### **Further information and how to apply**

Your council or local Home Improvement Agency, Cambs HIA, can help you to apply for financial assistance.

If the grant or loan is to pay for work to be done in your home, the Home Improvement Agency can also arrange for that work to be carried out on your behalf.

If you need help to coordinate adaptations which would help to meet the objectives of this policy, but are not eligible for a grant or loan, Cambs HIA may be able to help you to have work carried out as a private customer.

As part of considering any application, there is likely to be an initial discussion with you on whether, if you are offered financial assistance, your home is likely to remain suitable for you in the longer term. As part of this discussion you may, if appropriate, be pointed towards advice and help in thinking about longer term housing options.

**The district councils have a statutory duty to provide Disabled Facilities Grants to those who need them. However, the extent to which the other three discretionary forms of assistance can be offered will depend on both the individual's needs and the resources available.**

For more information on what the policy covers and whether you might be eligible, please contact:

Cambs Home Improvement Agency,  
South Cambridgeshire Hall,  
Cambourne Business Park,  
Cambourne,  
Cambridge, CB23 6EA

Tel: 01954 713330/713347

If you are a **council tenant** living in Cambridge City or South Cambridgeshire, separate arrangements apply. Please contact:

Cambridge City Council  
PO Box 700  
The Guildhall  
Cambridge  
CB1 0JH

Tel: 0345 045 5202

<https://www.cambridge.gov.uk/contact-us>

Or:

South Cambridgeshire District Council  
South Cambridgeshire Hall  
Cambourne Business Park  
Cambourne  
Cambridge  
CB23 6EA

Telephone: 03450 450 051

Email: [Duty.Housing@scambs.gov.uk](mailto:Duty.Housing@scambs.gov.uk)

A full version of the policy will be available on the council's websites at:

Cambridge City Council: <https://www.cambridge.gov.uk/>

Huntingdonshire District Council: <http://www.huntingdonshire.gov.uk/>

South Cambridgeshire District Council: <https://www.scambs.gov.uk/>

## Grants and Loans: Summary

<b>Disabled Facilities Grant (DFG)</b>	
Section in policy	Section 2.1
Mandatory or discretionary	Mandatory (Eligibility is based on current legislation – may be subject to future change)
Description	Home adaptations for disabled people
Grant or loan	Grant
Maximum amount	Maximum amount allowed to be paid is set by government. (£30,000 at April 2019 but this may change)
Means test	Adults: In receipt of one or more qualifying benefits or full Financial Test of Resources.  Children and eligible young people: not means tested
Tenure	All tenures (except council tenants in Cambridge City and South Cambs)
Specific restrictions	National eligibility criteria apply
Residency requirements	None
Secured on property	Yes – for grants over £10,000. Minimum charge £500; maximum charge £10,000
Repayable	Yes, if property disposed of within 10 years
Restrictions on future applications	Further applications may be considered.

<b>Disabled Facilities Grant (DFG) Top Up</b>	
Section in policy	Section 2.2
Mandatory or discretionary	At the discretion of the council
Description	Where the cost of mandatory DFG works is higher than the maximum amount allowed by government to be paid for a DFG. (See Disabled Facilities Grants above).
Section in policy	Section 2.2
Grant or loan	Loan
Maximum amount	£15,000
Means test	Adults: means test for DFG will take into account full cost of work.  Applications on behalf of children (as defined in the full policy): Standard DFG means test will be carried out, but mortgage outgoings will also be taken into account.
Tenure	All tenures (except council tenants in City & South Cambs)
Specific restrictions	Applicant is eligible for DFG. Also where a move to alternative accommodation is not feasible; and funding is not available from elsewhere. Without work applicant would be unable to remain living in the community, or person or carer would be at significant risk; or work would generate public service savings.
Residency requirements	None
Secured on property	Yes – full amount
Repayable	Yes – full amount repayable on disposal of property.
Restrictions on future applications	Further applications only considered in exceptional circumstances

<b>Disabled Persons' Relocation Assistance</b>	
Section in policy	Section 2.3
Mandatory or discretionary	At the discretion of the council
Description	To help with reasonable costs of a disabled person moving to a more suitable home.
Grant or loan	Grant
Maximum amount	Cambridge City , Huntingdonshire and South Cambridgeshire residents: Maximum amount payable £5,000
Means test	No
Tenure	All tenures (except council tenants in Cambridge City and South Cambs)
Specific restrictions	<ul style="list-style-type: none"> <li>a) Adaptations required, but moving home may be better and cheaper, taking into account cost of works required in current and new home; or.</li> <li>b) Existing accommodation not adaptable and new home more closely meets needs; or</li> <li>c) Moving home is likely to lead to savings public service savings, or would help to resolve other health and/or wellbeing issues.</li> </ul> <p>A suitable alternative property must have been identified.</p> <p>Cost of 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.</p>
Residency requirements	None
Secured on property	No
Repayable	No, unless applicant decides not to go ahead with the move.
Restrictions on future applications	Individual's circumstances must have changed significantly

<b>Special Purposes Assistance</b>	
Section in policy	Section 2.4
Mandatory or discretionary	At the discretion of the council
Description	Repairs, minor works or other interventions in the home to meet policy objectives.
Grant or loan	<b>Cambridge City residents:</b> First £10,000 as a grant, anything above that offered as a loan  <b>Huntingdonshire and South Cambridgeshire residents:</b> Grant
Maximum amount	<b>Cambridge City residents:</b> £10,000; except for work for an owner-occupier which would result in removal of Category 1 hazards* where the maximum will be £20,000.  <b>Huntingdonshire &amp; South Cambridgeshire residents:</b> £10,000  *Category 1 hazards under the Housing Health & Safety Rating System
Means test	In receipt of a qualifying benefit (except adaptations for children which would normally be funded as a mandatory DFG)
Tenure	All tenures (except council tenants in City & South Cambs)
Specific restrictions	Not available for repairs to disability equipment.  Cambridge City, Huntingdonshire and South Cambridgeshire residents: work is expected to be managed through Cambs HIA.
Residency requirements	Disabled adaptations: None Other works: 2 years
Secured on property	<b>Cambridge City residents:</b> Yes – for amounts over £10,000. Minimum charge £500; maximum charge £10,000  <b>Huntingdonshire and South Cambridgeshire residents:</b> No



<b>Special Purposes Assistance</b>	
Repayable	<p><b>Cambridge City residents:</b> Loan element repayable</p> <p><b>Huntingdonshire &amp; South Cambridgeshire residents:</b> Not repayable</p>
Restrictions on future applications	3 years unless except in extenuating circumstances