

Private Sector Housing Assistance Policy (non Council properties)

1.0 Introduction

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The Home Improvement Agency (HIA) can provide advice and guidance on the financial assistance that may be available to private homeowners and private tenants including housing association tenants in Lambeth for the provision of adaptations and repairs. This can help promote wellbeing and support to stay well, by enabling independence at home. All referrals for major adaptations are referred to the HIA by Adult Social Care or Children's Social Care. (Other funding for private homeowners/ tenants may also be referred to on Lambeth Council's website).

2.0 Aims of Policy

The policy sets out our approach to the provision of aids and adaptations for private homeowners and private tenants in Lambeth who approach the Council for assistance with aids, adaptations and repairs. Further details of the financial assistance which may be available is detailed below and dependent on current availability of funding. There is a separate Major Adaptations Policy (for council tenants) which sets out Lambeth Housing's approach where the tenant is a Lambeth Council tenant.

3.0 Who is this policy for?

The policy is for staff in Housing Services and is also a guide for private sector tenants and homeowners. It will also be of interest to staff across the Council dealing with adaptations, such as Occupational Therapy services.

4.0 Policy statement

4.1. The provision of assistance can help promote wellbeing and positive health outcomes to enable residents who are older, vulnerable and disabled to live independently and safely in their own homes. The priorities for the financial assistance set out in this policy are:

- To assist low income older or disabled people whose homes are in need of works to eliminate hazards that affect their health or wellbeing, to make their homes safe to live in.
- To assist low income disabled owner-occupiers and private tenants to adapt their homes to meet their needs.
- To assist low income older or disabled homeowners and private tenants to be, and feel, safer in their homes.

4.2. All assistance is subject to a financial means test. The means test will follow the mandatory requirements of the means test for mandatory grants e.g. Disabled Facilities Grants.

4.3. The underlying principles of the financial assistance are

- Homeowners should, in the first instance, be responsible for maintaining their homes. Financial assistance from the Council is only appropriate where homeowners do not have the means to do so. A homeowner's equity can be a source of finance for home repairs even where the homeowner is on a low income.
- The Council's financial assistance scheme must provide best value. In other words, the Council must use its public funds prudently and effectively. Grant aid for owner occupiers will only be provided where other sources of finance have been explored and are unavailable.
- Any financial assistance scheme cannot assist all homeowners in need, or even address all cases of unsatisfactory housing as the Council has limited resources. Grant

assistance is only available in certain circumstances that have been designed to address the priorities and criteria set out below.

- Repair or adaptation of a property for the existing occupier may not always be the most reasonable and practicable solution, or necessary and appropriate. In handling applications for assistance the Council will have to assess the appropriateness of the case and give consideration to alternatives such as rehousing or re-location.

Lambeth Home Improvement Agency

4.4. The Home Improvement Agency (HIA) can advise and help vulnerable residents with repairs, improvements and adaptations to their home. Depending on the actual works required, any owner occupier, private or housing association tenant living in Lambeth can access the HIA service.

Typically, most of the HIA's work is requested by Occupational Therapy. This service supports clients who are having difficulty getting around their home due to a physical disability or sensory impairment.

- 4.5. All referrals for a major adaptation including self-referrals should be directed initially to ICAS (Information, Contact and Assessment Service) within Lambeth Adult Social Care or Children's Social Care if the referral relates to a child with a disability.
- 4.6. All requests for an adaptation require an assessment by Lambeth's Occupational Therapy (OT) service. The Occupational Therapist (OT) or Occupational Therapy Assistant (OTA) will complete an assessment of need to determine what works are required for the resident to live safely and independently at home and if applicable make their recommendations to the HIA.
- 4.7. The HIA will determine if works recommended by the OT are necessary and appropriate, and reasonable and practicable having regard to the age and condition of the property. Each application should be considered on its own merits but where a home is in serious disrepair or beyond economic repair the HIA may consider that the relevant works are not reasonable and practicable. These cases will be determined by the Major Adaptations Panel who will make their recommendation and agree how the case should be progressed.
- 4.8. When the HIA has received a referral, a HIA case officer or surveyor will visit the client at home to review the adaptations recommended by the OT/OTA. The HIA officer or surveyor may offer advice and guidance about:
- applying for grants
 - technical surveys
 - arranging for estimates or specifications
 - finding suitable builders to carry out the work
 - supervising the work through to satisfactory completion
 - housing options, if the applicant wants to consider moving to more suitable accommodation.

The HIA may also refer applicants to other agencies to access welfare benefits, concessions or services.

- 4.9. Other housing options may better respond to a client's needs and support their wellbeing, and the officer may also offer advice and guidance about housing options (see reference to Assistance with the costs of relocation).
- 4.10. The HIA will arrange for any agreed works to be carried out based on the recommendations of Lambeth's Occupational Therapy service. If the client requests

changes to the works or a further assessment this will be referred back to the Occupational Therapy Service.

4.11. The HIA's advisory service is free of charge to residents.

If an applicant decides to carry out work with the support of HIA surveyors, the HIA will usually charge a fee. This will vary according to the complexity and cost of the work. If applicants qualify for a grant, the fee may be included in the grant.

The HIA will explain how much the works will cost and any contribution required. Where a contribution towards the cost of work is required, this must be paid before work commences.

5.0 Adaptations to common parts / communal access

If an assessment for works to communal areas is recommended by the OT service, any works need to be agreed by the HIA in consultation with the building owners.

6.0 Types of Assistance

6.1. The council may offer the following assistance

- Disabled Facilities Grant
- Discretionary Disabled Facilities Grants
- Health and Safety Assistance Grant
- Emergency Home Repairs Grant

Disabled Facilities Grant is mandatory, which means that it is covered by national legislation, and the council will pay this providing that the qualifying criteria are met. Further detail about Disabled Facilities Grant is in the government guidance: [Disabled Facilities Grant \(DFG\) delivery: Guidance for Local Authorities in England](#)

The other forms of assistance are discretionary, which means that each are decided depending upon the circumstances of each case.

6.2. The availability of grant depends on the Council having sufficient budget to fund works.

6.3. Where the client has a contribution to make, the HIA case officer can discuss options which may be available to the client. For example, where applicable the Council will seek alternative sources of funding (e.g. charitable organisations) which are appropriate for the client. This alternative type of funding can be used to assist with client contributions or top up existing grants. The Council will not pay for works that could be funded entirely from these or other sources e.g. insurance cover.

6.4. Further detail regarding each type of assistance and eligibility is set out in the following sections.

6.5. From time to time, the Council may be able to offer other types of housing assistance though this is dependent on sufficient funding being available.

6.6. Disabled Facilities Grants

6.6.1. The national scheme of mandatory Disabled Facilities Grants (DFG) is available to homeowners and private tenants including housing association tenants to cover the costs of works to adapt the home to meet the needs of a disabled person. A mandatory disabled facilities grant is awarded for works that are the most economical means of meeting the disabled person's needs. The council's Occupational Therapy Service will recommend the appropriate works required based on assessment of need.

6.6.2. What is covered?

- Facilitating access to and from the dwelling or building by the disabled occupant
- Making the dwelling or building safe for the disabled occupant and other people living with them
- Access to the principal family room by the disabled occupant
- Access to or providing a bedroom for the disabled occupant
- Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the disabled occupant of such a facility
- Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the disabled occupant of such a facility
- Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the disabled occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of or power, light or heat by the disabled person by altering same or by providing additional means of control
- Facilitating access and movement around the dwelling to enable the disabled person to provide care for someone
- Facilitating access to and from the garden by a disabled occupant, or making access to the garden safe for a disabled occupant.

6.6.3. This grant can also include Assistance with the costs of relocating to a more suitable property. Assistance can be provided towards the general costs of selling one property and buying an alternative property. For private tenants, assistance can be provided to move to another rented property or to purchase and move to another property. We cannot pay any grant towards the payment of stamp duty.

6.6.4. Who is eligible?

A disabled person who must be registered disabled or eligible to be registered. To qualify for this grant a referral must be received from the Lambeth Occupational Therapy Service.

The applicant must be either an owner or a tenant. In the case of a tenant's application, the agreement of the owner of the property will be required.

Proof of ownership will be sought. The applicant must intend to occupy the property for a period of 5 years (minimum) or for such shorter period as their health and other relevant circumstances permit.

The tenant must have a tenancy agreement with a minimum of five years remaining and intend to live in the property. The Renters' Rights Bill proposes that new tenancies will be "periodic", in effect, open-ended. Subject to the Bill becoming law, in these cases, the HIA will require proof that the tenant can remain and intends to live in the property for a minimum of five years.

The applicant cannot be a "person from abroad" within the meaning of regulation 10 of the Housing Benefit Regulations 2006 or as the case may be regulation 10 of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 (see regulation 3 of the Housing Renewal Grants Regulations 1996 (S.I. 1996/2890)). The authority is also not allowed to pay a grant where a person who could

have applied for a grant is a “person from abroad”, even though the applicant is not a “person from abroad”.

An Occupational Therapist or Occupational Therapy Assistant will visit the property to identify the needs of the disabled person and assess what works are required to keep residents living safely and independently at home. The Council's Home Improvement Agency (HIA) determines whether the proposed works are necessary and appropriate, and reasonable and practicable, having regard to the age and condition of the property.

Housing associations can fund works from their resources and are encouraged to support residents who are older, vulnerable and disabled to live independently and safely in their own homes through the provision of adaptations in their properties, thereby promoting wellbeing and enabling independence at home. Housing associations are encouraged to work with the council to cover the cost of adaptations.

6.6.5. How much grant is available?

We can pay up to £30,000 for **necessary adaptation works**. The amount of grant we can pay depends upon your income and savings.

The law requires the council to assess the applicant's income and savings (and their partner's). A “partner” refers to the applicant's spouse, civil partner, or co-habitee (where a couple are living together as a married couple/couple in a civil partnership). This is not required in the case of works for: a child under the age of 16; or a dependent young person who is under the age of 20 for whom child benefit is payable i.e. he or she does not work or claim benefits in his/her own right. We will ask the applicant for details and proof of their income and savings, and assets so that we can assess the amount of grant we can pay. Following the assessment, we will tell the applicant how much grant they could get. The applicant may have to pay a contribution towards the cost of works.

Where financial assistance is provided for **relocation purposes**, the maximum grant amounts and eligible items are as follows. Relocation assistance may provide financial and practical support to move where that is more cost effective or delivers better outcomes compared to adapting the existing home. Proof of costs will be required prior to approval of the assistance.

- For owner-occupiers, up to a maximum of £5,000 grant (irrespective of the size- and/or location of the properties being sold and purchased), towards surveyor's and solicitor's fees (and disbursements) for the sale and purchase of the properties, the costs of packing, moving and relocating furniture and belongings into the new property, mortgage administration costs and Estate Agent fees, disconnection and reconnection of utility fees, and works involved in putting up curtain poles, curtains, blinds, etc.
- For private tenants moving to another rented property, a maximum of £2,500 grant towards the costs of packing, moving and relocating furniture and belongings into the new property, rental deposit, disconnection and reconnection of utility fees, and works involved in putting up curtain poles, curtains, blinds, etc.
- For private tenants who are purchasing a different property a maximum of £5,000 grant, may be given towards surveyor's and solicitor's fees (and disbursements) for the purchase of the property, the costs of packing, moving and relocating furniture and belongings into the new property, mortgage administration costs disconnection and reconnection of utility fees, and works involved in putting up curtain poles, curtains, blinds etc.

6.6.6. What conditions apply?

A recommendation is required from an Occupational Therapist that adaptation works are necessary and appropriate to meet the needs of the disabled person. The Council will arrange for this. We can only pay for these works. If the applicant wants to carry out other works as well, they will have to pay for these.

We can only approve a grant if we consider the works are necessary and appropriate, and reasonable and practicable. In some cases it may not be possible to carry out necessary works due to the age or layout of the building. For example, it is sometimes not possible to widen doorways for wheelchair access in older properties.

We will generally expect adaptations to be provided within the existing curtilage of the building wherever possible, for example by adapting living rooms, or installing a through-floor lift or stairlift. Extensions will only be considered where the adaptation could not fit in the property and will be subject to agreement by the HIA and the Occupational Therapy service. We will look at the total occupation and use of the property when making our assessment.

Where the applicant decides that he/she wishes to meet his/her needs in a different way to that identified by the Occupational Therapist (OT) or Occupational Therapy Assistant (OTA), the council will only be able to fund our assessment of the cost of the works recommended by the OT/OTA. Any costs over the estimated cost of the OT's/OTA's recommendations will have to be met by the applicant and his/her family. In such cases the council will need to be satisfied that the alternative works meet the disabled person's needs.

If there is a change of ownership within 10 years of the completion of the works or where the property is otherwise disposed of, we may require payment some of the grant. Grants under £5,000 do not have to be repaid. We will require partial repayment of grants above £5000, up to a maximum £10,000 repayment.

If more than one grant has been paid, the total of both grants will be taken into account.

The table below provides examples of how much grant may be repayable if the property is sold or transferred within 10 years.

Value of works includes fees	Amount of grant repayable if the property is sold or transferred within 10 years
up to £4,999	No charge
£5,000	£500
£6,000	£1,000
£8,000	£3,000
£10,000	£5,000
£15,000	£10,000
£30,000	£10,000

The grant will be recorded as a Local Land Charge

We will take the following into account when deciding if a grant is to be repaid:

- The extent to which the grant recipient would suffer financial hardship
- Whether the disposal is:
 - to enable the grant recipient to take up employment, or to change the location of his/her employment
 - made for reasons connected with the physical or mental health or well-being of the grant recipient or of the disabled person
 - to enable the grant recipient to live with or near a person who is disabled or infirm and in need of care, which the grant recipient intends to provide
 - to enable someone to provide care for the grant recipient who is in need by reason of disability or infirmity.

The grant recipient may appeal against the council's decision to require the grant to be repaid.

Where the cost of eligible works exceeds £30,000 and the mandatory DFG grant does not cover the full extent of the work, the applicant will normally be expected to find alternative funding for the costs above £30,000. In some cases we may be able to offer a discretionary disabled facilities grant as a top-up.

6.6.7. Can successive applications be made?

For disabled people whose conditions are degenerative, further adaptations to their home to cater for their deteriorating condition may become necessary at a later date. Part I, Chapter 1 of the Housing Grants, Construction and Regeneration Act 1996 (HGRA) places no express restriction on successive applications for DFG on the same property. In such cases, any previous contributions will be taken into account - in the last 5 years for tenants and 10 years for owners. Any new assessed contribution will be reduced by any previously assessed contribution if the applicant went ahead with the previous adaptations.

6.7. Discretionary Disabled Facilities Grants

6.7.1. Who is eligible to apply?

Owner occupiers and private tenants who are eligible for a full Disabled Facilities grant, where the cost of necessary works is greater than £30,000 and where the applicant is on a low income and all alternative sources of funding have been explored. Each case will be considered on its own merits and subject to approval by the Major Adaptations Panel.

Tenants of housing associations are not eligible to apply. For these cases the Council will discuss alternative arrangements with the landlord.

6.7.2. What is covered?

The cost of eligible works exceeding £30,000 where the mandatory DFG grant does not cover the full extent of the work required, and where the Council considers that the scheme represents value for money.

6.7.3. How much grant is available?

Up to £10,000 top-up in addition to a Disabled Facilities Grant.

6.7.4. What conditions apply?

These additional costs will be recorded as a charge in the Local Land Charge for an indefinite period or until such time as the property is sold.

If there is a change of ownership within 10 years of the completion of the works or where the property is otherwise disposed of, we may require the grant recipient to repay the entire Discretionary Grant, in addition to repaying £10,000 of the Disabled Facilities Grant. The same factors as listed for the mandatory DFG will be taken into consideration when deciding what is repayable.

6.8. Health and Safety Assistance

6.8.1. What is covered?

This grant is available to homeowners to cover essential works to remedy a hazard that otherwise would seriously affect the occupier's wellbeing or safety.

The property must have one or more Category 1 or 2 hazards as defined by the Housing Act 2004, where serious defects significantly affect the health and safety of the occupant(s). Grant is payable for essential works that remedy the hazard. Other works will not be covered by the grant. Examples of the types of works which may be considered for health and safety assistance include:

- Roof replacement
- Treatment of damp or dry rot
- Heating work not covered by alternative funding (local or national grants)
- Replacement windows and/or doors
- Dangerous electrical or gas installations
- Dangerous stairs

Health and Safety Assistance is not intended to cover emergency works or works that could be paid for under an insurance policy.

6.8.2. Who is eligible?

To be eligible for assistance, you must be:

- A homeowner (freeholder or at least 5 years unexpired lease) or a private tenant with repairing obligations.
- Living at the property as your main residence
- Either disabled or aged 60 years or over, (if a couple, the older person must be 60 years or older).
- 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.
- Have lived in the property for a minimum of 2 years prior to the application.
- Be unable to obtain a commercial loan or mortgage
- Leaseholders are not eligible to apply for works that are the responsibility of the Freeholder, such as replacement roofs, installing or replacing communal electrical circuits, communal boilers etc.

6.8.3. How much grant is available?

The grant available is from £1,000 to a maximum of £30,000 including VAT and fees. We may pay more than one grant over a period of time. No more than £40,000 including VAT and fees can be payable in regard to a property within 5 years.

The amount of grant we can pay depends upon the applicant's income and savings (and your partner's). We will ask the applicant to provide details and proof of these. We assess the applicant's ability to pay by using the same test of resources calculation currently used for Disabled Facilities Grants and their ability to obtain commercial finance.

Following the assessment, we will tell the applicant how much grant they could get. Depending on the nature and cost of the work they may have to pay a contribution towards the cost of works.

6.8.4. What conditions apply?

All works must normally be organised and overseen by the Lambeth Home Improvement Agency (HIA). The grant will not pay for any works already started, completed or paid for before the grant is approved. If the applicant has to pay towards the cost of works, their contribution must be paid before work starts.

There may be occasions where the council will agree to accept an applicant's own quotes but they should check with the Home Improvement Agency before committing to any expenditure.

All of the council funding towards the works will be recorded as a Local Land Charge and will be repayable on the sale of the property.

In considering grant assistance the Council has to be satisfied that undertaking remedial works is the most appropriate course of action.

6.9. Small Works Grant

6.9.1. What is covered?

This grant is available to homeowners to cover essential works to deal with situations that place the applicant at serious or imminent risk of harm. (Category 1 or 2 hazards as defined by the Housing Act 2004).

Grant is payable for urgent essential works that will eliminate the risk of harm. There is no requirement to carry out other works.

Examples of works eligible for assistance include:

- dangerous electrical or gas installations
- no form of heating (from 1 October to 31 March or during severe cold weather outside this period)
- no hot water supply
- risk of injury from falling elements or structural collapse
- serious roof leaks
- defective stair-lifts, through-floor lifts or other disabled adaptations which are required by the occupant to maintain independent living
- improving the security to windows and doors.

This list is not exhaustive.

6.9.2. Who is eligible?

To be eligible for assistance, the applicant must be:

- A homeowner (freeholder or at least 5 years unexpired lease) or a private tenant with repairing obligations (proof required).
- living at the property as their main residence.
- Either disabled or aged 60 years or over, (if a couple, the older person must be 60 years or older).
- 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 themselves.
- Have lived in the property for a minimum of 2 years prior to the application.

6.9.3. How much grant is available?

The grant will cover the full cost of eligible work, up to a maximum of £2,000.

The amount of grant we can pay depends upon the applicant's income and savings (and their partner's). We will ask the applicant to provide details and proof of these. We assess their ability to pay by using the test of resources calculation currently used for Disabled Facilities Grants and their ability to obtain commercial finance.

Following the assessment, we will tell the applicant how much grant they could get. Depending on the nature and cost of the work they may have to pay a contribution towards the cost of works.

All works must be organised and overseen by the Lambeth Home Improvement Agency. The grant will not pay for any works already started, completed or paid for before the grant is approved. If the applicant has to pay towards the cost of works, their contribution must be paid before work starts.

Only council funding over £1,000 towards the works will be recorded as a Local Land Charge and will be repayable on the sale of the property. Anything under £1,000 will not be recorded as a land charge and is not repayable.

7.0 Privately funded adaptations

Subject to the availability of staffing resources, where the OT service has recommended major adaptations and clients are not eligible for funding but wish to proceed with the works privately, clients may use the Home Improvement Agency service to progress the works and there will be a non-refundable administration fee of £350 plus VAT to be paid in advance. All works undertaken incur an HIA fee of 17% of the cost of the works plus VAT. The administration fee of £350 will be deducted from this overall HIA fee if the client proceeds with the works. Clients are invoiced in advance for the cost of the works and this is paid to contractors on completion of the works. Clients are invoiced on completion of the works for balance of fees and any other costs.

8.0 Repeat and successive applications

Housing assistance is given to bring a property up to the appropriate standard. However, if the Council agrees that further work is necessary, then the total amount of assistance over a five year period will be the current maximum for that type of assistance. This does not apply to successive disabled facilities grants where the Council agrees further work is needed to make the property accessible for a disabled person.

9.0 Fraudulent applications

9.1. All applicants and partners are required to sign an anti-fraud declaration to confirm that the information they have provided on their application and the supporting evidence is true and accurate to the best of their knowledge. In the event of false or misleading information being provided or relevant information being omitted, this could be considered fraud and could result in legal action/criminal prosecution.

Examples of how fraud can occur:

- A person or their partner provides false information about their income, savings, or assets during the means test that they can obtain a higher grant
- A person fails to declare that their partner is living with them so the true circumstances of their finances are concealed so they can obtain a higher grant.

9.2. In line with Lambeth Council's Counter Fraud Policy suspicions of fraud will be referred to the Counter Fraud Team for investigation. The Council will investigate applications that they suspect to be fraudulent and will liaise with and refer to the local police, Benefits Agency, Fraud Office and HMRC.

9.3. The Council has the right to refuse to pay, reduce the grant or demand repayments if the application was wrong. This could include when false information was provided in order to obtain the grant and the false information would change the level of financial assistance the Council would provide and eligibility of the grant.

9.4. If assistance has been paid and it is subsequently proven that fraud was involved, action will be taken to recover the amount paid.

9.5. Any applications which are suspected of fraud may be subject to additional scrutiny or temporary pause in processing while investigations are conducted. Each case will be considered individually, balancing the need for fraud prevention with the duty to process applications in a timely manner.

10.0 Information required from Absent Joint Owners or Partners

10.1. In some cases applicants are living alone in a property where there is an absent joint owner or partner. In order to establish that the absent joint owner or partner is not living there, and is therefore not a relevant person to the application, it is normal practice to ask the applicant to obtain proof that the person is living elsewhere. The absent joint owner's written permission for the work to be carried out is also required as they have an interest in the property.

10.2. In such circumstances a flexible approach will be adopted where it is considered that the written permission of the absent person will not be forthcoming and the case will not progress. This may include the acceptance of a sworn statement from the applicant where the absent person refuses to provide the required proof or where it is not considered appropriate to ask for it.

10.3. In some cases an absent partner may still be contributing to the upkeep and running of the house and these payments will be taken into account when carrying out the means test.

11.0 Waiver for repayment

In exceptional circumstances, the Council may waive repayment of all or part of an outstanding grant. Such cases will be considered by the Council and every case will be considered individually. Repayment will be waived only in circumstances where it would not be reasonable to demand repayment. For example, repayment could be waived if the owner of the dwelling is elderly or infirm and is selling the property to fund a move to suitable alternative accommodation, and where the amount due back to the Council would

be essential to fund the move. This could include moving to sheltered housing, residential care or similar.

12.0 Budgetary restraints

The budgets for housing assistance are set annually. All housing assistance is subject to funding being available (apart from Disabled Facilities Grant which is mandatory). There may be occasions when a waiting list may be in operation until funds are available and we are unable to fund otherwise eligible cases. We will let applicants know the current position regarding the availability of funds.

13.0 Exceptional circumstances

13.1. There may be cases where the circumstances of a case do not meet the standard criteria set out in this policy.

Where there are exceptional circumstances, these cases will be referred to the Major Adaptations Panel comprising the HIA Manager, OT Manager, HIA case officer and / or the surveyor for consideration on a case by case basis, and / or may require approval by the AD – Neighbourhood Services.

The Council will use its discretion to consider whether or not to provide housing assistance as long as this is still broadly compatible with priorities of this policy.

13.2. The Council may agree to a variation in the level of fees payable to the Home Improvement Agency, including waiving charges being registered against the property, to take into account exceptional circumstances, subject to Major Adaptations Panel approval.

14.0 Timescales

14.1. Lambeth's Home Improvement Agency (HIA) will aim to meet the following timescales for housing assistance. From the initial contact with OT services to recommendations referred to HIA to the completion of works, the following timeframes will apply:

- For urgent cases as determined by the OT service: 55 to 130 working days
- For non-urgent cases as determined by the OT service: 130 to 180 working days

14.2. These timeframes may be impacted by other factors e.g. where planning permission, structural works, further specialist technical input, or access to another property is also required, availability of funding and availability of team resources.

15.0 Communication

15.1. The provision of adaptations can play a direct role in supporting residents who may be older, disabled, vulnerable or with other protected characteristics. It is important that we support residents and respond in a way which is sensitive and appropriate to their needs. Reasonable adjustments will be made where possible to ensure communication is inclusive, for example, large print format could be available for those with visual impairment, hearing loops may be available for those with hearing impairment, etc.

15.2. The HIA will advise residents about the progress of their application from the initial referral (from OT team to the HIA), to the completion of the works if applicable.

15.3. The HIA will ensure that all clients are provided with the HIA duty line telephone number and inbox email address, and contact details of the HIA case officer/ surveyor assigned to their case.

16.0 Appeals

- 16.1. Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance under this policy may appeal in writing to the Home Improvement Agency (HIA) Manager at HIACaseofficers@lambeth.gov.uk
- 16.2. The appeal must set out the grounds on which the appeal is based. An appeal will not be considered simply on the grounds that the appellant does not agree with the policy, although any complaint about the general policy will be dealt with by a written response. An appeal will therefore only be considered on the grounds that either the adopted policy has not been applied correctly; or that the potential application for assistance is so exceptional that it justifies consideration by the Council outside the normal policy.
- 16.3. The Council will give a full written response to all appeals. It is not possible to set out the detailed criteria that may comprise exceptional circumstances or the type or amount of assistance that the Council may offer. Each appeal will be treated on the individual circumstances of the case and will be judged against the particular financial circumstances of the applicant.
- 16.4. Any complaint about the outcome of an appeal can be addressed through the corporate complaints procedure. Details will be included in the decision letter for all appeals.
- 16.5. Any person wishing to complain about the level or standard of service provided should in the first instance contact the case officer or their manager. If you are dissatisfied with how your case has been dealt with, you may raise a complaint via the Council's complaints procedure: [complaints process](#)

17.0 Legal context

The legal context for this policy includes the following:

- Care Act 2014
- Housing Grants, Construction and Regeneration Act 1996
- Equality Act 2010
- Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008
- The Housing Renewal Grants (Owner's Interest) Directions 1996
- Children Act 1989
- Code of Practice to the Mental Capacity Act 2005
- The Housing Benefit Regulations 2006
- The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
- Housing Act 2004
- Armed Forces Act 2006 (section 343AA) [inserted by section 8 of the Armed Forces Act 2021]
- Disabled Facilities Grant (DFG) delivery: Guidance for Local Authorities in England

18.0 Equality and diversity

Levels of deprivation and health inequalities in Lambeth are significantly higher amongst our diverse communities and many Lambeth residents are from groups with protected characteristics, including those who are older, disabled or vulnerable. We want to enable people to live independently for longer and improve their health by getting the right support at the right time based on their need. High quality housing promotes positive health and

wellbeing, and can play a direct role in helping tackle inequalities and in helping older, disabled or vulnerable tenants to continue living at home in a suitable, safe environment which promotes and supports independent living. This policy supports the Council's commitment to ensuring health and wellbeing is at the centre of housing policy and delivery, and will contribute to promoting positive health outcomes for Lambeth residents.

Appendix

Overview of financial assistance

Type of financial assistance	Eligibility criteria and conditions	Subject to means test	Amount available	Charge on property/ local land charges
<p>Disabled Facilities Grant (DFG)</p>	<p>Eligible for mandatory DFG: a disabled person must be registered disabled or eligible to be registered. To qualify for this grant a referral must be received from the Lambeth Occupational Therapy Service.</p> <p>The applicant must be either an owner or a tenant. For tenant's application, the agreement of the property owner is required. Proof of ownership will be sought. The applicant must intend to occupy the property for period of 5 years (minimum) or for such shorter period as their health and other relevant circumstances permit.</p> <p>The tenant must have a tenancy agreement with a minimum of five years remaining and intend to live in the property.</p> <p>The applicant cannot be a "person from abroad". The authority is also not allowed to pay a grant where a person who could have applied is a "person from abroad", even though the applicant is not a "person from abroad".</p> <p>Intended for major adaptations which have been identified as necessary and appropriate, and reasonable and practicable to meet the disabled person and their family's needs and once all other options (such as moving) have been considered.</p> <p>Financial assistance may also be provided for relocation purposes, with the following maximum grant amounts:</p> <ul style="list-style-type: none"> • Owner-occupiers – up to £5,000 • Private tenants moving to other private rented property – up to £2,500 • Private tenants who are purchasing a property – up to £5,000. 	Yes	£30,000 subject to the means test	Yes - up to £10,000

Discretionary Disabled Facilities Grants	<p>Eligible for DFG as above</p> <p>Available to owner occupiers and private tenants (excluding housing association tenants) who are eligible for a full DFG, where the cost of necessary works is greater than £30,000 and where the applicant is on a low income and all alternative sources of funding have been explored.</p>	<p>Yes</p>	<p>Maximum of £10,000</p>	<p>Yes - up to £10,000</p>
Health and Safety Assistance Grant	<p>Available to homeowners to cover essential works to remedy a hazard (category 1 or 2 as defined by Housing Act 2004) that otherwise would seriously affect the occupier's wellbeing or safety.</p> <p>To be eligible for assistance, applicant must be:</p> <ul style="list-style-type: none"> • A homeowner (freeholder or at least 5 years unexpired lease) or a private tenant with repairing obligations. • Living at the property as the main residence • Either disabled or aged 60 years or over, (if a couple, the older person must be 60 years or older) • 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. • Have lived in the property for a minimum of 2 years prior to the application. • Be unable to obtain a commercial loan or mortgage • Leaseholders cannot apply for works that are the freeholder's responsibility 	<p>Yes</p>	<p>Maximum of £30,000</p>	<p>Yes – up to £30,000</p>
Small Works Grant	<p>Available to homeowners to cover urgent or essential works to deal with situations that place the applicant at serious or imminent risk of harm. (Category 1 or 2 hazards as defined by the Housing Act 2004).</p> <p>To be eligible for assistance, applicant must be:</p> <ul style="list-style-type: none"> • A homeowner (freeholder or at least 5 years unexpired lease) or a private tenant with repairing obligations • Living at the property as main residence • Either disabled or aged 60 years or over, (if a couple, the older person must be 60 years or older). • In receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the cost of the essential works privately • Have lived in the property for a minimum of 2 years prior to the application. 	<p>Yes</p>	<p>Maximum of £2,000</p>	<p>Charge applied to costs above £1,000.</p>