

## **Disabled Facility Grant Working Group**

### **Session two**

**15/4/2016**



<b>Contents</b>	<b>Page</b>
<b>1 Agenda</b>	<b>3</b>
<b>2 Actions from previous meeting</b>	<b>3</b>
<b>3 Charity/Agency breakdown</b>	<b>4</b>
<b>4 Hold list by age group</b>	<b>5</b>
<b>5 DFG average Lancashire price</b>	<b>5</b>
<b>6 Simplified process map</b>	<b>6</b>
<b>7 DFG time scales to statutory deadlines</b>	<b>7</b>
<b>8 Means testing</b>	<b>8-13</b>
<b>9 Grant repayments and conditions</b>	<b>14</b>
<b>10 Contractors, pricing and procurement of equipment</b>	<b>15-17</b>

## **Agenda for Meeting two**

- Lancashire County Council role - Occupational Therapy role (Kate Kelso – OT to attend) with examples of need and work undertaken
- Gary Savage (LCC) hospital discharge process
- Feedback from the previous meeting (1/4/16)
- Means testing and grant conditions/grant repayment
- Illustration of actual cases (5)
- Procurement and appointment and management of contractors
- Conclusions from the meeting

## **Feedback from previous meeting**

1. List of charities/agencies we contact when a contribution is required.
2. DFG hold list breakdown by age group.
3. Contact all districts for average price of LAS.
4. List of ongoing DFG's and waits to statutory time limits.
5. Service to be audited.
6. Time lean group.
7. Email report one to all at meeting
8. Dave and Kate to attend next meeting.
9. 5 files for next meeting.
10. Ben and/or Viv to attend next PP meeting.
11. Returned quotes to be more detailed.

## List of charities/Agencies contacted

<b>SSAFA</b>	Funding when contribution required
<b>British Legion</b>	Funding when contribution required
<b>BLESMA</b>	Funding / advice
<b>CHiL</b>	Cavity wall, Loft and boiler replacements
<b>Age UK</b>	Benefit check / Advice
<b>Lancs Fire &amp; Rescue Service</b>	Home fire safety check
<b>Care &amp; Repair</b>	Benefit check / Key safe /Handy man
<b>Citizens Advice</b>	Benefit check
<b>Fylde Housing Advice service</b>	Advice, assistance completing MHC forms

In addition this information is on the LCC website.

- [Birkdale Trust for Hearing Impaired Ltd](#) The charity makes grants to young people up to their mid-twenties. This funding provides support in a variety of ways and to organisations linked to deaf young people.
- [Caudwell Children](#) family support services, equipment, treatment and therapies for disabled children and their families.
- [Cerebra](#) a charity set up to help improve the lives of children with brain related conditions.
- [Contact a Family](#) a national charity that supports the families of disabled children whatever their condition or disability.
- [Carers UK](#) a charity set up to help people who care for family and friends in the UK. They can help get the best for the person you care for, make the most of your income, help you to stay in paid work, help you to stay healthy, put you in touch with other carers and provide a listening ear.
- [The Family Fund](#) provides grants to low-income families raising disabled and seriously ill children and young people.
- [Disability Grants](#) help finding disability grants including grants for holidays, equipment, housing, families and carers.
- [Shepherd Street Trust](#) a Preston based charity that cares for the needs and aspirations of children and young people

### Hold list breakdown by age group

Age	Number
0-18	0
19-59	12
60-69	11
70-79	12
80-89	13
90-99	4
100+	1

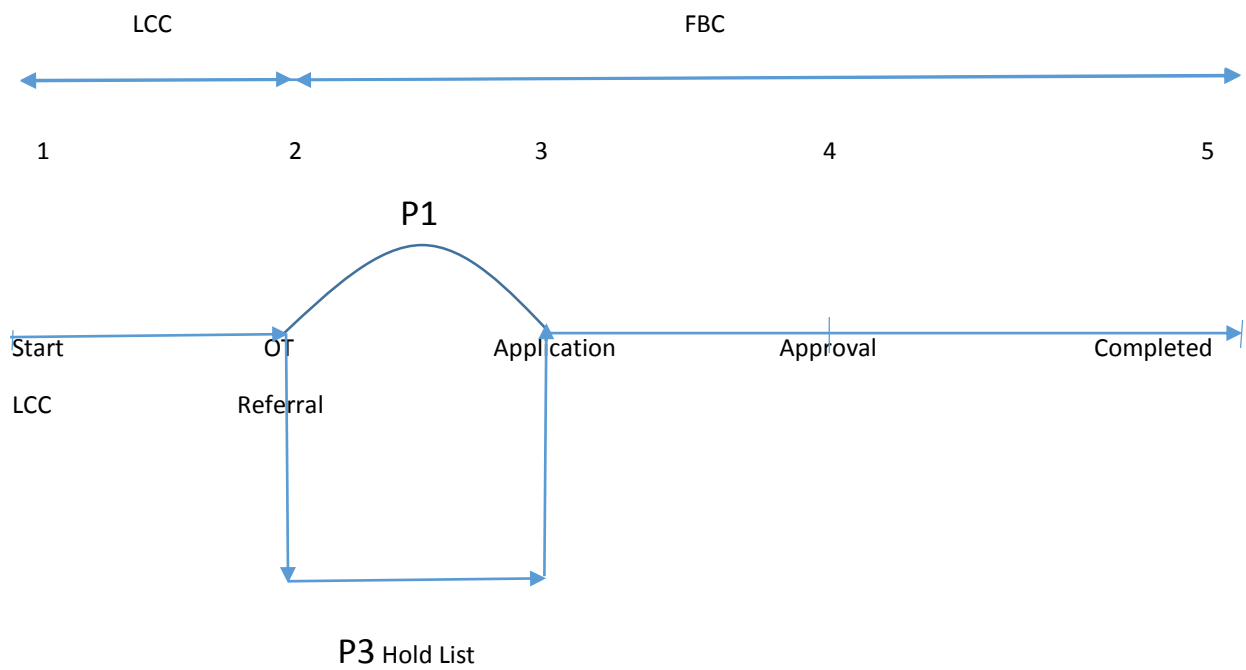
### District average price of a Level Access Shower

Fylde	£3,950
Wyre	Anywhere between £3,500-£4,000
Preston	£3,859
Rossendale	£3,835
South Ribble	£3,719
Hyndburn	£3,676
West Lancs	£3,400
Chorley	£3,200
Pendle	£ Awaiting details
Lancaster	£ Awaiting details
Burnley	£ Awaiting details
Ribble Valley	£ Awaiting details

Average price across Lancashire based on the above is £3,673.63

Highlighted are replies since previous meeting

## Simplified process map



Fylde Council Average



Statutory Maximums



## Applications completed not approved (MAX 6 MONTHS)

### 8/4/16 STAGE 3-4

	Application	Statutory deadline for decision
<b>1</b>	19/2/16	Now Approved (11/4/16)
<b>2</b>	22/2/16	Now Approved (11/4/16)
<b>3</b>	1/3/16	1/9/16
<b>4</b>	31/3/16	31/9/16
<b>5</b>	1/4/16	1/10/16
<b>6</b>	4/4/16	4/10/16
<b>7</b>	4/4/16	4/10/16
<b>8</b>	8/4/16	8/10/16

## Approved Grants (works not completed MAX 12 MONTHS from approval)

### 11/4/16 STAGE 4-5

Case	Application	Approved	Works
<b>1</b>	10/11/15	17/12/15	G/floor extension shower, bedroom
<b>2</b>	22/12/15	10/2/16	G/floor extension shower, bedroom
<b>3</b>	23/12/15	27/1/16	Curved Stairlift
<b>4</b>	6/1/16	25/2/16	Shower
<b>5</b>	15/1/16	18/1/16	Shower
<b>6</b>	20/1/16	17/2/16	Shower
<b>7</b>	20/1/16	25/2/16	Shower
<b>8</b>	1/2/16	19/2/16	Ramp and shower
<b>9</b>	1/2/16	19/2/16	Shower
<b>10</b>	2/2/16	15/2/16	Shower
<b>11</b>	8/2/16	8/3/16	Shower
<b>12</b>	19/2/16	11/4/16	Wet Room
<b>13</b>	19/2/16	3/3/16	Shower
<b>14</b>	22/2/16	11/4/16	Wet Room
<b>15</b>	25/2/16	1/4/16	Extension shower and bedroom
<b>16</b>	25/2/16	3/3/16	Shower
<b>17</b>	8/3/16	1/4/16	shower

## **Means testing**

Means testing of applicants is prescribed in the Housing Renewal Grants Regulations 1996 (as amended).

The Council has no discretion on how to apply the means test.

## **Passported benefits**

Under the Regulations applicants on certain benefits are automatically awarded a DFG without the need for a means test. The following benefits automatically qualify for a DFG. These benefits are usually income based and the applicant will have already conducted a means test for the purpose of the benefit.

- Universal Credit
- Income Support
- Income based Job Seekers allowance (JSA)
- Income based Employment Support Allowance (ESA)
- Housing Benefit
- Guarantee pension credit
- Working tax or child tax credit

To pass our internal audit procedures we must have evidence of this entitlement and this must be within the current financial year.

## **Children**

All children under the age of 16 or under the age of 20 in ordinary, non-advanced, full time education are passported. The income of the parents cannot be taken into consideration.

All other applicants are means tested.

The means test is designed to identify two amounts:

- **“Applicable amount”** which is the amount of money which the legislation states is required for the applicant or couple to live on each week.
- **“Actual amount”** of weekly income received

**If the actual weekly income is below the applicable amount they pass the means test.**

**If the actual weekly income is above the applicable amount they will need to contribute towards the cost of works.**



## Calculating the Applicable amount

The applicable amount calculation is split into three sections which are added together to identify the minimum weekly amount of income.

1. Personal Allowance
2. Housing Allowance
3. Premiums

**Personal allowance** is based on the age and family arrangements of the applicant. The personal allowance favours applicants over the age of 65.

**Housing allowance** is a standard flat rate that applies to every applicant regardless.

The housing allowance is £61.30

**Premiums** are added dependant on the personal circumstances of the applicant

Premiums are added if the applicant is :

- Disabled but under the age of 60
- Enhanced disability but under the age of 60
- Severe Disability (any age)
- Over the age of 60 but under the age of state pension (Pension premium)
- Carer allowance

## Calculating Income

### Savings

The first £6,000 of any savings are disregarded.

Any amount over £6,000 is calculated at

£1 for every £250 of savings (under 60 years old)

£1 for every £500 of savings (over 60 years old)

### Income

- Includes state pension
- Personal pension
- Salary
- Any regular income (for example from a family member)
- Redundancy payments
- Sale of shares (10% capital value disregarded if any cost of sale)

### Disregards

Certain payments and benefits are disregarded when calculating weekly income these include

- Disability Living Allowance
- Attendance Allowance
- Personal Independence Payments
- War widows payment
- Constant Attendance Allowance
- A standard disregard on salary varying between £5-£25 dependant on circumstances
- Childcare disregards (where the parents pay for child care some or all the cost may be disregarded from earnings)
- Child maintenance £15

### Required Contribution Calculator (the multiplier)

Applicants which fail the means test are required to contribute to the cost of the works.

This is calculated to two methods depending if they are an owner occupier or a tenant.

Two examples of calculating the contribution are provided in the worked examples.

The more **Actual income** you have compared to your **Applicable income** the more you are required to contribute towards the grant.

## **Means Test Examples**

Couple eldest is aged 72, owner occupiers. They have £7,000 in an ISA and receive Attendance allowance. They have a couples state pension but no works pension.

They require a stairlift exceeding £1,000

### **Personal Allowance**

£215.50

### **Housing Allowance**

£61.30

### **Premiums**

The couple are not entitled to any premium

### **Total weekly allowance “Applicable amount”**

**£276.8**

### **Actual Income**

£231.90 from the state pension

Savings calculated at £2 per week (£1 for every £500 over £6,000)

Attendance Allowance is disregarded

### **Actual weekly income**

**£233.90**

This couple would be eligible for a fully funded DFG.

Couple both under 60. Owner Occupiers. No savings. Receive state pension, War Pension and EESA. The applicant has lost his leg and requires major adaptations to the property.

**Personal Allowance**

£94.95

**Housing Allowance**

£61.30

**Premiums**

Couple rate disability (under 60) £36.85

Couple enhanced disability (under 60) £18.15

**Applicable Amount**

**£ 211.25**

**Actual Income**

Enhanced Employment Support Allowance £14.20

Pension £230.95

Unemployability & invalidity allowance £130.35

The applicants war pension and some other elements of income are disregarded.

**Actual weekly income**

**£375.50**

This couple have a contribution towards the cost of works.

Under the owner occupier multiplier with excess weekly income of £164.25

1 <sup>st</sup> £47.95	£18.85	= £903.86
2 <sup>nd</sup> £47.95	£37.69	=£1,807.24
3 <sup>rd</sup> £95.90	£150.77	=£10,305.13
Rest	£376.93	N/A

**Total Contribution £13,016.23p**

Couple. Owner occupiers both over 65. They have £20,261 in a savings account. They have a small works pension and a state pension. They require a bathroom adaptation.

**Personal Allowance**

£215.50

**Housing Allowance**

£61.30

**Premiums**

They are not entitled to any premiums

**Applicable amount**

**£276.80**

**Income**

Works pension £17.31

Combined state pension £265.09

Income from savings first £6,000 disregarded £14,261 at £1 x £500 = £29

**Actual Income**

**£311.40**

Actual income is greater than the Applicable amount by £34.60

They have a contribution to make.

1<sup>st</sup> £47.95                      £18.85 x £34.60                      =£652.21

**Total contribution**

**£652.21**

## **Grant repayments and conditions**

The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008.

The above legislation allows for councils to request grant repayments within certain criteria.

Where-

- The authority approve an application for a grant
- The grant exceeds £5,000
- The applicant has an owners interest in the property

The council can request repayments “of such part of the grant that exceeds £5,000” (but may not demand an amount in excess of £10,000).

Therefore the first £5,000 of a grant is disregarded in relation to repayments

The council cannot require more than £10,000 in relation to a repayment

The council cannot require repayments on private rented or social housing

The grants are repaid on the sale or transfer of the property within ten years of the certified date (when the works are paid).

DFGs are placed as land charges and therefore we are notified when searches are conducted on the property.

Within the legislation the local authority must consider-

- The extent to which a recipient would suffer financial hardship by repaying the grant
- If the disposal of the premises is to allow the occupant to take up or change employment
- If the sale is due to reasons connected with the physical or mental health or wellbeing of the recipient
- If the sale is to enable the recipient to live with or near any person who is disabled or infirm and in need of care.

## **Contractors, pricing and procurement of equipment**

Under the legislation the applicant has the choice of who they arrange to conduct the work in relation to a Disabled Facility Grant. The council are required to pay the grant once the works are completed “to the satisfaction of the council”. This includes social services.

Where the applicant does not know a suitable contractor the council can assist with a list of contractors which have a history of undertaking similar work.

The contract to undertake the work is between the applicant and the contractor. The council are only facilitators of this process (as part of our agency fee).

At the end of the process the council can either pay the applicant or the contractor direct (this is at the discretion of the applicant).

Where the applicant specifies a specific contractor the council will check the quote to our agreed prices and obtain a second quote if necessary from our contract list. Insurance documents and a declaration are also required to be signed (see later).

If the preferred contractor of the applicant has specified a higher price than the council agree the client will be asked to pay the difference. This is a private arrangement between the client and the contractor.

In some circumstances the applicant will request additional works for example bespoke taps, tiles or doors. These additional items are not paid via a DFG but privately between the contractor and the applicant.

All equipment is procured via Lancashire County Council. This is an agreement between LCC and all the districts in Lancashire. It allows LCC to obtain the best price for equipment due to bulk buying of equipment and economies of scale.

Therefore quotes for equipment are obtained and prices checked by LCC. These are directly dealt with between the OT and LCC (social services).

This includes-

- Ramps
- Stairlifts
- Ceiling hoists
- Tracking
- Through Floor lifts
- Step lifts
- Clos-o-mat (specialist toilet)
- Shower trolley

## Prices

Since 2011 the council have worked to a set of agreed average prices for bathroom adaptations these are below.

<b>Adaptation Type</b>	<b>Cost (excluding VAT)</b>
Shower over bath	£2,750
Remove bath LAS Wooden floor	£3,550
Remove bath LAS Concrete floor	£3,850
Remove all pottery LAS Wooden floor	£4,050
Remove all pottery LAS Concrete floor	£4,350
Remove all pottery Wet floor wooden	£4,550
Remove all pottery Wet floor concrete	£4,850
<b>Costs to be removed if not required</b>	
Electric extractor fan	£160
Electric light	£30
Electric heater fan	£110
<b>Extra Work</b>	
Rehang door	£60
Move radiator	£80
Replace radiator	£180
Fit and supply waste pump	£600

## Contractors who undertake work via the DFG

All contractors undertaking works under the DFG programme are required to supply their current employers (if necessary) and public liability insurance on a yearly basis.

All contractors are also required to sign a declaration that they will adhere to conditions in relation to working practises and return to works within two years if a problem is identified.

All works are checked both during and after by the councils Senior Housing Technical Officer to ensure it is an acceptable standard and that the applicant has not been overly disrupted by the works.

Applicants are contacted at the end of the process with a questionnaire and any issues which are raised are acted upon.

Grants are only paid once the council is satisfied the works are completed and meet the identified need.



## **Registered Providers**

Currently both Progress housing group and Places for People will only allow specific contractors to work on their properties.

The owner of any property must give their permission for the works to commence and contractor to be used.

Progress Housing Group will only currently permit.

**NA Rawcliffe**

**JTS Plumbing**

Places for People will only currently permit.

**Russell's plumbing**

Prices which are obtained from these contractors are checked to our 2011 agreed prices for bathroom adaptations.