



# Housing Assistance Policy

## Disabled Facilities Grant (DFG)

2022 - 2024

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### **Version Control Sheet**

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## 1 Purpose

The purpose of this policy is to enable the provision of mandatory and discretionary grant assistance for eligible Coventry residents to enable them to live safely and independently in their home. This will ensure people's homes are safe, adequately heated and can help people relocate to alternative accommodation if their current home is not able to meet their needs. It will enable additional help in the form of flexible Disabled Facilities Grant (DFG) arrangements to be provided that would not be possible under a mandatory Disabled Facilities Grant.

The assistance will be provided through the Disabled Facilities Grants under the Housing Grants, Construction and Regeneration Act 1996 (the 1996 Act) as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (the RRO). The RRO and ODPM Circular 05/2003 require that the Council must first adopt a Housing Assistance Policy before the discretionary grant assistance can be deployed using DFG funding.

Coventry City Council plan to give notice of the Housing Assistance Policy by publishing an article in Citivision. Citivision is a magazine delivered to the residents of Coventry with news, views and features about the work of the Council. Information will also be shared in community venues across the city such as GP surgeries and libraries.

The Housing Assistance Policy will be available on the Council's website <https://www.coventry.gov.uk/>. It will also be available at the Council House free of charge during opening hours. Furthermore, copies are available by post on request.

## 2 Policy Context

The cost of adapting your home can be very expensive and many people worry about what sort of adaptations may be appropriate as well as whom to employ to ensure they will be done properly. If you have a disability, there may be a grant available from Coventry City Council called a Disabled Facilities Grant (DFG). This grant is available to help you make necessary adaptations to enable you to stay independent in your own home. Provided you meet the financial criteria of the grant, and you require certain essential adaptations to help you remain independent in your own home, the council may be able to assist you.

This policy makes use of the powers provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer an extension of the national mandatory DFG scheme under the Housing Grants, Construction and Regeneration Act 1996 for disabled people of all ages in Coventry.

These powers enable local housing authorities to offer their own, locally tailored financial assistance. The assistance must provide at least the same level of assistance as that offered by the existing mandatory DFG, but the assistance available under this policy enables the provision of more flexible services to better meet the needs of some of Coventry's disabled residents and their families.

## 3 Aims of the Policy

The policy supports Coventry City Council's Vision for 2016-2024 in the following ways:

- Improving the quality of people's lives in Coventry and focussing on improving health and wellbeing and supporting people to live independent lives.
- Helping people to maintain their independence and supporting them when they need help.

- Enabling people to exercise choice and control in their daily lives.
- Helping support people facing multiple and complex needs.
- Putting local people and their needs at the heart of the customer journey.
- Supporting those experiencing fuel poverty.
- Improving the lives of people with disabilities by enabling access and movement around their own home with the use of adaptations.
- Allowing more effective use of the Better Care Fund, cutting out bureaucracy and contributing to the aims of the fund, particularly by reducing hospital admissions and allowing early hospital discharges.
- Enhancing the health and well-being of disabled and vulnerable residents because it is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.
- Providing advice, information and support regarding the adaptation of properties to meet accessibility needs and provide a framework of assistance to vulnerable groups.
- Treating individuals fairly, regardless of age, sex, gender, disability and sexual orientation and to protect their rights under data protection and human rights legislation.

## 4 Legal Context

Housing Assistance may be offered in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 with the underlying legislation governing the provision of mandatory Disabled Facilities Grants (DFG) covered by the 1996 Housing Grants, Construction and Regeneration Act. This enables the council to use its discretionary powers to make better use of its limited resources.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) as a way of measuring Decent Homes and imposed a duty upon the council to act where Category 1 hazards as identified under HHSRS are present in a dwelling.

In 2006 the Department for Local Government and Communities published the standard for Decent Homes determining that a property must meet the current statutory minimum standard for housing, it must be in a reasonable state of repair, it must have reasonably modern facilities and services and it must provide a reasonable degree of thermal comfort.

The Housing Grants, Construction and Regeneration Act 1996: Part 1 as amended by the Disabled Facilities Grant Order 2008 states that the local authority has a statutory duty to provide adaptations to homes for disabled people. Funding for these adaptations is provided through DFG.

The Care Act 2014 states that local authorities must provide or arrange services, resources or facilities that maximise independence.

In 2015 the Government announced a spending programme through the Better Care Fund (a pooled health and social care budget) which significantly increased DFG allocation to Housing Authorities, initially leading up to 2020 but this has continued beyond that date and is forecast to continue. In providing the additional DFG funding the government has encouraged a more integrated approach to improve outcomes across health, social care and housing using a more joined up approach to working.

This additional funding provides an opportunity for housing authorities to determine new housing assistance policies to introduce a wider range of discretionary assistance designed to meet the needs of disabled, older, and vulnerable local residents. The Policy was amended in August 2017 to reflect this.

A customer defined by the 1996 Act as a person with a disability, is eligible for assistance. Disabilities include substantial impairments in:

- sight, hearing, or speech
- any 'mental disorder or impairment'
- any substantial physical disability whether from birth or through illness or injury

- Registerable under the National Assistance Act 1948 (Adults)
- A disabled child under Part III of the Children Act 1989

DFGs are mandatory grants which are available to eligible disabled people for works which are necessary and appropriate to meet their needs, and when it is considered reasonable and practicable to carry out the works when having regard to the age or condition of the dwelling or building.

## 5 How to apply for a mandatory Disabled Facilities Grant or a discretionary type of assistance

### 5.1 Referral process

To be eligible for an application for a DFG, the City Council's Occupational Therapy (OT) department will undertake an assessment of the applicant's needs. In circumstances where the adaptations are specialist / very complex, a trusted assessment will be accepted from an OT employed by health or Social Care. All recommendations are processed by the City Council OT department. To progress the application, evidence must be available which demonstrates that the need for the adaptation is necessary and appropriate, and the Adaptations Team must be satisfied that the proposed adaptation is reasonable and practicable.

- **Necessary and Appropriate**  
This is within the remit of the therapist. The therapist must be able to demonstrate that there is no other way to meet the customer's needs other than the provision of a DFG. For example, if a customer can maintain their personal hygiene with provision of minor equipment, to then request a bathroom adaptation would not be necessary and appropriate.
- **Reasonable and Practicable**  
If the therapist can demonstrate that it is necessary and appropriate for a customer to apply for a DFG, a referral is made to the Adaptations Team. The Adaptations Team will then determine whether it is reasonable and practicable to proceed with the application. For example, the therapist may request a ramp for someone, but if the ramp physically will not fit in the garden, then it is not reasonable and practicable to apply for a DFG because the property is structurally not suited to adaptations.

There are situations where these conditions cannot be met, and therefore the provisions of the RRO may be utilised to provide the needed flexibility to the traditional DFG arrangement to the benefit of some of Coventry's disabled residents. To apply for a DFG, the customer (or their representative) must refer to Adult Social Care Direct:



<https://www.coventry.gov.uk/ascreferral>

Usually, a Contact Assessment Worker will contact the applicant to gather more information regarding the circumstances. The customer may then be signposted to other Services that can meet their needs, or an assessment with a therapist will be arranged. The therapist will work with the customer to establish how best their needs can be met; the least intrusive and most cost-effective options will be explored first, escalating in complexity until a suitable solution is achieved. If it is determined that a DFG is the necessary and appropriate solution, the case is passed to the

Adaptations Team who then work with the customer and the therapist to provide an adaptation that is reasonable and practicable.

## 5.2 Application for the grant

Grant funding in most cases is means tested. Only the income and savings / capital of the applicant and their partner are considered. Evidence of any income and benefits the applicant receives is required including pay slips, pensions, disability benefits, etc. as well as evidence of any capital and savings. The applicant should provide the National Insurance numbers of all the adults living in the property and also needs to know who holds the deeds of the property (for proof of ownership purposes).

Following a means test, depending on the applicant's financial status an award from 0% to 100% of the costs of the adaptations that have been assessed as meeting the needs could be awarded. If a contribution is needed, the applicant needs to confirm that they are prepared to fund this before the case is progressed any further. The contribution is paid directly to the contractor when the work is completed.

If in receipt of income related benefits (for example Income Support, Guarantee Pension Credit) there is no means test for the grant. Applications on behalf of a child are not subject to a means test.

There is a notional means testing facility on the Council's website

[https://myaccount.coventry.gov.uk/service/Notional\\_assessment](https://myaccount.coventry.gov.uk/service/Notional_assessment)



An application will only be considered complete or valid when the council or appointed agent has all the information necessary to make a decision on the application.

## 5.3 Working with contractors

In delivering the grant approved work, the council act as agents on behalf of the applicant. An officer will coordinate the works, providing plans, seek quotes applying for any planning permission and act as a liaison between the applicant and contractor.

The Council has a list of approved contractors that we can secure the services of for the applicant. If the applicant wishes to appoint their own contractor, the contractor will need £5 million Public Liability Insurance and be a member of an SSIP (Safety Schemes in Procurement) organisation. If the applicant selects their own contractor, the applicant needs to be satisfied that the contractor is capable of carrying out the type of work which has been recommended.

In all cases, the contract for the work is between the applicant and the contractor.

# 6 **Purposes for which the Disabled Facilities Grant may be given**

## 6.1 Mandatory Disabled Facilities Grant (DFG)

These grants are mandatory under the Housing Grants, Construction and Regeneration Act 1996 and are subject to a statutory test of resources (means test) required to establish whether the applicant is financially able to contribute towards the costs of the eligible scheme.

Disabled Facilities Grants are awarded to enable applicants to have access to and around their homes, or to use essential facilities within the home to enable them to live safely and independently. Mandatory Disabled Facilities Grants can only be given for the purposes set out in the Act.

- Facilitating access by the disabled occupant to and from the dwelling.
- Making the dwelling safe for the disabled occupant and other persons residing with him.
- Facilitating access by the disabled occupant to a room used or usable as the principal family room.
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping.
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility.
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash-hand basin, or facilitating the use by the disabled occupant of such a facility.
- Facilitating the preparation and cooking of food by the disabled occupant.
- Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs.
- Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
- Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident and is in need of such care.
- Facilitating safe access to and from a garden by a disabled occupant.

Ongoing maintenance and repair of adaptations and equipment provided under the grant will become the responsibility of the applicant or landlord as relevant.

Whilst it is recognised that a Disabled Facilities Grant is a mandatory grant, it is the Council's intention where possible to investigate all housing options that might meet the needs of the applicant in the most cost effective and suitable way before awarding a Disabled Facilities Grant. This could include moving to a more suitable and / or adapted accommodation that may be available to the applicant.

The maximum amount of Mandatory Disabled Facilities Grant is currently £30,000 set by statute. Discretionary Disabled Facilities Grant for costs above £30,000 will not be made available except upon the agreement of the council, in accordance with this policy under the Discretionary top up for Mandatory Disabled Facilities Grant, and where justified to be the most satisfactory course of action in the circumstances or to have arisen through reasonable and unforeseeable additional works or costs.

The council / appointed agent will endeavour to determine all valid applications within two weeks of receipt unless further information is required to enable that decision. Where additional information or other factors necessitate further investigation of options, the council will determine the application at the earliest opportunity within the statutory timescale of 6 months.

## **Eligible Applicants**

- Any applicant registered or capable of being registered under the Chronically Sick & Disabled Persons Act 1970 who requires adaptations to be provided.
- Any disabled person, as described by Housing Grants, Construction and Regeneration Act 1996, s.100. Applicants can be property owners or tenants, or some landlords may apply on behalf of tenants.

## **Qualifying Criteria**

- A referral from the Community Occupational Therapist (COT) via Social Services or a Trusted Assessor confirming that the works are 'necessary and appropriate' is required. This referral will recommend works.
- Entitlement to a Disabled Facilities Grant is mandatory but before approval the council must be satisfied that the relevant works are both necessary and appropriate for the disabled person, and additionally that it is 'reasonable and practicable' to carry out the works.
- A permanent and legal residence, or long-term in the case of fostering, including dwellings, mobile homes, caravans, and houseboats. Second or holiday homes will not be considered for assistance.

## **Conditions**

- Works must qualify as described in s23 of the Housing Grants, Construction and Regeneration Act 1996 (as amended).
- Works must be recommended by a Community Occupational Therapist or Trusted Assessor and be necessary and appropriate to meet the needs of the disabled applicant.
- The works must be reasonable and practicable to carry out having regard to the age and condition of the dwelling or building.
- The applicant will be subject to a financial assessment of resources except where i) the applicant (relevant person(s)) is in receipt of one or more of the following means tested benefits; Housing Benefit, Income Support, Guaranteed Pension Credit, Income-based Employment Support Allowance (ESA), Income-based Job Seekers Allowance (JSA), Working/Child Tax Credit where income is less than set threshold, Universal Credit ii) The application is in respect of a disabled child. Proof of title is required.
- The landlord's consent to the works is required where applicable.
- Conditions relating to the recovery of equipment in specified circumstances are applied.
- The council will use its powers to place a local land charge against the property where the Mandatory Disabled Facilities Grant exceeds £5000. The charge may be up to a maximum of £10,000 and repayment of the sum on charge is required where the adapted property is sold, transferred or otherwise disposed of within a 10-year period from completion of the work.
- In the case of a Disabled Facilities Grant where a 10 year conditional repayment obligation exists and the recipient intends to dispose of the property by sale, assignment, transfer or otherwise within the 10 year period, the charge must be repaid, unless the council, having considered:
  - i) the extent to which the recipient of the assistance would suffer financial hardship were he / she to be required to repay all or some of the grant or charge.
  - ii) whether the disposal of the property is to enable the recipient to take up employment, or to change the location of his / her employment.
  - iii) whether the disposal is made for reasons connected with the physical or mental health or well-being of the recipient of the assistance or of the disabled occupant of the property; and
  - iv) whether the disposal is made to enable the recipient of the assistance to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the assistance is intending to provide, or who is intending to provide care of which the recipient of the assistance is in need of by reason of disability or infirmity, is satisfied that it is reasonable in the circumstances to waive or reduce the repayable sum.



## 6.2 Discretionary Assistance

Discretionary grants are subject to available funding and management approval. There is no right of appeal to a decision about a discretionary grant.

### 6.2.1 Threshold for Financial Assessment

The council has removed the financial assessment for DFGs where the cost of the approved grant does not exceed £6,000.

Raising the threshold for financial assessment will reduce the amount of time taken to process low-level adaptations applications and support more vulnerable people in the community.

#### Eligible applicants

- Applicants who meet the criteria for mandatory DFG.

#### Qualifying Criteria

- A financial assessment for grant aid is not undertaken where the total works completed are not expected to cost more than £6000.

#### Conditions

- To be used for low-level one-off adaptations such as a ramp or a shower adaptation. If work estimates suggest a cost higher than £6000, a financial assessment will be undertaken for the full award of the grant.
- Whilst the works are in progress and unforeseen costs are incurred which brings the total cost of the works over £6k, a financial assessment will be undertaken on the costs in excess of £6k only
- If there is a likelihood that additional costs will be required during the completion of works, these must be accounted for at the planning stage. If works are likely to exceed £6000 then a financial assessment on the full grant will be undertaken.

#### Level of Maximum Assistance

- £6,000 (before a DFG application must be made)

### 6.2.2 Discretionary Top-up Grant

The Council has agreed to use discretionary powers to provide, in eligible cases, a top-up award in addition to the £30,000 mandatory grant for more complex cases where the work required can exceed the maximum mandatory grant award.

This is subject to senior management approval. Grants up to £10k will be considered at the DFG approval panel.

#### Eligible applicants

- Applicants who meet the criteria for mandatory DFG.

#### Qualifying Criteria

- This discretionary element can only be accessed where the full £30,000 of mandatory grant has been utilised.
- Applicants do not have the financial resources to fund works over the maximum grant.
- This grant can only be used for works identified as necessary and appropriate by the OT.

#### Conditions

- Discretionary grants will only be considered when there is a significant risk to the applicant should the complete works assessed as necessary and appropriate not be completed.
- In cases where the adaptations are for a child, the parents / guardians may be subject to a financial assessment to determine ability to fund additional costs on top of mandatory grant.

- The discretionary element will be registered as a land charge on the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council requires full repayment. Please note this is separate to the £10,000 recoverable DFG which expires at 10 years from certification of works completion.
- The availability of the top-up grant is at the discretion of the Council and subject to availability of funding.

#### Level of Maximum Assistance

- £10,000

### **6.2.3 Assistance with assessed contribution following a means test.**

The Council is aware that in some cases there may be difficulty for the applicant paying the assessed contribution. In such cases applicants will be able to complete a financial statement detailing their income and outgoings, and at the discretion of the Council the contribution may be reduced or rescinded if appropriate. Assistance will be awarded on an individual basis and is aimed at preventing applicants facing hardship to receive appropriate adaptations to their home.

This is subject to senior management approval. Grants up to £10k will be considered at the DFG approval panel. Grants over £10k and up to the maximum £30k will be considered at panel chaired by Head of Service.

#### Eligible applicants

- Those eligible for Mandatory DFG assistance but where payment of their means tested assessed contribution would demonstrably result in financial hardship applicants who meet the criteria for mandatory DFG.

#### Qualifying Criteria

- The OT report to demonstrate that all the identified necessary and appropriate adaptations required if not carried out will have a significant impact on the applicant's safety in their home or a severe risk to their health.
- Essential assessed works cannot be completed because the applicant cannot afford the assessed contribution.

#### Conditions

- Only works assessed as necessary and appropriate will be provided.
- Evidence of financial hardship to be provided (e.g., proof of inability to obtain funds from high street loan or proof of incomings / outgoings / lack of savings etc.)
- The discretionary element will be registered as a land charge on the property on owner occupied properties and, in the event the property is sold within a 10-year period, the Council requires full repayment.
- Evidence that not completing the adaptations could result in increased costs to the Social Care Budget.
- Cannot be used with other discretionary grants.

#### Level of Maximum Assistance

- £30,000

### **6.2.4 At home Safely Scheme**

This scheme makes provision for minor works to be undertaken at an individual's property to enable them to live independently and safely in their home.

This can also be used to support with hospital discharge arrangements or avoidance admission. A priority service is available for these cases to ensure timely installation.

Works can include:

- Grab rails
- Stair rails
- Step / path adaptations

- Tap alterations
- Lighting for visual impairment
- Deep Clean
- Dementia friendly design

This list is not exhaustive and each case outside of this range will be referred to the Council's Occupational Therapy service for consideration.

This scheme is for owner occupiers and tenants.

#### Eligible applicants

- Those with a physical or mental impairment, where the impairment has a substantial and long-term adverse effect on the ability to carry out normal day-to-day activities

#### Qualifying Criteria

- Assessment and recommendation by a Health or Social Care professional.

#### Conditions

- Work requests which are deemed as maintenance or repair issues are not allowed. This would be the responsibility of the resident.

#### Level of Maximum Assistance

- £1,000

### **6.2.5 Insulation and Heating Discretionary Disabled Facilities Grant**

Fuel poverty is a significant problem for some Coventry households, and many low income, vulnerable and disabled individuals are affected. Enabling low income and vulnerable households to stay warm at reasonable cost is a priority for the Council. Insulation and heating assistance provided through this grant is expected to improve the health and wellbeing of households and to reduce hospital admissions as well as pressures on other health and social care services.

#### Eligible Applicants

- A person living with a disability or a person who is in hospital and is due to be discharged home, or who faces possible admission / re-admission to hospital in the future. The applicant must also be vulnerable to the health impacts of the cold.
- Owner occupiers or private tenants living in a domestic property situated in Coventry and must live in their home as their only main residence.

#### Qualifying Criteria

- Applicants who have received a mandatory Disabled Facilities Grant.
- Applicants who meet the vulnerability, income, benefit and savings criteria.

#### Conditions

- Works to be approved by the Council's commissioned agent and their contractors as practical, appropriate, and necessary.
- Works will need to be completed in conformity with PAS2035 standards and planning / building / party wall regulations where required.
- A Leaseholder must have a minimum period of 3 years remaining on their lease at the time of applying for assistance.
- Private landlords may be required to make financial contribution to the works and will need to provide evidence of an energy performance certificate and gas / electric safety certificates.

#### Level of Maximum Assistance

- Grants over £10,000 will need to be approved by the Council's Public Health Team.

### **6.2.6 Relocation Grant**

In cases where the Council deem that it is not reasonable and practicable to adapt an applicant's current home to meet their needs; if the landlord withholds permission or where there are significant challenges to adapting the current home then a grant may be awarded at the Council's discretion to assist the applicant to move to a more suitable home. This includes situations where moving to a more suitable property would demonstrate savings to the wider public purse (for example more cost effective to adapt a different property) and has clear benefits to the applicant.

This is subject to senior management approval. Applications will be considered at the DFG approval panel.

#### Eligible applicants

- Applicants who meet the eligibility criteria for mandatory DFG
- Applicants where the assessed adaptations cannot be completed either property because it is unreasonable or practicable to do so or where the landlord refuses permission to adapt.
- Applicants who's calculated contribution may be unaffordable and moving / buying is a better financial solution.

#### Qualifying Criteria

- Legal and house move costs associated with moving home.

#### Conditions

- The OT will assess the new property and confirm the new property is suitable or could be made suitable with adaptations, to meet the needs of the disabled person.
- Funding will not be given towards the purchase price of an alternative property
- Help to move is available to homeowners and tenants
- The applicant must be a permanent resident of Coventry.
- Evidence of financial hardship to be provided (e.g., proof of inability to obtain funds from high street loan or proof of incomings / outgoings / lack of savings etc.)
- Mandatory DFG to a maximum of £30k is available for adaptations but only in the local area. If moving outside of the City applicants will need to consult with that authority.
- A maximum of one application will be considered in any 5-year period.

#### Level of Maximum Assistance

- £5,000

### **6.2.7 Necessary respite whilst work is being undertaken.**

In circumstances where the disabled person would be at risk whilst adaptation work is being undertaken, the Council will fund their placement in respite care.

#### Eligible applicants

- Applicants who meet the eligibility criteria for mandatory DFG

#### Qualifying Criteria

- The applicant unable to remain in property for all or parts of the adaptations work. This could be because of a significant health problem or significant risk to the applicant.

#### Conditions

- Where it is not evident, supporting documentation from the OT or a health professional may be required to determine risk to the individual to remain in the property for the duration of the works.
- Care will be provided at the level of the current care arrangement for the time necessary to complete the parts of work which would prove a risk to the person. This is not necessarily the entire duration of the time taken to complete the work.
- Due to the time sensitive nature of arranging alternative accommodation, options for placement may be limited

#### Level of Maximum Assistance

- Due to individual need it is not possible to determine a value. Payment will be made directly to the provider

## **7 Monitoring and Review**

The policy will be reviewed within two years of its adoption to consider which flexible DFG works arrangements will continue. All flexible DFG works are discretionary and may be withdrawn by the Council at any time. The decision to award any flexible DFG work or services is completely at the discretion of the Council.