



HOUSING POLICY

Aids and Adaptations Policy 2024, updated Oct 2025



LONDON BOROUGH OF
HARROW

Policy title: Aids and Adaptations Policy

Grants and assistance regime for disabled adaptations to housing in London Borough of Harrow.

Version control	V1
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Next review due date – when legislation or service changes	
Date of Approval by Housing Senior Management Team	2024
Date of Consultation with Residents' Board	2024
Date of Approval by Legal	2024
Equality Impact Assessment	
Date of Implementation	2024
<i>Policy changes V1: Applications for DFG are now means tested except for LBH council tenants</i>	October 2025

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1 Key principles

This document explains London Borough of Harrow's approach to the delivery of its service to customers who require adaptations to their home.

Assistance with understanding this policy and translated versions are available by contacting the Adaptations team on hart.hart@harrow.gov.uk

Our staff are multilingual and can cover the most common languages spoken in the borough but if this is not possible, we will access a translation service as required.

This policy is based on the private sector housing policy and the legislation which governs the implementation of major adaptations via Disabled Facilities Grants (DFG) under the Housing Grants, Construction and Regeneration Act 1996. The aim is to provide a consistent service across all housing tenures.

The council is committed to assisting people who are registered, or eligible for registration as a disabled person, to help them in gaining access to and from, and in and around their dwelling to help them remain in their own home whenever it is practicable to do so.

For grants in excess of £1,000, applicants must sign a Declaration of Intent to occupy the property as their sole or main residence for a period of 5 years from the certified date of completion of the works. If the undertaking is breached without a valid reason as set out in section 2 of the mandatory DFG land charges policy, the council reserves the right to recover the grant, together with compound interest.

Wherever possible, and to ensure that public money is properly spent, the council will be seeking to carry out the most cost-effective adaptation to the property which adequately meets an applicant's assessed needs. Usually this means that an adaptation is carried out within the existing structure of a dwelling.

In accordance with the current legislation only one family room is necessary to meet the family's needs, as such the council will consider the use of one of any additional reception rooms in a property to provide adaptations.

Where it is not possible to adapt a property or if there are likely to be excessive costs in adapting a property, the council will consider offering rehousing or in the case of owner occupiers, a relocation grant, (see below) this would be at the discretion of the adaptations panel.

All proposed schemes must be supported by a referral from the council's Occupational Therapy team or the designated Occupational Therapy Contractor working on their behalf, and enquiries arising without such support will be referred to the Early Intervention team to arrange an assessment.

The Occupational Therapists (OT's) work in collaboration with the housing surveyors and housing officers to decide and agree upon a scheme. The OT must determine what is necessary and appropriate for the disabled person to meet their eligible assessed needs and the surveyor must consider what is reasonable and practical given the structure, planning and other restraints. The most modest solution is recommended, and the OT and surveyor are required to differentiate between the 'needs' and 'wants' of the service user.

Wherever possible if the council is funding personal care services for the disabled applicant, adaptations should aim to reduce the ongoing revenue cost by enabling the person to attain or regain more independence in daily living. The Special Needs Housing Panel will consider this aspect before agreeing the capital allocation for the scheme.

2 The Special Needs Housing Panel

To ensure an equitable and transparent approach to decision making, value for money and the appropriateness of proposed adaptations, the council has formed a panel to review adaptations over £25,000 as well as to set guidance on general adaptation principles and standards. Adaptions over £30,000 will need additional agreement.

The Panel is made up of the following senior managers:

- Adaptations Service Manager
- Occupational Therapy Service Manager
- Head of Adult Services
- Housing Needs Manager

The Panel meets on a fortnightly basis, however they can convene an extra meeting in the case of an adaptation request in addition to the scheduled meetings.

3 Role of the Home Improvement Agency (HIA)

The Adaptations team, Harrow's Home Improvement Agency, helps in assisting an applicant through the adaptations process.

The team will design the scheme, obtain all necessary permissions, prepare a detailed schedule of works, procure a contractor through our approved list and arrange all contractual matters between the applicant and the contractor. They will also supervise the works on site, deal with any variations required, make interim and final payments and ensure all warranties and guarantees are in place on completion. Caseworkers will also advise on benefit entitlement.

This service is provided for a fee for all tenures which can be paid from the grant that residents receive. We charge 21% fees for the design and supervision of works provided until completion.

4 Major adaptations

Major adaptations are available to assist a disabled person in gaining access to and from, and in and around their dwelling. They can be funded from DFG's subject to means testing. For council tenants they are **not** subject to a financial means test as they are funded through the rents received from tenants.

The main areas where major adaptations are considered:

Facilitating access and provision

This includes adaptations to remove any barriers preventing the service user from moving freely around the property:

- Facilitating access to and from the dwelling or building in which the dwelling is situated.
- Facilitating access to the garden.
- Facilitating access to a room used or useable as the principal family room.
- Facilitating access to and from a room used or useable for sleeping or alternatively providing such a room for the disabled occupant.
- Facilitating access to a room in which there is a lavatory, a bath or shower (or both) and a wash hand basin or providing a room in which there is such a facility or facilities.
- Facilities for the preparation and cooking of food.

2) Making a dwelling or building safe

For example, minimising the risk of danger where a disabled person may have behavioural problems, which cause them to act in a boisterous or violent manner, damaging the house, themselves and perhaps other people. Examples include: an enhanced hearing system, specialised lighting, toughened or shatterproof glass, installation of guards around particular facilities e.g. fires, radiators, reinforcement of floors, walls or ceilings, or cladding or exposed surfaces and corners to prevent self-injury.

3) Room usable for sleeping

Providing a room is usually only considered when it isn't possible to adapt the service users existing bedroom e.g. because of access or size constraints, this will be assessed on a case-by-case basis.

4) Bathroom

A service user should have access to a wash hand basin, toilet, shower and/or bath.

5) Facilitation of preparation of food

Potential works: re-arrangement of kitchen, modified/specially designed to enable the user to be independent.

Legislation is already in place to govern the provision of major adaptations for the private sector and to ensure transparency and equity across tenures; the same principles apply to council tenancies:

- Only one family room is necessary to meet the family's needs, as such the council will consider the use of one of the reception rooms in a property to provide adaptations.
- Where it is not possible to adapt a property or if there are likely to be excessive costs in adapting a property, the council will consider re-housing the disabled person. The recommendation to re-house a person as an alternative to adapting the property would be at the discretion of the Special Needs Housing Panel.
- On adaptations to council property stairlifts, through-floor lifts and hoists installed, become the property of the council who will pay for servicing and maintenance.

- Overcrowding is not taken into account when determining the most appropriate scheme. Major adaptations, for example additional rooms, will not be recommended on the basis that the property is overcrowded. Overcrowding issues will be dealt with under the council's housing policies.

5 Mandatory grants

The council must provide certain grants to residents in the borough on a compulsory or mandatory basis if conditions are met. Other grants are discretionary and are provided on the basis of how they contribute to meeting the wider strategic objectives to support residents and private sector housing in the borough.

Disabled Facilities Grants (DFG)

Disabled Facilities Grants (**DFGs**) are mandatory and carried out under the provisions of the Housing Grants, Construction and Regeneration Act 1996 (as amended) and are awarded to applicants who are registered or eligible for registration as a disabled person, to help them remain in their own home.

DFGs are available to leaseholders' owner/occupiers and private sector tenants and Housing Association tenants and applications may be means tested and this is carried out after the OT assessment. Whilst council tenants are eligible to apply for a DFG, the council funds adaptations to its own properties from the housing revenue account, so these are not means tested. The application process for council tenants is dealt with in the same way to ensure they are treated fairly.

The proposed scheme must be supported by a referral from the council's Occupational Therapy team or the designated OT Contractor.

Mandatory DFGs are available to assist a disabled person in gaining access to and from, and in and around their dwelling. They are subject to a Test of Financial Resources (which is strictly controlled by Government legislation), and are limited to a maximum amount, imposed by Central Government. The limit changes from time to time and is currently £30,000 per application. Subject to all other qualifying criteria being met, the Council *must* approve a mandatory DFG.

Where the costs of an adaptation scheme exceed these financial limits, the council may award additional funds at the discretion of the Special Needs Housing Panel.

Stairlifts, through-floor lifts and hoists installed under a Disabled Facilities Grant become the property of the grant applicant and, as such, it is the applicant's responsibility to pay for servicing and maintenance, although the council includes within the cost of a Disabled Facilities Grant, a five-year servicing and maintenance contract for these items. Thereafter, the council recommends that equipment is serviced at intervals prescribed by the manufacturer and there are a number of private companies able to undertake this work, although the installer of the equipment is usually also able to make such arrangements.

Housing Association tenants

Housing Association tenants can apply for a disabled facilities grant, however the council would expect the Registered Social Landlord (RSL) to make a contribution towards the cost of the adaptation, this will be negotiated on a case-by-case basis and approved by the Special Needs Housing Panel.

6 Enhanced schemes

The council understands that sometimes a service user may wish to have a scheme designed which goes over and above the approved eligible scheme (i.e. the scheme recommended by the adaptations surveyor and occupational therapist). The council will allow this, and the procedure is set out below:

1. At the surveyor visit the applicant informs the surveyor that they wish to enhance the proposal.
2. The surveyor, in agreement with the Occupational Therapist, will agree the size of room required to provide the new shower room (this will usually be on the ground floor) and inform the client in writing.
3. The council will then put the case on hold for 12 months during which time the resident (after obtaining all necessary statutory approvals) will construct their enhanced scheme.
4. At this point the client will contact the council who will immediately reopen the case and will arrange for the fit out of the shower room to make it useable by the disabled person and arrange for the installation of equipment if required, the council will then follow the procedure as detailed in 5a).
5. If the works the client wishes to carry out are not complete and ready for fit out by the council in the 12-month period, then the council will cancel the application.

7 Land Charges on mandatory grants

Where, in the council's adaptations panel's view an adaptation given under a mandatory disabled facilities grant adds tangible value to a dwelling, then a 10-year charge will be placed on the property if:

1. The applicant is the owner or joint owner of the premises on which the works were carried out.
2. The grant awarded is more than £5000.

If the property goes through a change of ownership or there is a breach of occupation conditions within 10 years, then the council may reclaim part of the grant, which exceeds £5000 (but may not demand an amount in excess of £10,000).

The council has the discretion as to whether or not to place a land charge on the property, or reclaim any or all of the grant paid, but it will consider the following:-

- a) The extent to which the recipient would suffer financial hardship if the grant was reclaimed;
- b) Whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment;
- c) Whether the disposal of the property is made for reasons of the recipient's physical or mental health or well being, or;
- d) Whether the disposal is made to enable the recipient to live with, or near any person who will provide care for the recipient by reason of their disability.

8 Discretionary grants

All Discretionary grants are subject to available funding and mandatory grants will be the first priority for all funding.

The following facilities may be offered to support the council's commitment to improve people's lives by giving people more choice and control in the services they use.

Discretionary Disabled Facilities Grants to supplement £30,000 mandatory grant limit.

Where the costs of an adaptation scheme exceed the £30,000* statutory financial limits, the council may award additional funds following the decision of Special Needs Housing Panel. Should the adaptation exceed the £30,000*, the Owners will be means tested. Any monies paid above the £30,000* are subject to an interest-free charge on the property for owner/occupier applicants and will become repayable in full to the council in the event of a change of ownership or breach of occupation conditions.

*£30,000 limit does not include the Agency fees & VAT.

Relocation Assistance Grant/ Rehousing

Undertaking major adaptations may not always be recommended. Rehousing or relocating the disabled person will be the preferred option in some circumstances:

- Where the existing property is not suitable for adaptation within the available resources to meet long term needs or
- Where it is not economically viable to do so.

Rehousing for council tenants or a relocation grant for owners or private tenants will be considered to address the housing needs of the whole household.

The Special Needs Housing Panel determines the decision of whether this option will be considered. The disabled person and/or their advocate will be asked to consider rehousing by the Special Needs Housing Panel.

An accessible housing register is being developed to facilitate moves across the region. If a tenant agrees to being rehoused, their housing transfer application will be assessed in line with the council's Allocation Policy, which will take into consideration the effect their current accommodation is having on their housing needs and health.

The disabled person and tenant can decline to move property and continue to pursue their mandatory DFG application. In cases of tenant applications, the landlord's consent will be required for adaptations to be carried out. The council, in its capacity as landlord, will only withhold its consent where it is reasonable to do so. Circumstances where it may be reasonable to withhold consent include the following:

1. Where suitable alternative accommodation is or will become available within 6 months in an area where the disabled person's support needs can be fulfilled. Suitable alternative accommodation could include accommodation that can be adapted to meet the tenant's needs within 12/18 months;
2. Where a tenant has submitted a Right to Buy application;
3. Where a tenant is awaiting a transfer to alternative accommodation;
4. Where a tenant is not a secure tenant e.g. Service occupancy, temporarily accommodated under homeless legislation.

If landlord consent is withheld, the Occupational Therapist will ensure all risks are reduced to the lowest possible level and their request for major adaptations will be cancelled. Minor emergency works will still be available if deemed necessary and appropriate.

The relevant 'moving costs' that the relocation grant covers includes:

Owners and Leaseholders

- Estate agent fees
- Conveyance costs
- Stamp duty
- Mortgage cancellation fees (if arranged more than 12 months prior to application)
- Surveyor costs
- Home Energy Certificates

Owners and council tenants

- Removal costs including the disconnection and reconnection of appliances and aerials etc. For council tenants the council will normally make such arrangements via their own contractors.
- Any essential items needed for moving e.g. carpets, curtains where existing will not fit new property.

Registered Social Landlord (RSL) Tenants

We will negotiate with the RSL to establish a cost-effective solution.

The OT and surveyor will view any prospective properties and identify whether they require any adaptations and whether these need to be done before the disabled person moves in or whether they can be done once they have moved.

Any adaptation work, which is required to the prospective property, must be brought back to the Special Needs Housing Panel to be agreed. In most cases the costs relating to the work and the relocation must be less than the cost of adapting their existing accommodation, however, consideration will also be given to the best long-term use of the council's housing stock.

A DFG of up to £15,000 may also be awarded for adaptations to the property to which you relocate.

Conditions

- The relocation costs and any required adaptation to the new property will count as one application up to the £30,000 limit
- This assistance is subject to the council's test of the applicant's financial resources, which will be the same as the test applied for DFG eligibility.
- The grant will only be offered if there are no alternative sources of funding available.
- Inspections of the existing and prospective properties by a grants surveyor and occupational therapist must be carried out before a relocation grant is agreed. In the

case where the applicant moves outside of the borough, a paper check may be undertaken rather than a surveyor's visit.

Awarding the grant

Applicants will not be automatically awarded the full grant. The Relocation Grant will be considered based on fee estimates submitted up to a maximum of £15,000 to cover 'Moving Costs'.

The applicant is not restricted to the area of the relocation; however, it may affect the level of assistance the applicant is eligible for (as below).

- If the disabled person moves out of the Borough of Harrow s/he will only be eligible for a grant to cover the 'moving costs' and not towards adapting the new property.
- If the applicant is relocated within the Borough of Harrow, the disabled occupant will be considered for further grant to cover adaptation costs for the new property. This is subject to a surveyors' visit and determined by the Special Needs Housing Panel.
- The total grant payable including relocation moving costs and adaptations to the new property must not exceed the mandatory DFG grant or the cost of the original proposed scheme, whichever is lower

9 Test of resources

Mandatory DFGs are subject to a Test of Financial Resources (which is strictly controlled by Government legislation), and are limited to a maximum amount, imposed by central Government. The limit changes from time to time and is currently £30,000 per application. Subject to all other qualifying criteria being met, the council *must* approve a mandatory DFG.

Preliminary Test of Resources (PTOR) will be sent to clients if required.

If applicants are in receipt of guaranteed Pension Credit, Income Support, Income based job seekers allowance, Universal Credit, Housing Benefit, Working Tax Credit (with an income below £15,050) and Children's Tax Credit (with an income below £15,050) and can provide confirmation of their benefit, they will not be means tested.

If they are not in receipt of any of these benefits, they and their partner (if any) will need to be means tested. In order for us to carry out the means test they will be asked to provide the following information:

- Copies of state pension and any private or occupational pensions to cover the last 3 month period
- Copies of Attendance Allowance, Disability Living Allowance, Personal Independence Payment or any other benefit awards to cover the current period

- Copies of all bank and building society accounts to cover the last 3 month period
- Copies of payslips for the last 3 months
- Copy of most recent Profit and Loss Account (if applicable)
- Copies of certificates for all stocks, shares and premium bonds held by you
- Copies of any other investments or relevant information relating to your finances.

The required documents are collected by the caseworkers at the application stage. New clients should call Customer Services for an OT assessment on 020 8901 2680.

10 Grants and terms and conditions

Interim payments will not be made unless the services of more than one contractor are involved in the works, or circumstances arise which could result in excessive delays in payment for works that have already been satisfactorily completed. Interim payments will not be made for Enhanced schemes.

The applicant must have occupied the subject property as their only or main residence for at least 3 years prior to the date of application. This 3-year period shall not apply where the works are necessary to meet the needs of the applicant on the grounds of ill health or disability.

For grants in excess of £1,000 applicants must sign a declaration of intent to occupy the property as their sole or main residence for a period of 5 years from the certified date of completion of the works. If the undertaking is breached without a valid reason as set out in section 2 of the mandatory DFG land charges policy, the council reserves the right to recover the grant.

If/ when a person gets an insurance or compensation pay-out e.g. as a result of car accident, it is the council's intention to pursue repayment of the grant.

For further information please refer to:

<http://www.legislation.gov.uk/ukpga/1996/53/section/51>

Assistance will not be given if:

The works for which financial assistance is sought have already started, unless prior permission has been given at the discretion of the Grants team manager.

The applicant or a member of their family carries out the work, however, grant aid may be given for materials only.

All electrical works are to be carried out by a contractor registered to self-certify the installation with Building Control as compliant with Part P of the Building Regulations on completion e.g. NICEIC domestic installer. Works should also be covered by appropriate completion certificate.

All gas related works are to be carried out by a GAS SAFE registered fitter licensed to carry out the work and covered by the appropriate certificates on completion. All new gas boilers are to be installed by company registered to self-certify the installation with Building Control.

All replacement windows must be certified as complying by Building Control or covered by a certificate from an installer registered to self-certify the job with Building Control e.g. FENSA registered.

Unforeseen works arising during the work will not be eligible for assistance unless permission is obtained from the grant surveyor dealing with the application prior to such works being carried out. Any costs exceeding the grant maximum under these circumstances will be the responsibility of the grant applicant.

Where applicable, all works must have the relevant Building Control and/or Planning Permission.

All works must be completed to a satisfactory standard within 12 months of approval of the grant.

Final payments will only be released on satisfactory completion of all of the work. Building Control clearance and evidence of self-certification for building regulations compliance must be obtained if appropriate before payment can be made.

11 Harrow Handyperson Scheme

Harrow Handyperson Scheme is a free service aimed at homeowners or persons in rented/leased accommodation with responsibility for the upkeep of their living area living in Harrow, who are without regular help and support from family and friends and unable to carry out the work themselves.

The Handyperson service is subject to funding being available, the level of service offered may be reduced or the service withdrawn altogether.

To qualify for assistance under the scheme, the applicant must be:

A homeowner, or a person in rented/leased accommodation with responsibility for the upkeep of their living area under their tenancy/lease agreement, and;

Over 60 or disabled and in receipt of one of the following benefits:

- income support
- housing/council tax benefit
- income based JSA
- Universal Credit
- Disability Living Allowance
- guaranteed Pension Credit
- Attendance Allowance/Personal Independence Payment.

All advice given, including the initial visit to assess the work by our supervisor, is free. All the client pays for is the materials – the labour is free.

The works carried out under the scheme include:

- replacing tap washers
- fixing loose floorboards
- un-sticking windows
- putting up shelves
- fixing curtain rails
- replacing light bulbs - easing a door
- basic gardening (mowing the lawn, weeding and trimming low bushes) – the garden waste will not be disposed of, this will be the responsibility of the customer.

The scheme is limited to a maximum of 6 hours work per year, with the 6 hours spread out over a maximum of 4 visits per year.

12 Performance

All applicants will be kept informed of the progress of their application by letters on receipt of the initial application, following initial assessment and final approval. If a service user decides to use the HIA they will have an allocated caseworker and surveyor who will also keep them informed on the progress of the application.

13 Contact Details

Adult Social Services

Email: AHadults@harrow.gov.uk

Tel: 020 8901 2680

Handypersons scheme

Email: hart.hart@harrow.gov.uk

Tel: 020 8424 1894