

YOUR STEP-BY-STEP GUIDE TO APPLYING FOR A DISABLED FACILITIES GRANT

Applying for a grant can take time and be complex. We've created this step-by-step guide to help you through the process.

You will find all the documents you need in the grant application pack you've been given.



YOUR DISABLED FACILITIES GRANT APPLICATION

Who can help you with your application?

You may need to have help with some or all aspects of your application. The level of support required will depend on your needs and the type of adaptation work you are carrying out.

- **Simple adaptations such as a stairlift or straight ramp and non-structural work.**

Usually this type of work is straightforward. You may need to ask a relative or friend to help you complete the application form and provide the supporting documents.

- **Major adaptations such as alterations to the layout of your home, an extension or other structural work.**

For this kind of work, you may find it easier to appoint an agent who can act as your project manager.

The grant officer dealing with your application can advise you through the application process. You should try to use experienced contractors and specialist installation companies where possible. You can find more guidance online - www.stroud.gov.uk/dfg

Finding an agent (project manager)

An agent will:

- help you with your application
- provide detailed drawings and a written specification for the work
- apply for planning permission
- help you choose a builder and get quotes
- handle any contractual issues
- supervise the work on site

You can include an agent's fees in your grant application, but the maximum grant available is £30,000 (including all fees).

Some larger building companies have in-house design teams. The council's online Contractor and Agent Directory -

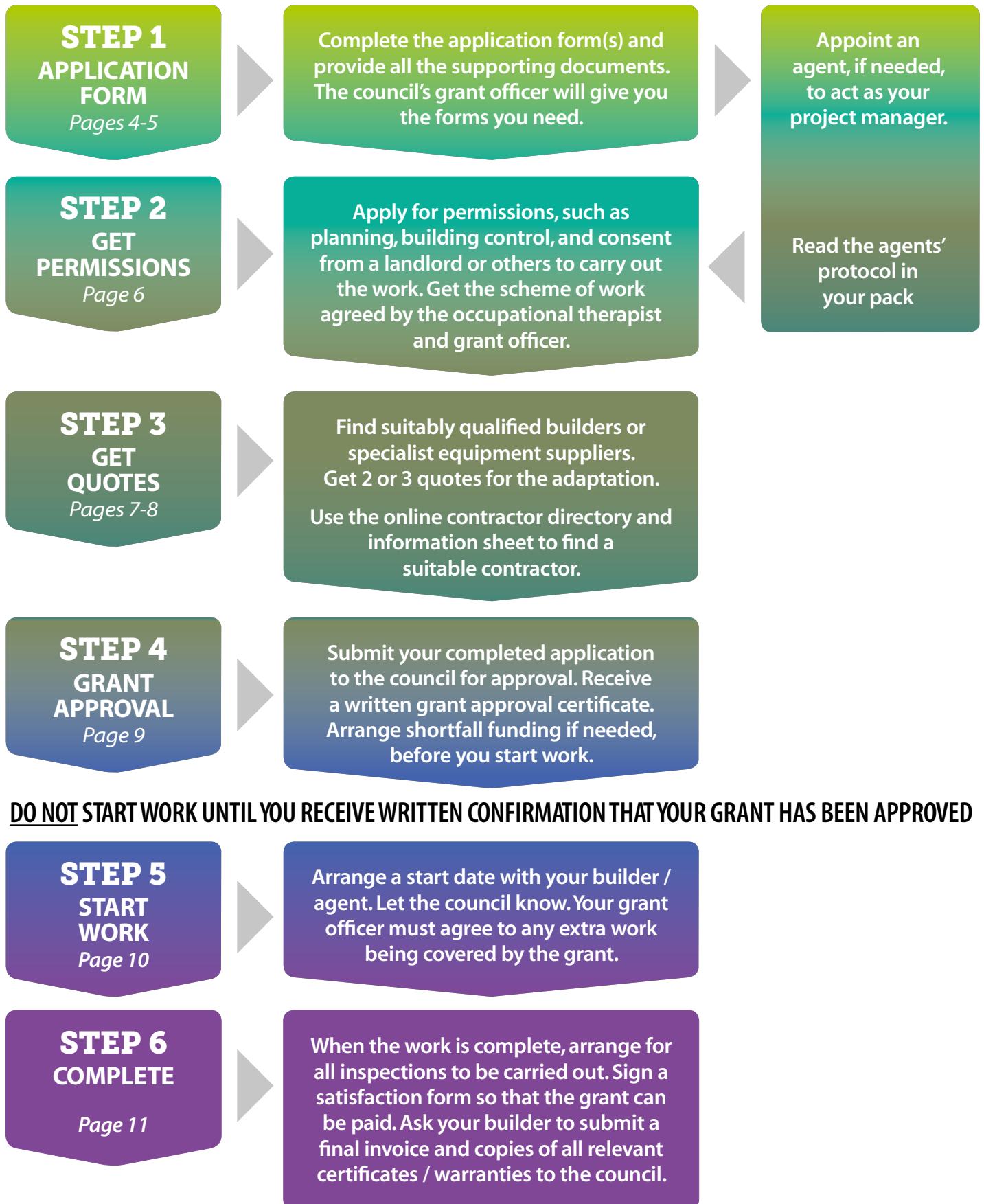
www.stroud.gov.uk/contractorsdirectory can help you find an agent or a 'design and build' company with the right skills and experience.

You can find a 'Protocol for Agents' guidance document online - www.stroud.gov.uk/dfg - which your agent must read. It explains their role and the maximum fees that can be covered by the grant.

**DO NOT START ANY WORK
UNTIL YOU HAVE RECEIVED
WRITTEN CONFIRMATION
THAT YOUR GRANT HAS
BEEN APPROVED**



HOW TO APPLY AN OVERVIEW



STEP 1 COMPLETE AN APPLICATION FORM

The grant officer will give you the application form(s) and other documents you will need. Make sure you have all the information about your finances handy when you start to fill out the form.

Who needs to complete the form?

If you are the owner or tenant of the property where the work is to take place, you must complete the form. If you are the disabled person, you will need to complete the financial questions in the form. These are often the same person.

Will you need to complete a financial means test?

No - if the application is for a child

No - if you receive certain passported benefits

Yes - if you don't receive passported benefits

What is a 'passported benefit'?

If you receive a passported benefit you will automatically qualify for a full grant, up to the maximum available. Current 'passported benefits' are:

- income support
- income-based job seekers' allowance
- income-related ESA
- guaranteed pension credit
- housing benefit
- working or child tax credit where the income is less than £15,050

Universal Credit will replace some of these benefits in the future.

If you receive passported benefit(s), you will need to provide evidence of this. You can either:

- complete the authorisation form giving the council permission to check your benefit entitlement
- provide your own evidence from the Department of Work and Pensions

If you do not receive a passported benefit, you must provide proof of your income and savings. This is so that the council can carry out a full means test.

You may have already completed a preliminary means test with the grant officer. But they will now need a more detailed assessment and proof of your financial status.



MAKE SURE YOU HAVE ALL THE INFORMATION ABOUT YOUR FINANCES HANDY WHEN YOU START TO FILL OUT THE FORM



What proof will you need to provide?

You must provide original documents, not photocopies. These will be kept safe and returned to you by post. Make sure you get a receipt for any important documents that you hand over or post to the council. It is your responsibility to safely deliver all documents to the correct office.

The documents you need to provide to support your means test:

- proof of any household income over the last 3 months. For example, (non-passported) benefits, allowances, pensions, annuity, salary. If you have irregular payments then the council can ask to see up to 12 months of payslips, etc.
- your last annual certified accounts if you are self-employed
- statements from your current account(s) and any other accounts you hold, dated over the last 3 months
- evidence of your savings in a bank, building society or post office account
- evidence of savings bond/certificates, premium bonds, share certificates or other capital or investments
- details of any other assets

If you are a couple, you will need to provide proof of both your individual and joint finances.

Further documents you need to provide to support your application:

- if you own your property, you will need to provide proof of this. The council can check your ownership details online at the land registry. You will need to pay a small charge for this which will be taken off your grant. If your property is not registered, please contact your grant officer for advice. You may have to provide a copy of your deeds or evidence from your solicitor that the house belongs to you
- if you are a tenant, you will need your landlord's written permission - use the form supplied by the council
- if you are a joint owner of the property, you will need permission from the other owner(s) – use the form supplied by the council
- if your application is for a caravan or houseboat, you will need to complete an owner's consent form. The site or mooring owner must sign this
- if you want to claim the cost of any related fees, these must be on the company's official headed paper. For example, fees from surveyors, architects, agents, engineers, drainage surveys, building control or planning



STEP 2 GET PERMISSION FOR THE WORK

It is your responsibility to get all the approvals you need before you start work. If you have appointed an agent, they will do this on your behalf.

If you incur any costs in getting these approvals, you must list them on your application form as 'ancillary works.' You can reclaim reasonable costs as part of your grant.

Before you can start

You must get written agreement of the scheme of work from your occupational therapist and grant officer. Your contractor and agent must follow their recommendations and detailed guidance when they plan your adaptation.

There may be more than one way to adapt your home. Your grant will be based on the option that is most cost-effective and makes the best use of limited grant funding.

Planning permission

You won't usually need planning permission unless:

- you are adding to or changing the structure of the property
- the building is listed
- it is in a conservation area
- you live in a flat or maisonette as these may have specific rules

Speak to your local council if you are not sure. The interactive house on the planning portal gives a useful guide - www.planningportal.co.uk

It can take up to 8 weeks to get planning permission.

Building regulation approval

You will usually need building regulation approval if you are:

- making structural alterations
- providing new drainage
- changing the internal arrangement of a home
- changing thermal elements or controlled services, for example, installing a new boiler

Your contractor or agent, should be able to tell you if you need building regulation approval. If you are not sure, contact the building control service at your local council for advice before you start work. Contractors that belong to registered competent persons schemes may be able to self-certify the work.

Structural alterations to your home

If you are making structural changes, you may need to find a structural engineer to assess the work first. They will provide the calculations you need for building control approval. If you have an agent, they will tell you if you need to do this.

Landlord approval

If you are a tenant, you will need to get written permission from your landlord to carry out any alterations. This includes houseboat and caravan owners who rent a pitch or mooring. You will find a consent form in your application pack. You should send this to your landlord or housing association, if they are not already managing the process for you. They must sign the consent form and return it to you. It may be a good idea to provide a self-addressed and stamped return envelope for them to use.

Approvals checklist

- Has the scheme been agreed by your occupational therapist and grant officer?
- Do you need planning permission?
- Do you need building regulation approval – if yes, will your contractor self-certify the work?
- If you are a tenant, have you got written consent from your landlord?
- If you are a caravan or houseboat owner, have you got written consent from your site or mooring owner?
- If you own a property with others, have you got their written consent?
- If you have a party (shared) wall, have you got permission from your neighbour to carry out work on it?

STEP 3 GET QUOTES

You are responsible for finding a contractor to do the work. Any contractor you appoint will have a contract with you and not with the council. The grant is based on the lowest quote you provide.

What to look for

Finding a suitable contractor is an important part of the grant process. If you use an agent they will help you select the most appropriate contractor, but it is your decision who to appoint.

The contractor you choose should:

- be qualified and experienced
- be reliable and knowledgeable
- supply good references from other clients

Where to get help

If you need help finding a contractor you can:

- visit the council's online Contractor and Agent Directory - www.stroud.gov.uk/contractorsdirectory
- use the government's Competent Persons Register - www.competentperson.co.uk
- use your own trusted builder
- read the council's advice sheet on finding a suitable contractor

Using family members

If you use a member of your own family to do the work, you must confirm this on your application form. The council may need you to provide extra information before they approve the grant and the amount given may only cover materials.

How many quotes will you need?

If the cost of your project is £20,000 or under, you must get at least 2 quotes to submit with your application. You will need 3 quotes if the cost is above £20,000.



What to ask for

When you've chosen a shortlist, ask each contractor to visit your premises and prepare a quote. If you use an agent they will help you. All quotes must be in writing on the company's official headed paper.

If the work is complicated the grant officer and/or occupational therapist may do a joint visit with the contractor.

Only eligible and agreed work can be grant funded. You must tell the contractors what is eligible and agreed so that they can provide accurate and competitive quotes.

Ask your contractors to provide a detailed breakdown of costs for all the eligible works. If they don't do this, it won't be possible to compare quotes and the council will ask you to get more information.

In your grant application pack you will find a written list of work for the specific adaptation(s) you need. You must give your contractor a copy of this.

Extra work

You can ask the contractor to do extra work at your own expense but they must provide a separate quote for this.

Continued overleaf >>>

IMPORTANT: It is your responsibility to pay for any work or fees you incur before you receive your grant. You can include these as eligible costs within your grant. If you don't go ahead with your application for any reason then you will be responsible for paying these costs.

STEP 3 GET QUOTES *(continued)*

If your chosen contractor is unavailable

The work can be carried out only by the contractor whose quote has been approved. Your contractor must not substitute another contractor to do the work. If your selected contractor is unavailable to do the work for you, you must inform the grant officer. You may need to get a new grant approval if this happens. The grant cannot be paid if somebody else does the work without getting approval first.

Quotes checklist

- Read our guide to finding a suitable contractor
- Use the councils' online Contractor and Agent Directory - www.stroud.gov.uk/contractorsdirectory
- Get quotes - you need 2 if your costs are £20,000 or less, or 3 if over
- Make sure the contractors supply their official company details with the quote
- Check if the contractor is VAT registered or not
- Make sure the contractor has all the information about the agreed work that needs to be done
- Ask for a detailed quote with itemised costs
- Get separate quotes for any other work you want to do - keep the grant work separate
- If you use an agent, they'll provide detailed drawings and a written specification for your contractor to price



Photo courtesy of Stroud Stairlifts

VAT – is your project zero rated?

Some but not all work carried out with a disabled facilities grant will be zero rated for VAT. Your contractor is responsible for making sure that the correct amount of VAT is charged. They will need to confirm that you are a disabled person and may need you to complete a VAT exemption form.

Asbestos

If your contractor thinks there may be asbestos in your home and that the building work will disturb this, they must:

- arrange for the material to be professionally assessed
- if needed, appoint an approved contractor to remove or make safe the asbestos
- do this work before the adaptation work can start

The cost of asbestos removal will be eligible for grant funding providing that the work can't go ahead without this.



STEP 4 GRANT APPROVAL

When your application is ready, send the form and all supporting documents to the grant officer at your local council. If you have any questions about the form or what documents to include, get in touch with your grant officer first.

When will you get a decision?

The council will give you a decision in writing within 6 months of receiving a complete and valid application. Usually, you will know much sooner than this but timescales can vary depending on workload and available budgets. Your grant officer should be able to tell you how long you may have to wait.

If your application is incomplete, the council may return it to you with guidance about what you need to do next.

If the council approves your application

If your application is approved, the council will send you an approval certificate. This summarises the work, confirms the amount of grant awarded and the name of the contractor who should carry out the work.



You should not start work until all funding is in place to cover the full cost of the project, including all related (ancillary) costs.

Funding a shortfall

The grant does not always cover the full cost of the work. You may be required to make a contribution. If you have a shortfall, you will need to find extra funding to cover this yourself. You could consider:

- a loan from a bank or building society
- help from a charity – see our guidance sheet www.stroud.gov.uk/dfg
- ask social services about discretionary funding

The council will expect you to pay your contribution, if any, to the contractors when they have completed the work, **before** the grant payment can be made.

If you use an agent, you will need to pay your contribution to the costs into their client account **before** work starts.

What are the grant conditions?

If you do not meet the following conditions, the council may withdraw the grant or you may have to repay it:

- the disabled person must live in the property for the following 5 years unless their health prevents it
- property owners may have to repay grants over £5,000 up to a maximum of £10,000 if the property is sold or transferred over the next 10 years
- you must complete the work within 12 months of approval
- grants will not be more than £30,000

STEP 5 START WORK



DO NOT START ANY WORK UNTIL YOU...

- receive your grant approval certificate
- find any extra funding that you may need

If you're using an agent

If you're using an agent, check they have received a copy of the approval certificate. They will deal with any contractual issues with the contractor and instruct them to start. Your agent should agree a convenient start date with you and your contractor.

If you're not using an agent

If you're not using an agent you will need to contact your contractor yourself and arrange a start date for the work.

You must let your grant officer know the start date. You can email them or complete a commencement notice (if you are given one) and send it to your local council.

Check your insurance

You should check that your home buildings insurance will cover you for having building work done. Call your insurance company to check if there are any issues that you need to be aware of.

If you have a shortfall

If you have been awarded a full grant then it will cover all agreed eligible work up to £30,000. If the work will cost more than this, or you have an assessed contribution, make sure you have this extra money available before work starts. Your grant approval certificate will tell you what contribution, if any, you will need to make.

Extra or unexpected costs

Once the builder starts work on site, they may find that extra work is needed. If this happens, you must tell your grant officer straightaway. You will need to get their permission to include this extra work within your grant. Extra work will be considered only if it is essential and part of the agreed grant scheme.

The grant officer may need to visit the site to find out more and discuss it with your contractor and/or agent. If this work is expensive then the grant officer may ask the contractor to provide a written quote before they agree the extra grant amount. The grant officer will need to revise your grant approval and send you a variation notice for the new amount. Remember, the most you can receive as a grant is £30,000.

Paying for the extra costs

If you have already been allocated the maximum grant, then you will need to pay for any extra costs yourself. It's a good idea to think about how you would pay for any extra costs, should they occur, before the work starts. This will mean that the work isn't held up if you need to find more money.

STEP 6 COMPLETING THE WORK

The completion process

Work must be 'signed off' by your occupational therapist and grant officer when it is finished. The council will then pay the grant at the end of the job, when you and they are satisfied that everything is complete.

The council will ask you to sign a satisfaction form confirming that you are happy with the work and that they can make the payment.

Making a contribution to the costs

If you need to make a contribution to the cost, you must pay this direct to the builder once you are happy with the work. You must pay your contribution before the council will release any grant funding.

If you are using an agent, they will usually hold your contribution in their client account until the work is complete.

What documents are needed?

The builder must provide the council with a final invoice and give you all the necessary completion documents. These can include electrical certificates and warranties. The council will need to receive a copy of these documents before they will make a final payment.

Arranging payment

The council will usually pay the grant direct to the contractor (or agent if you are using one) once the work is complete and you have given permission. If you wish you can ask the council to pay the grant to you instead. Make sure you state on the application form who the payee should be - you or your contractor/agent.

In some cases, usually larger jobs, the council may make staged payments as the work progresses, depending on their local policy.

After completion

Once the work is finished, the council will confirm that the project is complete. If the grant is for a home owner, the council will enter it on the local land charges system. It will then appear on property searches throughout the condition period.

Once the grant-related work is complete, it will be your responsibility to arrange for annual servicing of equipment. You should follow the advice provided by the equipment manufacturers.

For larger projects, there will be a defects liability period which your agent will oversee. They may also keep some money for an agreed period (usually 6 months) to deal with any defects that appear. After this time, the agent will pay it in full to your contractor.

If there are problems after the grant has been paid

After the grant has been paid and completed the council is not responsible for any problems that could occur in the future. If you have a problem with the installed equipment or building work you should:

- check any warranties or insurances the contractor has given you
- contact your contractor / equipment supplier to explain the problem
- ask them to investigate and resolve the problem

If the problem is not resolved

If you're not satisfied that the contractor has resolved the problem, you can:

- contact Gloucestershire Trading Standards - <http://glos.tradingstandards.uk/consumer.htm>
- phone the national Citizens' Advice Consumer Helpline on 03454 04 05 06 for advice on what to do

If the contractor is on the council's online list or an approved scheme such as Buy with Confidence, tell the council or the scheme operator about your problem. They will review the listing if appropriate.

NEED TO CONTACT YOUR GRANT OFFICER?



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