

Your step-by-step guide to Applying for a Disabled facilities grant

Applying for a grant can take time and be complex. This step-by-step guide will help you through the process.

You will find all the documents you need in the grant application pack as part of the application process.



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 level access or over bath shower, stairlift, 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.
- More complex 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 project manage the works on your behalf. The Caseworker / Surveyor dealing with your application can advise you through the application process. You should try to use experienced contractors and specialist installation companies where possible.

Finding an agent

An agent will:

- help you with your application
- provide detailed drawings and a written specification for the work
- apply for planning permission, buildings regulation and any other necessary statutory approvals
- 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 for eligible works is £30,000 (including all fees).

Some larger building companies have in house design team.

You can also contact:

Royal Institute of British Architects, (RIBA)

Email info@riba.org or
Telephone **020 7307 5355**

Royal Institute of Chartered Surveyors, (RICS)

Email contactrics@rics.org or
Telephone **024 7686 8555**

Please remember do not start any work until you have received written confirmation that your grant has been approved, as you will lose grant assistance for any element of the works started.



How to apply - an overview

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Step 1 Application Pack

Complete the application form(s) and provide all the supporting documents. Accessible Homes will give you the forms you need including the schedule of works based on the eligible needs as detailed in the Occupational Therapy assessment.

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Step 2 Get permissions

Consent from a landlord or others to carry out the work. Apply for permissions, such as planning, building control if needed.

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Step 3 Get Quotes

Find suitably qualified suppliers. Get **two** like for like quotes based on the schedule of eligible work, for each adaptation needed.

Use the contractor list to find a suitable contractor.

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Step 4 Grant approval

Submit your completed application to Accessible Homes for approval. Receive a written grant approval. Arrange shortfall funding if needed before you start work.

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Step 5 Start work

Arrange a start date with your builder/agent. Let Accessible Homes know, they must also agree to any extra work being covered by the grant. Ensure that all statutory approvals have been applied for or obtained as the grant cannot be paid without these.

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Step 6 Completion

When the work is complete, arrange for all inspections to be carried out. Sign a completion form so that the grant can be paid. Ask your builder to submit a final invoice and copies of all relevant approvals, certificates and warranties to Accessible Homes.

Step 1 Complete an Application Form

Accessible Homes 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, Accessible Homes can also help you with completing the forms.

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?

Disabled Facilities Grants are means tested and in some cases applicants may be assessed as having to pay for some or all of the works.

Will I be means tested:

No - if the application is for a child
No - if you receive certain passported benefits
Yes - if you do not receive passported benefits

What is a 'passport benefit'?

If you receive a passported benefit you will automatically qualify for a full grant, up to the maximum available.

Current 'passport benefits' are:

- universal credit
- 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

- Bristol also includes council tax reduction, (not the single occupiers discount)

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 but we will now need a more detailed assessment and proof of your financial status.



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.

Make sure you have all the information about your finances handy when you start to fill out the form



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

- proof of household income over the last 52 Weeks. For example, (non-passported) benefits, allowances, pensions, annuity from current award letters or bank statements
- salary payslips covering the last twelve months
- 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 including other owned properties or land.

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 Accessible Homes can check your ownership details online at the land registry, but the property must be registered to do this. If your property is not registered, 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 Accessible Homes
- if you are a joint owner of the property, you will need permission from the other owner(s) – use the form supplied by Accessible Homes
- 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. Accessible Homes will be able to advise you.

Before you can start

Your contractor and agent must follow the schedule of eligible works provided which is based on the Occupational Therapist recommendations. This is known as the eligible scheme.

There may be more than one way to adapt your home. Your grant will be based on the most reasonable and practical 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
- the permitted development rights have been removed by the planning authority
- you live in a flat or maisonette as these may have specific rules

Speak to your local council if you are not sure. 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 Bristol City Council's building control service 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 the 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

- ✓ do you need planning permission?
- ✓ do you need building regulation approval – if yes, will your contractor self-certify the work?
- ✓ you do not need planning permission, buildings regulation or other necessary statutory authorisations before the grant is formally approved. However, these do need to be obtained and in place before any grant money can be paid
- ✓ check your title deeds to make sure there are no restrictive covenants, easements or way leaves that may affect the works
- ✓ 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 best value quotes 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:

- use the contractor list supplied by Accessible Homes.
- use the Foundations home adaptations installer network. <https://homeadaptations.co.uk/householders/>
- use the government's Competent Persons Register - www.competentperson.co.uk
- use your own trusted builder.

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 will only cover material and not labour costs.

How many quotes will you need?

You must get at least 2 quotes to submit with your application. If multiple adaptations have been recommended i.e. stairlift and washing facilities, unless the same contractor is carrying out the works two quotes will be needed per adaptation item.

What to ask for

When you've chosen your contractors, you should ask them to visit your premises and prepare a quote. In your grant application pack, you will find a schedule of eligible works for the specific adaptation(s) you need. You must give your contractor a copy of this.

If you use an agent, they will help you. All quotes must be in writing on the company's official headed paper and priced against the schedule of eligible works provided by Accessible Homes.

If the work is complicated the surveyor 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, based on the schedule of works 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.

Extra work

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

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 Accessible Homes. 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

- get quotes - you need 2 per adaptation item.
- 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 from this
- only reasonable costs will be considered for grant aid. We can advise you about this
- if you use an agent, they'll provide detailed drawings and a written specification for your contractor to price

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.

When your application is ready, send the forms, quotes and all supporting documents to Accessible Homes. If you have any questions about the form or what documents to include, please get in touch so that we can give advice and guidance.

Step 4 Grant approval

When your application is ready, send the forms, quotes and all supporting documents to Accessible Homes. If you have any questions about the form or what documents to include, please get in touch so that we can give advice and guidance.

When will you get a decision?

Accessible Homes 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. Accessible Homes should be able to tell you how long you may have to wait. If your application is incomplete, they 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, Accessible Homes will send you an approval letter. This summarises the work, confirms the amount of grant awarded and the name of the contractor(s) 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 cannot be awarded retrospectively for works that have already started prior to approval.



Funding a shortfall

The grant does not always cover the full cost of the work. If this is the case Accessible Homes will discuss options with you, as they may be able to offer:

- discretionary funding to top up the grant (This assistance is subject to adequate funding being available)
- zero interest loan from the Councils loan partner, (Lendology).

If you do have to contribute due to 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
- help from Family

Accessible Homes may ask for evidence that all finances are in place before the grant approval is given in writing.

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 10 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 within the ten-year conditions period
- you must complete the work within 12 months of approval, if works take longer, you must seek agreement from Accessible Homes who will need to agree any extension of time
- disabled facilities grants will not be more than £30,000.

Step 5 Start work

Do not start any work until you...

- receive your grant approval letter
- 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 letter. 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 Accessible Homes know the start date. You can email them or complete a commencement notice (if you are given one).

You may want to sign up to a form of contract with your builder which sets out terms and conditions.

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 letter 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 Accessible Homes 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.

A surveyor 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 surveyor may ask the contractor to provide a written quote before they agree the extra grant amount. The surveyor will need to recalculate your grant approval and arrange for a revision letter for the new amount to be sent to you. Remember, the most you can receive as a grant is £30,000 unless discretionary assistance has been agreed.

Paying for the extra costs

If you have already been allocated the maximum grant, then you may want to make sure that you can cover any extra costs above the grant limit, in case any unforeseen works are needed. 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 the surveyor 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, and the specified need has been met.

Accessible Homes will ask you to sign a completion certificate confirming that you are happy with the work and that they can make the payment.

Making a contribution to the costs

If you needed to contribute 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, (addressed to you), 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, Accessible Homes may make staged payments as the work progresses.

Please be advised that, under the provisions of Section 39 of the Housing Grants, Construction and Regeneration Act 1996, any grant payments may be made by the Council directly to the contractor carrying out the work. This Authority reserves the right to make payments in such a manner and notice of this is hereby given.

After completion

Once the work is finished, the council will confirm that the project is complete. If the grant is for a homeowner, 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. Please check with Accessible Homes as an extended servicing and maintenance contract may have been allowed and included as part of the grant.

For larger projects, where agreements were in place, there may 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 and review the agreement that you may have had with the contractor
- 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:

- phone the national **Citizens' Advice Consumer Helpline** on **03454 04 05 06** for advice on what to do
- contact the **Citizens' Advice** site <https://www.citizensadvice.org.uk/consumer/get-more-help/report-to-trading-standards/>

Need to contact us

Bristol City Council,
Accessible Homes (100TS),
PO Box 3399, Bristol, BS1 9NE

Email: accessible.homes@bristol.gov.uk

Tel: **0117 903 7292**

