

# City of London Corporation Housing Assistance Policy February 2025



## Introduction

The City of London Corporation's (the City Corporation) Housing Assistance Policy sets out the financial assistance available for residents of the City of London to enable people to remain living as independently as possible in safe and healthy homes by way of aids and adaptations to the home environment.

There are two main elements to this policy:

1. mandatory Disabled Facilities Grants (DFG) funding through the Better Care Fund
2. how the City Corporation intends to implement their powers under the Regulatory Reform Order

This policy aims to assist disabled people to live safely and independently in their own home and sets out how this will be done in line with the legislation, good practice guidance, the Better Care Fund plan and through offering excellent value for money.

This policy has been developed by the City Corporation which will work with the following key partners to deliver it:

- providers and commissioners of primary and acute services
- Public Health
- neighbouring authorities
- registered providers
- private landlords
- home owners leaseholders and freeholders where applicable
- tenants of private landlords and registered providers
- local contractors and specialist equipment providers
- Better Care Fund leads
- Home Improvement Agency

## Legislative context

Housing Assistance is offered in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 with the underlying legislation governing the provision of mandatory 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 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 the DFG.

The Equality Act 2010 includes a definition of disabled to determine eligibility for assistance under this policy. The definition states that a person is 'disabled' if they have a physical or mental impairment that has a 'substantial' and long-term' negative effect on their ability to do normal daily activities.

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

The DFG Guidance 2022 states that where the social care authority determines that a need has been established it is their duty to assist, even where the housing authority is unable to approve or to fully fund an application. So, for example, where an applicant for DFG has difficulty in meeting their assessed contribution from the DFG means test or the work will cost more than the upper limit, the social care authority can step in to provide financial assistance. Or if a disabled person is assessed as needing an adaptation which is outside the scope of the statutory DFG duty, then the social care authority can provide it.

### **Strategic alignment with aims and priorities**

The City Corporation Corporate Plan 2024-29 sets out the City Corporation's overarching strategic direction. Outcomes include 'providing excellent services' that 'support people to live healthy, independent lives and achieve their ambitions.'

The City Corporation's Children and Young People Plan 2022-25 aims to keep children and young people safe at home and ensure that they are happy and healthy.

Alignment is also found with the City Corporation's Housing Management Strategy and Carers Strategy. The Adult Social Care Strategy is currently being developed. There is also alignment with the City and Hackney Joint Health and Wellbeing Strategy.

The City Corporation's Better Care Fund Plan 2023-25 includes DFG funding and focuses on keeping people out of hospital, living well at home. This policy will enable the City Corporation to use its DFG funding more effectively.

This policy will ensure that resources are targeted at children, young people and adults who need adaptations, repairs or improvements and help them stay independent and feel safe and healthy in their own homes. It will also support a strengths-based approach and is part of a preventative approach helping reduce falls and hospital admissions at a local level. Nationally, it will relieve some of the pressure on the NHS.

### **Funding**

Central Government funding for the Disabled Facilities Grant (DFG) is allocated to the City Corporation through the Better Care Fund (BCF) on an annual basis. The funding for other forms of discretionary assistance is met locally by the City Corporation through its capital programme.

The local BCF is managed by the City Corporation with reporting requirements to the Health and Wellbeing Board and NHS England.

All requests are subject to the availability of annual funding and we will work alongside other statutory services to ensure that all funding options are explored and considered.

The City Corporation reserves the right to amend or suspend the discretionary elements of this policy if demand for discretionary grants exceeds the available budget.

### **Financial assessment**

People in receipt of certain means-tested benefits are 'passported' to a full grant and will not be required to make a contribution towards the cost of work. These 'passporting' benefits are:

- Universal Credit.
- Income Support.
- Income-based Employment and Support Allowance (ESA) (not contribution-based ESA).
- Income-based Jobseeker's Allowance (JSA) (not contribution-based JSA).
- Guarantee Pension Credit (not Savings Pension Credit alone).
- Working Tax Credit and/or Child Tax Credit (where your annual income for the purposes of the tax credits assessment was below £15,050).
- Housing Benefit.

There is an online means test calculator on the [Foundations website](#).

### **Summary of assistance**

A maximum grant of £30,000 is available.

#### **i Disabled Facilities Grant (DFG)**

The DFG is subject to a means test which will consider the income and capital of the disabled person and their spouse or partner. The applicant's assessed financial contribution (if any) will be deducted from the approved grant and contribution towards the cost of work will be liable to be paid by the applicant. In the City of London, to ensure there are no delays and to support all those in need, the City Corporation will contribute the first £12,000 towards any recommended works, without means testing the applicant.

To apply for assistance an applicant should be the:

- property owner-occupier, leaseholder or private tenant. A Registered Social Landlord (RSL) or private landlord can apply on behalf of the tenant which will mean the tenant is not means tested
- a disabled member of the household who needs the home to be adapted to meet their needs is living in the property and the works will enable them to continue living there

- anyone of any age, who has a disability, (registered or not), and who lives in private housing

A means test is not required when the application is for a disabled child or young person under the age of 18.

Council tenants can apply, however in the City of London, the Occupational Therapy service will put forward agreed recommendations to the local Housing office to have the work carried out through the City Corporation's own adaptations programme. If the City Corporation does the work, tenants will not have to make any financial contribution and the City Corporation will be responsible for maintaining and repairing the adaptation.

Applicants must confirm that they intend the adapted property to be their main or only residence for at least five years after the work is completed. In the case of tenants, their landlords must also state that they intend to allow the disabled person to live in the adapted property for at least five years. Documentation to confirm this will be required, signed by appropriate parties.

#### **ii. DFG top-up grant**

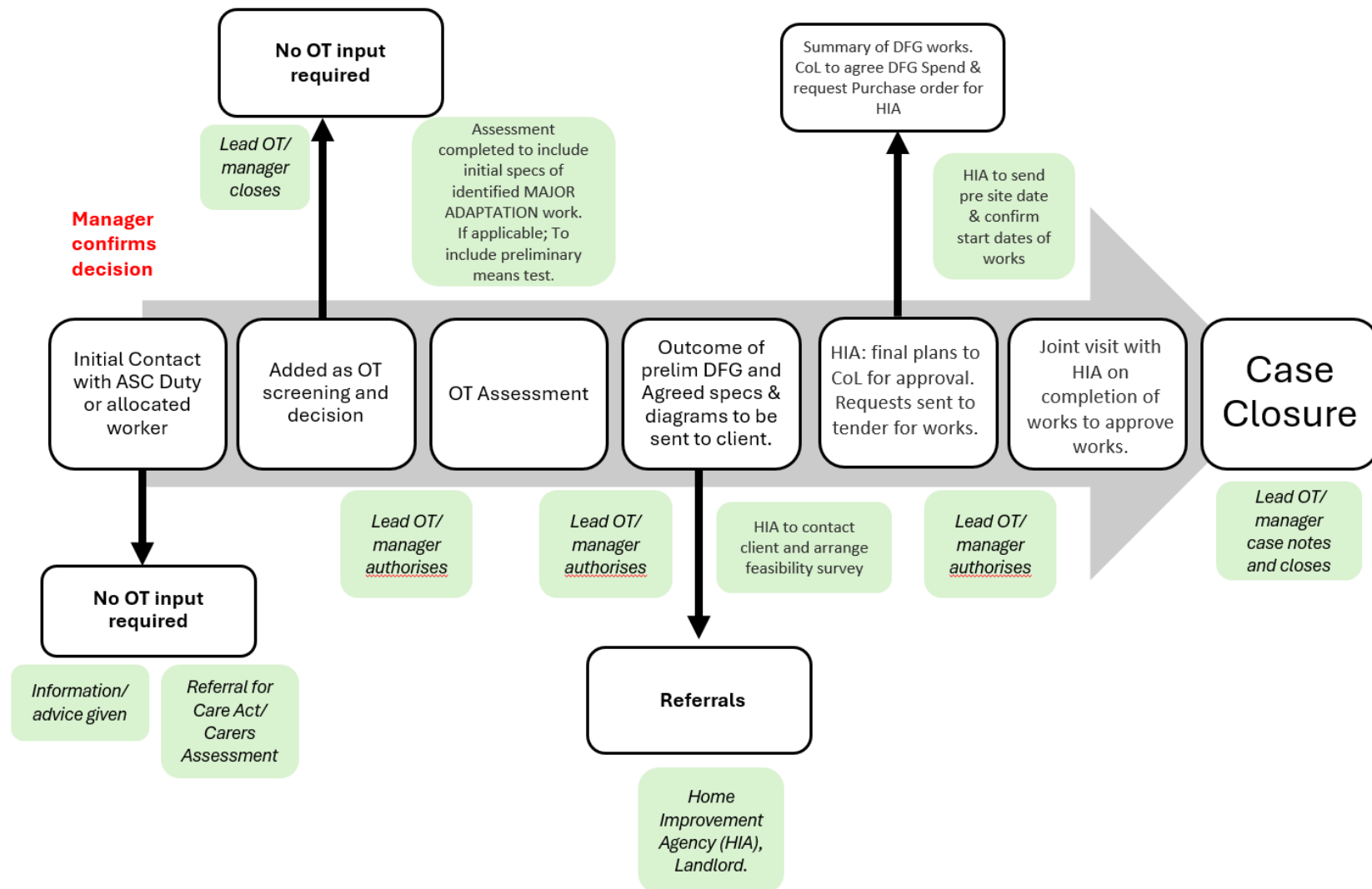
Provides assistance for adaptations which exceed the mandatory DFG limit of £30,000, for adaptations that are necessary, appropriate, reasonable and practical to meet the needs of a disabled person or to support the carer to support the disabled person. This will be considered on a case-by-case need by a panel.

#### **iii. Minor adaptation grant**

Minor adaptations are generally works costing up to £1,000. Examples of these works include galvanised handrails, concrete steps and widening doorways. If the minor adaptation is completed in an owner occupier/leaseholder property the adaptation belongs to the individual and therefore they will need to maintain it. If the property is private rented, the owner will be responsible for maintenance.

A means test will not be required as works under £12,000 will be completed without means testing, therefore minor adaptations will come under this threshold.

## DFG process



## **Complaints and appeals about decisions**

Information on the complaints procedure is available on the City of London Corporation website - <https://www.cityoflondon.gov.uk/assets/Services-DCCS/how-to-make-complaints-and-suggestions.pdf>

Appeals about how the policy is operated in individual cases, for example where assistance is refused, will be considered by an Appeals Panel. The Panel's terms of reference are available on request.

Please contact [adultsduty@cityoflondon.gov.uk](mailto:adultsduty@cityoflondon.gov.uk) to the appeals process.

## **Implementation plan**

- The policy start date is 1 February 2025.
- The policy will be reviewed after one year with the option of reviewing earlier if circumstances require this.
- The Assistant Director (People) is responsible for the policy.