

# Housing Assistance Policy

## Housing Services

Approved April 2026

Approved by Councillor Jackson, Leader & Cabinet Member for Housing

Date for Review April 2029

## 1.0 INTRODUCTION

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Lancaster City Council is committed to supporting older and disabled people to remain living independently in their own homes for as long as is safely possible. In order to achieve this the following Policy sets out details of the discretionary assistance that Lancaster City Council will make available.

The policy makes provision for Discretionary Disabled Facilities Grant (DDFG) assistance which will support applicants whose means test result would previously have excluded them from receiving support. The Policy is made under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

This policy applies in addition to the mandatory Disabled Facilities Grants (DFG) assistance available under the Housing Grants Construction and Regeneration Act 1996. The provisions of this assistance are not set out in this policy as they are laid down in statute. The Council will continue to deal with mandatory Disabled Facilities Grants in accordance with the legislation.

Since 2015, government has provided funding for the Disabled Facilities Grant through the Better Care Fund (BCF). This brings together money from a number of health and social care budgets in order to find better ways of delivering health and care services and make a person's health pathway easier to navigate.

In order to determine whether an applicant qualifies for mandatory DFG assistance, the Council will carry out a means test as set out in the Housing Renewal Grants Regulations 1996. The means test will identify whether an applicant is required to make a financial contribution towards the necessary works. Note applications for children under the age of 18 are not subject to a means test.

A local authority can use discretionary powers to make changes to the means test under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO). The government have encouraged housing authorities to use these powers to deliver DFG's in an agile and responsive way to supplement the core delivery of mandatory DFG's. The powers give the council the flexibility to provide discretionary assistance to promote independent living and wellbeing, ensuring homes are safe to live in for disabled occupants.

## 2.0 LOCAL CONTEXT

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The Councils inhouse Home Improvement Agency delivers the authorities Disabled Facilities Grants (DFG) programme as part of an Integrated Adaptations Service. This approach, incorporating all adaptations services in one place is seen by the government as the model of excellence. The service incorporates all adaptations, including the DFG programme and minor adaptations within one organisation, providing a one stop type service for all home adaptation related needs. This fully integrated service is prevention based, aiming to assist residents first experiencing difficulties, which is more effective long-term, than reacting when residents become too frail.

Applicants are assisted through the grants process with completion of the required paperwork, production of schedules and obtaining quotes. The Council has a dedicated inhouse Occupational Therapist available to assess the needs of applicants.

### **3.0 AIMS AND PRIORITIES OF THE POLICY**

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The Council is committed to improving the lives of the most vulnerable residents in our communities and ensuring that families and households have a safe place to live. Therefore, the Council has decided to use the powers available to extend the support it offers to ensure that all allocated funding is spent and that support is available to as many vulnerable residents as possible. The enhanced grant provision outlined within this policy supports this priority and will enable older and disabled people to remain living independently in their own home for longer.

The housing assistance policy works towards meeting the council's priorities and ambitions under the principles of:

Happy and Healthy Communities. Ensuring residents receive quality services and have better health outcomes. Reducing Inequality and promote wellbeing.

A Co-operative, Kind and Responsible Council. Ensuring that vulnerable residents are able to receive the support they need to maintain independent living.

By adopting and implementing this policy the Council aims to:

- Improve the quality of life of vulnerable residents by appropriate improvements to their homes, where those residents are not in a position to do so.
- Provide disabled residents with essential adaptations and facilities to enable them to live independently and safely in their home.
- Help prevent hospital, care home, or residential home admissions and facilitate prompt discharge of residents from hospital.
- Maximise available funding for residents by using our Better Care Fund allocation.
- Support the reduction in demand for services from social care, health and support social wellbeing.

### **4.0 DISCRETIONARY DISABLED FACILITIES GRANT ASSISTANCE (DDFG)**

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Under this Policy the Council intend to make use of the RRO powers to enable funds received from the Better Care Fund to be used more flexibly, responsively, and effectively. In addition to mandatory DFG's, the Council will offer Discretionary Disabled Facilities Grants (DDFG) to assist residents. This discretionary assistance will be managed by the council's Home Improvement Agency.

Eligibility for discretionary DFG assistance will be limited to applicants who are eligible to apply for mandatory DFG assistance. The adaptations required must be deemed 'necessary and appropriate' to meet the needs of the applicant and the proposed works must be 'reasonable and practicable' having regard to the age and condition of the dwelling as set out in the DFG legislation.

All applicants for mandatory DFG assistance will continue to be subject to a financial assessment in accordance with the DFG legislation. Where an applicant is subsequently required to contribute towards the cost of an adaptation and the relevant person/s has savings less than £23,250\* a further discretionary financial assessment will be carried out under this policy.

*\*This figure is set by the government under the care act 2014 as the threshold of capital that a person can have while qualifying for financial support from their local authority in 2025/26.*

The discretionary financial assessment will be carried out in accordance with the means test as set out in the Housing Renewal Grants Regulations 1996, with the following amendments.

- The standard premiums and allowances set out in the regulations will be increased to allow for inflation since the last government update in 2008. The inflationary uplift will be calculated using Consumer Price Index (CPI) inflation data from the Office for National Statistics.
- Verified expenditure relating to care costs will be deducted from applicants' income.
- Only earned income above the Lancaster median will be included within the financial assessment. The Lancaster median income in 2025 was £29,651\*\*

*\*\*This figure is based on Office for National Statistics (ONS) published earnings estimates from the Annual Survey of Hours and Earnings (ASHE).*

Where the discretionary financial assessment results in a reduction in the contribution required by the applicant. A Discretionary DFG would then be approved to enable the grant to proceed based on the discretionary assessed contribution.

The Council will operate the Discretionary DFG using all the same features that are used to process mandatory DFG applications. An 18% administrative fee (plus VAT), payable to the Council, would be included in the cost of the grant award and repayment would be required for any amount over £5,000 within 10 years of the certified date of completion if the property is sold, subject to a maximum of £10,000, unless the property is rented from a private landlord or a housing association.

## **5.0 POLICY IMPLEMENTATION**

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This policy will apply to all new applications from 15th April 2026.

Discretionary Disabled Facilities Grants (DDFG) approved under this policy will be clearly classified as Discretionary Grant assistance. The DDFG will only be available whilst funds permit. Funding may be withdrawn with immediate effect, however in such instances Mandatory DFG will continue to be available, subject to eligibility.

Disabled Facilities Grant funding allocated through the Better Care Fund cannot be used for Local Authority owned properties, so this policy does not apply to Lancaster City Council tenants. Eligible council tenants can apply for a mandatory DFG in the same way as any other applicants. However, local housing authorities with a Housing Revenue Account (HRA) are required to self-fund home adaptations for council tenants through this account.

It is intended that the policy will be reviewed every three years and any proposed changes will be evaluated and implemented as soon as practically possible, if adopted. Circumstances that might necessitate an earlier review might include changes in the available financial resources, or changes to the Councils' wider corporate strategies. The standard premiums, allowances and median income figure set out in section 4 will be uplifted annually, where relevant.

The Council has a corporate complaints procedure that will apply in relation to any complaints about the implementation of this policy. Details of the complaint's procedure will be provided on request or can be viewed on the Council's website.