Housing Assistance Policy.

Date February 2026
Version 1

Introduction

Milton Keynes City Council (MKCC) is committed to supporting residents to live independently, safely, and with dignity in their own homes. MKCC acknowledges that property owners are primarily responsible for maintaining and repairing their property. However, MKCC has legal obligations to protect and assist vulnerable residents.

This Housing Assistance Policy outlines our approach to assessing and delivering practical modifications that meet the diverse needs of our residents, with a primary focus on supporting older and disabled residents and their care givers to live independently in their own home. This includes people living in their own privately owned property, housing association tenants, private sector tenants or MKCC tenants. We recognise that timely and appropriate adaptations can significantly enhance quality of life, promote wellbeing, and reduce the need for more intensive support services.

This policy supports MKCC's vision to deliver a high quality, resident led housing offer providing guidance to all residents to help them take care of their homes and access government funding when needed. Our aids and adaptations service offers both minor adjustments and major works, with the goal that every eligible person receives the support they need in a timely and efficient manner, with a focus on safety, independence, and quality of life.

Policy Statement

Purpose: To enable independent living, safety, and dignity for disabled residents across all housing tenures.

For the purpose of this policy, aids and adaptations are defined as items of equipment or special fixtures and alterations which improve access to a resident's home, improve mobility in and around their home, or help with daily living to maintain or enhance their independence, dignity, safety and overall quality of life.

Legislation

This policy sets out the mandatory legal framework for Disabled Facilities Grants (DFGs) and how MKCC uses its discretionary powers to support residents' independence and wellbeing. This allows MKCC to use its discretion and funding wisely to provide adaptations for disabled residents beyond the mandatory requirements.

Under the Housing Act 1985, section 175, the Local Authority has the power to take over land, houses, or properties to increase available housing or improve housing quality by bringing empty properties back into use.

The Housing Grants, Construction and Regeneration Act 1996, mandated Disabled Facilities Grants (DFGs) must be administered by Local Authorities to help disabled people live independently through the provision of grants to improve access facilities in their homes. The provision of DFGs was made mandatory. Local Authorities are duty bound to approve applications under section 23(1) of the Act, that satisfy the requirements of the Act, this includes DFGs.

In 2002 the Government brought legislation in the form of the Regulatory Reform (Housing Assistance) (England and Wales) Order (RRO) 2002 which makes it the Council's legal duty to adapt homes for disabled people. In 2008-9 the Government extended the RRO to include DFG money. This allowed Local Authorities to use DFG monies for wider purposes. The Council has discretionary powers under the RRO to aid in any form for the purpose of improving living conditions.

The Housing Act 2004 also introduced Houses in Multiple Occupation (HMO) licenses to ensure the safety of residents in properties rented to multiple people.

The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) to establish minimum standards for housing. It also obligated the Council to take action if serious hazards (Category 1 hazards) are found in a dwelling.

The Department for Local Government and Communities further established the standard for Decent Homes in 2006, specifying minimum requirements for housing quality, repair, facilities, and thermal comfort.

Under section 343 of the Armed Forces Act 2006 (as amended by section 8 of the Armed Forces Act 2021), Councils must consider the Armed Forces Covenant when allocating disabled facilities grants and may offer special consideration for veterans in certain situations.

The Equality Act 2010 'Duty to make Reasonable Adjustments' applies to Landlords and Managers of rented premises or premises available to rent. There are two requirements under the Act: (i) Providing auxiliary aids and services (ii) Changing provisions, criteria or practices.

Under the Act a landlord cannot unreasonably withhold their consent to an adaptation or attach unreasonable conditions to any consent. Where consent is refused, or conditions attached, the burden is on the landlord to show that their consent has not been unreasonably withheld to make adaptations (and how easy it would be to undo them).

The Care Act 2014 states that Local Authorities must provide services and facilities that help people live independently.

In 2015 the Government announced a spending programme through the Better Care Fund (BCF). The annual capital grant from Central Government into a local pooled health and social care budget, significantly increased DFG allocation to Local Authorities. This funding

encourages a more integrated approach to improve outcomes across health, social care and housing.

The BCF also brings together money from several health and social care budgets to find better ways of delivering health and care services, it is a crucial part of delivering the aims of the Care Act.

According to the DFG Guidance 2022, if the social care authority confirms a need, they must help, even if the housing authority cannot fully approve or fund the application.

Linking housing and social care

Having good quality housing is crucial for the health and wellbeing of MKCC's residents, and this policy aims to reduce health inequalities in the area. Research has shown that the condition of people's homes directly affects their health and wellbeing. Poor housing can lead to health problems for residents.

Every year, injuries, illnesses, and mental health issues arise because of hazards in homes. Sometimes, people don't realise that the condition of their home can negatively impact their health. The poorest housing is often found in the private sector, and some homeowners may struggle to maintain their homes, leading to hazardous conditions.

This policy aims to address the connection between housing conditions, social care, and health. By providing adaptations for elderly and disabled people, we can help them live safely and independently in their homes. Additionally, we will work to reduce serious hazards in homes that could cause accidents and health problems, which, in turn, would increase the demand for social care services.

Alignment with Key Council Strategies and Plans

The Housing Assistance Policy aligns with several key MKCC strategies and plans, including the Council Plan, Housing Strategy, Housing Allocations Policy and the Discretionary Financial Assistance Policy.

Assistive Technology

There may be items of assistive technology which can be used to support people to remain safe in their homes. Any offer of Assistive Technology will be considered through assessments processes within Adult Social Care, Children's Social Care, Community Occupational Therapy and this policy.

Equality & Diversity

This policy will be applied consistently across all residents, considering the unique needs of people and communities. The policy complies with the law and addresses all the protected characteristics outlined in the Equalities Act 2010.

Funding Sources for equipment and minor adaptations

Subject to assessment MKCC may provide minor adaptations or equipment, this will be funded through Social Care budgets.

Funding Sources for DFG

Owner occupiers, housing association tenants and private rented tenants:

The DFG is an annual capital grant from Central Government for private homeowners and housing association and private tenants delivered through the BCF. Since 2019 the level of the BCF grant has increased based on the government's understanding of the vital role DFGs play in enabling older and disabled people to live healthy, fulfilled, independent lives.

A proportion of the monies received through the BCF will be allocated for DFG's in accordance with decisions agreed in the BCF plan through the appropriate governance structure.

MKCC tenants:

The Housing Revenue Account (HRA) money provides for Disabled Facilities Grants (DFGs) by directly funding home adaptations for tenants living in an MKCC owned property.
HRA money ensures disabled Council tenants have equivalent access to, and funding for, necessary, large-scale accessibility improvements as well as smaller adaptations which support independence in the home.

MKCC sets aside specific funds for HRA adaptions which is separate from the general repairs funding. These adaptations are funded purely from social housing rents, which are accumulated within the MKCC's HRA.

Eligibility for a DFG

- The applicant or the person they are applying for must be disabled
- The applicant or the person they are applying for can own the property, or be a private tenant, or live in a housing association property, but must intend to live at the property during the 'grant period' (currently 5 years)
- The requested adaptation must be 'necessary and appropriate' to meet the needs of the disabled person; this will be determined via an occupational therapist assessment.
- The requested adaptation must be 'reasonable and practicable' for the home environment

- A DFG cannot be given for work that is already in progress or that has been completed.

Children living in joint residency arrangements

Where a disabled child has parents who are separated and the child lives for part of the time with each parent, a statutory DFG is only available at the address, which is the main residence of the disabled child, usually the home of the parent in receipt of child benefit. However, it may be in the best interests of the child to provide adaptations at both locations. MKCC will use their discretionary powers in considering applications to adapt the homes of disabled children in these situations.

Summary of assistance

The most cost-effective solution will always be sought to meet identified needs. Where appropriate the provision of equipment or smaller adaptations will be considered before adaptations, and minor adaptations will always be considered before major adaptations. See Equipment, Adaptations and Community Alarm | Milton Keynes City Council for more information.

Aids and adaptations for properties are divided into 2 broad categories: minor (aids and minor adaptations will include equipment or items such as a grab rail, costing **less than** £1,000) and major adaptations (major adaptations are determined as adaptations costing **more than** £1,000). The type and value of the work will determine into which category it falls.

The budget split will be agreed annually. The annual funding for aids and adaptations is a fixed amount, and all adaptations are subject to budget availability.

MKCC will obtain value for money in respect of all adaptations. MKCC's Financial Regulations and Contract Procedure rules will be followed.

All assistance provided through this policy is discretionary (except for Disabled Facilities Grants) and is therefore subject to funding availability.

MKCC reserves the right to make minor amendments to the eligibility criteria, level of grant or assistance using the delegated authority of the Director of Adult Services if it can be demonstrated that any such changes will help MKCC better meet its strategic housing objectives.

The following tables provide a summary of the assistance provided through each of the schemes available under this policy.

Disabled Facilities Grant (DFG)

This grant is set out within legislation that MKCC have adopted. All applications for a DFG should be supported by an Occupational Therapist recommendation.

Disabled Facilities Grants	
Eligible Applicants	The owner, tenant or occupier of a dwelling where a disabled person intends to live for the next 5 years.
Property Tenure	All tenures

Land Charge	Where the applicant is an owner-occupier and the grant value is over of £5,000, a local land charge will apply for 10 years.
Maximum Value	£30,000 or as per the current statutory limit
Means Test	Works are subject to the statutory means test as set out in legislation. The means test does not apply to disabled children and young people.

Additional Discretionary Assistance linked to a DFG Application

Any applications and awards of the following forms of assistance need to be linked to an ongoing DFG application. No stand-alone applications for these forms of assistance will be considered.

Discretionary Top-Up Grant	
Purpose of Grant	This is discretionary grant to top up a DFG to carry out works that are above the current mandatory limit of £30,000.
Eligible Applicants	Those eligible for a DFG
Property Tenure	All tenures
Land Charge	The full value of this grant awarded would be placed as a lifetime land charge from the date of completion of works for owner-occupiers only. This is in addition to any Mandatory Disabled Facilities Grant land charge
Maximum Value	Up to an additional £20,000 (£50,000 in total) can be approved by the relevant Assistant Director (Adults / Children's / Environment and Property) Amounts above £20,000 (and more than £50,000 in total) to be approved by the Relevant Director (Adults / Children's / Environment and Property).
Means Test	No additional means test applied, but applicants must evidence their attempts to secure funding from other sources, for example bank loan or equity release.
Eligible works	Available towards the cost of DFG eligible works only. Not available for equipment that isn't normally provided via the DFG. MKCC will take into consideration their powers to contribute funding towards adaptations under the Care Act and the Chronically Sick and Disabled Persons Act.
Limitations	One application in any 5-year period

Fees and other charges

The grant covers costs directly related to the adaptation:

- Professional fees: Charges for architects, surveyors or structural engineers required to plan and certify work
- Statutory fees: Planning permission, building regulation or lawful development certificates
- Legal fees: Relevant legal fees associated with the works

DFG application process

Before you decide if a DFG application is right for you more helpful information including a self-assessment tool can be found on the Householders - Adapt My Home site.

The MKCC DFG application process is outlined below:

- Applications are started by contacting the Adult Social Care Access team, using the Oline Referral Form. Adult Social Care Assessment (Care and Support Needs) | Milton Keynes City Council
- Assessment: An occupational therapist (OT) or assessor will evaluate the required changes (e.g., ramps, stairlifts, accessible showers).
- Financial assessment: A "test of resources" (means test) for adults determines contributions, though this is not required for applicants under 19.
- Apply before work: You must apply *before* any work starts.
- Approval: MKCC must provide a decision within 6 months.

In making an application for a DFG it is assumed that permission will be given by the person for whom the application is made to share information with relevant stakeholders.

More information for all tenure types can be found here Disabled Facilities Grant (DFG) | Milton Keynes City Council

Alternatively, you can:

- Call: **01908 254309**
- Email: **DFG@milton-keynes.gov.uk**

Reasonable and practical

When a DFG application is received it will be reviewed by the Adaptations Approval Panel who will decide if the application meets the 'reasonable and practical' criteria.

Reasonable and practical criteria for a DFG in the UK, is mandated by the Housing Grants, Construction and Regeneration Act 1996, focusing on ensuring that adaptations are essential, feasible, and provide value for money to allow a disabled person to live independently. MKCC uses these criteria to determine if proposed works are appropriate and whether it is financially and physically viable to adapt a property.

Key reasonable and practical criteria include:

- Necessity and Appropriateness: The work must be necessary to meet the specific needs of the disabled person; this is determined by an Occupational Therapist (OT) assessment. It must be necessary and appropriate to meet those needs, focusing on essential improvements rather than just "wants".
- Structural feasibility: The property must be structurally suitable for the proposed changes, considering its age, design, and condition.
- Practicality of works: The work must be physically possible, considering factors like limited access, available space, and the ability to move services like water or electricity.
- Cost-Effectiveness: The council will evaluate if the adaptation is a good use of public funds, comparing the cost of the work against alternatives, such as moving the person to more suitable accommodation.
- Impact on other residents: The effect on other occupants in the property or neighbouring properties is considered.
- Sustainability and future needs: The adaptation should be durable, sustainable, and capable of meeting the person's needs for the foreseeable future (5-year period).
- Maximum funding: The grant is typically capped at £30,000, though MKCC may offer additional discretionary assistance. If additional funding cannot be offered or if the value of work exceeds the upper limit and the applicant is unable or unwilling to meet the additional costs, then the adaptation work may not be completed and alternative solutions to meeting the housing need may be investigated.

Decisions, notifications and changes

Once MKCC has reviewed the application, the applicant will be informed in writing about the decision. This will be sent out as soon as possible, usually within six months of receiving the completed and valid application form.

If approved, the notification will specify the eligible works. If the property is privately owned the owner may be given the opportunity to project manage the works themselves. For all other types of ownership, the works will pass to an MKCC contractor to project manage.

If the application is declined the reasons for this will be clearly stated.

If they remain dissatisfied, they have the right to appeal the decision by:

- Following MKCC's complaints procedure: Complaints and Compliments | Milton Keynes City Council
- Contacting the Local Government Ombudsman: Home - Local Government and Social Care Ombudsman
- Contacting the Housing Ombudsman: Free for Residents | Social housing | Housing Ombudsman Service

If, in certain circumstances beyond the applicants' control, the cost of the work increases or decreases unexpectedly MKCC may review the financial assistance given.

Making Payments

The assistance will only be paid under the following conditions:

- The assessed DFG contributions has been paid in advance of works commencing.
- The assisted works must be completed within 12 months of approval, unless the delay was caused by MKCC or an extension due to exceptional circumstances is agreed upon. Requests for extensions of completion dates will be reviewed on a case-by-case basis.
- The assisted works must be carried out according to the specifications outlined in the formal approval or with prior agreement from MKCC.
- MKCC and the applicant must be satisfied with the completed works.
- MKCC must receive an invoice, demand, or receipt for payment in an acceptable format. The invoice should be addressed to the applicant c/o MKCC and include sufficient detail for MKCC to identify the works carried out, the charges, and any agreed-upon variations. Applicants or family members should not produce the invoice.

The payment of assistance to the contractor can be made via the applicant or, if requested in the original application, directly to the contractor engaged by the applicant.

The assistance may be paid in one lump sum upon satisfactory completion of the works or in staged payments as the work progresses. Interim payments will only be made if MKCC is satisfied that the value of work completed exceeds the claimed value to date. A maximum of three stage payments and a final payment will be considered.

The contract for works funded by DFGs, along with associated assistance, will be between the applicant and the contractor, as specified in the legislation.

The provision of mandatory grants and discretionary financial assistance will be subject to internal and external auditing to ensure proper procedures are in place and followed, and that public funds are appropriately utilised.

Restrictions

There are certain cases where MKCC may not be able to help or where the funding may be reduced or reclaimed. These situations are outlined below:

1. Assistance cannot be provided when there is a dispute over property ownership.
2. If the property owner(s) have a legal obligation to carry out the necessary works and it is reasonable for them to do so, MKCC may not be able to help.

3. Assistance is not typically provided for temporary residences.
4. Normally, MKCC cannot give assistance for works that were started before formal approval of the application.
5. MKCC do not provide grant assistance for works covered by insurance. If an applicant can make an insurance claim, the assistance amount will be reduced by the insurance company's liability. MKCC will require the applicant to pursue relevant insurance claims and repay the assistance provided if applicable.
6. MKCC will only help if the property's age, condition, and structural layout make it feasible to achieve the required scope of works.
7. MKCC will assess the prices provided by contractors to ensure value for money, comparing them with similar jobs priced within the last year.
8. If MKCC find that the price quoted by contractors is too high, we may advise the client that the total eligible assistance will be the lower amount.
9. If a different or enhanced scheme of works is chosen, MKCC will only provide financial assistance for the primary requirements identified by the adaptations team.
10. MKCC may refuse an application lacking required information or documentation.
11. Deviating from the approved scheme of works without prior agreement may lead to the approval being rescinded or further payments of assistance being refused.
12. If the applicant ceases to be the owner of the property before the works are completed, they must repay the total amount of assistance received.
13. A grant condition imposing a liability to repay assistance may be registered as a Local Land Charge, payable upon the property's sale.
14. Works must be completed within 12 months of approval, with a possible extension of up to 6 months if agreed by MKCC.
15. For common parts of a dwelling, assistance will only cover the applicant's reasonable share of the liability.
16. In exceptional cases, MKCC may defer payment of a DFG for up to 12 months.
17. Assistance may be provided for caravans and houseboats used as main residences, subject to eligibility requirements. Holiday residences, caravans on holiday sites, second homes, and sheds or outbuildings do not qualify for assistance.
18. If there are unique situations where people genuinely need urgent support but are precluded from accessing assistance due to specific aspects, MKCC may consider helping in exceptional circumstances, especially if it helps meet strategic objectives. Such decisions will be made by the relevant officer.

Insurance, servicing and repairs

A DFG is a one-off payment to fund a specific adaptation. The responsibility for ongoing costs (insurance, servicing, repairs) after any warranty period has ended vary depending on the ownership of the adapted home:

- If owner occupied: Any costs are the responsibility of the homeowner.
- If owned by a Housing Association (social housing tenants): Any costs are the responsibility of the Housing Association.
- If Shared Ownership: Any costs are the responsibility of the homeowner.
- If owned by a private landlord: Any costs are the responsibility of the tenant.
- If owned by MKCC (Council housing tenants): Any costs are the responsibility of MKCC Housing Services.

Applicants will be advised of their responsibility as part of the application and assessment process.

It is the responsibility of the applicant to remove any adaptations that are no longer needed from the home.

Repayment of DFG / top up funding

(Owner Occupiers, Housing Association tenants and Shared Ownership homes)

When a DFG exceeds £5,000 MKCC will place a Land Charge (limited to a maximum of £10,000) on the adapted home if the owner disposes of or sells it within 10 years. Formal agreement of this condition is in the Disabled Facilities Grant Test of Resources Application Form.

For cases exceeding £30,000 where discretionary funding has been applied the entire amount will be applied as a land charge for a period of 10 years unless directed otherwise by the awarding body.

If the home changes ownership within 12 months of the adaptations being completed there will be a presumption for repayment unless there are exceptional circumstances.

Any financial help for a major adaptation provided by MKCC's Adult and Children's Social Care will be charged for, with the owner's consent, as a secured charge on the home and repayment will be sought in the same circumstances and in the same way that land charges are applied for a DFG.

In the case of major adaptations to a Registered Provider owned property, MKCC will seek to implement best practice guidance and may request that Registered Providers:

- Contribute 40% of the value of the granted DFG up to £10,000 in value.
- Negotiate the contribution amount for DFG's £10,000 and above in value.

In the case of Shared Ownership between the tenant and the Registered Provider, MKCC will seek to implement best practice guidance and may request that Registered Providers:

- Contribute 40% of the value of the granted DFG up to £10,000 in value.
- Negotiate the contribution amount for DFG's £10,000 and above in value.
- MKCC will seek copies of the Registered Providers policy on adaptations to their shared ownership properties before any panel approval.

Working Together for Accessible Homes: Practical Guide for Local Authorities & Housing Associations

Discretionary funding

MKCC can give discretionary assistance for adaptations or other housing purposes. Guidance is issued as Circular 05/2003 Office of Deputy Prime Minister.

Discretionary grants must have been subject to exceptional decisions and receive agreement for funding from the appropriate MKCC decision making process.

The amount of assistance that may be given will be case dependent providing exceptional circumstances, and it may be paid in addition, or as an alternative to the DFG examples include grants for:

- Provision of small-scale adaptations for needs not covered by mandatory DFGs.
- Discretionary disabled facilities assistance. Discretionary assistance may be offered for up to £10,000. Applicants may need to prove that they cannot afford to cover any shortfall themselves before this is considered.
- Fast track adaptations, to enable timely hospital discharge and/or prevent readmission.

Discretionary grants awarded to owner occupiers will be subject to a local land charge, for the full value of the discretionary amount.

Please note that discretionary funding is reliant on the funding being available. These grants may be removed if funding is not available

Help to move

The cost of adaptations and the suitability of the current accommodation (including under occupation) are relevant factors when considering applications. Alternative means of meeting needs other than adapting the current property include transfers to more suitable accommodation or tenants contributing to costs may also be considered.

Tenants registered with a social landlord, with one or more spare bedrooms could qualify for the downsizing scheme. Tenants who decide to join the scheme and downsize will be compensated financially and given help to move to their new property. For further information about this scheme see Downsizing Incentive Payment leaflet

Additional funding and support

MKCC manage several schemes to support residents with low incomes. These discretionary schemes are to help ease the financial pressure they may face and are subject to their own application process and limitations.

Household Support Fund

The UK Government's Household Support Fund will provide additional funding, alongside specific funding from the council to help residents who are in financial difficulties and struggling to meet the cost of essential items including:

- Food
- Energy and water bills
- Repair or purchase of essential household appliances
- Servicing and repair of heating systems
- School uniform or other essential clothing
- Other essential living costs

For further information or to apply for the Household support fund please see Household support fund | Milton Keynes City Council or call 01908 253040.

Fuel poverty

Better Housing Better Health provides free, confidential, and tailored solutions to meet a home's specific circumstances including switching energy suppliers, maximising income, signing up to the Priority Services Register, and accessing funding to help support people.

Support with rent and council tax

These funds can potentially help people towards their Council Tax and rent payments, please follow the links below for more information or to apply for any of these support schemes:

Housing benefit and council tax reduction | Milton Keynes City Council

Discretionary Council Tax Reduction Scheme (DCTRS) | Milton Keynes City Council is MKCC funded to provide additional support to those experiencing financial hardship.

Discretionary Housing Payments (DHP) | Milton Keynes City Council is a discretionary housing payment (DHP) for people who need extra help with their rent. These payments are not part of the normal housing benefit scheme. They are funded by Central Government each year and the money available is limited. MKCC grants help to people who have special circumstances which make it difficult for them to pay their rent.

Council Tax Support for Terminally Ill Households | Milton Keynes City Council Households where a terminal illness has been diagnosed may qualify for full (100%) Council Tax support for up to 12 months.

This support applies to all residential properties across Council Tax Bands A to H, regardless of any existing benefit entitlement.

Local Welfare Provision (LWP)

MKCC provides a limited LWP fund which aims to:

- Prevent serious risk to health, wellbeing and safety
- Provide essential support in the event of an emergency
- Help people be part of the community

An award will normally be a one-off payment, normally in goods or services, as a short-term fix to prevent a long-term problem.

LWP criteria

MKCC residents can apply if the following criteria are met:

- At least 16 years old
- A settled Milton Keynes resident, or have been placed out of the area by MKCC
- A British citizen, or in receipt of benefits or their immigration status allows access to public funds.
- Unable to obtain help from another source
- With out help there could be a risk to their or their family's health or safety
- Pensioners who receive between 1p and £1000 per year over the income level to qualify for pension credit may be able to access energy vouchers through the LWP

For more information or to apply for LWP please follow this link What is Local Welfare Provision (LWP)? | Milton Keynes City Council,

- call **01908 253040**
- email DHPbenefits@milton-keynes.gov.uk

Governance & Review

Policy Owner: Assistant Director Provider Services

Approval: Adult Services Leadership Team

Review Cycle: Every 3 years or upon legislative change.

References (Legal & Guidance)

• Housing Grants, Construction and Regeneration Act 1996 (DFG provisions).

• Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO).

• Disabled Facilities Grant (DFG) delivery: Guidance for local authorities in England (28 March 2022, GOV.UK).

• Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008.

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City Council