**KENT COUNTY COUNCIL**

**SOCIAL CARE, HEALTH AND WELLBEING**

**SERVICE USERS ADVICE NOTE No 17:**

**Adaptations and Costs- Service User Guidance**

**POLICY**

**1. Principles**

If you are disabled and are having difficulties managing at home, or are caring for a disabled child or young person, an Occupational Therapist (OT) will visit and carry out an assessment of your needs and make recommendations for equipment and/or an adaptation to your home. If you need an adaptation this may require you to apply for a Disabled Facilities Grant (DFG) from the local council.

**2. Financial Contribution**

Following application for a DFG, if you are a disabled adult you may be asked to contribute towards the cost of the DFG, or for both adults and children to contribute towards any costs above the DFG limit of £30,000.

Kent County Council’s (KCC) policy is that you would be expected to meet any contribution either from your own resources, or via a loan from a bank or building society. If you are unable to fund either the DFG element or the top-up, then a loan from KCC may be available. In order to qualify you would need to approach a bank or Building Society and provide written evidence that you are unable to get a loan from them.

KCC’s Home Support Fund would give a grant of £1000 towards any additional costs which you would not have to pay back. Any additional costs, up to a maximum of £30,000 on top of the DFG, would be a loan.

The next £9,000will be repayable over 5 years with a signed loan agreement*.*

This policy would apply to any disabled person who qualifies for a disabled facilities grant regardless of the tenure of their property.

For loans greater than £10,000 up to a limit of £30,000, this will be made as an interest free loan, secured by a legal charge against your property and repayable when the property is sold.

All offers of financial support will be subject to agreement by KCC’s Housing Adaptations Panel and the responsible Corporate Director, or delegated nominee. Your OT will make application to the Housing Adaptations Panel for agreement of the proposed scheme and any loan or legal charge required.

For further details or advice, please discuss the whole process with your Occupational Therapist. There is a separate legal charge process which we can supply if needed.

**Worked Examples**

**FLOW CHART**

Adaptation costs exceed £30,000 DFG.

Add

Loan not agreed – evidence provided.

Service User approaches Bank or Building Society. Loan agreed.

Grant from KCC of up to £1000

Over £10,000, first £1000 grant, next £9000 interest free loan from KCC, repayable over 5 years, remaining sum subject to legal charge on your property.

Over £1000, under £10,000. First £1000 grant from KCC, up to £9000 interest free loan from KCC with loan agreement, repayable over 5 years.