



Shropshire  
Council

# MAJOR ADAPTATION GRANT

## guidance booklet

**If you have a disability and need to make changes to your home to be able to live independently, you may be eligible for a Major Adaptation Grant.**

**This guide explains what a Major Adaptation Grant is, what the eligibility criteria is, how to apply for one, and what will happen when you have made your application.**



## 1. What is a Major Adaptation Grant?

The cost of adapting your home can be very expensive and many people worry about what sort of adaptations may be appropriate as well as whom to employ to ensure they will be done well. If you have a disability, there may be a grant available from Shropshire Council (*'the Council'*) called a Major Adaptation Grant (MAG). This grant is available to help you make necessary adaptations to enable you to stay independent in your own home. Provided you meet the financial criteria of the grant, and you require certain essential adaptations to help you remain independent in your own home, your local council may be able to assist you (subject to funding being available).

## 2. Who can apply for a MAG?

The grant is available to anyone who has a disability and is a homeowner, private tenant or a housing association tenant. The scheme has also been made available to people who live on a houseboat or a mobile home in a 'qualifying park home', (i.e., people living on a protected site within the meaning of the Mobile Homes Act 1983). The grant is also available for children but will require a person over the age of 18 to make the application on their behalf. MAG's are 'means-tested'; therefore, a test of resources will be carried out on the person for whose benefit the adaptations are for and their partner's (*if relevant*) financial circumstances. However, if you are in receipt of a 'means-tested' benefit, such as Universal Credit or Housing Benefit, you will qualify for the grant automatically. Children also automatically qualify for a grant.

The person, for who the adaptation works benefit, must have an intention to remain at the relevant property for at least 5 years following the completion of the work. The property must be their only or their main residence for this period.

## 3. What type of help can a MAG provide me with?

### i Facilitating access and provision:

These include works to remove or help overcome any difficulties which prevent the disabled person from moving freely into and around the dwelling and enjoying the use of the dwelling and the facilities within it.

- facilitating access to and from the dwelling or the building in which the dwelling is situated.
- facilitating access to a room used or usable as the principal family room.

- facilitating access to a room used or usable for sleeping, or alternatively providing such a room for the disabled occupant.
- facilitating access to a room in which there is a lavatory, a bath or shower, a wash hand basin or providing a room in which there is such facilities.
- facilities for the preparation and cooking of food; and
- facilitating access to and from the garden and making access safe.

ii Making a dwelling\* or building safe for the disabled occupant:

*\*Dwelling means an existing building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden and outhouses associated with it.*

A grant may be given for certain adaptations to the building to make it safe for the disabled person. This may be the provision of lighting where safety is an issue or for adaptations designed to minimise the risk of danger where a person has behavioural problems which causes them to act in a boisterous or violent manner damaging the house, themselves, and perhaps other people. This may be resolved by the installation of guards or cladding of exposed surfaces and or corners to prevent self-injury.

For those with hearing difficulties, an enhanced alarm system could also qualify for grant funding. This may be required in the dwelling to provide improved fire safety for the disabled occupant in connection with the use of cooking facilities. Where such need has been identified a MAG is available to carry out appropriate adaptations to reduce that risk.

#### 4. How much grant can I receive?

This will be the cost of the necessary adaptations plus any reasonable fees connected to the scheme, such as architect or agent's fees. A financial means-test will be carried out to determine if you will have to pay anything towards the cost of the work. The maximum grant will be **£70,000** less any contribution, as determined by the financial means-test, you may need to make.

#### 5. Is there any help available to guide me through the MAG process?

The Council will give free advice and information throughout the MAG application process.

We can also provide applicants undertaking home adaptations by providing an end-to-end service, from assessment to project management via the Council's own Aids and Adaptations Service. Should you choose to use the Council's services a

reasonable fee is included within the eligible grant costs. By using the Council services, you will have access to pre-vetted local contractors, to ensure work is suitable for your needs and carried out to the highest standard. There is no requirement for using the Council's services in your adaptation. However, the Council strongly recommends that if you choose not to use our services then you engage an architect or an agent to assist you.

## 6. How do I apply for a MAG?

You will need to start the process by requesting an assessment from an Occupational Therapist (OT) linked to the Council (*contact telephone numbers can be found on the back page of this booklet*). The OT will assess what help you require in your property to continue living there independently. You should also complete a Provisional Test of Resources Form, provided either by the OT or Private Sector Housing. The result of this test will give you an indication of whether you will need to pay anything towards the cost of the proposed works.

## 7. What is the Financial Assessment or Means-Test?

The MAG is 'means-tested', which means the person who will benefit from the adaptation and (if relevant) their partner's capital are considered. Income and expenditure are disregarded. Capital includes but is not limited to; bank accounts, stocks, shares, cash, additional properties, bonds, and notional capital (unclaimed inheritance/inappropriately spent or gifted money). Capital that is not counted includes but is not limited to, business assets, compensation, life assurance, life insurance, personal possessions, and home property.

To enable the Council to carry out the 'means-test', you will be asked to provide proof of your finances. This will usually be the originals of bank/building society statements or pass books for the last three months that can provide evidence of your total capital. If you own shares or other investments, then you will need to provide evidence of these as well as their current value.

If the person with disabilities and their partner's capital is below £20,000 no contribution will be applicable.

If the person with disabilities and their partner's capital is above £100,000 no grant will be awarded.

If the person with disabilities and their partner's capital is between £20,000 and £100,000 their contribution will be calculated as a 10% portion of their total capital.

For example:

- where the total capital amount = £25,350 the contribution will be  $(£25,350 \div 100) \times 10 = \mathbf{£2,535.00}$
- where the total capital amount = £67,999 the contribution will be  $(£67,999 \div 100) \times 10 = \mathbf{£6,799.00}$

To note, if the calculated contribution amount is greater than the cost of the expected adaptation works, the person will not be eligible for financial assistance.

If the person with disabilities is a child, or a young person under the age of 19 who is in full time education and not in receipt of a means tested benefit, or if you are in receipt of one or more of the following benefits, you will qualify automatically for a mandatory grant without the requirement for a means-test:

- Income Support
- Universal Credit (**not** when your Universal Credit award is £0.00)
- 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

The Council can carry out a Preliminary Means-Test at an early stage to give you an indication of whether you are likely to have to contribute towards the cost of the work and, if so, the amount. It is important to remember, however, that should your financial circumstances have changed by the date that you make your formal grant application, your contribution may also have changed.

If, following the 'means-test', you are assessed as being able to contribute towards the cost of the work, then once the grant has been approved and the work started the Council will expect you to pay your contribution first. Therefore, for example, if the cost of work is £15,000 and you are assessed as being able to contribute £2,500 towards the cost of work, you will pay the initial £2,500 and the council will pay the outstanding £12,500. If, however, you are assessed as being able to contribute the full £15,000 then you will not receive any grant.

## 8. What is MAG Prioritisation or Priority Pointing?

MAG prioritisation is an assessment process, which aims to identify and provide grant assistance to those applicants in greatest need. It takes into account the following:

- The reason why the adaptation is required.
- The mobility of the disabled person and their ability to move around their existing home and access the facilities.
- The risk to their health and safety should the adaptation be delayed or not carried out.
- Whether the person is a child or a young person aged less than 19 years.
- Whether or not previous adaptations have been carried out, which partially meet their needs.
- The length of time that the person has been waiting for the adaptation.

Within these elements, various detailed factors will be considered, such as medical requirements.

## 9. Who carries out the Assessment?

The assessment is carried out by an Occupational Therapist (OT), who will award points for the various elements listed above. The number of points awarded will determine which Band the case will be placed in. These bands are:

- **Gold – above 70 points**
- **Silver – 30 to 69 points**
- **Bronze – 0 to 29 points**

In addition to the initial points that are awarded a further **5** points will be awarded for every 30-day period that has elapsed after six months of the registration date.

Gold band cases will always take priority over silver band cases, and silver band cases will always take priority over bronze cases.

## 10. What happens after the Assessment?

Once the OT has carried out the assessment and awarded the appropriate number of points, the information will be referred to the Grants Officer in Private Sector

Housing. This will outline the work that is being recommended to meet the needs of the person with disabilities, a brief specification of those works and a summary of the points that have been awarded. The Grants Office will determine whether the disabled person is eligible for the grant and/or whether the disabled person will be expected to contribute towards the cost of the work. If eligible, the referral will then be registered with the Housing Team.

### **11. What happens after the Referral has been registered?**

A letter will be sent to the disabled person or to the parent/guardian, in respect of a child or young person, confirming the date that the referral has been registered and the Band that it has been placed in. Any queries about the banding should be addressed to the OT who will explain how they arrived at the banding.

### **12. How quickly will the application for a MAG be progressed?**

Cases will be managed in order of their MAG Prioritisation score, those with the highest number of points being dealt with first. Subject to the availability of funding, cases will be passed through from the waiting register to a Caseworker who will contact you to discuss the remaining MAG process using the Council's Aids and Adaptations Service. Following contact made by the Caseworker, the applicant can then decide if they would like to continue to use the Council's services or whether they would prefer to engage a private agent to assist them once they have been advised that the case can be progressed. If the applicant wishes to continue using the Council's services a Technical Officer will be assigned to their case. At this stage a survey of the property will be arranged, followed by the drawing up of plans, obtaining quotes for the work and assisting with all that is required to submit a valid application for a MAG.

*In the case of a tenant of Housing Plus (Sevenside) or Connexus Housing Associations, the case will be passed to their technical team to undertake this work.*

Upon receipt of a valid grant application, Shropshire Council has a maximum time frame of six months to approve an application.

### **13. Are there any conditions attached to the grant?**

For owner occupiers only, certain repayment conditions will apply to your home following the successful completion of the adaptation works. If the grant costs exceeded £20,000 (excluding the Council's Aids and Adaptations Service fee) and you sell or ownership of the home is transferred for any other reason the council may require that you repay that part of the grant that exceeds £20,000. The maximum

amount repayable is £30,000. To ensure that repayments are made, the Council will place a local land charge on relevant property in perpetuity.

However, the Council will consider whether it would be right to demand repayment in cases where:

- repayment of the grant would cause financial hardship;
- the sale of the property is related to their physical or mental health or they need to relocate to provide or receive care from others;
- the applicant and or the grant recipient needs to relocate due to their job.

The Council will not require repayment of grant monies if the application is made for a child in long-term foster placement.

Tenants and landlords are not required to repay any grant money.

#### **14. I've been awarded a grant; how quickly must I get the works done?**

The works must be completed within twelve months from the date of approval of the application. A request for an extension to this twelve-month period can be made to Private Sector Housing if there any unforeseen circumstances which have delayed the grant work.

#### **15. Since receiving the grant I've been awarded money from a compensation/insurance claim, do I need to pay the grant money back?**

Yes, if the awarded money is to pay for adaptations funded by the MAG, the Council may reclaim the grant money.

#### **16. I no longer need specialist equipment that was installed as part of the grant works – what should I do?**

You should notify the Council who may choose to recover the unwanted specialised equipment. The Council will liaise with you and make good any damage caused to the property by taking out any specialised equipment.

## 17. Is there any alternative financial assistance available?

### Relocation Grant

If adapting your home is not feasible or appropriate a Relocation Grant may be offered. This assistance will normally only be available once in any 5-year period for owner occupiers or tenants who are eligible for a MAG. The grant will be awarded only in cases where relocation to a property more suitable for the applicant or the applicant's family is considered as a cost effective or practical alternative to awarding a MAG or where an existing home is unsuitable for adaptation. The amount of financial assistance will be subject to the standard MAG means test and up to a maximum of **£8,000**. Where both a Relocation Grant and MAG are being awarded and a contribution is required under the means-test, the contribution towards the Relocation Grant will be deducted from any contribution required under the means test for the MAG. The Relocation Grant is awarded to cover expenditure which may be incurred during a house move such as removal costs, estate agent's fees, solicitor's fees and stamp duty. The suitability of an applicant's new home will be assessed by the Council. If the new property may require some further adaptation to suit the applicant's needs, it must require a demonstrably lower level of work than the applicant's existing home. A MAG may also be awarded to carry out the adaptations required in the new home.

### The Major Adaptations Grant (equipment)

This grant is available to people who require the installation or replacement of a major piece of adaptation equipment, e.g. a stairlift or ceiling track hoist. It is **not** a grant to repair any already installed pieces of equipment. Once installed the equipment will become the responsibility of the applicant. The maximum amount of funding available is **£10,000**

The grant is available subject to the following conditions:

- the application must be supported by the Council's Occupational Therapy Team
- the identified works are deemed reasonable and practicable to carry out, having regard to the age and condition of the property
- the work cannot be carried out through other schemes

- the applicant at the time of the completed application, must be aged 18 or over; and,
- the person for whom the grant will benefit must live in the property as their only residence
- the applicant must be the sole owner of the property or a joint owner of the property; or,
- be the listed tenant on the tenancy agreement.
- Works must not have commenced before the grant application is approved.

The Major Adaptations Grant (equipment) is also a 'means-tested' grant and is financially assessed in the same way as the above-mentioned Major Adaptation Grant (*please see Point 7 above*)

The Major Adaptations Grant (equipment) is **not** subject to repayment conditions, like those mentioned in Point 13 above

The Major Adaptations Grant (equipment) is not available to tenants of Shropshire Council or Shropshire Towns & Rural Housing.

Social Services provide community care equipment for minor adaptations. This is a free service for work (including fittings) costing less than £1,000.

*The availability of all financial assistance noted in this booklet will be subject to the Council's annual budget setting procedure and is offered at the Council's discretion. Each referral will be dealt with on a 'case-by-case' basis and any exceptions to the above will be deliberated by the Private Sector Housing Manager.*

## **Contact details for any further advice:**

### **For an Occupational Therapy Assessment:**

**Children (0 to 18 years of age) – Tel. No.:** 03456 789 021  
**Adults – Tel. No.:** 03456 789 044

### **For Private Sector Housing:**

**Tel. No.:** 01743 251 810  
**Email:** [privatesectorhousing@shropshire.gov.uk](mailto:privatesectorhousing@shropshire.gov.uk)