



Stockton-on-Tees
BOROUGH COUNCIL

**Private Sector
Housing Division**



Equipment Loan Scheme Policy 2010 - 2015

May 2010

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1.0 Introduction

Currently the Council spends more than £1million per year on providing Disabled Facilities Grants (DFGs) but despite this people have to wait in excess of 6 months before they are provided with the adaptation that they need.

The Government has recently made changes to the legislation that governs how the Council can spend the money it receives for Disabled Facilities Grants (DFGs). This means the Council now has more flexibility in how it provides assistance to disabled people. However, in providing these flexibilities Government wants Councils to speed up the provision of adaptations and make the funding go further by recycling it.

As such the Council has now purchased a pool of stairlifts and ramps which we can loan to clients and then recover for re-use once they are no longer needed. This means clients will receive a stairlift or ramp much quicker than if they had to go through the DFG process which is extremely complex and time consuming.

Maximising funding in this way means we can enable more clients to live independently in their own home by providing suitable adaptations to meet their specific needs.

2.0 Statutory Framework

2.1 Local Authorities have a legislative duty to assess the needs of those people who have a permanent and substantial disability and to provide services to meet their essential needs. The main legislation, which governs the provision of Disabled Facilities Grant (DFG) is contained within the Housing Grants, Construction and Regeneration Act 1996. (HGCRA)

2.2 In summary the main principles of the legislative framework are:-

- The right to receive an assessment of need. This assessment is carried out by an Occupational Therapist from the Occupational Therapy Team of Children, Education and Social Care Directorate.
- The Council must make clients aware of the options available to meet the identified needs, how the provision can be made and who is responsible. This is done jointly between Children, Education and Social Care Directorate and the Development & Neighbourhood Services.
- The Council must liaise appropriately with Children, Education and Social Care Department to enable any need to be met.
- The Council must give reasons when services are not deemed to be essential. This explanation is usually provided by the Occupational Therapy Team of the Children, Education and Social Care Directorate.
- The Council must make clients aware of how to complain or appeal.

3.0 Financial Information

- 3.1 The amount of funding made available to operate the Equipment Loan Scheme will be determined at the beginning of each financial year. Once this funding has expired any further adaptations requested under the scheme will have to be processed through the DFG or adaptation process.
- 3.2 Means Testing will not apply under the Equipment Loan Scheme as the equipment remains in the ownership of the Council at all times.

4.0 Eligibility

- 4.1 In the first instance all owner-occupiers and tenants, licensees and Housing Association tenants will have an assessment of their needs carried out by an Occupational Therapist. If a client is eligible for the scheme a referral for the works will be sent to the Private Sector Housing Division.
- 4.2 Where a tenant in a Tristar managed property is seeking help through the scheme the same process will apply.
- 4.3 Applications for loan equipment can only be made to the Council in whose area the dwelling which is subject of the application is situated.
- 4.4 Any application for loan equipment will only be processed upon receipt of a referral from the Occupational Therapy Team.

5.0 Work Eligible For The Equipment Loan Scheme

- 5.1 The works consist of the supply and installation of stairlifts or ramps (excluding thru-floor lifts).
- 5.2 Where the works are in respect of a Tristar tenant this will be limited to the supply and installation of ramps only.

6.0 Enquiry Process:

- 6.1 The Occupational Therapy Team has extensive written eligibility criteria and guidance which includes working protocols with the Private Sector Housing Division and clear pathways around the assessment for and the provision of adaptations. These procedures have been independently validated as examples of good practice both by internal audit and the independent charity R.A.D.A.R. (The Royal Association for Disability and Rehabilitation)

- 6.2 An Occupational Therapist, following an assessment of need for a client, will identify with that person the adaptations required to meet their needs. A recommendation and specification is then sent to the Private Sector Housing Division advising the works can be carried out under the Equipment Loan Scheme.
- 6.3 Officers from the Private Sector Housing Division are responsible for deciding whether the requested works are reasonable and practicable having regard to the age and condition of any building that may need to be adapted. In some circumstances we may reduce work, seek alternatives or refuse to process the works. However our close working relationships ensures such situations are kept to a minimum.

7.0 Application Process:

7.1 An Officer from the Private Sector Housing Division will ensure the following information is received:-

7.1.1 Particulars of the work.

7.1.2 An estimate from the contractor of the cost of carrying out the works.

7.1.3 Particulars of any preliminary or ancillary services and charges. Certain fees and charges are eligible under the scheme. The services that are eligible include:

- Obtaining Land Registry Information
- Preparing a schedule of works
- Help in completing supporting documentation
- Obtaining estimates
- Supervising the works
- Payment of contractors

7.2 Additional Information

7.2.1 Owner-occupiers have to provide proof of ownership. A land registry certificate will be obtained by the Private Sector Housing Division. Where a property is not registered with Land Registry clients will be asked for the name and address of the appropriate organisation (e.g. bank, building society or solicitor) holding their deeds, we will then write to them asking them to confirm proof of ownership.

7.2.2 Where an owner of the living accommodation does not reside at the property written consent will be obtained from them before works are undertaken.

7.2.3 For clients who do not have a mortgage on their property and the deeds to their home are held in safe keeping they will be requested to bring the deeds into the reception at 16 Church Road for inspection.

7.3 Agency Service

7.3.1 The Private Sector Housing Division offer an Agency Service. The Agency (on behalf of a client) will carry out all services as stated in 7.1.3. The current fee charged by the agency is 12% of the eligible cost of works.

7.4 All applications for loan equipment will be approved or refused within 28 days of receipt. The Council will set out in writing confirmation of the terms and conditions under which any equipment is being provided. Clients will then be asked to confirm in writing that they understand and are fully aware of these terms and conditions.

7.5 The works will be zero-rated for VAT where they are carried out to a disabled person's private residence.

7.6 In order for any of the works to qualify for zero-rating the contractor will be supplied with a form of declaration from the disabled person.

7.7 The Council shall on approving an application specify in writing to the client details that the equipment will be recovered if no longer needed.

8.0 Conditions:

The conditions relating to the provision of loan equipment are as follows:

8.1 (i) the eligible works shall be carried out within twelve months from the date of approval of the application. The Council MAY extend this period if they think fit, particularly where it is satisfied that the eligible works cannot be, or could not have been, carried out without carrying out other works which could not have been reasonably foreseen when the application was made.

8.2 (i) the eligible works shall be carried out by the contractor who was asked to estimate for the works.

8.3 The eligible works shall be carried out in accordance with the specification of works.

8.4 The payment for works is conditional upon:-

a) the eligible works being executed to the satisfaction of the Council, and,

b) the Council being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services.

8.5 The Council will issue payment direct to the contractor for works which have been carried out to the Council's satisfaction.

8.6 The Council require the return of all equipment when it is no longer required.

9.0 Undertaking Works:

- 9.1 To ensure a high quality of work is achieved, close controls over the building process are in place.
- 9.2 Technical Services are provided as detailed in 7.1.3
- 9.3 All contractors appointed by the Council are from the approved contractors list.
- 9.4 Any work for which assistance is being provided can only be varied with the consent of the persons likely to be affected by the variation.
- 9.5 Contractors will only be paid in full upon receipt of a satisfactory invoice when the works are certified as complete to the satisfaction of the Authority. Clients will also be asked to sign a letter of satisfaction to confirm they are satisfied with the completed works.
- 9.6 Where a client is not satisfied with the completed works a senior officer will determine whether or not remedial works are required or confirm if the contractor can be paid.
- 9.7 Should there be any discrepancies with an invoice or the necessary certificates/guarantees have not been provided, the invoice will be disputed. The contractor will then be contacted by the Private Sector Housing Division in order to obtain the relevant certificates/guarantees.

10.0 Post Completion Of Works:

Stairlifts

- 10.1 Where a stairlift has been installed under the Equipment Loan Scheme the Occupational Therapy Team, under contractual agreement with Liftable Ltd, will ensure the lifts are serviced on an annual basis and maintained as necessary.
- 10.2 The Council's own insurance company Zurich on an annual basis check the stairlifts are safe and in good working order.

Ramps

- 10.3 For ramp works clients are notified that should any problems occur within 12 months of completion, details should be reported to their agency officer who will in turn ensure the contractor concerned rectifies any problems identified.

11.0 Service Standards

Receipt of referrals	-	Acknowledged within 5 days
Approval	-	Within 28 days of receipt of valid application.
Work Start	-	Within 6 weeks of approval
Completion	-	2-3 days: Stairlifts
		2-3days: Ramps.

12.0 Contact Details

By Post

Private Sector Housing Division
Development & Neighbourhood Services
Stockton-on-Tees Borough Council
16 Church Road,
Stockton-on- Tees
TS181TX.

By Telephone

01642 527797

By Fax

01642 526541

By e-mail

privatesectorhousing@stockton.gov.uk

FEEDBACK

**If you would like to comment on our
Policy, please write to or e-mail the
address shown below**

**Private Sector Housing Division
Stockton-on-Tees Borough Council
16 Church Road
Stockton-on-Tees
TS18 1TX
Tel: 01642 527797
Fax: 01642 526541**

Email: privatesectorhousing@stockton.gov.uk