

Housing Adaptations, Repairs & Renewals Policy 2025-2030

SUMMARY



Separate version of policy is available for East Cambs & Fenland

Cambridgeshire Housing Adaptations, Repairs & Renewals Policy 2025-2030

SUMMARY

Introduction

This policy is aimed at helping people in Cambridgeshire to live safely and independently at home.

This version of the policy applies to people living in the areas covered by:

- **Cambridge City Council**
- **Huntingdonshire District Council; and**
- **South Cambridgeshire District Council**

(Separate documents are available for residents of **East Cambridgeshire and Fenland District Council areas**. Their versions of the policy are largely the same as this one, but with some slight differences).

There are separate arrangements, outside of this policy, for adaptations for council tenants of **Cambridge City and South Cambridgeshire District Councils**. See page 3 below for contact details.)

Types of financial assistance

The policy includes four types of financial assistance – in the form of grants or loans - which may be available to those on low incomes:

1. Mandatory **Disabled Facilities Grants (DFGs)** to provide disabled adaptations in people's homes.
2. Discretionary **Top Up Assistance** where the cost of works agreed through a Disabled Facilities Grant application is above the statutory maximum amount – currently set nationally at £30,000 (may be subject to change).
3. Discretionary **Relocation Assistance** to help disabled people to move to a more appropriate home; and
4. Discretionary **Special Purposes Assistance** for repairs, or other minor works or interventions in the home.

The tables below give more detail on each of these.

The funding available to the council may also be used to fund wider partnership projects which can be funded through capital expenditure and which help to meet the objectives of the policy.

Objectives of the policy

The policy is aimed at people on low incomes. Key objectives policy are:

- To support individuals' choices around living healthily, safely and independently at home.
- To help prevent hospital, care home or residential school admission
- To facilitate a patient being discharged from hospital and enabling them to live safely and independently at home, including making it easier for carers to provide support
- To prevent the need for higher expenditure elsewhere in the health and/or social care system
- To improve housing conditions and remove hazards in the home (i.e. Category 1 hazards under the Health & Safety Rating System)

Further information and how to apply

Your council or local Home Improvement Agency, Cambs HIA, can help you to apply for financial assistance.

If the grant or loan is to pay for work to be done in your home, the Home Improvement Agency can also arrange for that work to be carried out on your behalf.

If you need help to coordinate adaptations which would help to meet the objectives of this policy, but are not eligible for a grant or loan, Cambs HIA may be able to help you to have work carried out as a private customer.

As part of considering any application, there is likely to be an initial discussion with you on whether, if you are offered financial assistance, your home is likely to remain suitable for you in the longer term. As part of this discussion you may, if appropriate, be pointed towards advice and help in thinking about longer term housing options.

The District Councils have a statutory duty to provide Disabled Facilities Grants to those who need them. However, the extent to which the other three discretionary forms of assistance can be offered will depend on both the individual's needs and the resources available to the relevant council at the time.

Cambridge City, South Cambridgeshire & Huntingdonshire Residents:

For more information on what the policy covers and whether you might be eligible, please contact:

Cambs Home Improvement Agency,
South Cambridgeshire Hall,
Cambourne Business Park,
Cambourne,
Cambridge, CB23 6EA

Web page: [Home | Cambs HIA](#)

Web contact page: [Contact Us | Cambs HIA](#)

Email: hia@cambshia.org.uk

Tel: 01954 713330

Cambridge City and South Cambridgeshire council tenants:

If you are a council tenant living in Cambridge City or South Cambridgeshire, separate arrangements apply. Please contact:

Cambridge City Council
PO Box 700
The Guildhall
Cambridge
CB1 0JH

Tel: 0345 045 5202

<https://www.cambridge.gov.uk/contact-us>

Or:

South Cambridgeshire District Council
South Cambridgeshire Hall
Cambourne Business Park
Cambourne
Cambridge
CB23 6EA

Telephone: 03450 450 051

Email: duty.Housing@scambs.gov.uk

A full version of the policy will be available on the **Cambridgeshire Home Improvement Agency's** website at: [Publications | Cambs HIA](#)

Grants and Loans: Summary

Disabled Facilities Grant (DFG)

(Section 2.1 of the policy)

Mandatory or discretionary	Mandatory (Eligibility is based on current legislation – may be subject to future change)
Description	Home adaptations for disabled people
Grant or loan	Grant, secured on the property through a local land charge.
Maximum amount	Maximum amount allowed to be paid, including Home Improvement Agency fees, is set by government. (£30,000 at March 2025)
Means test	Adults: Must be in receipt of one or more qualifying benefits or undergo a full Financial Test of Resources. Children and eligible young people: not means tested
Tenure	All tenures (except council tenants in Cambridge City and South Cambridgeshire)
Specific restrictions	National eligibility criteria apply
Residency requirements	None
Secured on property	Yes – for grants over £10,000. Minimum charge £500; maximum charge £10,000
Repayable	Yes, if property disposed of within 10 years.
Restrictions on future applications	Further applications may be considered

Disabled Facilities Grant (DFG) Top Up

(Section 2.2 of the policy)

Mandatory or discretionary	At the discretion of the council
Description	Where the cost of mandatory DFG works is higher than the maximum amount allowed by government to be paid for a DFG. (See Disabled Facilities Grants above). Alternative accommodation and funding options must have been explored. May be available where not carrying out work would mean not being able to remain in the community or would present significant risks. May also be available where work could lead to savings to the public purse.
Section in policy	Section 2.2
Grant or loan	Cambridge City and South Cambridgeshire residents: Loan – secured on the property through a local land charge Not currently available in Huntingdonshire
Maximum amount	£30,000 including Home Improvement Agency fees. (Amount may be subject to change).
Means test & contributions	Adults: means test carried out for DFG will take into account full cost of work. Applicant may be required to make a contribution. Applications on behalf of children (as defined in the full policy): Standard DFG means test will be carried out, but essential outgoings will also be taken into account.
Tenure	All tenures (except council tenants in Cambridge City & South Cambridgeshire)
Specific restrictions	Applicant must be eligible for DFG. May be available where: a move to alternative accommodation is not feasible, and funding is not available from elsewhere, and without work the applicant would be unable to remain living in the community, or person or carer would be at significant risk; or work would generate public service savings. Assessment of financial circumstances must indicate they cannot afford to fund the additional costs.

Residency requirements	None
Secured on property	Yes – full amount
Repayable	Yes – full amount repayable on disposal of property.
Restrictions on future applications	Further applications only considered in exceptional circumstances

Disabled Persons' Relocation Assistance

(Section 2.3 of the policy)

Mandatory or discretionary	At the discretion of the council
Description	To help with reasonable costs of a disabled person moving to a more suitable home.
Grant or loan	Grant
Maximum amount	Maximum amount payable £5,000.
Means test	Must already be eligible for DFG – finances will already have been assessed.
Tenure	All tenures (except council tenants in Cambridge City and South Cambridgeshire)
Specific restrictions	<p>a) Adaptations required, but moving home may be better and cheaper, taking into account cost of works required in current and new home; or</p> <p>b) Existing accommodation is not adaptable and new home more closely meets needs; or</p> <p>c) Moving home is likely to lead to wider public savings, or would help to resolve other health and/or wellbeing issues.</p> <p>A suitable alternative property must have been identified.</p> <p>Application needs to be made to the District from which the relevant person is moving.</p> <p>Cost of Disabled Persons' Relocation Assistance and any work to adapt the new property must not exceed the cost of adapting the disabled person's existing accommodation.</p>

Residency requirements	None
Secured on property	No
Repayable	No, unless applicant decides not to go ahead with the move.
Restrictions on future applications	Individual's circumstances must have changed significantly for a further application to be considered, or other exceptional circumstances apply. Only one application per person will be considered within any five-year period.

Special Purposes Assistance (SPA)

(Section 2.4 of the policy)

Mandatory or discretionary	At the discretion of the council
Description	Home repairs, minor works or other interventions in the home to meet policy objectives.
Grant or loan	Cambridge City & South Cambs residents: First £10,000 as a grant, with some or all of anything above that amount offered as a loan Not currently available in Huntingdonshire
Maximum amount	£15,000 including Home Improvement Agency fees; except for work for an owner-occupier which would result in removal of Category 1 hazards* where the maximum will be £25,000 including fees. (Amounts may be subject to change). *Category 1 hazards under the Housing Health & Safety Rating System Not currently available in Huntingdonshire
Means test & contributions	Must be in receipt of a qualifying benefit or be means tested, other than in exceptional circumstances. Means test will also apply to any non-resident owners or co-owners. The applicant may be required to make a contribution. (The financial assessment will not apply to

	adaptations for children which would normally be funded as a mandatory DFG).
Tenure	All tenures (except council tenants in Cambridge City & South Cambs), where work is not the landlord's responsibility.
Specific restrictions	<p>Not normally available for disabled adaptation work already being funded through DFG and DFG top-up award.</p> <p>Not available for disability equipment repairs and maintenance which cannot be treated as capital expenditure.</p> <p>Cambridge City and South Cambridgeshire residents: work is expected to be managed through Cambs HIA.</p>
Residency requirements	<p>Must be living in the property as their only or principal home.</p> <p>For works other than disabled adaptations: applicant must have lived there for 2 years prior to date of application other than in exceptional circumstances.</p>
Secured on property	Yes – for amounts over £10,000. Secured on the property as a local land charge.
Repayable	Any amount over £10,000 awarded to an owner-occupier will be repayable on transfer or disposal of the property.
Restrictions on future applications	3 years from completion of work, except in extenuating circumstances. If further work is funded within the 3 years and the total cost exceeds £10,000, the amount above £10,000 will be repayable on sale/transfer of the property