

# House Improvement (Adaptations) Scheme 2018

## Overview

The House Improvement (Adaptations) Scheme 2018 is to provide financial assistance to eligible applicants who have been clinically assessed as requiring specialist equipment or structural adaptations to enable them to remain independent in their own home.

## Why we are consulting

The purpose of the consultation is to invite comments on the Department of Infrastructure's proposed House Improvement (Adaptations) Scheme 2018 and gauge public opinion before the scheme is finalised and taken forward for approval by Tynwald.

## Foreword by Minister of Infrastructure

The Department recognises the importance of a good quality of life and appreciates that those with long term health conditions wish to stay independent in their own homes for as long as practicable.

Under the advice of Occupational Therapy, The House Improvement (Adaptations) Scheme provides financial assistance to eligible applicants, allowing them to purchase specialist equipment which meets their clinical needs.

The Scheme can also provide financial assistance towards property adaptations for those with complex needs. Structural adaptations such as platform lifts, wet rooms or garage conversions will enable applicants to use the essential facilities within their home independently. Our technical team will also be on hand to provide advice on room layouts and extensions prior to applicants approaching their chosen contractors to carry out the works.

We understand the benefit of adapting our residents' homes to meet their clinical needs, and we feel that everyone should be free to enjoy a better standard of living in the comfort of their own home.

I welcome your views on the proposed scheme and encourage you to take part in the online survey.

Hon R K Harmer, MHK  
Minister for Infrastructure

## Introduction

What is your name?

Name

What is your email address?

By entering your email address you will automatically receive an acknowledgement email when you submit your response.

Email

## Are you responding on behalf of an organisation?

Please select only one item

- Yes  No

If yes, what is your organisation?

## What type of Organisation do you represent?

Please select only one item

- Health and Welfare Service Provider  
 Local Authority Housing Provider or Housing Board  Other Housing Provider  
 Charity/Third Sector Organisation  Other (please specify)

If other, please specify what type of organisation you represent

If you are completing this survey as an individual, please select the category that describes you best

Please select only one item

- Homeowner  Tenant (public sector)  Tenant (private sector)  
 Health or Welfare Professional  Politician (local)  Politician (national)  
 Other (please specify)

If other, please specify a category that best describes you

## May we publish your response?

### More information

- Publish in full – your first name and surname, organisation name, along with full answers **will** be published on the hub (your email will **not** be published)
- Publish anonymously – only your responses **will** be published on the hub (your name, organisation and email will **not** be published)
- Do not publish – **nothing will** be published publically on the hub (your response will only be part of a larger summary response document)

(Required)

*Please select only one item*

- Yes, you can publish my response in full
- Yes, you may publish my response anonymously
- No, please do not publish my response

## Financial assistance

On the basis of a clinical assessment and advice, the Scheme can provide financial assistance for the purchase of certain equipment to improve the accessibility of an eligible person's home and also to adapt or improve the structure of that home for the same purpose if required.

## Definition of Eligible Applicant(s)

1. The eligible applicant is a person (or the parent(s) or guardian(s) of a person) who has a disability within the meaning of section 7 of the Equality Act 2017 and who is eligible for assistance under section 6 of the Social Services Act 2011
2. All applications are assessed on the basis of clinical need by an Occupational Therapist employed by the Department of Health and Social Care

**1 Do you think that financial assistance should be available to enable eligible persons to adapt and improve the accessibility of their homes?**

*Please select only one item*

Yes  No

Please provide any additional comments you might have

## Terms of assessment

The total amount of assistance available to each eligible person is £30,000. In cases of special need this can be extended to £50,000.

Assistance available under the Scheme will be budget limited in any financial year.

**2 Do you think the maximum amount of assistance available is acceptable?**

*Please select only one item*

Yes  No

Please provide any additional comments you might have

### 3 Do you agree that access to the scheme should be means tested?

All applications will be financially assessed. Where applicable, the income of the applicant, their spouse, civil partner or partner will be assessed. The maximum income threshold for applicants is £60,000.

*Please select only one item*

Yes  No

Please provide any additional comments you might have

### 4 Is a maximum income threshold of £60,000 for eligibility for assistance appropriate?

*Please select only one item*

Yes  No

Please provide any additional comments you might have

## Income assessment

Applicant(s) whose income falls below the maximum income threshold can receive at least 50% of the costs towards authorised works subject to this not exceeding the maximum amount of assistance available.

Assistance to a higher percentage of the costs can be considered in cases of special need.

Applicants on very low incomes and in receipt of certain benefits will receive 100% financial assistance (subject to this not exceeding the maximum amount of assistance available).

## Scheme income bands

The Scheme has two income bands:

1. Group 1: Applicant(s) with taxable incomes up to £15,000 (low income)
2. Group 2: Applicant(s) income exceeds taxable income up to £15,000 but is below the maximum gross income threshold of £60,000

**5** All eligible applicants can receive at least 50% of the costs of authorised equipment and works. Do you think this is acceptable?

*Please select only one item*

Yes  No

Please provide any additional comments you might have

## Provision of the assistance

## 6 Your comments on the type of assistance available to income Group 1

**Income Group 1:** Applicant(s) with taxable incomes below £15,000 (low income) can receive a non-repayable unsecured grant up to £6,000.

Total interest free grants will be available up to £15,000 with any grant above £6,000 being secured on the property and repaid when the property is eventually sold.

Any assistance required above £15,000 up to a total maximum of £30,000 (or £50,000 in exceptional need) can be provided as a flexible interest free loan secured on the property over a term of up to 25 years.

Please provide any comments you have on the type of assistance available to income Group 1 applicants



## 7 Your comments on the type of assistance available to income Group 2 applicants

**Income Group 2:** Applicant(s) who have a taxable income above £15,000 but have a gross income below the maximum income threshold of £60,000 can receive an unsecured interest free loan up to £5,000.

Loans up to £30,000 (or £50,000 in exceptional need) can be provided interest free when secured on a property over a term of up to 25 years.

Please provide any comments you have on the type of assistance available to income Group 2 applicants

### Applicant contribution

Where appropriate, applicant(s) will be expected to contribute whatever they can to any assistance available through the scheme. Applicants will be able to retain the first £13,000 of their own savings (in line with benefit assessment) but would be expected to contribute up to and including the full cost of the approved works if they have access to their own funds to do so.

**8** Is it appropriate that applicants are expected to contribute their own funds to any financial assistance that they may receive from the Scheme if they are able to pay?

*Please select only one item*

Yes  No

Please provide any additional comments you might have

**Final thoughts, comments or recommendations**

**9** Please add any final thoughts, comments or recommendations about the proposed scheme and its provisions