

# M&G Affordable Living RP Limited (“MAL”)

## Aids and Adaptations Policy

Landlord: MAL Affordable Living Limited “MAL”

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### 1. Introduction

This policy sets out MAL’s approach to managing requests for adaptations within homes that we own.

It is our intention to support the wellbeing and independence of our residents, either in continued occupancy of their home or where possible in another property that is suitably adapted or that can be adapted to meet their needs.

### 2. Key terms and definitions:

Adaptations are alterations or additions to any aspect of a dwelling to make it easier or safer for use by a person with a disability.

A person is formally defined as having a disability under the Equality Act 2010 if they have a ‘physical or mental impairment’, and ‘the impairment has a substantial and long-term adverse effect on (the person’s) ability to carry out normal day-to-day activities.’

A person may be eligible for funding to make adaptations if they are not registered as disabled, upon recommendation by an Occupational Therapist.

Other eligibility criteria which apply to this policy are:

- Those identified by social care, primarily the Occupational Therapy service in respect of the Care Act 2014.
- Applicants must be a named tenant on our Tenancy Agreement or registered on our records as part of the tenant’s household and living at the property on a permanent basis. If they are aged over 18 years, they should also be registered on the Council Tax records and/or electoral roll for that address. Individuals who have no recourse to public funds or do not have the right to rent may not be eligible for assistance under the terms of this policy.
- In cases where a child is disabled and the parents are separated; adaptation works will usually only be completed at the property of principal residence (normally the residence of the parent who is in receipt of child benefit for that child).
- Applicants who are registered for a transfer or mutual exchange will each be considered on their individual merit. This will include whether the applicant is requesting to move into a property which is not suitable or less suitable for their needs, in which case they may not be eligible for assistance under this policy.
- We reserve the right to decline requests for adaptations where the cost of the work is considered too high, or not reasonable or practical, and the tenant can apply to move to a more suitable property. This also applies to requests for extensions or other changes to the tenant’s home due to the household’s welfare, social, or medical needs and circumstances such as over-crowding.
- We reserve the right to decline requests for adaptations for applicants who have moved from a previously adapted property or a property that was considered to be suitable for their needs.
- Tenants who are applying for works to their current home and are also registered for a transfer or mutual exchange to another property, would need to withdraw their application to move before works will be carried out on their current home.
- Where tenants are in arrears, a decision will be made on a case-by-case basis, taking into account their individual circumstances and repayment history.

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- We will not usually carry out adaptations for persons transferring from another social landlord to one of our homes unless their circumstances have changed significantly after they became our tenant.

### 3. Policy

Adaptations will only be undertaken on tenanted homes or in communal areas for the benefit of our tenants and/or family members living in their home. Adaptations will not be carried out in any property, where:

- There is a Right to Acquire Application with a live status
- There is a severe tenancy breach
- The layout and/or location of the current property make it unsuitable
- The works would negatively affect the future let ability of the property
- The applicant is under or over occupying and they can apply for suitable alternative accommodation
- The household is being investigated for possible fraud or non-occupation
- The works would not resolve the issue for the long-term or make a significant improvement to the current situation

Where disposal of a property is under consideration, applications for adaptations will be considered on a case-by-case basis.

We will take all reasonable and practicable measures to provide housing that is suitable for meeting the needs of our tenants or members of their household who become disabled or who have a disability that affects the enjoyment of their home.

We will not offer a tenancy if a property is unsuitable or if it cannot be adapted reasonably and practically to meet the needs of the proposed new tenant.

### 4. Definitions

Adaptations are categorised as follows:

| Category     | Definition   |
|--------------|--|
| <b>Minor</b> | An alteration made to the property without a referral from an occupational therapist costing under £1,000, but with Client approval.   |
| <b>Major</b> | An alteration made to the property following an assessment by an Occupational Therapist (OT) and costing over £1,000. Major adaptations will usually only be carried out where the resident has successfully been awarded a Disabled Facilities Grant. |

#### Disabled Facilities Grant

A local council grant that can be used to make adaptations to a property to give the residents better freedom of movement into and around the home and/or to provide essential facilities within it.

#### Minor Adaptation

An alteration that can be made to the property without a referral from an occupation therapist costing under £1000. Minor adaptations will aspiration be completed within 20 working days of our managing agent agreeing to carry out the work unless specialist equipment is required.

An Adaptation is classified as minor if the cost of the Adaptation is less than £1000. Examples of minor adaptations are:

- Grab rails and handrails
- Over bath showers (in some cases)
- Lever taps
- Raising or lowering of individual sockets and switches

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The Property Surveyor will contact the resident to arrange a mutually convenient appointment, attempting to attend within 10 working days to discuss their request, including the options that may be available.

Depending on the nature of the works it may be appropriate for the Property Surveyor to carry out a pre-inspection before raising a works order to ensure that the works are raised to the correct specification to meet the needs of the resident.

Having confirmed the required works the Property Surveyor should ensure that the works are within either MAL’s / our managing agent’s funding limits and that there is sufficient budget to deliver the works.

If the proposed works are expected to cost in excess of MAL’s funding limits the Property Surveyor should advise the resident that they are required to apply for a DFG. The Adaptations Surveyor would then signpost the resident to an OT for further assistance.

If it is suspected that the resident may need multiple minor adaptations, the Property Surveyor should explain to the resident that they may be required to apply for a DFG. If numerous minor adaptations are requested over a period of time the Adaptations Surveyor may request further investigation be undertaken by the Surveying Team Leader prior to any further minor adaptations being fitted.

Major adaptations will usually only be carried out where the resident has successfully been awarded a Disabled Facilities Grant.

### Major Adaptations

Where the adaptation is major (i.e. costing over £1000), the Property Surveyor should signpost the resident to contact either their GP or social services to arrange an OT assessment. Major adaptations are larger works which are essential to help a customer stay in their home and some examples are:

- Stair lifts
- flush floor showers
- Kitchen adaptations – height adjustable worktops, wheelchair access units
- Ramps
- Steps

If the Officer identifies that the resident is having difficulty understanding how they should proceed, they may be referred to the Property Surveyor who should clearly explain the process to the resident.

## 5. Requests for Aids and Adaptations

The need for aids and adaptations can be identified in a number of circumstances, please note this list is not exhaustive:

- A request from a resident
- A recommendation from a vulnerability/additional needs assessment (including those taken at the point of letting)
- A direct referral from an OT

Requests can be made in a number of ways, therefore if not received directly by the Surveyor; the officer should refer the request to the Asset Team Property Surveyor

Where a resident wishes to install an adaptation at their own cost, they must apply to make the alteration to the property and must not proceed with any works until permission is granted in writing.

The majority of disabled adaptation installations are exempt from VAT therefore a VAT exemption certificate may need to be provided.

### Raising Orders

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Orders for installations should be placed in accordance with MAL’s authorisation levels for routine repairs using approved contractors.

All costs incurred for adaptations must be coded to a separate budget code.

Where works orders for repairs and maintenance of equipment are raised this should be undertaken in accordance with our managing agent’s responsive repairs procedure.

### Disabled Facilities Grants

For major adaptations or multiple minor adaptations, the Property Surveyor would advise the resident to contact their GP or Social Services to arrange an OT assessment. MAL will only consider requests for Minor Adaptations up to £1000 in consultation with clients where appropriate and will not contribute more than £1000 towards the cost of major or multiple minor adaptations.

#### Grants Accepted

If the DFG application is successful, the local authority is required to write to MAL to request permission to carry out works to the property. The request should include a specification for the proposed works. The Surveyor should review the local authority’s request within 10 working days before granting permission for the works to be carried out. The following factors should be taken into consideration when reviewing such requests:

- Is the adaptation suitable for this property type? A surveyor will need to confirm that the property is suitable for the proposed adaptation before approval can be given.
- Any ongoing responsibilities for the Adaptation which MAL will have?
- If MAL are providing services on behalf of are making a contribution to the cost of the installation?
- Is there sufficient budget remaining to fund these works?
- What are the estimated costs of maintaining the adaptation?
- What is the projected cost of replacement?
- If the review identifies issues that may prevent MAL from granting permission for the works to be completed, the surveyor should discuss this with the client.

Once a decision has been made, the Surveyor should arrange for written confirmation to be sent to both the local authority and the resident within 48 hours. A copy of the correspondence must be uploaded to the relevant IT system.

If MAL refuses to grant permission, the Surveyor should update the tenants record and discuss alternative options for the resident with the Property Manager, for example a referral for rehousing by the local authority.

If MAL grants permission, the local authority should be asked to notify the Surveyor of the date/s on which the work would be carried out and the expected completion date.

Where required the OT should make arrangements for hiring commodes during bathroom alterations or liaising with social services for respite care whilst the work is carried out.

#### Grant Refused

If the DFG application is unsuccessful, the local authority usually notifies MAL in writing.

The surveyor should log details of the correspondence on the relevant IT system, and upload a copy of any written correspondence.

The Surveyor and the Property Manager should also consider whether the resident would benefit from rehousing to more suitable accommodation, for example moving from a higher floor to a ground floor flat.

#### Adaptation Refused

The Surveyor should contact the resident to inform them of the decision within 48 hours.

Where the adaptation has been refused, the Surveyor should contact the property Manager to discuss the resident’s circumstances and whether another service is required within 48 hours.

The Property Manager should contact the resident to explain that their request has been refused and to discuss assistance available to them, such as re-housing advice and referral to partner agencies.

### **Warranties, Cyclical Maintenance and Servicing – Major Adaptations**

Where adaptations have been funded through DFG’s, MAL / managing agent will request the local authority provide a copy of the warranty.

All warranties will be saved onto the asset management system

Where the equipment requires routine maintenance or inspection the Surveyor should arrange for the equipment to be included within the appropriate service contract. If the installation is under warranty it is not the responsibility of MAL.

## **6. Post inspections**

Post-inspections should be undertaken on 100% of major adaptations. Where appropriate Minor Adaptations may also be post inspected. This will be at the discretion of the Surveyor. This is done so Value for Money and a satisfactory standard of work is achieved.

On receipt of the completion date the Surveyor should arrange an appointment with the resident to post-inspect the works within 5 working days.

During the post-inspection the Surveyor should ensure that the resident has received appropriate guidance to ensure that they aware how to operate and maintain the equipment. This includes specialised equipment such as stair lifts, through floor lifts, ceiling hoists and bathroom alterations.

The Surveyor should then update the asset management system within 48 hours of the post-inspection being completed.

## **7. Removal of Aids and Adaptations**

In some circumstances, for example following a tenancy succession, a resident may request for an aid or adaptation to be removed.

Where the Property Manager and resident are in agreement that the adaptation can remain, this should be agreed in writing and the relevant IT system updated.

Where it is agreed that the adaptation should be removed, the Property Manager should contact the Surveyor who would first identify whether the adaptation was grant funded. If it was grant funded, the Surveyor should inform the local authority of the removal request asking them whether they accept or refuse the request to remove.

If the adaptation was not grant funded, the Surveyor should consider the following information when deciding whether to remove it.

Did the resident self-fund the adaptation? If yes, then it is the resident’s responsibility to remove and to make safe electrical supplies and walls or ceilings to decorative standard.

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Is the adaptation bespoke to this resident or could it be used by another person with similar requirements? If the equipment is no longer required and could not be used by another person it could be removed or parts recycled.

Is the adaptation in good working order and condition? If no, then the cost of repair should be taken into consideration.

If the cost of the adaptation and the demand for the adaptation is high, could it be reutilised?

If the Surveyor (or in the case of grant funded adaptations the local authority) decides that the adaptation should not be removed, the Surveyor should contact the resident to explain this decision and update the asset management system.

If the equipment has been leased, the Surveyor should contact the resident and inform them that it is their responsibility to organise its removal.

The Surveyor may contact the specialist contractors to discuss the recycling of equipment where appropriate.

If it is agreed that the equipment should be removed, the Surveyor should inform the resident that the managing agent will be instructing our contractors to remove the equipment within 72 hours.

There may be exceptional cases where the above scenarios are not suitable, these should be escalated and dealt with on a case-by-case basis e.g. should an adapted Kitchen or bathroom be fully functional they will not be removed until the next cyclical programme is due. However, DFG's with associated risks such as through floor lifts etc will be removed.

### 8. Empty Homes with Aids and Adaptations

If an empty property contains adaptation equipment, MAL will seek a new resident that has need for such adaptations. Mechanical and electrical items such as stairlifts and through floor lifts will be removed, however wet rooms and adapted bathrooms will remain if they meet standard sanitation requirements.

Where a new resident accepts an offer of a property that is not already adapted to meet their needs (including new developments) the resident must apply for aids and adaptations following this procedure.

If a new resident accepts a property which already has aids and adaptations installed there is no automatic right for removal of these at a later stage. The resident must request a removal. Any risks to the incoming tenant will be identified at Void Stage.

### 9. Replacement of Equipment

When an aid or adaptation reaches the end of its life cycle, the Surveyor will contact the local authority to attempt to gain a DFG grant for a replacement.

If grant funding for the adaptation is not possible, MAL will consider funding the replacement part.

### 10. Possession to Retrieve Equipment

Where it is identified that adaptation equipment is present within our property, but the occupants do not have a requirement for such equipment, the Property Manager should contact the resident to discuss their housing options.

Where the resident is unwilling to cooperate consideration should be given to using MAL's statutory powers to retrieve possession of the property. In these circumstances the Property Manager should discuss the case with the managing agent's Legal Services Team to agree appropriate action.

For Assured tenants, MAL can seek possession under Ground 9 of the Housing Act 1988 where the property has special adaptations not needed by the current occupier and suitable alternative accommodation is available for the tenant. The court will only grant possession if it feels that it is reasonable to do so. In these situations, the managing agents Legal Services Team should be consulted for advice.

If the resident moves to a new property as part of a mutual exchange, they should follow this procedure for requesting or removing aids and adaptations.

### 11. Monitoring, Review and Evaluation

100% of Major Adaptations will be post-inspected by a member of our managing agent’s staff and/or contractor’s supervisor.

If the estimated costs are over £1000 works will not usually be agreed for new tenants, including those from another social landlord. In exceptional cases the decision will be made in conjunction with the relevant Local Authority.

We / our managing agents will work in partnership with Local Authorities to assess applicants’ needs and seek to match properties appropriately.

Social Services have a duty under the Care Act 2014 to arrange practical assistance in the home, as well as any adaptations designed to secure greater safety, comfort or convenience.

For cases where a move is required, the customer will be advised to register on the transfer list via the relevant Local Authority allocations process.

Where a move to a larger property is required we will undertake an affordability assessment to establish whether it is affordable and sustainable.

Priority will be given according to the banding of each case as assessed by each Local Authority, with those with the highest bands receiving priority when bidding for another property

In exceptional circumstances we may consider making a direct offer. A direct offer will only be considered where:

- Our tenant is registered with a Local Authority and has been awarded a medical priority
- They have been bidding for other suitable properties but have been unsuccessful
- An adapted property or a property suitable for adaptation becomes available and the cost of works is less than adaptations to their current home.

A direct offer may also be considered where a tenant who occupies an adapted property no longer requires such features and the property would be better suited to others e.g. where the person requiring the adaptations no longer lives in the property.

Where a direct offer is agreed we will make one suitable offer only. If a suitable offer is refused no further direct offer will be considered unless there is a significant change in circumstances.

If an applicant is subsequently successful in bidding for another property that requires adaptations we may not agree to fund the work if the cost is greater than those required at the property they refused.

Where homes need to be adapted we will aim to complete works according to agreed timescales which are commensurate with the complexity of the work.

We / agents will ensure that all adaptation works carried out represent value for money, are of good quality, meet the needs and aspirations of tenants and minimise future maintenance costs.

If we do not consider the proposed adaptation works will provide value for money, or if we cannot obtain planning consent for the adaptation, we will advise the applicant to apply for suitable alternative

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accommodation. This may be a property from within our stock, or alternatively from another provider, where available. We will recommend that the tenant registers to transfer to a more suitable property via the relevant Local Authority allocations process.

Assessment for most adaptations is undertaken by the relevant Local Authority Occupational Therapy Team or specialist services. The Occupational Therapist will advise if priority needs to be given due to individual circumstances.

We will provide tenants with such choice of product as is reasonable within the context of the results of a joint assessment (with the tenant) of their particular needs, as well as other factors such as building regulations and value for money.

We / our agents recycle major adaptations wherever possible, including stair lifts, wash and dry toilets and modular ramps, etc.

We / our agents store information about adaptations on our housing management system. In the event of requests for housing from disabled applicants, we endeavour to assess their needs by undertaking a visit to the property with them.

We are responsible for the maintenance and replacement of all the equipment our contractors install, unless we agree otherwise with the tenant and the Local Authorities Social Services.

We will only replace equipment where:

- the equipment requires it and
- the tenant for whom the property was originally adapted is still living in the property

Some minor works adaptations are undertaken by Local Authority Occupational Therapy Service in line with the division of responsibility guidance between the Council and local housing authorities.

We record all 3rd party contractor installations on our housing management system apart from minor works such as internal grab rails and ensure compliance.

In the event that a 3rd party installation triggers an ongoing compliancy or servicing issue, evidence that this is occurring should be provided to the asset team

We will work with other providers of equipment to ensure that relevant works are properly undertaken and that where necessary appropriate certification is provided and that our property records are kept up to date. Works approval must be granted before any works are undertaken on our homes.

### 12. Further policy details

If a property is refused the tenant is entitled to remain on the Local Authority housing register and can continue bidding in accordance with their policy.

It is therefore the tenant’s responsibility to find a suitably adapted property themselves or one with the necessary attributes that meets their needs.

Any offer made and work undertaken will be subject to confirming that the property is suitable. The tenant will be expected to sign their new tenancy agreement for the property before works commence.

Where medical information in support of any adaptations is received appropriate information and advice may be sought from an independent medical specialist before we decide whether to fund the requested works or consider other options.

### 13. Key Legislation (but not limited to)

- Care Act 2014
- The Disability Discrimination Act 2005
- The Housing Grants, Construction and Regeneration Act (1996) as amended by the Regulatory Reform Order (2002)
- The Equality Act 2010
- Housing Act (1980) & (1985)
- Chronically Sick and Disabled Persons Act 1970
- Children Act 1989
- Data Protection Act 2018 and UK-GDPR
- Equality Act 2010
- Homes (Fitness for Human Habitation) Act 2018

### 14. Policy review.

We will review this policy every year to make sure it remains relevant and accurate, or more frequently where:

- Legislation, regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice.
- We identify any problems or failures in this policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

### 15. Version Control

| Version                        | Checked by               | Amendments       | Date of Approval | Review date |
|--------------------------------|--------------------------|------------------|------------------|-------------|
| MAL Affordable Living Limited. | Director Fund Management | Policy adoption. | Feb. 2026        | Feb 2027    |
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