



Disabled Facilities Grant

Many people find themselves in the situation that their home has become inaccessible to them. They may have failing health, severe illness or a disability. In this situation it is possible to get help to make changes to your home with the Disabled Facilities Grant (DFG) in England and Wales.

What is a DFG and how can it help you?

A Disabled Facilities Grant is available from your Local Housing Authority and is set up to help you cover the costs of major changes in the house for example to provide:

- Access getting in and out of your home – i.e. widening doors, providing ramps or handrails
- Access to the important rooms in your home (living room, bedroom, bathroom, kitchen), e.g. installing a stair lift or a downstairs bathroom
- Suitable bathroom and kitchen facilities
- Better safety for you in your home – e.g. better lighting or a specially adapted room that you can be left safely alone in

Who is eligible?

To be eligible for a DFG you must be disabled and be:

- An owner-occupier
- A private tenant
- A housing association tenant

If you are a landlord who has a disabled tenant you can apply on behalf of your tenant.

Before You Apply

The work applied for in the grant must be necessary and appropriate to meet your needs. Your local authority will usually ask an occupational therapist to make an assessment of the necessary changes.

After having had the assessment and finding out what changes need to be done you will need to get quotes from a builder on the cost of the work. Often

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your local authority will have names of builders they want you to use who are familiar with the process of a DFG, or your local Independent Living Centre will have some names. If a member of the family or household does the work, only the cost of materials will be covered.

It is very important that you (or your builders) **only start work when the grant has been approved**, since ongoing or finished work will not be funded by a DFG.

How Much Can You Get?

A DFG is means tested and the test applies to the disabled person, their partner (if they have one) or their parents. If a landlord or the owner of the accommodation (e.g. a brother or uncle) applies on behalf of a disabled person the means test still only applies to the disabled person. There is no means test for disabled children.

The means test for DFG is similar to the one you undergo for housing benefits, but with a few important exceptions:

- There are no non-dependant deductions
- There is an extra premium (the grant premium) to reflect housing costs of £56.40 added to your total applicable amount
- If the applicant is getting income support or income based jobseeker's allowance all their income and capital is disregarded.
- The earnings disregard for disabled people and carers is similar to income support, £20 per week; this means that the first £20 of your weekly income will be deducted.
- There is no limit to how much capital (savings) you are allowed to have. If you have more than £6000, an income of £1 for every £250 over will be assumed.

The applicable amount and excess income

This is an amount that represents your weekly financial needs, added up by a number of different premiums depending on your circumstances. This is the amount

Home Improvement Agencies

These are available in some areas to help with making applications and organising all the work when having adaptations made to your home.

Unfortunately these agencies are not in every area. To find an agency you can contact:

Foundations

Bleaklow House,
Howard Town Mills
Glossop
Derbyshire SK13 8TH
Tel: 01457 891 909
Fax: 01457 869 361
foundations@cel.co.uk
www.foundations.uk.com

Care and Repair

Cymru,
Norbury House
Norbury Road
Cardiff CF5 3AS
Tel: 02920 576 286
www.careandrepair.org.uk

Local Government Ombudsmen

For London Boroughs north of the river Thames (incl. Richmond, but not Harrow or Tower Hamlets), Essex, Kent, Surrey, Suffolk, East and West Sussex, Berks, Bucks, Herts and Coventry: 10th Floor, Millbank Tower, Millbank, London SW1P 4QP, **Tel: 020 7217 4620**

London Borough of Tower Hamlets, Birmingham, Cheshire, Derbyshire, Nottinghamshire, Lincolnshire and the north of England (except York and Lancaster): Beverley House, 17 Shipton Road, York YO30 5FZ, **Tel: 01904 380200**

London Boroughs south of the river Thames (except Richmond) and Harrow; York and Lancaster and the rest of England, not included in the other two areas: The Oaks No 2, Westwood Way, Westwood Business Park, Coventry CV4 8JB, **Tel: 024 7682 0000**

that forms the basis for calculating your grant.

The next step is to calculate your weekly income, adding up all sources (including the possible £1 per every £250 of capital over £6000) and then subtracting any earnings disregards.

You then subtract your applicable amount from your income and if you have more income than your applicable amount you have 'excess income'.

This amount is then divided up into 4 different bands of excess income, which will affect how much of the cost of the works you will have to contribute yourself. You can contact your local CAB to get help with the calculations.

The maximum grant you can receive under the mandatory DFG is £25,000 in England and £30,000 in Wales.

How to Apply

The local housing authority administers DFG's rather than the social services department and applications should be made to them. Application forms should be available from the housing authority but if in doubt you can always contact social services and they will be able to help you.

In order to approve your grant, the housing authority must be satisfied that the changes are both necessary and appropriate for your needs as well as reasonable and practical in relation to the property. For this information they will often contact social services, which is why you sometimes will be asked to approach them first. A community occupational therapist will then assess your needs.

Once you have made the formal application there is a 6-month time limit for the local authority to make a decision. The date of the start of the 6-month time limit is the date of your application.

If your grant is not approved you can ask for an explanation of the decision. If you disagree with the reason your local authority should have a formal

complaints procedure through which you can complain. If you feel that the local authority has acted unreasonably or has not complied with the law or their own policies you can take your complaint to the Ombudsman.

Don't forget that your council has a **duty for a disabled person's welfare** under Section 2 of the Chronically Sick and Disabled Persons Act 1970. If an application has been refused this does not mean that the council can 'wash their hands' of you and you should contact your social services department for help under this Act.

Getting Paid

Once a DFG has been approved it should take no more than 12 months from the date of the approval for the work to be completed by one of the contractors that originally gave you a quote for the work. The grant will be paid when the work is complete according to the grant approval and to the standard set out by the council. It is your responsibility to make sure that the builder meets this standard. If you are not happy with the standard of the work of the builder you should let the local authority know so that they can withhold payment.

The local authority can either pay the grant in full once the work has been completed or in instalments as the work progresses. They will only pay when presented with a proper invoice. They can decide to pay the grant directly to the builder, but must let you know this when approving the grant.

Payments can be delayed by the local authority, but not longer than 12 months after the approval of the grant if the work has been completed. If the work has not been completed after 12 months, payments may be delayed until the work is finished. In exceptional circumstances, the local authority may choose to delay payment (if, for example a large number of grants have been approved and the resources are not available), but the applicant must be informed of this when the grant is approved.

Further Advice

Citizen's Advice Bureaux (CAB)

Here you can get help with your calculations on exactly how large a grant you would be entitled to. They can also help you with the application process.

You can find your local CAB in the Yellow Pages or www.citizensadvice.org.uk

Disabled Living Foundation

DLF specialises in advice on equipment and has a centre with equipment for demonstration. You can reach the DLF helpline by calling **0845 130 9177** or visit their website www.dlf.org.uk

The Disability Foundation
RNOH, Brockley Hill
Stanmore, Middlesex,
HA7 4LP

Tel: 020 8954 7373

Fax: 020 8954 7414

Minicom: 020 8954 7413

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