



Shropshire  
Council

PRIVATE SECTOR HOUSING

# DISABLED FACILITIES GRANT

If you have a disability and need to make changes to your home to be able to live independently, you may be eligible for a Disabled Facilities Grant (D.F.G.). This guide explains what a D.F.G. is, what the eligibility criteria is, how to apply for one, and what will happen when you have made your application.



## 1. What is a Disabled Facilities Grant?

The cost of adapting your home can be very expensive and many people worry about what sort of adaptations may be appropriate as well as whom to employ to ensure they will be done well. If you have a disability, there may be a grant available from Shropshire Council called a Disabled Facilities Grant (DFG). This grant is available to help you make necessary adaptations to enable you to stay independent in your own home. Provided you meet the financial criteria of the grant and you require certain essential adaptations to help you remain independent in your own home, your local council may be able to assist you (subject to funding being available).

## 2. Who can apply for a Disabled Facilities Grant?

Disabled Facilities Grants (DFGs) are available to anyone who has a disability and is a home owner, private tenant or a housing association tenant. The scheme has also been made available to people who live on a houseboat or a mobile home in a 'qualifying park home', (i.e. people living on a protected site within the meaning of the Mobile Homes Act 1983). The grant is also available for children but will require a person over the age of 18 to make the application on their behalf. DFG's are 'means-tested'; therefore, a test will be carried out on an applicant's financial circumstances. However, if you are in receipt of a means-tested benefit, such as Housing Benefit, you will qualify for the grant automatically. Children also qualify for a full grant.

## 3. What type of help can a Disabled Facilities Grant provide me with?

i Facilitating access and provision:

These include works to remove or help overcome any difficulties which prevent the disabled person from moving freely into and around the dwelling and enjoying the use of the dwelling and the facilities within it.

- facilitating access to and from the dwelling or the building in which the dwelling is situated;
- facilitating access to a room used or usable as the principal family room;
- facilitating access to a room used or usable for sleeping, or alternatively providing such a room for the disabled occupant;
- facilitating access to a room in which there is a lavatory, a bath or shower, a wash hand basin or providing a room in which there is such facilities;

- facilities for the preparation and cooking of food; and
- facilitating access to and from the garden and making access safe.

ii Making a dwelling\* or building safe for the disabled occupant:

*“Dwelling” means an existing building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden and outhouses associated with it.*

A grant may be given for certain adaptations to the building to make it safe for the disabled person. This may be the provision of lighting where safety is an issue or for adaptations designed to minimise the risk of danger where a person has behavioural problems which causes them to act in a boisterous or violent manner damaging the house, themselves and perhaps other people. This may be resolved by the installation of guards or cladding of exposed surfaces and or corners to prevent self-injury.

For those with hearing difficulties, an enhanced alarm system could also qualify for grant funding. This may be required in the dwelling to provide improved safety for the disabled occupant in connection with the use of cooking facilities or works to provide means of escape from fire. Where such need has been identified, a DFG is available to carry out appropriate adaptations to reduce that risk.

#### **4. How much grant can I receive?**

This will be the cost of the necessary adaptations plus any reasonable fees connected to the scheme, such as architect or agent’s fees. A financial means test will be carried out to determine if you will have to pay anything towards the cost of the work. The maximum grant will be £30,000 less any contribution, as determined by the financial means test, you may need to make.

#### **5. Is there any help available to guide me through the DFG process?**

Shropshire Council will give free advice and information on the DFG application process.

We can also provide applicants undertaking home adaptations by providing an end-to-end service, from assessment to project management via the Council’s Internal Home Improvement Service. Should you choose to use the Council’s services a reasonable fee is included within the eligible grant costs. By using the Council services, you will have access to pre-vetted local contractors, to ensure work is suitable for your needs and carried out to the highest standard. There is no requirement for using the Council’s services in your adaptation. However, the

Council strongly recommends that if you choose not to use our services then you engage an architect or an agent to assist you.

## 6. How do I apply for a DFG?

You will need to start the process by requesting an assessment from an Occupational Therapist (OT) linked to Shropshire Council. The Occupational Therapist will assess what help you require in your property to continue living there independently. You should also approach Private Sector Housing at the Council and ask for a Preliminary Means Test Form. The result of this test will give you an indication of whether you will need to pay anything towards the cost of the proposed works.

## 7. What is the Financial Assessment or Means Test?

The Disabled Facilities Grant is means-tested, which means the financial resources of the disabled person and his/her partner are considered. Financial Resources is the net weekly income (after tax and National Insurance have been deducted), together with benefits and savings over £6,000.

To enable the Council to carry out the means test, you will be asked to provide proof of your finances. This will usually be the originals of bank/building society statements or pass books for the last three months that can provide evidence of your total balance and incoming funds, such as your wages, pension and any benefits you receive. If you are in receipt of benefits, such as Guarantee Pension Credit you can send the yearly statement of the amount you have been awarded. If you own shares or other investments, then you will need to provide evidence of these as well as their current value.

If the disabled person is a child or a young person under the age of 19 who is in full time education and not in receipt of a means tested benefit, or if you are in receipt of one or more of the following benefits, you will qualify automatically for a mandatory grant without the requirement for a means test:

- Income Support
- Universal Credit
- Income-based Employment and Support Allowance (ESA) – (**not** contribution-based ESA)
- Income-based Jobseeker's Allowance (JSA) – (**not** contribution-based JSA)
- Guarantee Pension Credit – (**not** Savings Pension Credit alone)

- Working Tax Credit and/or Child Tax Credit – (where your annual income for the purposes of the tax credits assessment was **below** £15,050)
- Housing Benefit

The Council can carry out a Preliminary Means Test at an early stage to give you an indication of whether you are likely to have to make a contribution towards the cost of the work and, if so, the amount. It is important to remember, however, that should your financial circumstances have changed by the date that you make your formal grant application, your contribution may also have changed.

If, following the means test, you are assessed as being able to contribute towards the cost of the work, then once the grant has been approved and the work started the Council will expect you to pay your contribution and then they will top up to cover the cost of works up to £30,000. Therefore, for example, if the cost of work is £15,000 and you are assessed as being able to contribute £2,500 towards the cost of work, you will pay the initial £2,500 and the council will pay the outstanding £12,500. If, however, you are assessed as being able to contribute the full £15,000 then you will not receive any grant and could be issued with a “nil” approval, should you choose to do so.

## **8. What is a Nil Grant Approval?**

In cases where the money you need to pay is more than the cost of the work you will not receive any grant. If you have made a formal grant application, you could choose to receive a “nil” grant approval.

If you then carry out the work, at your own expense, and within the following 10 years need other works of adaptation to your home, this contribution may be deducted from any further contribution calculated under the means test at that time.

This is particularly important for people who may require a series of adaptations over a period of years. The ability to deduct previous contributions applies for 10 years in the case of an owner occupier and 5 years if you are a tenant.

## **9. What is Disabled Facilities Grant Prioritisation or Priority Pointing?**

DFG prioritisation is an assessment process, which aims to identify and provide grant assistance to those applicants in greatest need. It takes into account the following:

- The reason why the adaptation is required

- The mobility of the disabled person and their ability to move around their existing home and access the facilities
- The risk to their health and safety should the adaptation be delayed or not carried out
- Whether the person is a child or a young person aged less than 19 years
- Whether or not previous adaptations have been carried out, which partially meet their needs
- The length of time that the person has been waiting for the adaptation

Within these elements, various detailed factors will be taken into account, such as medical requirements.

### **10. Who carries out the Assessment?**

The assessment is carried out by the Occupational Therapist, who will award points for the various elements listed above. The number of points awarded will determine which Band the case will be placed in. These bands are:

- **Gold – above 70 points**
- **Silver – 30 to 69 points**
- **Bronze – 0 to 29 points**

In addition to the initial points that are awarded a further **5** points will be awarded for every month that have elapsed over six months of the registration date.

Gold band cases, will always take priority over silver band cases, and silver band cases will always take priority over bronze cases.

### **11. What happens after the Assessment?**

Once the Occupational Therapist has carried out the assessment and awarded the appropriate number of points, he/she will make a referral to the Grants Officer. This will outline the work that is being recommended to meet the needs of the disabled person, a brief specification of those works and a summary of the points that have been awarded. The referral will then be registered with the Housing Team.

## **12. What happens after the Referral has been registered?**

A letter will be sent to the disabled person or to the parent/guardian, in respect of a child or young person, confirming the date that the referral has been registered and the Band that it has been placed in. Any queries about the banding should be addressed to the Occupational Therapist who will explain how they arrived at the banding. Along with this letter, a Provisional Test of Resources Form will be sent to determine whether or not the disabled person will be expected to contribute towards the cost of the work. Children's, or young person's applications are not subject to the means testing.

*Please note, until the Provisional Test of Resources Form has been returned, a case cannot be progressed to the next stage in the process.*

## **13. How quickly will the application for a DFG be progressed?**

Once the completed Provisional Test of Resources Form has been returned, cases will be dealt with in order of priority, those with the highest number of points being dealt with first. Subject to the availability of funding cases will be passed through from the register to a Caseworker who will contact you to discuss the remaining DFG process using the Council's Aids and Adaptations Service. Following contact made by the Caseworker, the applicant can then decide if they would like to continue to use the Council's services or whether they would prefer to engage a private agent to assist them once they have been advised that the case can be progressed. If the applicant wishes to continue using the Council's services a Technical Officer will be assigned to their case. At this stage a survey of the property will be undertaken, followed by the drawing up of plans, obtaining quotes for the work and assisting with all that is required to submit a valid application for a Disabled Facilities Grant.

*In the case of a tenant of Housing Plus (Sevenside) or Connexus Housing Associations, the case will be passed to their technical team to undertake this work.*

## **14. Are there any conditions attached to the grant?**

For owner occupiers after payment of the grant, certain conditions apply to your home for ten years. The house must remain a private residence, your own or main residence. If the grant exceeds £5,000 and you sell or transfer ownership of your home, within this ten-year period; the council may require that you repay that part of the grant that exceeds £5,000. The maximum amount repayable is £10,000. Tenants undertake to live in the adapted property for a period of five years. Tenants and landlords are not required to repay any DFG money.

### **15. I've been awarded a grant; how quickly must I get the works done?**

The works must be completed within twelve months from the date of approval of the application. A request for an extension to this twelve-month period can be made to Private Sector Housing if there are any unforeseen circumstances which have delayed the grant work.

### **16. Since receiving the grant I've been awarded money from a compensation/insurance claim, do I need to pay the grant money back?**

Yes, if the awarded money is to pay for adaptations funded by the DFG, the Council may reclaim the grant money.

### **17. I no longer need specialist equipment that was installed as part of the grant works – what should I do?**

You should notify the Council who **may** choose to recover the unwanted specialised equipment. The Council will liaise with you and make good any damage caused to the property by taking out any specialised equipment.

### **18. Is there any alternative assistance available?**

If you do not qualify for the DFG or the grant is not appropriate for your needs, you may get help via other sources of funding:

- Discretionary Adaptation Funding Assistance is available to applicants who failed to financially qualify for the mandatory Disabled Facilities Grant (DFG) or applicants who cannot afford the calculated contribution for a DFG. Assistance **may** be given to fund additional identified works above the mandatory DFG grant maximum of £30,000. It **may** also assist the installation of works which are outside the scope of the eligible works as stated in the Housing Grants, Construction and Regeneration Act 1996 (as amended). The grant is repaid when the ownership of the property changes.

Like the mandatory Disabled Facilities Grant, Discretionary Adaptation Funding Assistance is limited to **£30,000**

The Adaptation Funding Assistance will be available subject to the following conditions:

- a. the application must be supported by the Social Services Department; that being the Occupational Therapy Team and or the adults or children's Social Care Team;

- b. the identified works are deemed reasonable and practicable to carry out having regard to the age and condition of the property;
- c. if approved the progression of the Adaptation Funding Assistance application will be treated in the same regard as a mandatory DFG application, therefore, be subject to the Councils Priority Pointing Banding System;
- d. the work cannot be carried out through other schemes;
- e. the same works have not been funded via the Council within the last 5 years, unless under exceptional circumstances;
- f. the applicant or their partner, at the time of the completed application, must be aged 18 or over;
- g. the person for whom the adaptations works are for must live in the property as their only residence;
- h. be the sole or joint owner of the property or be a tenant; and,
- i. works must not have commenced before the application is approved.

In the case of owner's applications, the applicant, together with any joint owner will be required to agree to a legal charge being taken on the property, or any other form of security as deemed appropriate in order to ensure repayment of the assistance funding. The discretionary funding must be repaid to the local authority in full when the assistance recipient disposes of the property in respect of which the funding was given.

- A Major Equipment Grant (MEG) is a discretionary grant and is available for the **installation** or **replacement** of a major piece of adaptation equipment, e.g. stair lift. (*It is not a grant to repair any already installed pieces of equipment.*) The primary objective of this grant is to avoid the need for immediate care packages or admission to a care facility due to the lengthy process of the mandatory Disabled Facilities Grant. Referral for this assistance is made via the Occupational Therapy Team and, if the referral is for a replacement piece of equipment, it **must** be accompanied by a relevant engineer's report confirming the existing piece of equipment is unsafe and beyond repair. Assistance can also be sought if a person is to be imminently discharged from hospital/care facility but the lack of required major equipment is delaying the planned discharge. This grant assistance is available to households that have a total savings/capital amount of less than £10,000. It is

not subject to any further conditions. Children are exempt from the household savings/capital means test.

- A Relocation Grant is a discretionary grant and is available if your current home is not suitable for adapting. This assistance will normally only be available once in any 5-year period for owner-occupiers or tenants who are eligible for a Disabled Facilities Grant. The grant will be awarded only in cases where relocation to a property more suitable for the applicant or the applicant's family is considered as a cost effective or practical alternative to awarding a Disabled Facilities Grant or where an existing home is unsuitable for adaptation. The amount of financial assistance will be subject to the standard Disabled Facilities Grant means test and up to a maximum of £8,000. Where both a Relocation Grant and Disabled Facilities Grant are being awarded and a contribution is required under the means test, the contribution towards the Relocation Grant will be deducted from any contribution required under the means test for the DFG. The Relocation Grant is awarded to cover expenditure which may be incurred during a house move such as removal costs, estate agent's fees, solicitor's fees and stamp duty and in exceptional cases may also include a sum towards the purchase price. The suitability of an applicant's new home will be assessed by the Council. If the new property may require some further adaptation to suit the applicant's needs, it must require a demonstrably lower level of work than the applicant's existing home. The Relocation Grant is subject to conditions for repayment for a period of 10 years and will become a Local Land Charge or be subject to a similar mechanism.
- Social Services provide community care equipment for minor adaptations. This is a free service for work (including fittings) costing less than £1,000.

*The availability of discretionary funded assistance will be subject to the Council's annual budget setting procedure and is offered at the Council's discretion. Each referral will be dealt with on a 'case-by-case' basis and any exceptions to the above will be deliberated by the Private Sector Housing Manager.*

**Contact details for any further advice:**

**For an Occupational Therapist Assessment:**

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