



Foundations

Adaptations for disability, ageing, and health

April 2025

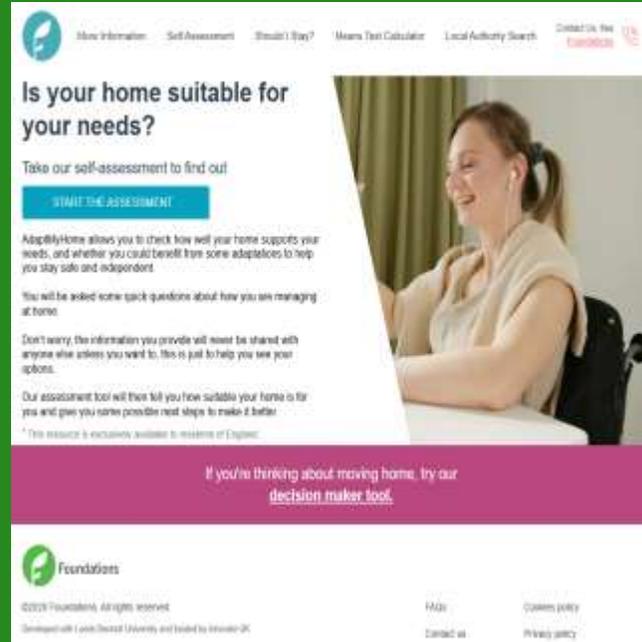
About Foundations

National Body for

- Disabled Facilities Grants
- Home Improvement Agencies

As contracted by the Ministry of Housing, Communities and Local Government

wwwFOUNDATIONS.org.uk



www.adaptmyhome.org.uk

DFG self-assessment and contact details for your local council



www.findmyhia.org.uk

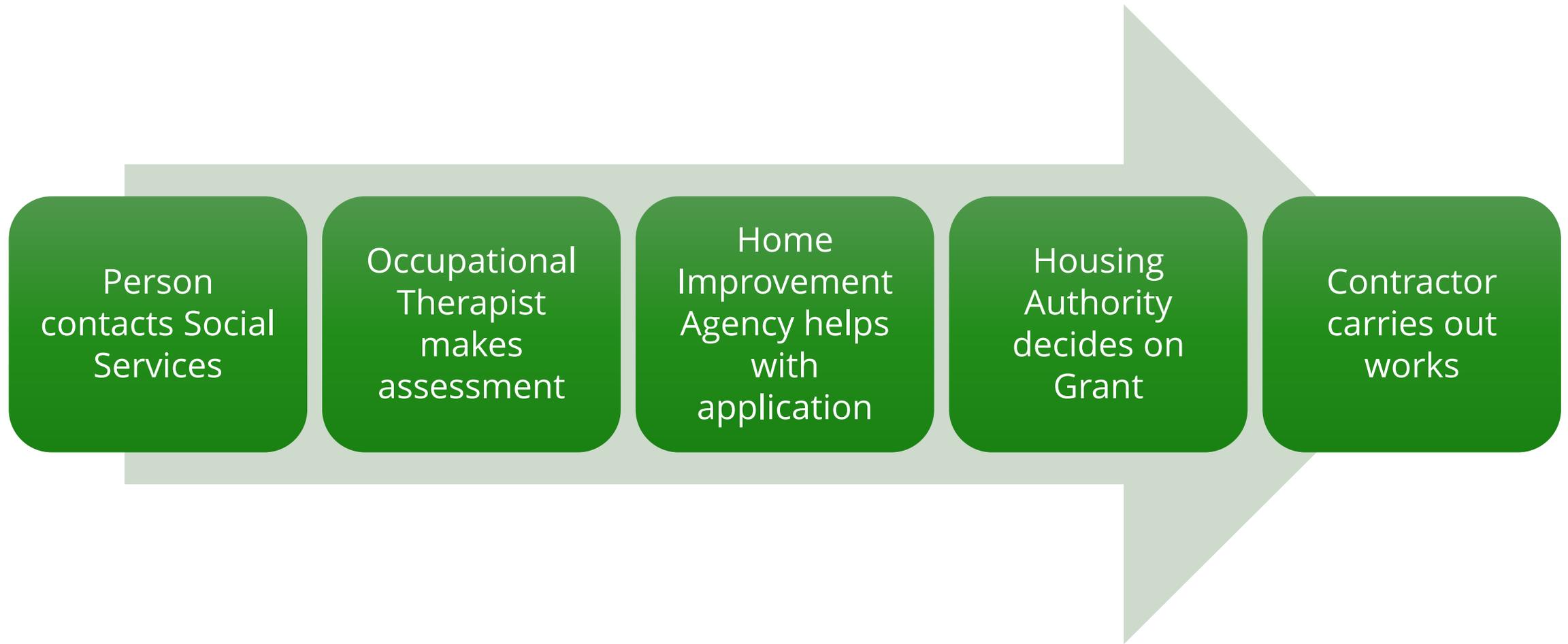
Find your local home improvement agency



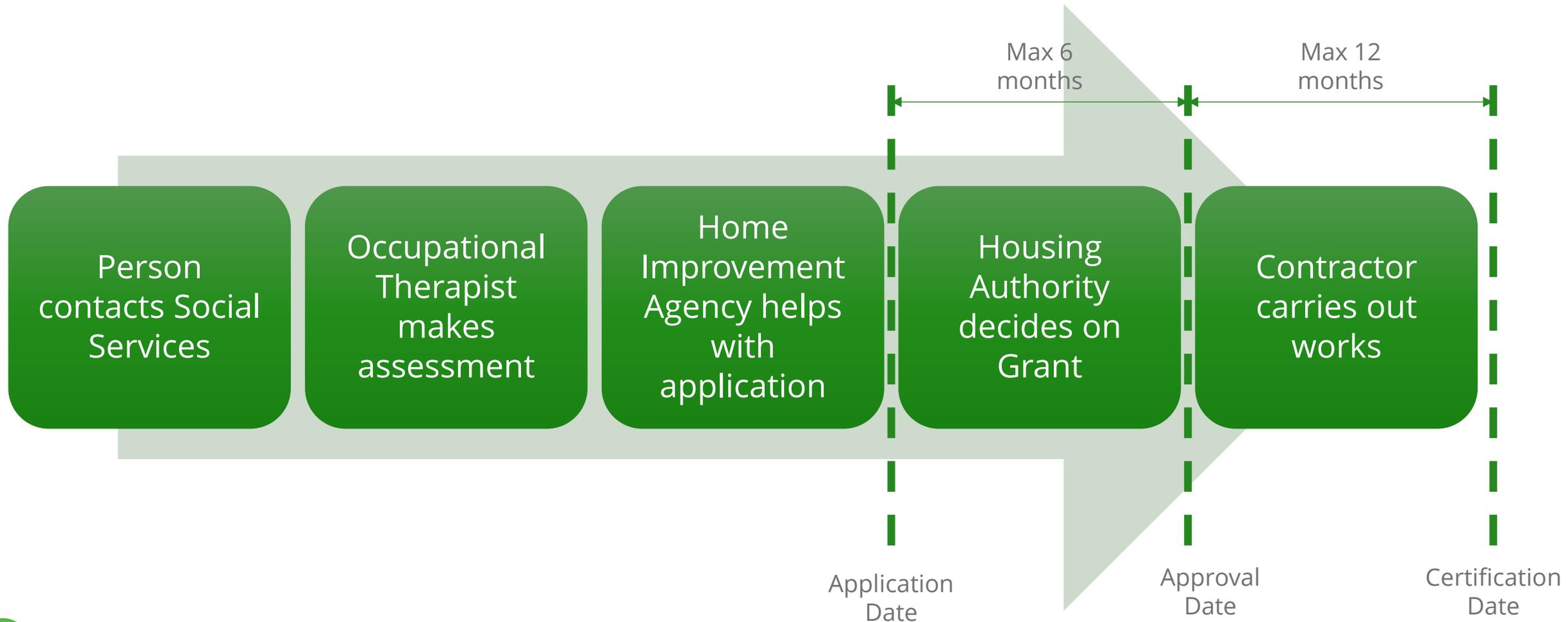
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TIMESCALES

Typical Process



Timescales in the Legislation



The 5 Stages of DFG

Best Practice:
6 to 9 months

| Type | Target timescales (working days) | | | | |
|----------------------|----------------------------------|---------|---------|---------|------------|
| | Stage 1 | Stage 2 | Stage 3 | Stage 4 | Total |
| Urgent & Simple | 5 | 25 | 5 | 20 | 55 |
| Non-urgent & Simple | 20 | 50 | 20 | 40 | 130 |
| Urgent & Complex | 20 | 45 | 5 | 60 | 130 |
| Non-urgent & Complex | 35 | 55 | 20 | 80 | 180 |

Stage 0

First Contact

- Public information and advice
- Contact Centre

Stage 1

Assessment

- Triage to identify appropriate response
- Assessment of needs

Stage 2

Compile the Application

- Application form and eligibility information
- Design and costing of adaptations

Stage 3

Approval

- Check application is correct
- Issue approval letter

Stage 4

Carry out the Works

- Arrange and carry out the works
- Ensure all is satisfactory and make payment

D

DISABLED

Disabled by the home environment

F

FACILITIES

Essential aspects of living independently at home

G

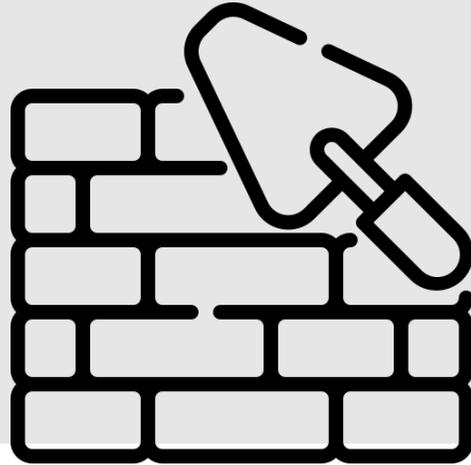
GRANT

*Money
Mandatory but means-tested*

Key Elements

4 key elements to a robust DFG application:

- The disabled occupant
- The applicant
- The eligible works
- Amount of grant

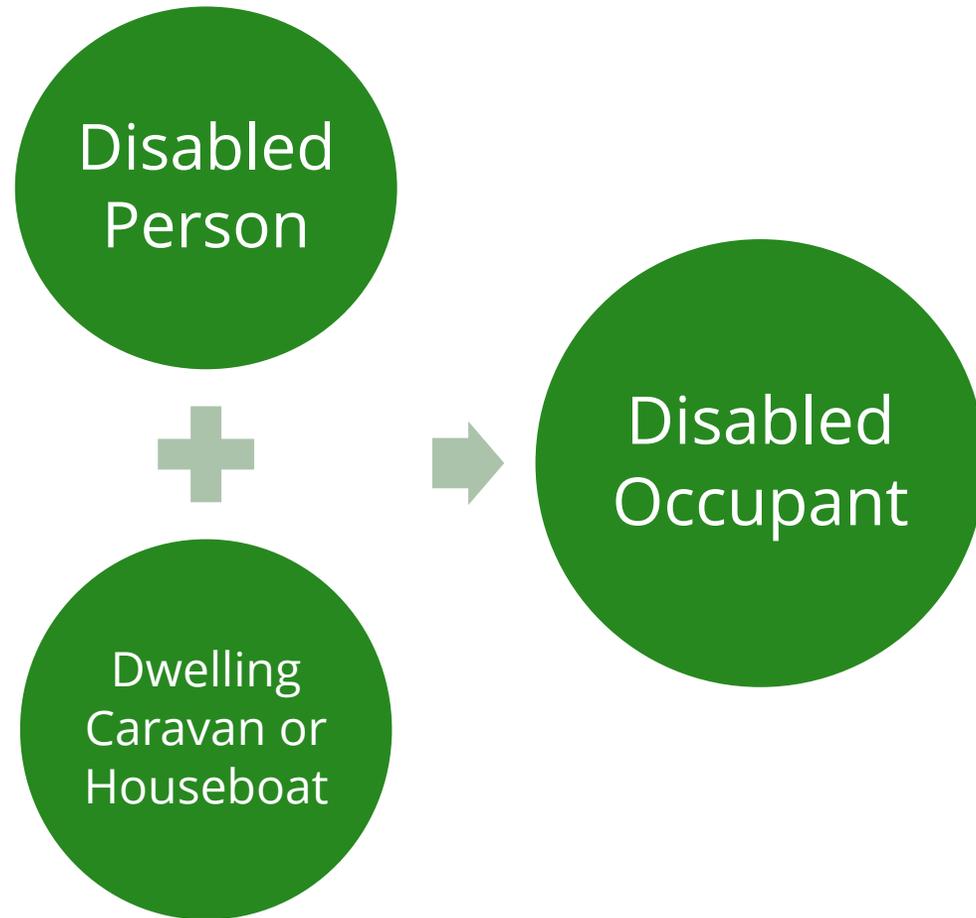




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THE DISABLED OCCUPANT

The Disabled Occupant



The Disabled Person



For the purposes of a DFG, a person is disabled if:

- their sight, hearing or speech is **substantially** impaired,
- they have a mental disorder or impairment of any kind,
- they are physically **substantially** disabled by illness, injury or impairment

This automatically includes:

- any adult who is or could be registered under section 77 of the Care Act 2014.
- children and young people who are registered under
 - paragraph 2 of Schedule 2 to the Children Act 1989; or
 - is a disabled child as defined by Part III of the Children Act 1989.

Substantial & Long Term



A **substantial** effect on day-to-day activities means one that's 'more than minor or trivial' - from the Equalities Act

Examples of when the effect might be substantial include:

- taking longer with everyday tasks like getting dressed, going to the toilet or preparing meals because of pain
- finding it difficult to talk to people and avoiding socialising

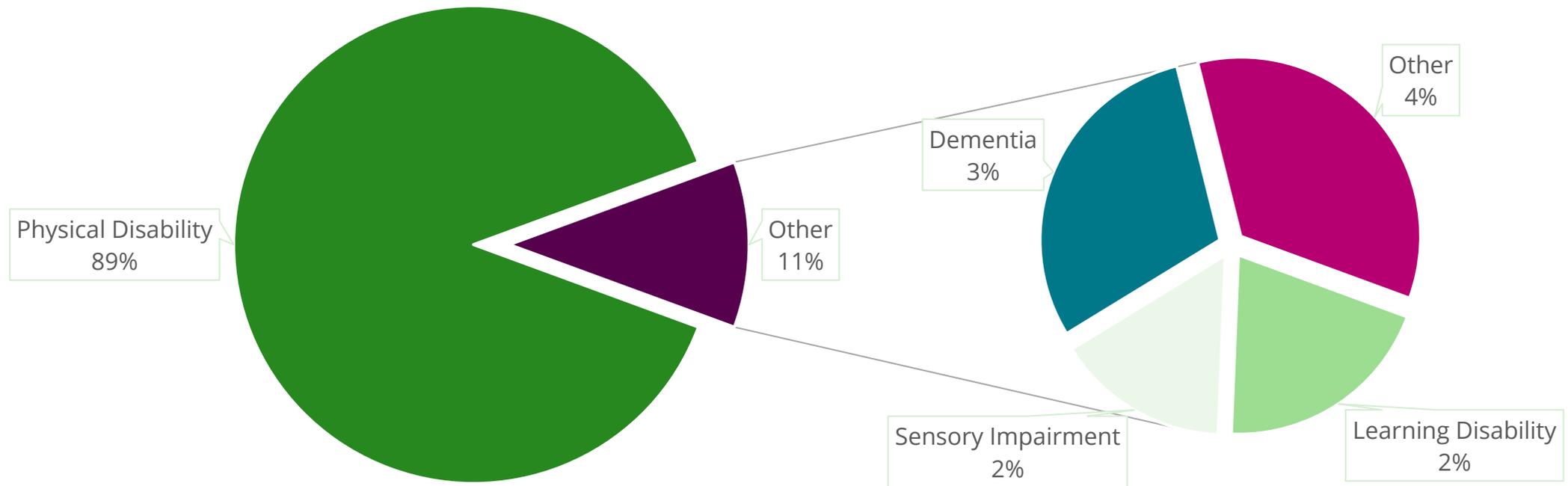
The effects might only be 'minor or trivial' if they have very little effect on daily life.

A **long-term** effect means something that has affected them or is likely to affect them for at least a year.

Their impairment will still be considered to be long term if the effects are likely to come and go.

Their impairment will also still be considered to be long term if it's likely to affect them for the rest of your life even if that's going to be less than a year.

Primary impairment for DFG applications



The Accommodation



Dwelling

A house or flat together with any yard, garden, outhouses, etc.



Caravan

Including any yard, garden, outhouses, etc.



Qualifying Houseboat

A boat “designed or adapted for use as a place of permanent habitation” registered for Council Tax.

Living in the Property

S20. There must be a disabled person living in the property

S21/22. Who will live there:

- as their only or main residence
- throughout the grant condition period (5 years – S44)
- or for such shorter period as their health and other relevant circumstances permit.



Children in joint custody?

Use RRO discretion for other residence.

Foster children?

Can be eligible but should have local protocol.

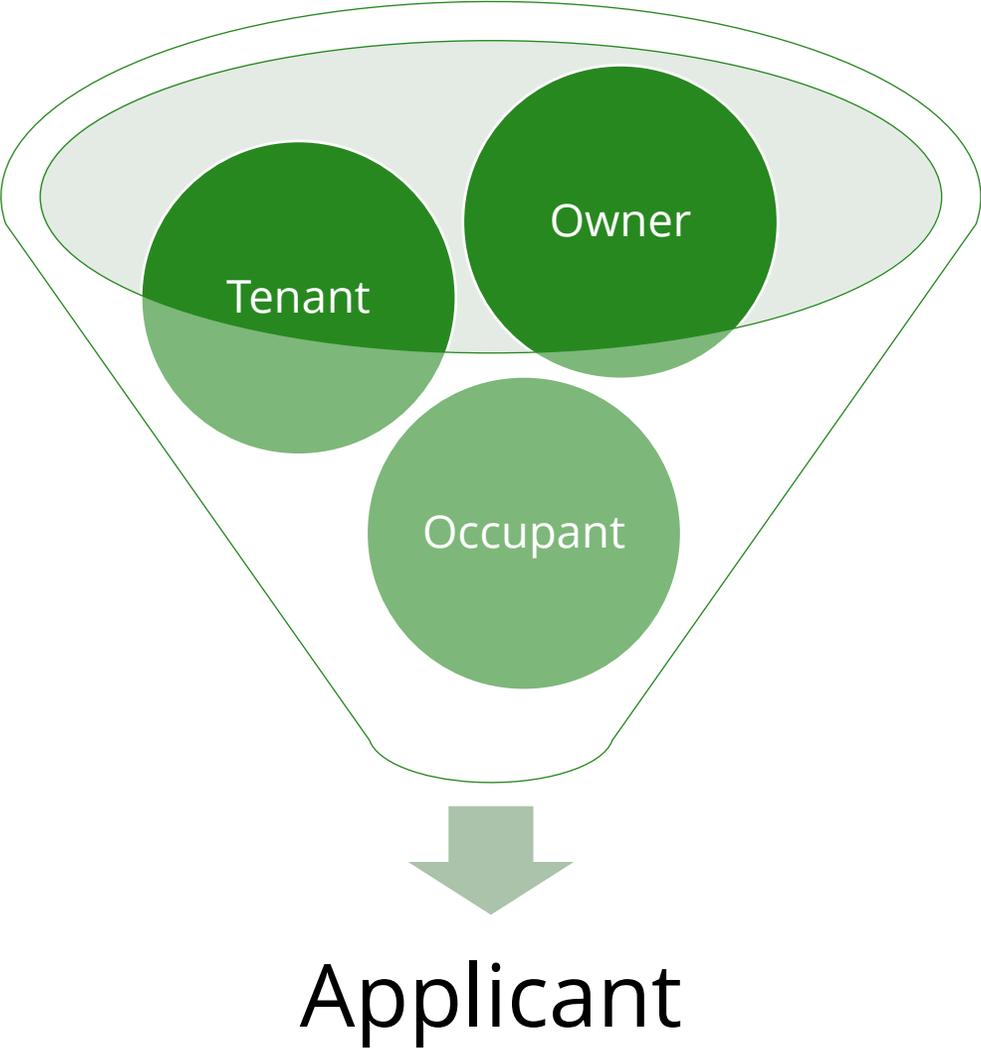
See Appendix B13 and B14 of 2022 Guidance



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THE APPLICANT

The Applicant



Who Can Apply?



- Someone who has an **owner's interest** in the property (either an owner-occupier or a landlord);
- A **tenant**; or
- the **occupant** of a caravan or qualifying houseboat.

But **NOT**:

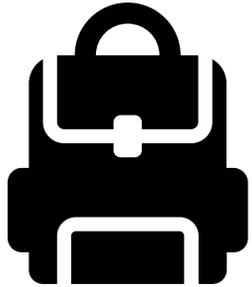
- Public bodies such as a Local Authority
- A “person from abroad”
- Anyone under 18 years of age.

Must sign a certificate confirming legal ‘interest’ in the property and that the property is the only/main residence of the disabled person

For a tenant’s application, the landlord must provide an owner’s certificate, “*except where the authority consider it unreasonable in the circumstances*”.

This exception applies to landlords only - S22 (3)

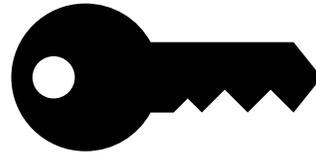
Types of Applicant



Occupiers

They intend that the Disabled Person will live there for 5 years or more from the date when the works are completed

Should include a consent certificate signed by owners of the houseboat or mooring or the caravan or caravan park



Tenants

They intend that the Disabled Person will live there for 5 years or more from the date when the works are completed

Includes secure tenants and people who occupy a dwelling as part of their job

Shared owners are treated as tenants

Should include an owner's certificate from the landlord



Owners

They intend that the Disabled Person will live there for 5 years or more from the date when the works are completed

Someone who proposes to own the land can apply

Can be a solo application if more than one owner, including landlords

Includes leaseholders if more than 5 years left of the lease

Council Tenants



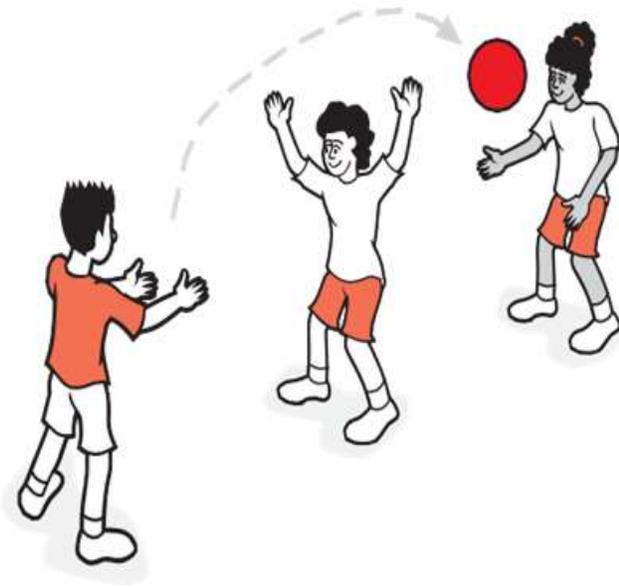
Council Tenants **CAN** apply for a DFG

BUT a DFG for a Council Tenant must be paid from the Housing Revenue Account and NOT the DFG allocation from the Government

For this reason, many Councils do not require tenants to make a formal application and will carry out works on request from an OT

In any case Council Tenants should not be adversely affected

Landlord Applications



Tenant's applications can sometimes get stuck between the landlord and the local authority.

There is another way, where Landlords can:

- control works in their own housing stock
- support their own tenants
- access DFG funding

And where Local Authorities can:

- comply with their mandatory duties
- ensure that disabled tenants live in well adapted homes

The Benefits of Landlord Applications

- One point of contact for the tenant – their landlord
- Means testing does not apply
- Landlord controls the work in their property
- Landlord can pay for a higher standard
- Council can have nomination rights for 5 years
- Already allowed for in the legislation

Landlord Application Process

Tenants
contacts
their
Landlord

Occupational
Therapist
makes
assessment

Landlord
makes an
application

Housing
Authority
decides on
Grant

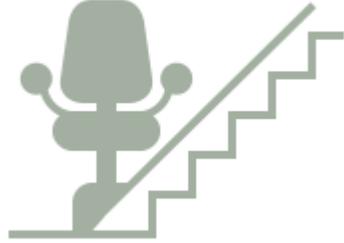
Contractor
carries out
works



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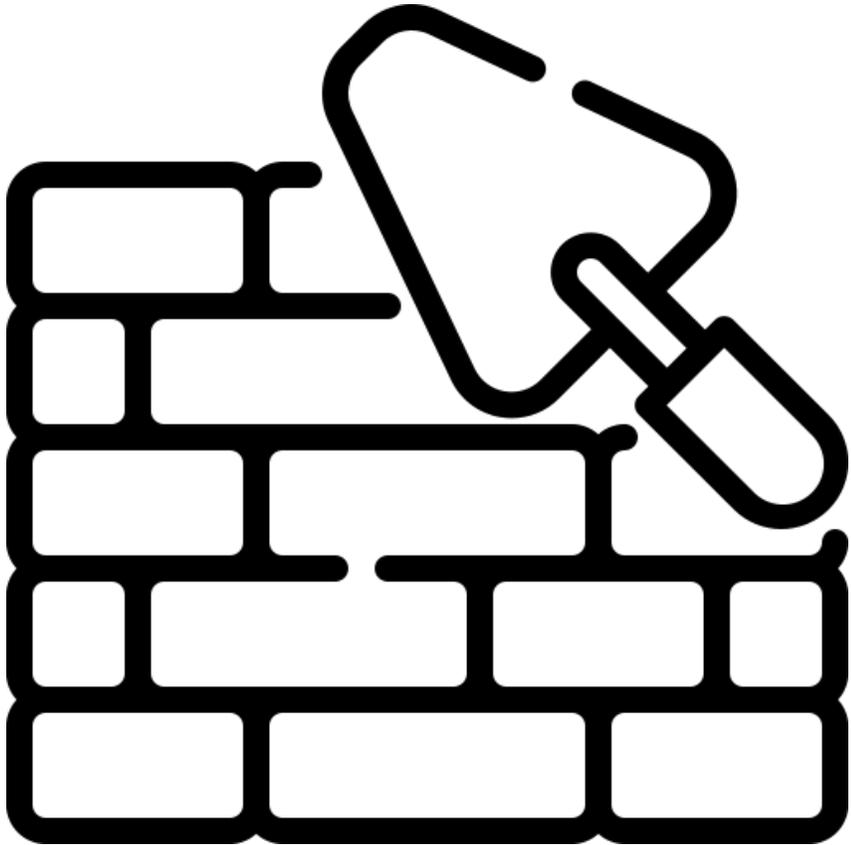
ELIGIBLE WORKS

DFG Uses

| | | | | | |
|---|--|------------------|---|---|-------|
|  |  | |  |  | |
| Showers | Straight stairlift | Curved stairlift | Ramp | Extension | Other |
| 55% | 15% | 10% | 10% | 3% | 7% |
| £4,755 | £2,358 | £4,495 | £3,928 | £31,939 | N/A |

Based on 2017 Prices

What are “eligible works”?



Eligible Works are adaptations you can fund with DFG

- 2 stage test:
 - Do they meet the “purposes”? (objective)
 - Are they “necessary and appropriate” and “reasonable and practicable”? (mostly subjective)
- Always depends on individual circumstances so important to follow the process – especially when saying no

The 12 Purposes

- Getting into and out of the house
- Making the house safer for the disabled occupant or other people living with them
- Getting to the main family room
- Getting to a room which is used (or could be used) for sleeping
- Getting to or making it possible for a disabled occupant to use
 - a toilet,
 - a bath and/or shower
 - a wash basin
- Making it possible for food to be prepared or cooked
- Improving the heating (or cooling) system
- Allowing the disabled occupant to control the power, lights or heating
- Getting around the house to care for someone else (e.g. a child)
- Getting into and out of the garden

| | Category | Considerations (for the Purpose selected) |
|---------------------------------------|------------------------------------|---|
| Necessary | Due to disability | Are the adaptations primarily due to a disability, taking into account future use? |
| | Suitable alternatives | Are there better alternative solutions to meet the need that can be done safely? |
| | Long-term & Sustainable | Will the works provide a long-term and sustainable solution to meet the need(s)? And how will the works do this? |
| Appropriate to the Person | Body functions | How will the works support relief from pain, discomfort & danger or support growth & change in children or as a condition progresses? |
| | Roles & routines | How will the works support the disabled person's roles and routines, including looking after others or supporting carers looking after the disabled person? |
| | Values & beliefs | How will the works support the values and beliefs of the disabled person and their family - e.g. sleeping arrangements or restoring / maintaining dignity |
| Appropriate to the Environment | Environment | How will the works minimise barriers to independence in and around the home? |
| | Economic | Will the works provide value for money in reducing/minimising care costs? And how will the works do this? |
| | Social and cultural | How will the works meet the social and cultural needs of the disabled person and family/household? |

Landlord Could Still Say No!

A landlord may consider that a particular adaptation is not the best use of their stock and withhold permission.





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AMOUNT OF GRANT

Mandatory Grant



DFG is the only mandatory housing grant

If an applicant makes a valid application, the council has a duty to approve the grant

Lack of budget is not a valid reason to refuse or withhold a grant approval

Usually means tested



Who is/is not means-tested?



Is means-tested

The disabled person and their partner (if any) unless they fall into one of the following categories.....

Is NOT means-tested

- Anyone under the age of 16
- A young person aged 16+ but <20 who is in 'ordinary, non-advanced, full-time education
- Anyone in receipt of a passported benefit e.g. income support, guarantee pension credit, universal credit, housing benefit (but not receipt of council tax reduction benefit)
- No means test for a landlord's application

How it Works



Calculate how much money the household needs per week by taking into account the number of people, their ages and other circumstances (the “**applicable amount**”).

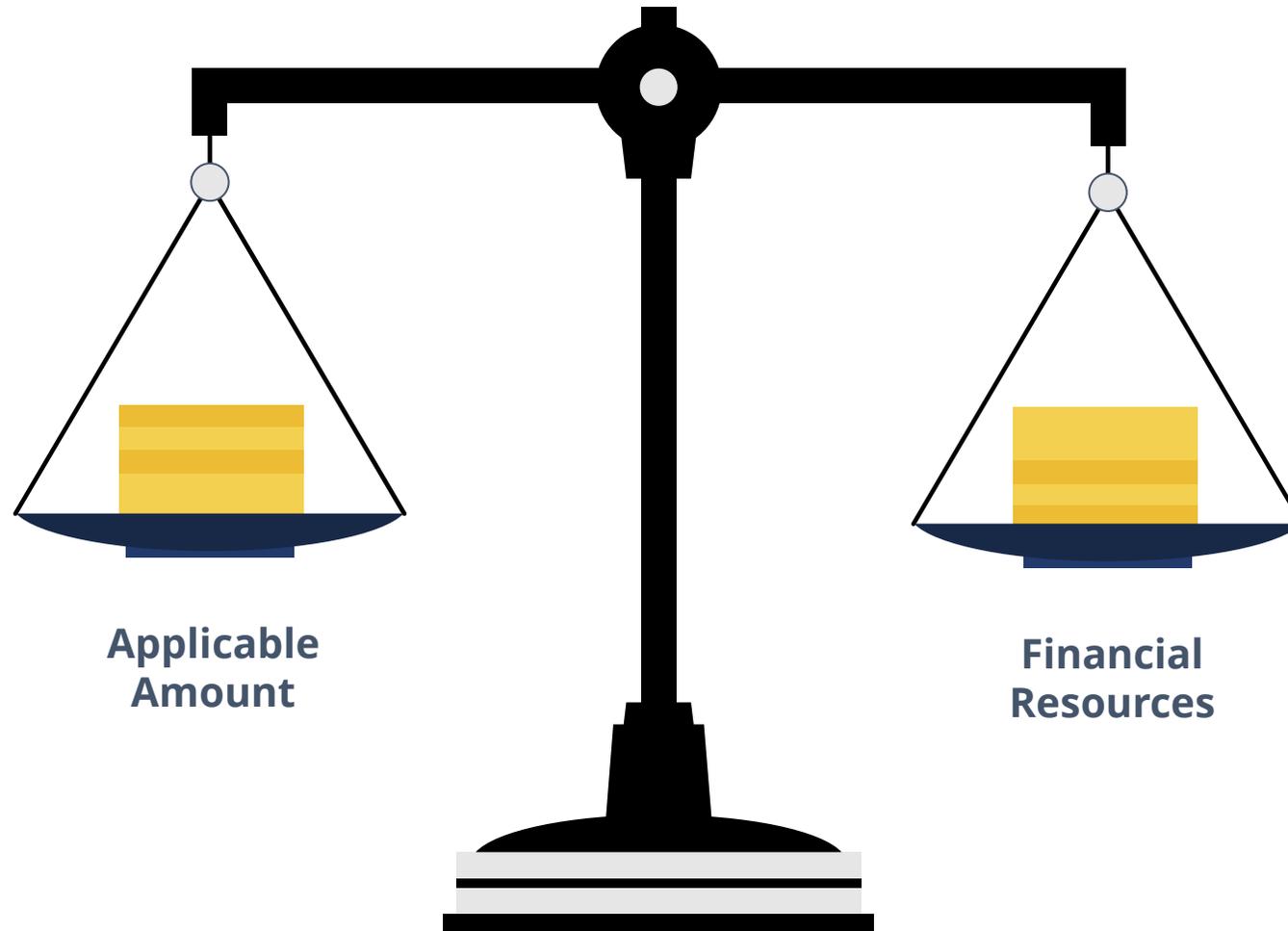
Compare the applicable amount to actual income/savings

Where income is greater than the applicable amount, a "loan generation factor" is applied to the 'excess income' to arrive at a notional "affordable loan".

This is the amount by which the grant is reduced, or the “**contribution**” expected from the applicant

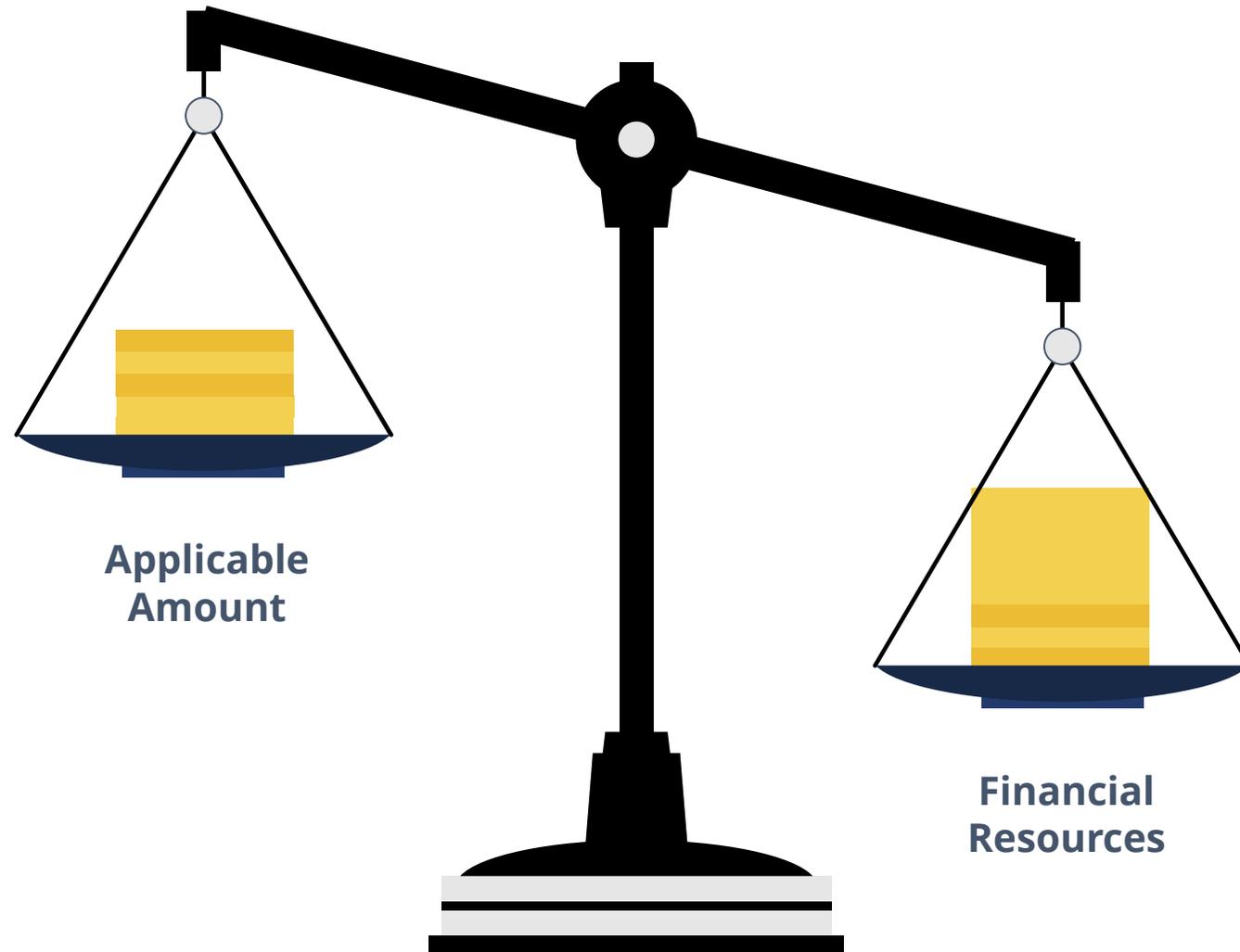
No Contribution to Pay

Enough to live on
and no more



Contribution to Pay

More money to
live on than
needed



Sample Grant Calculation

| Item | |
|---------------------------------------|----------------|
| Replace bath with level access shower | £6,500 |
| Stairlift | £2,500 |
| Agency fees | £1,000 |
| Eligible Cost | £10,000 |

| Item | |
|-----------------------------------|---------------|
| Less contribution from means test | £1,000 |
| DFG awarded | £9,000 |

Subsequent Grants



A disabled person can apply for more than one grant
Should only really be for a change of circumstances
Any contribution paid is taken into account for up to 10 years
Can be beneficial to have a 'nil' grant



Nil Grants – Case Study



2019

A tenant applied for a DFG for a level access shower.

Her assessed contribution was £5,000

A DFG was approved for £nil

Tenant paid £4,000 for the adaptation

2025

The same tenant applies for a DFG for a stairlift.

Her income has dropped, and her assessed contribution is now £4,000

As she has already paid a contribution of £4,000 within the last 10 years, her contribution is reduced to £nil.

The full cost of the stairlift is paid by DFG



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The Regulatory Reform Order

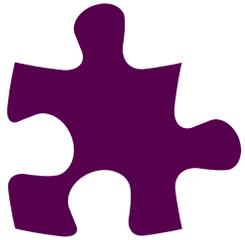
Using DFG more flexibly

Allows DFG funding to be used for any type of grant or loan that is published in a Housing Assistance Policy.

"From 2008-09 the scope for use of DFG funding will be widened ... to support any local authority expenditure incurred under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO)."

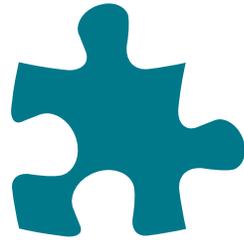


Some examples



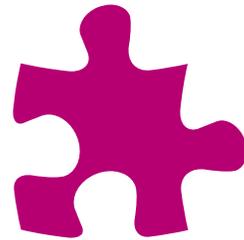
Small Repairs

Repairs to the home that are necessary for the appropriate use of DFG funded adaptations



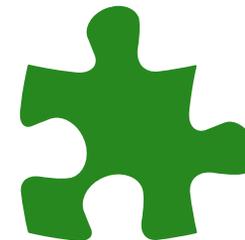
Dementia Grants

Preventative modifications to make a home more suitable for someone with dementia



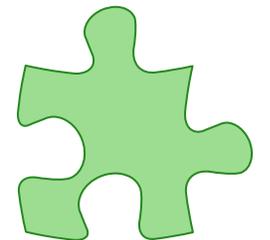
Assistive Tech

Smart home devices that automate aspects of daily living; e.g. control of heat, light & power



Pooled Funding

Pooled fund with social care for things like ramps that could be minor adapts or DFG funded



Home Safety

Preventative modifications around the home to prevent falls and improve safety

**A council
cannot
fetter its
discretion!**





Foundations

If it's going wrong

What to expect at the start

Knowing this helps you spot if things are going wrong later.

- You should get a clear explanation of the DFG process.
- Someone should visit your home to assess what's needed.
- You should know who your main contact is.
- You should get an idea of how long things might take.
- You should be told if you'll need to provide any paperwork.
- You should be told if you'll need to contribute towards costs.
- You should know what support is available if you're unsure.



What to Do if Things Start Going Wrong



Don't wait – speak up early.

- Contact the person or team dealing with your case.
- Ask for an update and when you'll hear back.
- Write things down – who you spoke to and what was said.
- Speak to your local councillor or MP if no one replies.
- Ask if there's a complaints process – and how to use it.
- Get support from a local advice service or advocacy group.
- Don't be afraid to chase – you have a right to a safe home.

How to Complain if Things Go Really Wrong

If you're being ignored or treated unfairly, you can make a formal complaint.

- Start by using the council's complaints process. You'll find it on their website or by asking staff.
- Clearly explain what went wrong and what you want to happen. Keep it short, factual, and polite.
- If you're not happy with the response, you can contact the **Local Government and Social Care Ombudsman**. Visit www.lgo.org.uk or call **0300 061 0614**.
- You can also speak to:
 - Your local councillor or MP
 - A local advice service like **Citizens Advice**
 - A disability charity or support group
- Don't give up – getting adaptations done right can change your life.



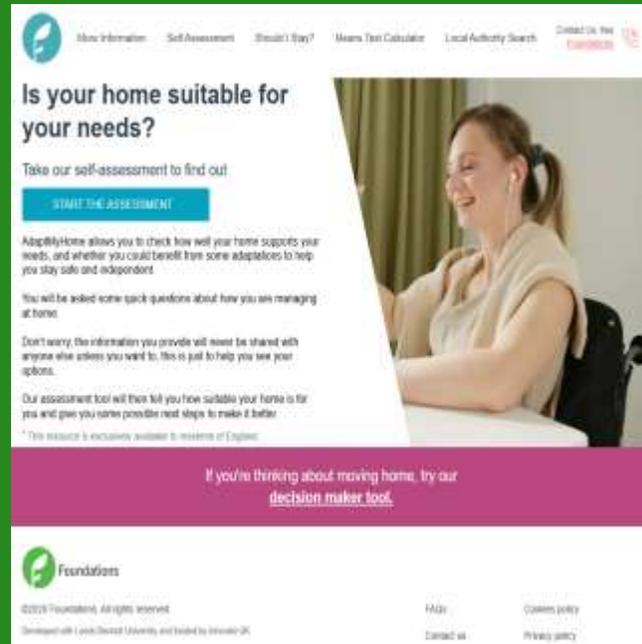
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