

Disabled Facilities Grants





Slater and Gordon Lawyers are one of the country's leading claimant personal injury law firms, recovering millions of pounds worth of compensation for accident victims every year. We are experts in securing the maximum amount of spinal cord injury compensation and getting rehabilitation support as quickly as possible.

Slater and Gordon Lawyers understand the sudden change in lifestyle caused by an injury to the spinal cord and the immediate strain this places on finances. That is why with Slater and Gordon Lawyers on your side, a No Win, No Fee (Conditional Fee) agreement can enable you to get the support and financial compensation you need to live with a spinal cord injury, not only in the short term, but also to provide for your future needs.

Every spinal cord injury claim is different and the amount of compensation paid will vary from case to case. We will however give you an accurate indication at the earliest stage as to how much compensation you could expect to receive, to help you plan for your future.

Slater and Gordon Lawyers have a specialist team dedicated to pursuing compensation claims on behalf of those who sustain spinal cord injury in all types of accident, be it a road traffic collision, an accident in the workplace or whilst on holiday or travelling in a foreign country. Our expert solicitors provide total support for our clients, particularly at times when they may feel at their most vulnerable. We approach each case with understanding and sensitivity.

Where possible, we will seek to secure an interim payment of compensation to relieve financial pressures and cover immediate expenses. We can also provide advice on long-term financial planning and rehabilitation.

Contact Slater and Gordon Lawyers for a free consultation. We will be happy to help you. Freephone [0808 175 8105](tel:08081758105) or visit our website at www.slaterandgordon.co.uk

Slater and Gordon Lawyers are proud to be a Diamond Corporate Sponsor of the Spinal Injuries Association and a wider supporter of their services. By supporting the SIA, we understand the need to raise money which will go towards funding SIA's key services such as their Advice Line, website and peer support in the spinal injury centres, hospitals and wider community.

WHAT IS SIA?

SIA is the national organisation for people with spinal cord injuries and their families. If you, a relative or friend is paraplegic or tetraplegic, or you are interested in our work, why not join us? Membership is free of charge and all new UK members will receive a year's free subscription to SIA's bi-monthly magazine *Forward*. An annual subscription to *Forward* is £20.00.

We also circulate a bi-monthly email newsletter, 'e-clips' to all who subscribe while our popular interactive website offers Chat Rooms and a Message Board as well as hundreds of pages of useful information.

We produce a wide range of publications (available to purchase) which deal with all aspects of living with spinal cord injury, e.g. books on bowel and bladder management, sexuality, publications for health care professionals, as well as sports opportunities. We also have an extensive series of Factsheets on a wide range of topics, and, for those pursuing a compensation claim; we publish a Directory of Personal Injury Solicitors.

Our Advice Line is accessible by e-mail, fax, post and telephone and provides accurate and up-to-date information on subjects including welfare advice, specialist equipment, legal rights etc as well as health related topics. We run an employment service, Workwise, for those wishing to return to employment or take up retraining or volunteering. Our Health and Ageing projects both work to improve the quality of life of spinal cord injured people and can be accessed via the Advice Line. Externally, our Peer Support Service, staffed by spinal cord injured people, operates at the Spinal Injuries Centres in England, Wales and Northern Ireland.

SIA also actively campaigns on vital issues affecting the everyday lives of disabled people, set out in our manifesto 'Campaigning for Change'. We are represented on major voluntary and statutory bodies and our own Governing Board is composed of spinal cord injured people. We have our own state-of-the-art premises, SIA House, which combines the twin principles of inclusive design and accessibility and from here we run the only specialist spinal cord injury Library in the country.

To find out more, or join us, please write to us at:

Spinal Injuries Association, SIA House, 2 Trueman Place, Oldbrook, Milton Keynes MK6 2HH or contact us on:

Tel: 0845 678 6633 (General Office – 9-5)
0800 980 0501 (Freephone Advice Line (9.30-1pm & 2pm– 4.30pm))
Fax 0845 070 69211
Website: www.spinal.co.uk
E-mail: sia@spinal.co.uk

Disabled Facilities Grants

A Disabled Facilities Grant is a local council grant to help towards the cost of adapting your home to enable you to continue to live there. A grant is paid when the council considers that changes are necessary to meet your needs, and that the work is reasonable and practical.

Depending on your financial circumstances, you may be expected to pay some of the costs.

Disabled Facilities Grants are available to owners and tenants in both private and social housing up to a limit of £30,000.

Who can get a Disabled Facilities Grant

You can claim if you, or someone living in your property, is disabled and:

- you, or the person on whose behalf you are applying, are either the owner or tenant (including licensees) of the property
- you can certify that you, or the person on whose behalf you are applying, intend to occupy the property as your/their only or main residence throughout the grant period - currently five years

A landlord may apply on behalf of a disabled tenant.

Disabled Facilities Grants are available in England, Wales and Northern Ireland only. Scottish residents should contact the social services department of their local council for information on any grants that may be available.

What you can use it for

A grant can be used for adaptations to give you better freedom of movement into and around your home and/or to provide essential facilities within it.

If you are disabled, acceptable types of work include:

- widening doors and installing ramps
- providing or improving access to rooms and facilities - for example, by installing a stair lift or providing a downstairs bathroom
- improving or providing a heating system which is suitable for your needs
- adapting heating or lighting controls to make them easier to use
- improving access to and movement around the home to enable you to care for another person who lives in the property, such as a child

An occupational therapist will look at your circumstances and can recommend the type of adaptation(s) needed.

How much you can get

The amount paid is usually based on a financial assessment - a 'means test' - of your average weekly income in relation to your outgoings. There is no means testing for families of disabled children under 19.

Means testing will take into account savings above a certain limit. Certain benefits including Disability Living Allowance and Income Support are generally ignored. If the disabled person is on income support, income-based jobseeker's allowance or in receipt of guaranteed state pension credit, they will not normally have to make a contribution.

If you have a partner, your combined income will be assessed jointly. Capital is included in the means test. The first £6,000 of savings is disregarded.

A range of premiums and allowances is used for all essential outgoings, for example, rent/mortgage and personal expenditure. Actual outgoings are not taken into consideration.

Depending on the outcome of this assessment the amount of financial assistance offered can vary from 0 to 100 per cent of the cost.

How the award is worked out

The award works as follows:

- if your income is less than your assessed needs you will not normally need to contribute to the cost of the works
- if your income is more than your assessed needs, a proportion of your income will be used to calculate how much you could contribute towards the cost of the works
- if this assessed amount is less than the cost of the works, the difference between the two is paid as a Disabled Facilities Grant

Maximum grant amount

The maximum amount of grant that a council is required to pay is £25,000 in Northern Ireland, £30,000 in England and £36,000 in Wales per application less any assessed contribution from you. If the cost of the eligible works is more, the council can use discretionary powers to increase the amount.

A Disabled Facilities Grant is a local council grant to help towards the cost of adapting your home to enable you to continue to live there.

How to apply

It is important to get a copy of the local council procedures on Disabled Facilities Grants. These vary from council to council as they can interpret the guidance differently. Some local council allocates a person who will help you through the process from enquiry to completion. Usually, an occupational therapist will assess what adaptations would best meet your needs. Then they will refer you to an architect, surveyor or private sector housing officer. They will then draw up a scheme of works for the agreed adaptations. Quotes for the works will then be sought. Then you can apply for the DFG. Contact the relevant department of your local council and ask them to send you an application form. **You will then be means tested and notified of the outcome of your application.**

You must apply for a grant before you start any work - you won't normally get any grant if you start work before the council approves the application.

The local council must notify you of the result of your application, in writing, within six months of the date of application. It is important to return the application form at the earliest possible moment as the six month notification period will only begin once your council have received it. If the work is urgent, you should get in touch with the council and let them know the circumstances.

Quotes

When applying for grant, your council will normally require a minimum of two written estimates before deciding on the cost of the works eligible for grant. It is sensible to get competitive quotes from reputable builders or installation companies and it may be worth using one who belongs to a trade association which operates a guarantee scheme such as those run by the Building Employers Confederation or the Federation of Master Builders. The council may be able to give you a list of builders or be able to advise you about employing one.

Planning and building regulations approval

It is important to get planning permission and take into account any building regulations before you begin major building work. To find out how to do this, visit your local council's website. You will need to apply separately for any required planning permission or building regulations approval.

It is important to ensure that the work gets done properly. For major work, the council may ask you to employ a qualified architect or surveyor to plan and oversee the work. If you get a grant, you can use it towards the cost of their fees.

Your local council has no responsibility for the standard of work carried out by a builder. If there are any problems with the standard of work, you will have to deal with them yourself.

How is the grant paid?

The grant is sometimes paid in installments, and sometimes in full on completion of the work. The council usually pays the contractor directly, or gives you a cheque to pass on. They will agree this with you at the outset.

Payments are made:

- when the council is satisfied that the work (or phase of work) has been completed to their satisfaction and in accordance with the approved scheme of work.
- on presentation of an acceptable invoice, demand or receipt for payment of works

If the work was carried out by the applicant or a relative, this must be approved in advance. In this situation only invoices for materials or services bought are acceptable.

How to appeal

If you are refused a Disabled Facilities Grant, or are unhappy with the amount you have been awarded, you can appeal against the decision. Ask your local council for their appeals and complaints procedure.

If, after having appealed to the council, you are still not happy with the outcome, you may register your complaint with the Local Government Ombudsman.

If you need improvements and adaptations to your home to help you continue to live independently there, you can ask the social services department of your local council to do an assessment of your home.

Extra help that may be available

Sometimes, local councils may provide assistance such as low cost loans as well as grants to private homeowners and others to help renovate, repair or adapt their home.

They may also provide other sorts of assistance, for example helping someone move to more suitable accommodation if this would provide a similar benefit to improving or adapting the existing accommodation.

For more information, contact the Environmental Health or Housing Department of your local council.

Other Relevant Assistance

The social services authority also has a responsibility to provide community care equipment and minor adaptations, which a person has been assessed to need and for which he or she is eligible, free of charge provided the cost (including fittings) is less than £1,000. Social services authorities retain the discretion to charge for adaptations costing over £1,000 where those adaptations are made by that authority in its provision of community care services.

VAT Relief

Disabled people do not have to pay VAT on the cost of some building work involved in adaptations to their homes. If an adaptation qualifies for VAT relief, the work done to prepare for the adaptation and the work done to tidy up afterwards is also free from VAT.

For more information please contact SIA and ask for an information pack on VAT relief for disabled people, or download one from our website.

Council Tax Reduction

If you adapt your home so that you, or another disabled person, can live there, you may be eligible for a one-band reduction on your Council Tax. This is particularly useful if the value of your property has increased in value as a result of the adaptation work, but it applies even if this is not the case.

Home Improvement Agencies

You may be able to get help from a Home Improvement Agency with arranging for adaptation work to be carried out. They are not-for-profit organisations, which are often managed locally by councils or housing associations. They can:

- give free advice about what work needs to be done
- offer support to tenants who want to adapt their homes
- arrange to have small adaptations and equipment installed
- organise larger adaptation work
- sort out finances
- find a surveyor, architect or builder
- keep an eye on how the work is progressing

Foundations is the national co-ordinating body for Home Improvement Agencies in England. For Scotland, it is Care & Repair Forum Scotland and for Wales it is Care & Repair Cymru. Go to the appropriate website to find details of agencies in your area.

Choosing Tradespeople and Builders

If you decide to hire a tradesperson or builder yourself, it is important to choose someone who operates legally and is qualified for the job.

- Start with referrals - If possible, start by getting a referral from family or friends who have recently had work done.
- Ask for help from respected trade bodies - Contact your local builders association and ask for a list of registered members. The National Federation

of Builders has 14 offices around the country which can provide you with a list of registered builders in your area.

- Obtain estimates - Ask two or three builders for estimates in writing. Ask them to confirm whether there is any planning permission required for the work.
- Ask for references and check them - Ask each builder for two or three references from previous customers. Contact these people and find out how happy they were with the work carried and the builder's conduct. If possible go and view some of the work.
- Find out if the builder belongs to a respected trade body - Ensure the builder belongs to a respected trade organisation as it will have membership standards and requirements. Don't forget to make a call to make sure membership is current.
- Agree the work and put it in writing - You should make an agreement or contract in writing with your builder. It should outline the work to be done, date of completion, security and safety, catering and lavatory arrangements, disposal of waste materials, hours of working and so on.
- Insurance - Ask to see the builder's public liability insurance certificate. Also, the building work may affect your home and contents insurance - contact your own insurance company.

Useful contacts

Department for Communities and Local Government (DCLG)

Contact for general policy enquiries about Disabled Facilities Grants.

Tel 020 7944 3442

disabled.facilities.grants@communities.gsi.gov.uk

www.communities.gov.uk

Local Government Ombudsman

If you are not happy with the outcome of an appeal to the council, you may register your complaint with the Local Government Ombudsman.

PO Box 4771

Coventry CV4 0EH

Tel 0300 061 0614 or 0845 602 1983

Fax 024 7682 0001

advice@lgo.org.uk

Home improvement agencies

You may be able to get help from a Home Improvement Agency with arranging for adaptation work to be carried out.

Foundations (England)

Bleaklow House

Howard Town Mill

Glossop

Derbyshire

SK13 8HT

Tel 08458 645210
foundations@cel.co.uk
www.foundations.uk.com

Care and Repair Forum Scotland

135 Buchanan Street,
Suite 2.5,
Glasgow,
G1 2JA

Tel 0141 221 9879
Fax 0141 221 9885

www.careandrepairsotland.co.uk

Care and Repair Cymru

Norbury House
Norbury Road
Fairwater

Cardiff
CF5 3AS
Tel 029 2057 6286
Fax 029 2057 6283

E-mail enquiries@careandrepair.org.uk

www.careandrepair.org.uk

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This document is available in other formats. Please telephone 0845 678 6633 extension 212 to make your request.

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