DISABLED FACILITIES GRANTS
Introduction

A disabled person living in England or Wales might be eligible for a Disabled Facilities Grant from the local council. Such grants, which don’t affect any other benefits, are to help with the cost of home adaptations such as:

- Widening doors
- Installing ramps
- Making heating/lighting controls more user-friendly
- Providing suitable heating systems
- Improving room access and facilities (eg downstairs bathroom or stairlift)

Before any major building works are commenced though, it is obviously important to take into account planning permission and building regulations!

In Northern Ireland, Disabled Facilities Grants are administered by the Northern Ireland Housing Executive - see www.nihe.gov.uk for details.

In Scotland, Disabled Facilities Grants aren’t available. However, it is worthwhile disabled residents contacting their local council for information on any financial help, which may be available.

Eligibility

To be eligible for a Disabled Facilities Grant, there must be a disabled person living in the household. Either this person, or the individual who is making the application, must own the property or be a tenant. Also, the relevant disabled resident must intend to live in the property during the grant period, which is currently 5 years.

A Landlord with a disabled tenant can also apply for a grant.

The council needs to be satisfied that any work is needed to meet the disabled person’s specific needs. Also, that the proposed adaptations are reasonable and can actually be achieved.

It should be remembered that a Disabled Facilities Grant may be refused if work is started before the local council has approved an application!

How Much Is The Grant?
The maximum potential grant is:
£30,000 in England
£36,000 in Wales
£25,000 in Northern Ireland
If the cost of the work is above the relevant maximum, the local authority has discretionary powers to provide further financial help. However, some householders may need to pay towards the cost of the work to their properties.

The amount that any given person actually receives depends on individual circumstances, as the grant is means tested for adults. Such means testing takes into account the likes of household income and household savings over £6,000.

Disabled children under eighteen can get a grant without their parents’ income being taken into account. Local councils can provide more information.

The Disabled Facilities Grant Process
The Disabled Facilities Grant process varies from council to council, so it is absolutely essential that potential applicants contact their local authority at the outset (ie before any work is started), to establish precisely what happens in their area.

By way of example only, this is how the process currently operates with Milton Keynes Council:

1. Request for an Occupational Therapist assessment
2. The Occupational Therapist will assess the disabled person’s situation and will decide if equipment or adaptations are a suitable way of meeting the individual’s needs. The Occupational Therapist may also recommend other ways of managing the situation on a day-to-day basis.
3. The decision about any adaptations is also based on whether the proposed work is suitable for the property, given its age, layout and condition. If the property is unsuitable for the adaptations work required, the council will help the individual concerned to look at other options, which may include moving home.
4. A specialist adaptations panel will consider the proposed adaptions. If the proposed changes meet all the eligibility criteria, they will be approved.
5. The council sends a Disabled Facilities Grant application to the relevant individual to complete, after which a formal financial assessment is undertaken. Help is available completing the application.
6. Once approved, the council will manage the process of collecting quotes and appointing a contractor to carry out the works at the disabled person’s property. They will also check that everything has been completed at the end of the process.
7. The council recognises an individual’s right to apply for Disabled Facilities Grant funding independently of the official Council process.
However, the pathway to proving that an adaptation is eligible for Disabled Facilities Grant funding can be complex, so the Council will require an assessment from a health professional, details of the property, details of the planned works, etc.

**Financial Assessment**

Inevitably, the Financial assessment process will also vary from council to council, so it is crucial that applicants speak to their local authority to find out what happens in their area.

Again by way of example only, this is how Milton Keynes Council undertakes its financial assessments.

1. Disabled Facilities Grant funding is subject to a financial assessment using Central Government guidelines, to ensure that funding is given to the neediest.
2. To give an indication if an applicant is eligible for funding, a Preliminary Financial Assessment form is issued during the Occupational Therapist Assessment.
3. This form must be completed and returned (to provide proof of eligibility) before the case is presented to the Adaptations Panel.
4. The results of the Preliminary Financial Assessment are for guidance only. Any omissions on the form or changes in the applicant’s circumstances will affect the results of the full Financial Assessment.
5. There is no need for a full Financial Assessment if the application is on behalf of: a child, young person, severely injured ex-member of armed forces, a Milton Keynes Council tenant, or is entitled to certain benefits (eg Income Support, Guaranteed Pension credit, Housing Benefit, Income-based Job Seekers Allowance, Income-based Employment & Support Allowance, Universal Credit).

**How Is Payment Made?**

Payment is made either in instalments (as the work progresses) or in full (when the work is finished). The local council may pay the contractor directly or give the grant recipient a cheque to pass on to the contractor. Payment method will be agreed when grant funding is approved.

**When Is Payment Made?**

Grant recipients will be paid either when the local council is happy with the finished work or when the council is given the contractor’s invoice, demand or receipt for payment. Normally, if the grant recipient (or a relative) does the work, the council will only accept invoices for bought-in materials or services.

**Appeals**

If an applicant is unhappy with a local council’s Disabled Facilities Grant decision, an appeal can be lodged with the council. If someone’s appealed and still isn’t happy, a complaint can be made to the Local Government
Ombudsman. Details of how to make an Ombudsman complaint can be found via www.lgo.org.uk.

Possible Extra Help
Local authorities can offer different types of help with home improvements. Each council will have its own rules about the types of assistance it will offer, and about the conditions that must be met to qualify.

Help with adaptations, improvements or repairs to homes might take various forms. For example, it could be a loan. Or by providing labour, tools or cheap materials to help someone carry out work. Or by providing details of builders who can carry out work. Or by providing free or low cost surveys, or advice on carrying out repairs.

Social Care Assistance
Many people’s first impression or thoughts of social care might be a residential home. In fact, there’s a variety of social care services available. The kind of social care support someone can get depends largely on needs.

Support may include equipment to enhance an individual’s independence. This may be something very simple, such as a jar gripper (to help remove lids). Or it may be equipment to help with weightier issues, like hoists to assist people with mobility issues or to get one on and off chairs or toilets.

Support may also include simple adaptations to the home. For example, someone might be able to get lowered kitchen surfaces and storage, or improved flooring.

Further information on social care assistance can be found in the “Care and Support” section of www.nhs.uk

VAT Relief
VAT relief may be available to disabled persons who have building work done to their homes to address their disability. Such work might include:

- Ramps, doorways and passages
- Bathrooms, washrooms and toilets
- Installation or repair of lifts
- Preparation or restoration work

More information can be found in HMRC’s VAT Notice 701/7 (VAT reliefs for disabled and older people), which can be accessed via www.gov.uk.

Also, HMRC has a dedicated ‘VAT reliefs for the disabled’ helpline. The telephone number is 0300 123 1073, which is open from 8.30am to 5pm, Monday to Friday.
Alternatively, HMRC can be contacted in writing for information.

The address is:
Charities, Savings and International 2
HM Revenue and Customs  BX9 1BU
United Kingdom

Council Tax Reduction
If a resident of a property is disabled, a one band Council Tax reduction may be granted, under the Disabled Band Reduction Scheme.

The relevant property must be a disabled person’s sole or main residence. This can be an adult or a child. It doesn’t have to be the person responsible for paying the Council Tax.

Someone may be eligible for the scheme if living in a property larger than would be needed if one of the occupants wasn’t disabled. Applicants have to show that there is either:
• An extra bathroom, kitchen or other room that’s needed for the disabled person; or
• Extra space inside the property for using a wheelchair

Applications under the Disabled Band Reduction Scheme should be made to the local council.

Home Improvement Agencies
Home Improvement Agencies (HIAs) are not-for-profit local organisations, which are funded and supported by local and central government. They provide advice, support and assistance to disabled people (amongst others) who own and live in their own property. They help people to repair, improve, maintain or adopt homes to meet changing needs. The idea of the service is to keep individuals independent in their own homes.

To assess someone’s needs, HIA staff will visit them and offer support and advice about: problems relating to their property; all their housing options; completion of any necessary forms, legal entitlements; and other available support services.

HIA staff can also advise on financial options and their consequences. They’ll also give practical assistance on fund-raising. This will include: availability of grants from statutory bodies; releasing equity and accessing loans; obtaining independent financial advice; accessing charitable funding; benefit entitlement; the effect that options might have on benefits; insurance claims; and savings.
Additionally, HIA personnel will give reliable technical advice, which will include: home visits and inspections; advice on the scale and cost of any necessary works; help with choosing a reputable and reliable builder; monitoring a builder’s performance; and appropriate contracts and documentation.

Finally, HIAs sometimes provide additional services, for example a handyperson decorating or gardening services.

Foundations is the co-ordinating body for HIAs in England. Its website is www.foundations.uk.com. Foundations can be contacted by phone on T: 0300 124 0315 or by email at info@foundations.uk.com. Also, at The Old Co-Op Building, 11 Railway Street, Glossop, Derbyshire SK13 7AG.

For Scotland, it is Care and Repair Scotland. Its website is www.careandrepairscotland.co.uk. Care and Repair Scotland can be contacted by phone on T: 0141 221 9879 or via the “Contact Us” form on its website. Also, at 135 Buchanan Street, Suite 2.5, Glasgow G1 2JA.

For Wales, it is Care and Repair Cymru. Its website is www.careandrepair.org.uk. Care and Repair Cymru can be contacted by phone on T: 02920 674 830 or by email at enquiries@careandrepair.org.uk. Also, at 2 Ocean Way, Cardiff CF24 5TG.

Identifying Potential Tradespeople And Builders
If someone decides to engage a tradesperson or builder themselves, it is critical to pick people who operate legally and are qualified to do the job. The best way to choose a reliable plumber, electrician or builder is by word of mouth. So, individuals are always encouraged to first ask for recommendations from family, neighbours, colleagues, nearby friends or industry contacts.

When friends and family can’t help, it can sometimes be hard to know where to look. So, here are a few suggestions.

- **Trading Standards** - The local office (which can be found via a postcode search on www.tradingstandards.uk) can provide advice and recommendations
- **TrustMark** - This is the Government’s only endorsed scheme for trades in and around the home. At www.trustmark.org.uk (by a search of postcode and trade) it is possible to obtain a list of local firms.
- **WaterSafe** - This is a free online directory and national accreditation body for competent and qualified plumbers. At www.watersafe.org.uk (by a postcode search) someone can find local approved plumbers.
• **Online recommendation sites** - Online recommendation hubs (such as [www.ratedpeople.com](http://www.ratedpeople.com)) can be a bit hit and miss, but they are general a better option than just picking a trader at random.

**Researching Identified Traders**

It may seem tedious, but it is always worth thoroughly investigating any identified traders before making a final choice. The following ‘tick list’ may be useful.

- **Quotes** - A specific and detailed, clear brief should be given to traders when requesting a quote. Also, ideally, at least three quotes should be obtained.
- **Over-the-phone pricing for small jobs** - This can be good sign, but also often isn’t. Perhaps better for the tradesmen to visit premises first, so that they can get quotes 100% right.
- **Correct licences** - The most basic rule is to be sure that traders are licensed and carry full insurance, which protects the properties which they’re working on. There is no central database to check which licenses apply to which trade. The fact that licensing is such a mixed bag is a major reason for picking a trader via TrustMark, which carries out regular site inspections on all their traders using qualified professionals.
- **References** - Legitimate traders should be able to provide references from satisfied customers. They should also be comfortable with requests to see work that they’ve previously done.
- **Time in business** - It is well worth establishing how long a trader’s been in business. Most good businesses last, whilst rogue outfits disappear (although there are exceptions to this rule).
- **Guarantees** - Does the trader offer a guarantee, for example money back? Traders with great belief in their performance standards are happy to put their money where their mouth is.
- **Addresses and landline numbers** - Established firms have office addresses and landline phone numbers. Be wary of businesses that will only give a mobile number.

**Once A Tradesman’s Been Picked**

After a tradesman has been chosen, a detailed written quotation should be requested. A written contract offers protection if anything does go wrong. Payment should only be made for work that’s actually been done and not by advance payments. However, where materials need to be bought in advance, it’s reasonable for traders to be paid a fair percentage of these costs as jobs progress.

Where extensive work is involved, set a penalty clause (eg £500 a week should the work run over).
Disclaimer
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Revised, February 2017
The Spinal Injuries Association (SIA) is the leading national user-led charity for spinal cord injured (SCI) people. Being user led, we are well placed to understand the everyday needs of living with spinal cord injury and are here to meet those needs by providing key services to share information and experiences, and to campaign for change ensuring each person can lead a full and active life. We are here to support you from the moment your spinal cord injury happens, and for the rest of your life.

For more information contact us via the following:

Spinal Injuries Association
SIA House
2 Trueman Place
Oldbrook
Milton Keynes
MK6 2HH

T: 01908 604 191 (Mon – Fri 9am – 5pm)
T: 0800 980 0501 (Freephone Advice Line, Mon – Fri, 11am – 1pm/2pm – 4.30pm)
W: www.spinal.co.uk
@: sia@spinal.co.uk

Charity No: 1054097
PleASe SuPporT SIA

SIA relies on fundraising, donations and gifts in wills to provide services that help spinal cord injured people rebuild their lives.

With your help, we can provide the right support to spinal cord injured people and their families and friends so they can enjoy a full and independent life after injury. Your donation today will go towards changing someone’s life.

I would like to give: £15  ☐ £20  ☐ £53  ☐ other amount £………….

Method of payment
☐ I enclose a cheque/postal order/CAF voucher made payable to Spinal Injuries Association.

☐ I would like to pay by Mastercard/Visa/Maestro/Switch (delete as appropriate)

Card number  ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

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Signature  ……. Date

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Postcode …. Tel no…………………………………………………………………………………………

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If you tick the box it means for every £1 you donate we can claim an extra 25p from the taxman, at no extra cost to you. You need to pay an amount of income tax or capital gains tax at least equal to the tax we reclaim from HM Revenue and Customs – currently 25p in every £1 you give.

Please send your donation to: FREEPOST SPINAL INJURIES ASSOCIATION or you can donate online at www.spinal.co.uk

Thank you for your support!