

Know your rights Housing

1. What are Disabled Facilities Grants (DFGs)?

Disabled Facilities Grants are grants designed to help older people and disabled people make their homes more accessible by contributing to the cost of substantial alterations and adaptations to their home. They are available if you live in owner-occupied, privately rented, or registered-provider properties. The maximum grant available to people applying in England is £30,000.

2. Disability and DFGs

Under the criteria for the provision of DFGs, disability is understood as:

- If your sight, hearing or speech is substantially impaired
- If you have a mental disorder or impairment of any kind
- If you are physically substantially disabled because of an illness, injury or impairment that you have had since birth or otherwise.

3. Eligibility for DFGs

To qualify for a DFG:

- You must be 18 or over at the date of application
- You must be either the owner, or the tenant of a dwelling and be able to provide an owner's certificate or tenant's certificate (owners may apply on behalf of a tenant)
- You must have satisfied the means test which underpins provision of DFGs
- The adaptation must be for the benefit of a person considered disabled (by the definition above).

4. The means-test for DFGs

1. You are assessed on how much you need to live. This is called 'allowable income' and is calculated on a set of standard allowances for living costs using basic levels of pensions support/pension credit and a flat rate allowance for housing costs.
2. The 'allowable income' will then be compared to your actual income, to see if you have any 'surplus income' that could be used to pay off a loan for an adaptation. If you have savings above £6000, a 'tariff income' is added. If you are in receipt of any means-tested benefits, you will automatically be 'passported through' and awarded 100% of the grant, even if you have a small 'surplus income'.

3. If you do not receive a means-tested benefit, the size of loan you can afford is calculated using the 'surplus income' formula. This calculation assumes a loan period of 10 years of owner-occupied and 5 years of tenants at a standard rate of interest, and it incorporates 'tapers'.

To see if you qualify for a grant, the loan you can afford is then compared to the cost of the work that needs to be done. If the loan amount is less than the cost of works, the amount of grant is calculated as the total cost of work minus the loan amount.

You apply through your local council. To find your local council visit <https://www.gov.uk/apply-disabled-facilities-grant> and enter your postcode.