

Disabled Facilities Grant (DFG)



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A statutory requirement to provide adaptations to meet the aim of statutory provisions of the Housing Grants, Construction and Regeneration Act, 1996 Sections 19-24 as amended by Schedule 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

What is a Disabled Facilities Grant?

This is a grant specifically for work to provide facilities and to carry out adaptations to dwellings for the benefit of a disabled person at their main residence. The grants are mandatory. There is a maximum grant limit of £36,000 although in exceptional cases, an additional 'top-up' loan may be awarded, by means of a Discretionary Disabled Facilities Loan (DDFL). The final decision on whether to award this loan or not will be decided by a Formal Appeals Panel. This additional sum will be a legal charge on the subject property, repayable when the property is sold. Only freehold owners of the property may receive the top-up loan.

Examples of work that can be carried out include installing level access showers, stairlifts, room conversions and extensions.

Eligibility

By formal referral from the Occupational Therapy Section of the Adult, Health and Wellbeing Department of Gwynedd Council. An OT will visit you and they will discuss the proposed adaptations with you to ensure all your essential needs are addressed. If required, the Grants Officer will visit with the OT to ascertain whether the proposed adaptations to your home can be carried out. If a decision is taken to proceed, the work will be carried out in the most effective way.

The Means Test

It is a statutory requirement that all grants are means tested. An initial means test may be carried out prior to any referral by an OT if required. The means test is carried out on the Disabled Person and his/her spouse. Mortgage/rent payments, household bills and Council Tax payments are taken into account on a collective basis. All income, assets, capital and savings must be declared. You will have to submit original documents such as payslips, bank statements for a 12 month period as part of the means test. Certain benefits allow the disabled person to be 'passported' through. If the required work is for a disabled child, NO means test is required.

The Process

The Grants Department receives the referral from the OT and will then contact you to complete the application form and carry out a formal means test. Once the means test has been finalised, the Grants Officer will then compile a schedule of work in accordance with your needs as noted in the OT's referral. The schedule of works is then agreed with both yourself and the OT before obtaining prices from relevant contractors. Once the prices are agreed, the grant is approved and the contractor is obliged to commence the work within 6 weeks. The average length of time taken from first point of contact with the OT, to completion of the work is approximately 9 months. The grant awarded will be the difference between your contribution as determined by the means test and the total cost of eligible works.

Are there any Conditions?

You have to prove ownership of the property. We try to do this direct with the Land Registry where possible, but if the property is not registered, you will be required to ask a Solicitor or your Mortgage Lender to complete a 'Certificate of Title'.

You must pay your contribution (if any) in full prior to the commencement of any work.

Where an applicant has already received a DFG at the property, the Council reserves the right to only consider subsequent adaptation of the same nature, at another property under exceptional circumstances. The presumption will be against funding essentially the same work on two properties for the same person.

Where the final cost of the grant is greater than £5,000, and the grant applicant has a qualifying owner's interest, the Council will demand repayment of the grant of such part of the grant that exceeds £5,000 should the grant conditions not be met in full throughout the stated period. The Council may not demand a sum larger than £10,000. This grant repayment condition will be implemented should the property be sold within 10 years of the date on the Certificate of Completion of the works. After 10 years the grant conditions will be expired, and no repayment will be requested.

The applicant is responsible for the maintenance of any appliance/adaptation once the initial maintenance period has expired and the Council will not consider providing or replacing the same adaptation when the reason for the breakdown is due to the applicant's failure to properly maintain any equipment in accordance with the manufacturer's and installers requirements.

DISCRETIONARY DISABLED FACILITIES LOAN (DDFL)

- A discretionary loan to act as a top up to an existing approval for a Disabled Facilities Grant, when the cost of the essential work will exceed the statutory grant limit of £36,000.

- This type of assistance is discretionary, and will be considered only in very exceptional circumstances. There is no automatic right to this loan, and where necessary, a final decision may be reached by the Formal Appeals Panel.
- The eligible items of work that can be considered for this loan must be identified on a formal referral from the Occupational Therapy Section within the Housing, Social Services and Leisure Department of Gwynedd Council.
- Consideration for this loan will be given to formal applications only, using the prescribed application form.
- The loan, if awarded, will be registered as a financial charge against the property with the Land Registry.
- No repayment will be demanded until the property is sold, however, the freehold owner of the property can opt to repay the loan in one lump sum before selling the property.

What do I do now?

Contact your local Area Office:

Arfon:
Private Sector Housing,
Adult, Health and Wellbeing Department,
Cyngor Gwynedd,
Penrallt,
Caernarfon LL55 1BN
 01286 682621

Dwyfor & Meirionnydd:
Private Sector Housing,
Adult, Health and Wellbeing Department,
Cyngor Gwynedd,
Penarlag,
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 01341 424351