



Home Improvement Agency

FACTSHEET

A GUIDE TO FINANCIAL ASSESSMENTS FOR A DFG

If you require an adaptation to your home, you may be entitled to a Disabled Facilities Grant which could fund all or part of the cost of the works required.

Disabled Facilities Grants (DFGs) are provided by the Council under the Housing Grants, Construction and Regeneration Act 1996.

DFGs are mandatory in certain circumstances, meaning the Council must approve an application if the works are necessary and appropriate for the disabled person and it is reasonable and practical to carry them out.

The circumstances in which a grant may be mandatory are:

- To make a dwelling safe for a disabled person and/or their carer
- To enable a disabled person who is also a carer to provide care for another person
- To provide a disabled person with access to their home
- To provide a disabled person with access to suitably located washing facilities
- To provide a disabled person with access to a suitably located toilet
- To provide a disabled person with access to a family room
- To provide a disabled person with access to a bedroom

In order to be considered for a Disabled Facilities Grant you will need to complete a Financial Assessment. A Caseworker from the Home Improvement Agency will be in contact with you shortly.

DFGs are subject to a test of resources (otherwise known as a means test) meaning that, depending on your income and circumstances, you may be required to contribute towards the cost of the works.

However, you will be exempt from this if:

- The disabled person is in receipt of certain benefits,
 - Income support
 - Income based JSA
 - Pension Credit guarantee
 - Income-based ESA

- Housing Benefit
 - Universal Credit
- Or, the disabled person is a dependent child (for whom Child Benefit is paid) under the age of 19.

DFGs are subject to a maximum amount (currently £30,000) and you may be asked to find the balance for the cost of any works above this amount. The Council may be able to assist you to meet these costs via a Top Up Grant This will be discussed with you once the cost of the work and your contribution, if any, have been finalised.

Sandwell MBC may place a charge on the property requiring repayment if the property changes ownership (there are some exceptions to this rule) within 10 years of the Certified Date (the date the final grant payment is made). The Charge only applies to grants over £5,000, subject to a maximum of £10,000. This means that if the property changes ownership within 10 years of the final grant payment, the grant may need to be repaid.

The Council may also make it a condition that you pursue any insurance or third party claims that you might be entitled to and repay the cost of the works if these are successful.

If you dispose of your property within the grant condition period (10 years) you will have to repay the grant based on the following calculation:

Amount of Final Grant minus Any Means Tested Contribution minus £5,000.

Maximum repayable = £10,000.

Example 1 Final Grant Amount = £4,500
 Contribution = £0
 Repayment £4,500 - £0 - £5,000 = **£0**

Example 2 Final Grant Amount = £10,000
 Contribution = £2,000
 Repayment £10,000 - £2,000 - £5,000 = **£3,000**

The Council also makes it a condition that it can reclaim any specialist equipment provided such as lifts once they are no longer required.

For more information please contact your Caseworker using the details on the enclosed letter.

