



# Disabled Facilities Grant (DFG) Information Handbook

The purpose of a Disabled Facilities Grant (DFG) is to pay for recommended adaptations for people with health conditions and disabilities so they may live independently in their own homes. This handbook will outline the process and information to help you.

February 2026



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# What is a Disabled Facilities Grant (DFG)?

DFGs help people with health conditions and disabilities make changes to their home so they can use the main rooms and facilities easily, safely, and independently.

If you live in Telford and Wrekin and want to make changes to your home because of a disability, you'll first need an assessment from the Occupational Therapy (OT) team.

If you are eligible for the grant provided through the Council, it will pay for the work that is necessary, reasonable and practicable, based on your OT assessment. The most you can get from the grant is £30,000.

## What you can get a grant for

The purposes for which a mandatory DFG may be given are for the following categories:

- 1 Facilitating Access: to help overcome any obstacles that may prevent the person from moving freely into and around the dwelling, access to the garden and enjoying the use of the dwelling and the facilities and amenities within in.
- 2 Making a dwelling safe for the person
- 3 Access to a family room
- 4 Access to a room usable for sleeping
- 5 Access to a bathroom
- 6 Facilitating preparation and cooking of food
- 7 To facilitate the use or access by the person of a source of power, light or heat.

## The role of the OT team

If you live in Telford and Wrekin and want to make changes to your home because of a disability, you'll first need an assessment from the OT team. This team is made up of OT workers, OT assistants and hybrid workers who are experienced in helping people with a range of health conditions and disabilities. They will assess you to see how you manage everyday tasks and find out if anything in your home is making life more difficult for you.

The OT team will first look for simple ways to help you, like providing equipment or making small changes to your home (called Minor Works). These might include things like adding grab rails or extra stair rails, and they are free for you, as long as your landlord agrees.

During your assessment, the team will look at what you can do and how your home affects you. They will also ask for your ideas about what could help make things easier for you.

If equipment or Minor Works cannot meet your long-term needs, the Council will consider an adaptation to your property, at which point we will need to explore whether we can use the DFG to meet your needs. After your assessment your OT worker will discuss your case and as a team, they will identify the best solution to meet your long-term needs, utilising their experience with specific conditions, knowledge of possible adaptations and an understanding of your needs.

Once the team has agreed on the best way to help you, your OT worker will talk this through with you. Sometimes, their recommendations might be different from what you expected. This is because the team has looked at your long-term needs, considered safety, thought about the purposes of the DFG and included everything they think is necessary – even if it is not exactly what you asked for. They cannot recommend an adaptation unless it is for one of the purposes listed above.

The OT team will also decide on the priority of the case.



# Prioritisation

Cases are prioritised based on the needs identified in the assessment. There are three priorities: Fast Track, Higher and Standard.

- A **Fast Track DFG** is prioritised for those with a palliative diagnosis or a rapid progressing life limited illness.
- You may be considered a **Higher Priority** for a DFG based on risk factors identified in your assessment or if you cannot access a toilet;
- Otherwise, the OT team will agree to place the request on the **Standard Priority List**.

Once the OT team has agreed the adaptation needs and priority, the worker will have a conversation with you and will then refer your case to the Home Improvement Agency case workers who will support you with the DFG application.

Your OT worker will continue to hold your case through this process.

## Wrekin Housing Group (WHG) Tenants

If you live in a Wrekin Housing Group property, you will go through a slightly different process and you will not have direct contact with a Home Improvement Agency (HIA) worker and biT (Telford & Wrekin Council in house survey team) is not involved. This is due to WHG contributing towards some adaptations.

You are assessed by OT in the same way and decisions for works and prioritisation are reached in the same way; however, tenants are passported through the Home Improvement Agency and passed onto WHG.

Wrekin Housing Group need to agree if they are consenting to the recommended works and if these fall in line with their policies around family homes, under occupied properties etc. If they do not provide consent, they will discuss your options with you.

Where WHG have agreed works, WHG will visit your property to develop plans for the proposed adaptations; these are then shared with the OT team to ensure that they will

meet the needs identified in your assessment. Once the OT team has agreed, WHG will share these with you.

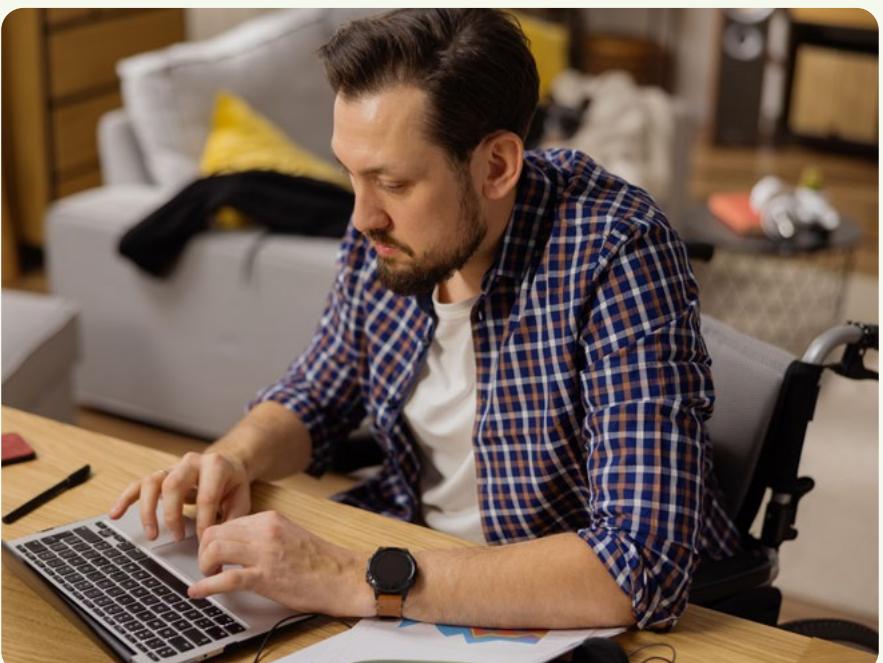
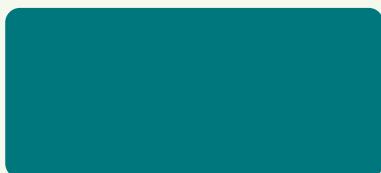
WHG will arrange their own works and communicate this with you. Your OT worker may visit again if they need to review the adaptation when completed.

## **The role of a Home Improvement Agency case worker**

If your OT worker assesses that you need adaptations to your home, they will send their recommendations to Telford & Wrekin Council's Home Improvement Agency case workers.

You will be contacted within 10 working days, either by email, post or phone and sent an application form to start your DFG. If you need help filling out the form, you can ask your case worker for a home visit.

Your case worker will guide you through the grant process and tell you what documents you need to provide. They will also check if you are eligible for the grant. You will need to give them some information as part of this assessment.



# The application

A DFG application form will be sent to you in the post or via email.

You can fill it in yourself, or if you would prefer a home visit, you can ask for one when your case worker contacts you.

## Who needs to complete the application form?

If you are the owner or tenant of the property where the work is to take place, you must complete the form. If you are the person with health conditions and disabilities, you will need to complete the financial questions in the form. These are often the same person.

## Will you need to complete a financial assessment (means test)?

Who the adaptation is for	Do you need to complete a financial assessment?
A child	No
An adult and is on the appropriate passported benefit	No
An adult and you do not receive passported benefits	Yes

## What is a passported benefit?

If you receive a passported benefit you will automatically qualify for a full grant, up to the maximum available to meet your needs as identified by your OT worker's recommendation.

The current passported benefits are:

- Income Support (IS)
- income-based Jobseeker's Allowance (JSA)
- Universal Credit (UC)
- Guarantee Credit element of Pension Credit (GC)
- Income-related Employment and Support Allowance (ESA)
- Working or child tax credit where the income is less than £15,050

If you receive passported benefits you will need to provide evidence of this.

If you do not receive a passported benefit, you must provide proof of your income and savings.

## How does the means test work?

The ‘Means Test’ works by looking at the income of the person with the health condition / disability (or ‘relevant person’) and their partner (where applicable) and how much they need to live on. Income includes any wages, benefits, pensions, savings and investments and any rent from a second home.

The case worker would then assess how much your household needs to live on based on a calculation and values set by the Government. If your income is more than, or in excess of what the Government calculates you need to live on, then you will have to make a contribution based on how much you would be able to raise as a loan using your “excess” income.

Please note that the financial assessment for the DFG is not the same as the one completed for care provision; so you might qualify for one, even if you didn’t qualify for the other.

## What documents do you need to provide to support your means test?

You must provide original documents, not photocopies of the following:

- If you are in receipt of passported benefits you must provide evidence of the benefit
- Proof of any household income over the last three months. For example (non-passported) benefits, allowances, pensions, annuity, salary. If you have irregular payments the Council may ask to see up to 12 months of evidence.
- Your last annual certified accounts if you are self-employed
- Statements from your current account(s) and any other accounts you hold.
- Evidence of your savings in a bank, building society or post office account.
- Evidence of savings bond/certificates, premium bonds, share certificates or other capital or investments
- Details of any other assets.

If you are a couple, you will need to provide proof of both your individual and joint finances.

# Terms and conditions of the Disabled Facilities Grant

If you own the property and the cost of grant works is more than £5,000 then there will be a repayment condition attached to your approval that is added as a land charge.

If the property is disposed of (through sale, transfer etc.) within 10 years of the completion of the grant works, the Council will reclaim the grant amount in excess of £5,000 up to a maximum repayment amount of £10,000. For example, a grant of £8,000 would require £3,000 repayment if the property was sold within 10 years but a grant of £18,000 would require £10,000 repayment if sold within 10 years.

The Council will place a local land charge on the property for 10 years for each grant applied for. If you applied for a Discretionary Grant as part of your overall application, this land charge will be permanent and will need to be paid on sale or transfer of your property.

All grant applicants, whether they own or rent, are required to confirm the intention that the person for whose benefit the works are to be done, will remain living in the property for 5 years. Without the intent to remain in the property the Council will not be able to proceed with the grant.

The Council will seek to reclaim any grant paid if the person for whose benefit the works are to be done moves within five years of the date works were completed.

**NOTE:** Do not start any work before the grant has been approved. Any works that have been started will stop the grant as work cannot be approved retrospectively.



## Further documents needed to support your grant application

- If you own your property you will need to provide proof of this. The Council can check your ownership details online at the land registry if your property is registered. If your property is not registered you will need to provide a copy of your deeds or signed evidence from your solicitor that the house belongs to you.
- If you are a tenant, you will need your landlord's written permission that they agree to the adaptations being carried out.
- If you are a joint owner of the property, you will need written permission from the other owner(s).
- If your application is for a caravan or houseboat, you will need to complete an owner's consent form. The site or mooring owner must sign this.

## Grant approval

When your application form is complete and all supporting documents have been submitted including quotes for the work recommended by your OT worker's this will be your valid application. The Council has six months to approve your grant upon receipt of your valid application; however the Council always aim to approve your grant as soon as possible.

Once you have received approval of your grant, you have 12 months to complete the work. The Council has the discretion to extend this timescale in exceptional circumstances.

## The role of the biT Technical Officer

If you are eligible for a grant and need Technical Officers' input for home adaptations, like specifying works needed, drawing plans, obtaining planning consent, complying with building regulations, and engaging contractors, you will be offered the in-house technical service.

A technical officer will visit your home to conduct a survey and complete all necessary technical work to submit as part of your DFG application. They will make a plan of the proposed works which the OT worker will review to ensure they best meet your needs; these are then shared with you and your technical officer will also share with your landlord for approval if applicable.

Once the plans and grant application are approved, the technical officer will arrange quotes from the Council's list of approved contractors and work with you to appoint a contractor suitable for the works. (The grant only funds the cheapest quote received, but you can choose to cover the difference if you prefer a different contractor.)

They will support you in arranging the contract between the contractor and you and project manage the work until completion.

The duration of the work depends on the required adaptations. However, you should receive contact from a technical officer within 16 weeks to arrange a technical site visit. Most times it will be sooner than this.

This visit will be prioritised based on your OT worker's assessment and priority given. If initial feasibility work is needed to determine if your property can be adapted to meet the recommended needs, you may be contacted by the technical officer before completing the application form and means test.

The technical officer can only assist with the works required for the DFG, as identified by your OT worker. Any other improvements you are interested in that are not part of this assessment are not included in the technical officer's service.

There are several benefits to using the technical officer as part of your DFG application. The technical officer brings specialist knowledge and experience, ensuring that the adaptations to your home are both suitable and completed to a good standard. They handle all technical aspects, from drawing up plans and securing the necessary permissions to managing contractors and overseeing the project through to completion, which can considerably reduce stress and confusion for you. By having a dedicated professional manage these details, you can be confident that the work will comply with relevant regulations, and your needs will be properly met.

Adaptations must be 'necessary and appropriate' and reasonable and practicable to be carried out under a DFG. Your OT worker would recommend what is 'necessary'; however your case worker and the technical officer would decide if the work was 'appropriate' and 'reasonable and practicable'.

The Council will only consider building an extension if your needs cannot be met by changing the inside of your current home. This will include using rooms differently or changing the layout. The technical officer will decide what changes are possible.

Most homes can be adapted, but sometimes it is difficult or not possible. For example, you might not get planning permission, or the changes might cost too much for your type of property. If this happens, the Council will talk with you about other options, and you may be offered help to move to a different home.

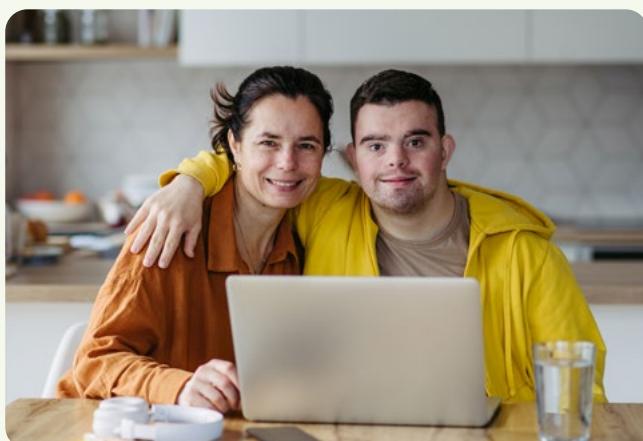


# Property visits

Depending on the work required, there will be a number of visits to your property before any grant approvals can be made. The appointments will be made with you so you will be aware who is attending your property and when.

The visits may include:

- OT worker to recommend the works required and to ensure it has met your needs;
- Case worker to support you to complete your application form if you require;
- Technical Officer to carry out in-depth property inspection to measure the property in order to develop plans and during any work to ensure the work is being completed correctly;
- Surveyors from other organisations to carry out an inspection and to measure the property for items such as stairlifts, home lift, through floor lifts and hoists; and
- Contractors to quote and carry out the work required in order to meet the recommendations.



# Completion of work

Work must be 'signed off' by your OT worker and Technical Officer when it is finished. The Council will then pay the grant at the end of the job, when you and they are satisfied that everything is complete.

The Council will ask you to sign a satisfaction form confirming that you are happy with the work and that they can make the payment.

## Making a contribution to the costs

If you need to contribute to the cost of the works, you must pay this before the Council will release any grant funding. An invoice will be raised and sent to you before any work commences.

## Appointment of Contractor

Where you have appointed a contractor, or a contractor has been appointed on your behalf as part of engaging the technical service (biT) the contract is between you and the contractor. You will be asked to sign the agreement with the contractor prior to the works commencing

## What documents are needed?

The builder must provide the Council with a final invoice and give you all the necessary completion documents. These can include, building regulation approvals electrical certificates and warranties. The Council will need to receive a copy of these documents before they will make a final payment.

## Arranging payment

The Council will usually pay the grant direct to the contractor once the work is complete and you have given permission, unless you have chosen to do the work via the non-agency route, where the grant will be paid directly to you. If you wish you can ask the Council to pay the grant to you instead.

Make sure you state on the application form who the payee should be - you or your contractor/agent. In some cases, usually larger jobs, the Council may make staged payments as the work progresses when you are using the in-house technical service.

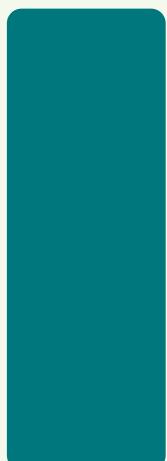
## **After completion of the work**

Once the work is finished, the Council will confirm that the project is complete. If the grant is for a homeowner, the Council will enter it on the local land charges system (where the work is greater than £5,000). It will then appear on property searches throughout the condition period. Once the grant-related work is complete, it will be your responsibility to arrange for annual servicing of equipment. You should follow the advice provided by the equipment manufacturers.

## **If there are problems after the grant has been paid**

After the grant has been paid and completed the Council is not responsible for any problems that could occur in the future. If you have a problem with the installed equipment or building work you should:

- check any warranties or insurances the contractor has given you;
- contact your contractor/equipment supplier to explain the problem; and
- ask them to investigate and resolve the problem.



# My Contacts

## **My OT worker is:**

Telephone:

Email:

## **My case worker is:**

Telephone:

Email:

## **My Technical Officer is:**

Telephone:

Email:

# Stages of a Disabled Facilities Grant and estimated timelines

Please note that this is an estimated timeline only and is subject to change due to situations and delays beyond the Council's control.

## Stage 1: Grant Enquiry

The Home Improvement Agency receives your recommendation from your OT worker.

Home Improvement Agency sends you an application form to complete (within 10 working days of receiving the recommendation from your OT worker).

If you would prefer a home visit from a case worker to help you complete your application form, a case worker visits and obtains information for a provisional Means Test (approximately within 10 working days from request of a home visit).

Once all relevant finance documents are received, the case worker carries out the Means Test and lets the applicant know the outcome (approximately 10 working days).

If the person is eligible for a grant and wishes to proceed, the case worker refers case to the BiT team and the technical officer and requests Design Visit.

## Stage 2: Grant Application Preparation

Technical Officer carries out Design visit (within one week for a fast-track priority. Within 12 weeks for a priority 1 case (high priority) and within 16 weeks for priority two case (standard Priority) to arrange the technical site visit.

Technical officer draft Plans and Schedule of Works to the OT worker and Client for approval (Within 2 weeks of the site visit for small scale works such as new wet rooms, house remodelling etc and within 4 weeks for larger scale works such as house extensions)

Once approved by the OT team, landlord if necessary and the client the plans, specification and schedule of works are submitted for statutory approvals i.e building regulations and planning approvals (This could take up to eight weeks dependant on the approvals needed)

Quotations/ tenders are requested from approved contractors once planning and building regulation approval has been received (Quotations and tenders are normally received within 4 weeks)

Quotations/tenders received are reported to the client. The client chooses which contractor that they would like to use from the list of contractor who submitted a quotation/tender

Once all statutory approvals and quotations are received these are submitted together with the final plans/specifications, schedule of works to the case worker (within 1 week of statutory approvals and quotations being received)

Case worker updates the client of outcome/costs and to complete/collate all necessary paperwork.

The Council assesses the completed Grant Application

## **Stage 3: Grant Approval and Award of contract**

Case worker approves Grant Application and notifies client (within five working days of all the documents being received above)

Contract awarded and start date agreed with client (The start date will normally be within 4-6 weeks, for small scale work, however this will vary dependant on the contractor chosen and for larger scale and more complex projects. Start dates will always be agreed with the client)

## **Stage 4: Commencement and completion of works**

Works are carried out (this will depend on the work being carried out)

The technical officer final inspection and will sign off a completion certificate

Final invoices will be paid (unless otherwise directed, the local authority will pay the grant eligible work direct to the contractor).

## Frequently Asked Questions (FAQs)

### **I rent my home from a landlord, what do I need to do?**

If you rent your home, you will need permission from your landlord to carry out any adaptations. The Council cannot take the grant application any further until we have approval. Your case worker will need your landlord's details in order to contact them for written approval.

### **What if I can't afford to pay my contribution towards the grant?**

If you feel that you can't afford to pay the contribution requested, you should let your case worker know. With your consent, your caseworker can approach your landlord and charitable organisations to seek financial help. If you can't get this help, the Council regrets that it would not be able to approve your application.

### **What if my contribution is more than the cost of the proposed work?**

In this case you would not be entitled to grant assistance. If, in the future, there is a strong likelihood that further adaptations will be required it may be beneficial to make a formal grant application even though the outcome will be a nil grant because the contribution you pay will be offset against any future applications. The Council will be able to advise you whether it is worth pursuing a nil grant.

### **What happens if the cost of work exceeds the £30,000 maximum grant?**

If the work required does exceed £30,000 you would need to fund the amount greater than the grant provided. The Council will not approve a grant unless all the funding for the required work is in place.

The options available to you are:

- Pay the amount yourself that is greater than the £30,000 maximum grant.
- Apply to charitable organisations for financial help with assistance from the case worker and/or client to seek charitable funding

- Apply for Discretionary Additional Grant of up to £10,000 if you are the home owner, which will be placed as a charge on your property that you must pay back if your property is sold or transferred. (subject to the availability of funding and eligibility criteria)

If you can't secure extra funding, the Council may need to look at an alternative that does not fully meet your needs but can still help in part, as long as it fits within the policy limits. If the original plan is the only option and the Council cannot find the funds, then unfortunately the Council will not be able to provide support or approve a grant.

## **If I start the adaptations before work is approved will I get the grant?**

You cannot get a grant for work that has already been done. After your OT assessment, your case will be passed to a case worker, who will check if you qualify for the grant. You will receive the DFG forms within 10 days. Once the assessment is complete and you know you are eligible, you can choose to do the work yourself, as long as it meets the needs recommended by your OT and you follow the Non-Agency Pack.

If you do the work yourself, you will need to pay for it upfront. You will be reimbursed once the OT and Technical Officer confirm the work meets your needs and is completed to the correct standard.

If you start the work before the grant is approved and without submitting the Non-Agency pack, you will not receive the grant.

## **Can you complete the work yourself? (non-agency route)**

You do not have to use the in-house technical service; however, you must follow the same process, and no grant will be paid until completion of the work which has full approvals and final inspections from a technical officer and your OT worker.

If you do want to do the work yourself, please ask your case worker for the non-agency pack which provides full details of what you must do.

If you or a family member are carrying out any of the building work yourself, you would be entitled to the cost of the building materials only which will be paid upon receipt of an invoice once the works have been completed to the OT worker's satisfaction.

## **I have had a DFG already; can I apply for another one? How many times can I apply for a DFG?**

If your needs change and the OT identifies you need new adaptations, you can apply for DFG funding each time. However, the OT will look at your long-term needs based on your disability, so the recommended adaptations should cover you for the future.

## **I didn't qualify for a contribution towards my care, does that mean I will not qualify for the DFG?**

The means test for a care package is assessed in a different way with different criteria; they are based on the individual's financial situation and there are set thresholds for savings with this means test; whereas the means test for the DFG will consider the income, saving and household circumstances of the individual and their partner.

## **Glossary of terms**

**DFG** Disabled Facilities Grant

**OT** Occupational Therapist

**biT** Telford & Wrekin Council in house survey team.