

Your Guide to Applying for a DFG



Coventry City Council

January 2025

● Your Disabled Facilities Grant Application

Before applying for a DFG you will need to have had an assessment from a Social Care Occupational Therapist (OT). They will confirm whether you are eligible to make an application for a DFG and also make the recommendation of what adaptation will meet your needs. The DFG will fund the most cost-effective adaptation to meet your needs.

What is a Mandatory Scheme?

A Mandatory Scheme is the one offered by the Council to adapt your home to meet your needs. For example, converting an existing bathroom into the level access shower. The Mandatory Scheme is managed by the Council, where a Home Improvement Officer (HIO) will complete all necessary paperwork and permissions, draw your plans and manage the scheme from start to finish. Under the Mandatory Scheme the Council will appoint a Contractor off our approved list – you have no choice in Contractor.

What is a Self-Managed Scheme?

If you wish to complete a different scheme to the Mandatory Scheme offered by the Council, this would be classed as a Self-Managed scheme. You would need to manage the entire application yourself, including completing and providing all necessary paperwork and permissions, submitting plans, engaging your own Contractor, and project managing the works.

You would also be liable for all the additional costs. The DFG funding you will be given is based the cost of a Mandatory Scheme. This can include lifts as well as building works.

**DFG funding is
always based
on the cost of
the Mandatory
Scheme**



Examples of Scheme Type

Scenario 1

OT recommends a bathroom adaptation to remove bath and create level access shower in the existing bathroom. You wish to proceed with the scheme the Council offer and agree to use the Council approved chosen Contractor – this is a Mandatory Scheme. The HIO manages your grant application, there is very little for you, as a client, to do. If you chose this option, you do not need to read any further as your HIO will manage everything on your behalf.

Scenario 2

As above, the OT recommends a bathroom adaptation to remove bath and create level access shower in the existing bathroom. However, you wish to choose your own Contractor to complete the work – this is a Self-Managed Scheme. The DFG pays only the cost of the Mandatory Scheme, if your Contractor's quote is more expensive, you pay the additional.

Scenario 3

Again, the OT recommends a bathroom adaptation to remove bath and create level access shower in the existing bathroom. However, you wish to have a downstairs new build shower room - this is a Self-Managed Scheme. The DFG pays only the cost of the Mandatory Scheme, your chosen scheme is likely to be much more expensive, you pay the additional.

Scenario 4

OT recommends a stairlift in order for you to access your existing bedroom on the first floor. However, you wish to have a downstairs new build to create a bedroom – this is a Self-Managed Scheme. The DFG pays only for the cost of the Mandatory Scheme, in this case the cost of the stair lift. Your chosen scheme is likely to be much more expensive, you pay the additional costs.

Who can help with your application

You may need to have help with some or all aspects of your application. The level of support required will depend on your needs and the type of adaptation work you are carrying out.

Simple adaptations (bathroom and ramp)

Usually, this type of work is straightforward. You may need to ask a relative or friend to help you complete the application form and provide the supporting documents.

You will find some useful information in the pack about drawing plans, these do not need to be in a formal design program such as CAD for simple schemes. Usually, your contractor will be able to draw a simple plan of the bathroom (current and proposed).

Major adaptations (alterations to the layout of your home, an extension or other structural work)

For this kind of work, you will need to appoint an architect or other qualified person to draw up the plans. You may also wish to engage a project manager / agent.

Finding an agent (Project Manager)

An agent will:

- help you with your application
- provide detailed drawings and a written specification for the work
- apply for planning permission
- help you choose a builder and get quotes
- handle any contractual issues
- supervise the work on site

You can include an agent's fees in your grant application, but the maximum grant available is £30,000 (including all fees). Please speak to your HIO about fees.

Before applying for a DFG it is important you understand the grant conditions

- The disabled person intends to stay living in the property for a minimum of 5 years
- Property owners will have a local land charge placed on their property (for mandatory grants over £7,500), and may have to pay some of the grant back if they sell within 10 years
- You must complete the work within 12 months of Grant Funding Approval.
- DFG funding limit is £30k (A discretionary Top Up Grant may be available)

There will be further local land charges associated with the Contribution Support Grant and/or Top Up Grant.

Housing Grants, Regeneration and Construction Act, 1996



How to apply an overview

Eligibility prior to applying

- OT Assessment
- OT referral to HIO with recommendations

STEP 1 APPLICATION FORM

Complete the application form and prepare all the supporting documents.

STEP 2 PREPERATIONS

Apply for permissions, such as planning, building control, and consent from a landlord or others to carry out the work. Prepare a sketch plan for the scheme of work.

STEP 3 GET QUOTES

Find suitably qualified Contractors. Get quotes for the adaptation.

STEP 4 GRANT APPLICATION & APPROVAL

Submit your Application to HIO (Steps 1 to 3). Sign to agree property land charges. Await a written grant approval certificate. Arrange shortfall in funding if needed, before you start work.

DO NOT START WORK UNTIL YOU RECEIVE WRITTEN CONFIRMATION THAT YOUR GRANT HAS BEEN APPROVED. THE GRANT WILL NOT BE PAID IF YOU START WORK WITHOUT FORMAL GRANT APPROVAL CERTIFICATE.

STEP 5 START WORK

Arrange a start date with your Contractor. Let the council know. Your HIO must agree to any extra work being covered by the grant (unforeseen).

STEP 6 COMPLETE

When the work is complete, arrange for all inspections to be carried out. Ask your Contractor to submit a final invoice and copies of all relevant certificates / warranties to the council. Payment is made directly to the Contractor.

Step 1 Complete an Application Form

A HIO will visit you initially to discuss the option of the Mandatory Scheme or Self-Managed Scheme. If you wish to pursue a Self-Managed Scheme the HIO will complete a short survey on your property.

The HIO will give you the application form and other documents you will need. Make sure you have all the information about your finances handy when you start to fill out the form.

Who needs to complete the form?

If you are the owner or tenant of the property where the work is to take place, you must complete the form (Part 1). If you are the disabled person, you will need to complete the financial questions in the form, if applicable (Part 2). These are often the same person.

Will you need to complete a financial means test?

No - if the application is for a child

No - if you receive a 'passported benefit' You will need to provide evidence of your most recent award letter

Yes - in all other circumstances you will need to complete a means-test. You will be required to complete all sections of the Application Form (Part 2) to enable the HIO to complete a means test. This will need to be supported with relevant evidence. Depending on the outcome of the means test, you may be required to make a contribution towards the cost of the works.

The means-test will generate a figure, this is the amount you need to contribute to the work.

If your contribution amount is £2,500 or under, the Council will automatically pay this for you via a discretionary grant (Contribution Support Grant).

If your contribution amount is over £2,500 you will need to pay the applicable amount towards the cost of the works. If you feel you are unable to pay this, you can apply for a discretionary grant (Contribution Support Grant) to pay your contribution, however this is subject to you demonstrating financial hardship via a further means test.

If your contribution amount is larger than the cost of the works, then you will need to complete this work privately, as the grant amount will be nil.

What is a 'passported benefit'?

If you receive a passported benefit you will automatically qualify for a full grant, up to the maximum available. Current 'passported benefits' are:

- income support
- income-based job seekers' allowance
- income-related ES
- guaranteed pension credit
- housing benefit
- working or child tax credit where the income is less than £15,050
- universal credit
- council tax reduction (not single occupancy)

How much will your contribution be?

This is dependent on income and savings. The calculation for the means-test is set by central government, not the Council.

You can complete a notional financial assessment at <https://adaptmyhome.org.uk/meanstest>

This will give you an *estimate* of how much your contribution may be.

Contribution example

Mandatory Scheme offered by Council - £12k

Self-Managed Scheme quote - £15k

Means-test Contribution - £4k

The DFG would pay £8k towards your works, you would pay £7k (£4k contribution plus the £3k difference between schemes).

The documents you need to provide to support your means test:

- proof of any household income over the last 3 months. For example, (non-passported) benefits, allowances, pensions, annuity, salary. If you have irregular payments then the council can ask to see up to 12 months of payslips, etc.
- your last annual certified accounts if you are self-employed
- statements from your current account(s) and any other accounts you hold, dated over the last 3 months
- 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.

DO NOT START WORK UNTIL YOU RECEIVE WRITTEN CONFIRMATION THAT YOUR GRANT HAS BEEN APPROVED. THE GRANT WILL NOT BE PAID IF YOU START WORK WITHOUT FORMAL GRANT APPROVAL CERTIFICATE.

○ Step 2 Preparations

It is your responsibility to get all the relevant approvals you need before you start work. If you have appointed an agent, they will do this on your behalf.

If you incur any costs in getting these approvals, you must list them on your application form. You can reclaim reasonable costs as part of your grant.

Design of the scheme

Your HIO or OT will have given you a “design scheme checklist” which was completed by your OT when you were initially assessed. This will help you to understand what is required to meet your needs. If it has been sometime since your original OT assessment and you feel that your needs may have changed, please contact your OT.

You must submit a sketch plan of the scheme for approval from the OT and HIO. Further guidance can be found at the back of this document, along with sketch plans for reference only.

Your contractor and/or agent must follow their recommendations and detailed guidance when they plan your adaptation.



Planning Permission

You won't usually need planning permission unless:

- you are adding to or changing the structure of the property
- the building is listed
- it is in a conservation area
- you live in a flat or maisonette as these may have specific rules

Refer to <https://www.coventry.gov.uk/planning-2> for further advice.

The interactive house on the planning portal gives a useful guide - www.planningportal.co.uk

It can take up to 8 weeks to get planning permission.

Building Control

You will usually need a building notice if;

- making structural alterations
- providing new drainage
- changing the internal arrangement of a home
- changing thermal elements or controlled services, for example, installing a new boiler
- door widening

Your contractor or agent, should be able to tell you if you need to submit a Building Notice. If you are not sure, contact the building control service at the council for advice before you start work, on **024 7683 2057**.

Structural alterations

If you are making structural changes, you may need to find a structural engineer to assess the work first. They will provide the calculations you need for building control approval. If you have an agent, they will tell you if you need to do this.

Landlord approval

If you are a tenant, you will need to get written permission from your landlord to carry out any alterations. This includes houseboat and caravan owners who rent a pitch or mooring. Your HIO can give you a consent form. You should send this to your landlord or housing association. They must sign the consent form and return it to you.

○ Step 3 Get Quotes

You are responsible for finding a Contractor to do the work. Any Contractor you appoint will have a contract with you and, NOT with the Council.

The HIO will have costed the price of the Mandatory scheme when completing the initial visit (this will be classed as Quote 1). You will need to obtain a further quotes to support your application.

What to look for

Finding a suitable Contractor is an important part of the grant process.

The Contractor you choose should:

- be qualified and experienced
- be reliable and knowledgeable
- supply good references from other clients

In the appendices of this pack you will find a Contractor Declaration Form you must sign when appointing your own Contractor, this sets out the standards required.

Using family members

If you use a member of your own family to do the work, you must confirm this on your application form. The council may need you to provide extra information before they approve the grant. The grant paid will only cover materials, not labour, in this situation.

How many quotes will you need?

If the cost is £10,000 or under (Mandatory grant equivalent), you must get at least 2 quotes to submit with your application. You will need to contact 5 Contractors if the cost is above £10,000. We appreciate that it can at times be difficult to get 5 quotes back from Contractors, so we require evidence that you have approached 5 Contractors – and can on that basis accept 3 quotes.

What to ask for

When you've chosen a shortlist, ask each Contractor to visit your premises and prepare a quote. All quotes must be itemised and in writing on the company's official headed paper.

Only eligible and agreed work can be grant funded. Ask your Contractors to provide a detailed breakdown of costs for all the eligible works.

So your Contractor understands your requirements, show them your personal 'Design Checklist' completed by the OT and the information in the back of this pack about level access shower rooms and ramps specification (where applicable).

Your adaptation may be VAT exempt, please see information at the back of this pack for information to give to your Contractor.

Extra work

You can ask the contractor to do extra work at your own expense but they must provide a separate quote for this.

How much will the grant pay?

The grant will be awarded for the most cost-effective quote. This may be the amount that the HIO costed the scheme at the initial visit (Quote 1).

You will be liable for any costs over and above the most-cost effective quote.

IMPORTANT

It is your responsibility to pay for any work or fees you incur before you receive your grant. You can include these as eligible costs within your grant. If you don't go ahead with your application for any reason then you will be responsible for paying these costs.



Step 4 Grant Application and Approval

When your application is ready, send the form and all supporting documents to your HIO. If you have any questions about the form or what documents to include, get in touch with your HIO first. The checklist in the back of this pack will help ensure you include all necessary information.

When will you get a decision?

The council will give you a decision in writing within 6 months of receiving a complete and valid application, this is a legislative requirement. Usually, you will know much sooner than this, but timescales can vary.

If your application is incomplete, or for example, the OT does not feel that the plans meet your needs, we will return it to you with guidance about what you need to do next.

If the council approves your application

If you own the property, and the mandatory grant amount is over £7.5k, a local land charge will be placed on the property for 10 years (maximum of £10k). If you sell the property within the time, there may be a requirement to repay some of the grant.

For example, if the Mandatory grant awarded is £10,000. Local land charge placed on property for £2,500.

If you receive a Contribution Support Grant, or a Top-Up grant (these are both discretionary grants), then a further land charge will be placed. If this applies to you, your HIO will advise you of the amount.

You will receive a Grant Aid Agreement which you will need to sign and return to your HIO agreeing to these terms.

Once you have returned the Grant Aid Agreement (where applicable), you will then be issued with a formal Approval Certificate. This summarises the work, confirms the amount of grant awarded and the name of the Contractor who should carry out the work.

Funding a shortfall

You should not start work until all funding is in place to cover the full cost of the project, including all related (ancillary) costs.

The grant does not always cover the full cost of the work. You may be required to make a contribution. If you have a shortfall, you will need to find extra funding to cover this yourself.

You could consider:

- a loan from a bank or building society
- help from a charity

The council will expect you to pay your contribution, if any directly to the Contractors when they have completed the work, before the grant payment can be made.



PLEASE DO NOT START THE WORK UNTIL THE GRANT AID AGREEMENT HAS BEEN RETURNED TO YOUR HIO.

ONCE YOU HAVE THE FORMAL APPROVAL CERTIFICATE YOU CAN THEN CONTACT YOUR CONTRACTOR TO ARRANGE A START DATE.

PLEASE INFORM YOUR HIO OF THE START DATE.

○ Step 5 Start work

DO NOT START ANY WORK UNTIL YOU...

- have returned your grand aid agreement
- receive your formal approval certificate

Check your insurance

You should check that your home buildings insurance will cover you for having building work done. Call your insurance company to check if there are any issues that you need to be aware of.

If you have a shortfall

If the work will cost more than the grant approval, or you have an assessed contribution, make sure you have this extra money available before work starts. Your grant approval certificate will tell you the amount the DFG will pay, along with your contribution, if any, you will need to make.

Arrange a start date

If you're using an agent, check they have received a copy of the approval certificate. They will deal with any contractual issues with the Contractor and instruct them to start. Your agent should agree a convenient start date with you and your Contractor.

If you're not using an agent you will need to contact your Contractor yourself and arrange a start date for the work.

You must let your HIO know the start date.

You will be responsible for managing the project, along with any disputes with the Contractor.

Extra or unexpected costs

Once the Contractor starts work on site, they may find that extra work is needed. If this happens, you must tell your HIO **straight away**.

You will need to get their permission to include this extra work within your grant. Extra work will be considered only if it is essential and part of the agreed grant scheme.

The HIO may need to visit the site to find out more and discuss it with your Contractor and/or agent. If this work is expensive then the HIO may ask the Contractor to provide a written quote before they agree the extra grant amount.

The HIO will need to revise your grant approval and send you a variation notice for the new amount. Remember, the most you can receive as a grant is £30,000, and any cost variations will also be added to your property land charge where appropriate.

○ Step 6 Completing the work

The completion process

Please contact your HIO when the work is complete. A HIO will visit to inspect the work to ensure that it meets your needs, has been completed to a good standard and has followed the sketch plans signed off by the OT. They will also confirm that you are satisfied with the work.

The council will then pay the grant at the end of the job, when you and they are satisfied that all the mandatory works are complete.

Making a contribution to the costs

If you need to make a contribution to the cost, you must pay this direct to the Contractor once you are happy with the work. You must pay your contribution before the council will release any grant funding.

If you are using an agent, they will usually hold your contribution in their client account until the work is complete.

What documents are needed?

The Contractor must provide the council with a final invoice and give you all the necessary completion documents. These can include 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 pay the grant direct to the Contractor once the work is complete and you have given permission.

For larger jobs (over £25k – Mandatory Scheme price) we may provide interim payments, please speak to your HIO.

After completion

Once the work is finished, the council will confirm that the project is complete. The council will enter the charge the local land charges system. It will then appear on property searches throughout the condition period.

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 to explain the problem
- ask them to investigate and resolve the problem

If the problem is not resolved

If you're not satisfied that the Contractor has resolved the problem, you can:

- contact Coventry Trading Standards
- phone the national Citizens' Advice Consumer Helpline on **03454 04 05 06** for advice on what to do.

Checklists



All documents can be emailed to your HIO, anything with signatures needs to be scanned.

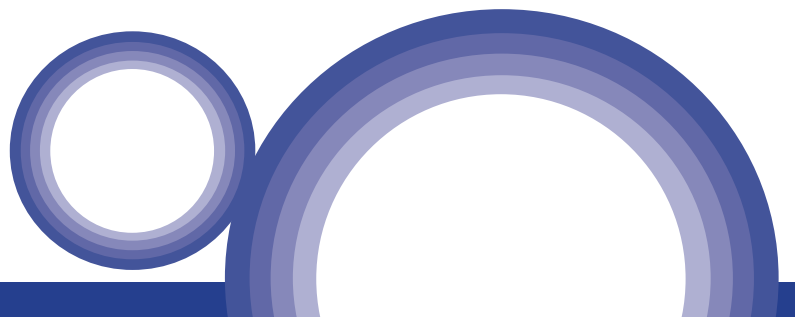
Alternatively, they can be posted or delivered by hand to;

FAO: (Your HIO name)

The Opal, 17-18 Bishopsgate
Business Park, Widdrington Road,
Coventry, CV1 4NA

FOR APPROVAL TO BE GRANTED (BEFORE THE WORK STARTS) Send all of this information to your HIO

Application Form fully completed and signed	
Sketch plans	
Proof of ownership (land registry)	
Landlord consent and certificate of future occupation (if rented)	
Evidence of passporting benefits, or evidence to complete means test	
Evidence of relevant permissions <ul style="list-style-type: none"> • Building control approval • Planning permission approval • STW “Build Over Agreement” • Asbestos report 	
Quotes (must include break down of costs and full specifications of works) (2 quotes for under £10k, 3-5 quotes for over £10k)	
Contractor Declaration Form	
Supplier form (to set up Contractor on Council payment system)	
Once the above information is received and the grant is formally approved you will then be sent the Grant Aid Agreement by your HIO.	
Please sign and return this as the final stage of the approval.	



FOR GRANT TO BE PAID (AFTER THE WORK HAS BEEN COMPLETED)

Inspection completed by HIO (they will have this document already on your file)	
Invoice from Contractor for agreed grant amount (client contribution to be invoiced to yourself separately)	
Evidence of relevant completion certificates <ul style="list-style-type: none">• Building control completion certificate• Electrical certificate• Gas Safe certificate• Asbestos	
Evidence for any variations to the works (these must have already been agreed by HIO so they will be on your file)	

