



Contents

1.	Purpose	1
2.	Introduction and scope	1
3.	Lewisham context.....	2
4.	Summary of available grants and loans	3
5.	How to apply	5
6.	Self-managing works.....	6
7.	Monitoring and reporting	8
8.	Legislation and regulation	8
9.	Equality, diversity, and inclusion	8
10.	Communication.....	9
11.	Related policies.....	9
12.	Reviewing this policy	9
Appendix A – Disabled Facilities Grant Details		10
Appendix B – Discretionary Disabled Facilities Grant Details		17

1. Purpose

- 1.1 Lewisham Council is committed to enabling residents to live independently and safely in their own homes by responding to their changing needs through housing adaptations and supporting their health and wellbeing.
- 1.2 The Disabled Facilities Grant (DFG) and Discretionary DFG Policy sets out the council's approach to administering both the mandatory Disabled Facilities Grant and the Discretionary Disabled Facilities Grant.
- 1.3 The eligibility criteria for these grants are set out within the policy. For the purposes of this policy, shared-owners are treated as 'tenants'. It is important to note that this policy does not apply to council tenants, who can access adaptations through the council's separate Tenant Aids and Adaptations Policy.
- 1.4 The council also offers a range of discretionary grants and loans available to eligible applicants through the council's separate Homeowner Grants Policy.

2. Introduction and scope

- 2.1 This policy follows the rules set out in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It also aligns with the Housing Grants, Construction, and Regeneration Act 1996, which covers the mandatory Disabled Facilities Grants (DFG). This allows the council to use its discretion and funding wisely to provide adaptations for disabled individuals beyond the mandatory requirements.



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

- 2.2 The Housing Grants, Construction, and Regeneration Act 1996, as amended by the Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008, makes it the council's legal duty to adapt homes for disabled people.
- 2.3 The Care Act 2014 states that local authorities must provide services and facilities that help people live independently. The core purpose of adult care and support is to assist individuals in achieving their personal goals. The "wellbeing principle" is central to this act, emphasizing the importance of promoting wellbeing and independent living as part of a holistic approach to care.

3. Lewisham context

- 3.1 The Disabled Facilities Grant (DFG) and Discretionary DFG Policy aligns with several key council strategies and plans, supporting their main priorities and goals. Here are the main documents it aligns with:
- **Corporate Strategy 2022-2026**
 - The corporate strategy outlines Lewisham Council's priorities and services to meet the needs of its residents. Quality housing is a core theme, and this policy highlights the importance of to provide as many people as possible with safe, comfortable accommodation that they can be proud of and happy living in.
 - **Housing Strategy 2020-2026**
 - The housing strategy aims to improve housing supply, quality, and support. This policy contributes to three of the strategic themes which are delivering the homes that Lewisham needs, improving the quality, standard and safety of housing and supporting our residents to live safe, independent and active lives.
 - **Homelessness and Rough Sleeping Strategy 2023–26**
 - The homelessness and rough sleeping strategy aims to prevent homelessness and meet housing need. This policy contributes to accessing accommodation and ensuring suitable accommodation and support is available for different needs.
 - **Lewisham Health and Wellbeing Strategy 2025–2030**
 - The health and wellbeing strategy aims to improve the health and wellbeing of all Lewisham residents. This policy supports the impact of housing on health and wellbeing by being an active part of the health, social care, education and housing joint working to address housing and health challenges.

Aims

- 3.2 This policy seeks to help these households through providing targeted financial assistance, practical support and advice. Its key aims are:
- assist residents to adapt their homes to their changing needs, enabling them to live safely and independently
 - improve health outcomes, tackle health inequalities and promote independent living
 - delay and reduce the need for long term care and support



- 3.3 Approximately 42% of Lewisham residents are owner-occupiers with 7.9% of the overall population reporting disabilities that limit their lives a lot¹. Over the past 5 years (2020/2021 to 2024/25), the council has provided Disabled Facilities Grants to improve 323 homes in the borough. The actual DFG spend for over this period was £8.1m.

4. Summary of available grants and loans

- 4.1. The following tables provide a summary of the assistance provided through each of the schemes available under this policy. Full details of each scheme, how to apply, and conditions can be found in Appendix A (DFG) and Appendix B (Discretionary DFG).

The Discretionary DFG assistance provided through this policy is discretionary and is therefore subject to funding availability. The Disabled Facilities Grant is excluded from this.

- 4.2 The council reserves the right to make minor amendments to the policy using the delegated authority of the Executive Director of Housing if it can be demonstrated that any such changes will help the council better meet its strategic housing objectives and/or Better Care Fund.
- 4.3 The council recognises that the financial cap for the mandatory DFG may not always be sufficient to meet people's needs, with around 8% of applications in 2024/25 exceeding the cap. In such cases, the discretionary DFG grant can offer additional support for disabled people, while also contributing to the delivery of our wider corporate objectives, particularly around quality housing, health and wellbeing and supporting independent living.

Disabled Facilities Grant (DFG)

- 4.4 This grant is set out within The Housing Grants, Construction, and Regeneration Act 1996 and makes it the council's legal duty to adapt homes for disabled people. This policy outlines the local variations that Lewisham Council have adopted regarding the inclusion of warranty costs and local council tax reduction as a passporting benefit. See Appendix A for full details.

Eligible Applicants	The owner, tenant or owner-occupier of a dwelling where a disabled person intends to live for the next 5 years. (excluding council tenants- adaptations for them are covered by the Tenant Aids and Adaptations Policy)
Property Tenure	Must be an owner-occupier, tenant or a landlord who is applying on behalf of its tenant
Land Charge	Where the applicant is an owner-occupier and the grant value is over of £5,000, a local land charge will apply for 10 years.
Warranty Provision	A 5-year warranty is included in the purchase cost of all lifts and wash/dry toilets.
Maximum Value	£30,000 or as per the current statutory limit
Means Test	Works are subject to the statutory means test as set out in legislation, with a local amendment to include Local Council Tax Reduction (not single-person reduction) as a passporting benefit. The means test does not apply to disabled children and young people.

¹ [How life has changed in Lewisham: Census 2021](#)



Limitations	Eligible works must be completed within 12 months of the approval date
--------------------	--

Discretionary Disabled Facilities Grant

- 4.5 In addition to providing mandatory DFGs, the council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. These are currently funded through the council's capital grants programme.
- 4.6 The Discretionary Disabled Facilities Grant is the only discretionary assistance provided through this policy.

Name	Discretionary Disabled Facilities Grant
Purpose of Grant	This is discretionary grant to top up a DFG to carry out works that are above the current mandatory limit of £30,000
Eligible Applicants	Those eligible for a DFG, who have an ongoing DFG application.
Property Tenure	Must be an owner-occupier, tenant or a landlord who is applying on behalf of its tenant (excluding council tenants- adaptations for them are covered by the Tenant Aids and Adaptations Policy)
Land Charge	Where the applicant is an owner-occupier and the grant value is over of £5,000, a local land charge will apply for 10 years.
Maximum Value	£15,000
Means Test	No additional means test applied
Eligible Works (not exhaustive)	- widening doors and installing ramps, providing or improving access to rooms and facilities - improving or providing a suitable heating system - improving access to and movement around the home - improving access to and from the garden where feasible - facilitating the preparation and cooking of food by the disabled person - Assistive technology to maintain or improve an individual's functioning and independence - To help a disabled person move into a decent home which is already suitable or which is capable of being easily adapted to meet their needs (maximum £6,000).
Limitations	Eligible works must be completed within 12 months of the approval date

- 4.7 When considering applications and the administration of grants under its discretionary scheme, the council will apply the provisions applicable to the various forms of assistance as set out in this policy document. However, in exceptional circumstances and where the law allows, the council may decide to exercise discretion by not strictly applying a provision(s) set out in this policy.
- 4.8 Applicants have the option of managing the works themselves (referred to as self-managing works) or choose to appoint the council's Housing Assistance Team's project management services to act as the Contract Administrator for the project.
- 4.9 The council charges for some of its private sector housing services, the latest fees and charges will be available on the council's website and provided as part of the application process.



5. How to apply

- 5.1 Applications can be made by adults for themselves, or on behalf of children. An application can only be submitted by a person aged 18 or over and must relate to adaptations which are needed for a disabled member of the household, either the applicant or someone living with them, where the dwelling is the disabled person's main or only residence.
- 5.2 To find out if a disabled person is eligible for a visit and assessment by an Occupational Therapist, you can contact the Community Occupational Therapy service directly via telephone- 020 8314 7777.
- 5.3 Before the council can decide whether to approve or refuse a housing assistance application, the applicant must submit a 'valid application'. A valid application will consist of completing and submitting the following documents:
- A prescribed application form
 - A certificate of ownership
 - Proof of earnings or benefits
 - If the applicant is a tenant, written confirmation from the owner that they agree to the work being carried out
 - Two quotations from legitimate building contractors
 - Details of any professional fees and/or other ancillary charges
 - If the applicant has a long-term serious illness, the council may require a medical report from the applicant's GP or consultant
- 5.4 Where necessary, the applicant may be required to submit further supporting documentation or information to help the council reach a decision.
- 5.5 Any assessed financial contribution (excluding excess costs) that was paid towards previous housing assistance within the last 5 years will be taken into account and will be deducted from the financial contribution due in respect of the current grant application. The council may decide to recalculate the amount of assistance offered, or the client contribution required- where the information provided is not complete or inaccurate.
- 5.6 The council will notify the applicant in writing of its decision to approve or refuse an application for grant and/or loan assistance. The approval letter will set out the costs of the eligible work, the amount of grant and/or loan assistance available, any financial contribution by the applicant and any associated conditions. If the application is refused, the refusal letter will explain why the application has been refused and set out the applicant's right of appeal.
- 5.7 The council has a statutory duty to provide a decision within six months of receiving a valid application for a mandatory Disabled Facilities Grant (DFG). Alternatively, the council can issue a grant approval but specify a date before which no grant payment will be made. This longer period of time may also be applied to other forms of assistance, if the budget becomes over-committed or during periods of high demand.
- 5.8 Approvals will not normally be granted unless the applicant agrees to carry out all the eligible works identified by the council.



- 5.9 The application process for the discretionary Disabled Facilities Grant (DFG) is integrated with the mandatory DFG process, as discretionary support is only considered once an application for the mandatory DFG has been assessed and the need for additional funding identified.

Payment

- **If you are using a builder or contractor** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released.
- **If the council is completing the works** - The recipient will be expected to pay their contribution (where applicable) to Lewisham Council before the works commence.
- **If you are self-managing** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released

6. Self-managing works

- 6.1 Applicants have the option of managing the works themselves (referred to as Self-Managing Works) or choose to appoint the council's Housing Improvement and Assistance Team's project management services to act as the Contract Administrator for the project.
- 6.2 The applicant must ensure they make it clear to the Housing Assistance Team upon application of the grant that they wish to self-manage their works and not when the work have already begun. If an application is for a Disabled Facilities Grant, the grant offer will have a list of recommendations containing all the works listed in the Occupational Therapist or Trusted Assessor Referral (DFG4). These are referred to as Grant Eligible Works ("the Works").
- 6.3 The applicant must ensure they make it clear to the Housing Assistance Team upon application of the grant that they wish to self-manage their works and not when the work have already begun. If an application is for a discretionary grant, the grant offer will have a list of recommendations containing all the eligible works.
- 6.4 The applicant should provide a minimum of two comparable estimates/quotes for all the Works to be undertaken.
- 6.5 The applicant must produce drawings or layout plans where the project is of a complex nature:
- Roof detail
 - Wall detail
 - Floor detail
 - Foundation detail
- 6.6 The drawings/plans need to indicate how the building works will comply with current building regulations.
- 6.7 Contractors should be reputable and able to provide the necessary public liability evidence, companies house registration in England or Wales or UTRN for sole traders and warranties/certificates upon completion of the works. If family members are being used to complete work, then the cost will be for materials only, not labour costs.



- 6.8 Grant monies will not be paid until the works are completed to the satisfaction of the council. Frequency of payment will be agreed with the council's surveyors before the works comments. The surveyor may approve interim payments.
- 6.9 The invoice must give a full breakdown of the works completed.

Appointing the council as the contract administrator

- 6.10 At the applicant's request, the council will act as their Contract Administrator, in which case the applicant will be required to sign a Client Contractor Agreement form which is an agreement that confirms the services the applicant would like us to provide in relation to project managing the works.
- 6.11 If an applicant is assessed as having to pay a contribution towards the cost of work, they will be required to pay this to the council prior to commencement of the works.
- 6.12 This money will be held in the Councils account until the works are completed. Any interest incurred during this holding will be offset against the cost of administering the contribution.
- 6.13 The council will make all payments directly to the contractor.
- 6.14 As the contract administrator the council can provide some or all of the following services, as required:

Pre-construction phase

- Prepare plans and schedules of work in which case the council will act as the principal designer of the works under the Construction (Design and Management) Regulations 2015
- Submit plans for building and planning regulations. Issue Party Wall Notices
- Competitively tender for quotes from builders included on our approved list of builders
- Submit applications for planning permission and structural engineering designs

Works phase

- 6.15 On behalf of the applicant the council will be required to:
- The Contract Administrator is responsible for inspecting the works on behalf of the Client and rejecting any Works that fail to meet the requirements of this Contract
 - Arrange pre-contract meetings between the applicant, the Contractor and a representative from the Lewisham Housing Improvement & Assistance Agency (the Contract Administrator). The council will assist with negotiations between the applicant and the Contractor to agree and approve the programme of the Works. The council will record the meeting and send copies to all the parties
 - Supervise the Works, negotiate or agree variations as necessary between the parties, and take reasonable steps to ensure as far as reasonably possibly that Works are completed to a satisfactory standard
 - Inspect the Works on behalf of the applicant and rejecting any Works that fail to meet the requirements of the Contract



6.16 The Contract Administrator will also:

- Approve all valuations for payments (interim, where stated, and final) in agreement with the Client, and value the Works before payment is made
- For any agreed variation of the Works, determine a fair and reasonable adjustment to the Price (using current industry standard price guides or similar) and the completion date
- issue a final certificate upon satisfactory completion of the Works.

6.17 The Contract Administrator may:

- approve the Contractor's programme
- consent to subcontracting
- approve interim payments

7. Monitoring and reporting

- 7.1 We will record all grant applications in a central repository. This will ensure that there are appropriate control measures are in place for recording, monitoring and responding to applications.
- 7.2 We will maintain and monitor a set of agreed performance indicators and targets, which will be reported to our Executive Management Team.

8. Legislation and regulation

- 8.1 Legislation and regulation relevant to this policy includes, but is not limited to:
- Housing Grants, Construction and Regeneration Act 1996
 - The Regulatory Reform (Housing Assistance) Order 2002
 - Housing Act 2004
 - Care Act 2014
 - Better Care Fund
 - The Chronically Sick and Disabled Persons Act 1970
 - The Equality Act 2010 (Public Sector Equalities Duty)
 - The Armed Forces Covenant
 - The Children Act 1989
- 8.2 We will keep this policy and associated processes under review, and will respond to changes in legislation, regulation, as well as considering emerging good practice. This includes for example updates in building safety legislation and the review of the Decent Homes standard.

9. Equality, diversity, and inclusion

- 9.1 An Equalities Analysis Assessment (EAA) was undertaken in relation to the changes made to this policy. Previously the Disabled Facilities Grant (DFG) and the Discretionary DFG were incorporated within the broader Housing Assistance Policy; they have now been separated into a standalone document to better reflect the specific scope and purpose of the policy. The EAA concluded that the changes are anticipated to have a neutral impact on residents with protected characteristics. The policy



continues to support positive outcomes for individuals with disabilities, including those with age-related conditions.

- 9.3 Under section 343 of the Armed Forces Act 2006 (as amended by section 8 of the Armed Forces Act 2021), local authorities must consider the Armed Forces Covenant when allocating disabled facilities grants and may offer special consideration for veterans in certain situations.

10. Communication

- 10.1 We will keep this policy available to residents through our website and share additional information relating to Disabled Facilities Grants through other communications with residents – individually where required, and more widely where appropriate.
- 10.2 Any complaints relating to this policy or process will be managed in accordance with our Housing Complaints Policy.

11. Related policies

Related documents which support and complement this policy include but are not limited to:

- Complaints policy
- Compensation, reimbursement, and remedies policy
- Vulnerable residents policy
- Tenant aids and adaptations policy
- Homeowner Grants policy

12. Reviewing this policy

- 12.1 Amendments to this policy not reflecting a major change of policy may be made by the Executive Director for Housing in consultation with the Director of Law and Corporate Governance. Such changes will be reported to Members annually.

Replaces: Housing Assistance Policy (June 2023)

Separated from the Housing Assistance Policy and established as a standalone document to more accurately reflect its distinct scope and purpose (V3.0)

Date approved: 22/10/2025

Effective date: 03/11/2025

Next review: November 2027

Approved by: Mayor and Cabinet

Policy owner: Director of Housing Strategy



Appendix A – Disabled Facilities Grant Details

The council will grant mandatory Disabled Facilities Grants (DFG) in accordance with the relevant legislation, mainly the 1996 Act, as well as subordinate Regulations and Orders (including any amendments) and non-statutory guidance issued by central Government.

This section sets out how Lewisham Council will make decisions on applications for Disabled Facilities Grants (DFGs). The four main elements of a decision are:

- The Disabled Occupant
- The Eligible Works
- The Amount of Grant
- The Grant Conditions

Once a formal application has been properly submitted, the council is under a duty to consider it.

The Disabled Occupant

A “disabled occupant” is a “disabled person” who needs adaptations to a dwelling, houseboat or caravan where they intend to live as their only or main residence for the next 5 years.

A Disabled Person

To be eligible for a DFG a person is disabled if:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they have a substantial physical disability by illness, injury or impairment.

AND that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities.

A substantial effect on day-to-day activities means one that’s ‘more than minor or trivial’. The effect on their normal day-to-day activities might be substantial if the disabled person has more than one impairment. The effects might only be ‘minor or trivial’ if they have very little effect on their daily life like if the only effect on them is that they have to stop for a few minutes rest after walking for a mile at a normal pace.

A long-term effect means something that has affected them or is likely to affect them for at least a year. The impairment will also still be considered to be long-term if it’s likely to affect the disabled person for the rest of your life even if that’s going to be less than a year.

Where They Intend to Live

A DFG is available to fund facilities for a disabled person in:

- dwellings
- qualifying houseboats and caravans
- in the common parts of buildings containing one or more flats where they live.



A “dwelling” is defined as a building (or part of a building, e.g. a flat) occupied as separate premises. This includes dwellings where someone lives as part of their employment, like a farm cottage or a flat over a shop.

Where more than one disabled person lives at the same address, the council can consider multiple applications based on individual needs.

The applicant

A valid application can only be made by the owner, tenant or owner-occupant of the property where the disabled person is going to live – so in many cases, this will not be the disabled person themselves.

An applications CAN NOT be made by:

- Anyone under 18 years of age
- Any public body like a Local Authority or Clinical Commissioning Group
- A person who is not habitually a resident in the UK

A valid application can be made by:

- someone who has an owner’s interest in the property (either an owner-occupier or a landlord)
- a tenant of a dwelling
- the occupant of a caravan or houseboat

An owner’s application must be accompanied by a certificate which confirms that they:

- already have or propose to acquire an owner’s interest
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years).

A tenant’s application must be accompanied by a certificate which confirms that they:

- are making a tenant’s application
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years)

All tenant applications should also be accompanied by an owner’s certificate signed by the landlord unless the council thinks it is unreasonable to do so in the circumstances.

An occupant’s application must be accompanied by a certificate which confirms that they:

- are making an occupant’s application
- intend that the disabled person will live in the dwelling as their only or main residence for the grant condition period (5 years)

Unless the local authority thinks it is unreasonable to do so in the circumstances, all occupant’s applications should also be accompanied by a consent certificate signed by owners of the houseboat and mooring or the caravan and caravan park.



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

Each certificate confirms the intention of the applicant at the time of the application and so long as that was genuinely their intention, no repayment of grant is required if circumstances change and the disabled person can no longer occupy it as intended.

The grant condition period starts when the works are completed to the satisfaction of the council.

The eligible works

The “relevant works” are those adaptations which may meet certain “purposes” and are included within an application as being “necessary and appropriate” and “reasonable and practicable” to meet the needs of the disabled occupant.

The purposes for which a grant can be approved are:

- Making it easier for the disabled person to access and leave the dwelling, houseboat, or park home
- Ensuring the dwelling, houseboat, or park home is safe for the disabled person and others living with them
- Improving access to a room used as the main family area
- Improving access to a room used for sleeping
- Improving access to a room with a lavatory or facilitating the use of such a facility for the disabled person
- Improving access to a room with a bath or shower, or facilitating the use of such a facility for the disabled person
- Improving access to a room with a wash hand basin, or facilitating the use of such a facility for the disabled person
- Making it easier for the disabled person to prepare and cook food
- Upgrading the heating system to meet the needs of the disabled person or providing a suitable heating system if none exists or the existing one is not suitable
- Making it easier for the disabled person to access and control sources of power, light, or heat
- Enhancing access and mobility around the dwelling, houseboat, or park home to enable the disabled person to care for another resident in need of assistance
- Improving access to and from a garden for the disabled person or making the garden accessible and safe for them

These purposes cover a wide range of potential adaptations to cover most circumstances and to meet the adaptation needs of disabled people whose needs are less obvious, such as those with a sight or hearing impairment or a learning disability.

If one or more purposes have been identified, the council will consider the “relevant works” to meet those purposes. For example:

- A ramp could be the relevant work to meet the purpose of improving access to the home
- A stairlift could be the relevant work to meet the purpose of accessing a room used for sleeping

For each of the “relevant works” the council consider whether they are needed and if a grant should be awarded by deciding if they are “necessary & appropriate” and “reasonable & practicable”.



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

The council must also be mindful of achieving the best value for money. Where there are potential alternative options for the relevant works that could meet the required purposes, then the authority would usually choose the lower-cost option. For example, where the purpose is to provide access to a room suitable for sleeping, then a stairlift or utilising an existing ground floor room are likely to be preferred over building a new bedroom.

There will be some cases where the disabled person and the applicant elect for a higher-cost option. The housing authority will still need to ensure that the works meet the required purposes and are necessary and appropriate, but the grant amount will still be based on the lower-cost option.

Amount of grant

The council will consider the following when determining the amount of grant:

- The reasonable cost of carrying out the eligible works along with the cost of associated services and charges – the “estimated expense”
- The amount of grant they will pay, taking into account the estimated expense, the means test and the maximum amount of grant

Grant applications are normally required to include at least two quotations from legitimate building contractors for the costs of the relevant works.

The contract for carrying out the works will be between the applicant and the contractor which means that public procurement rules do not apply.

Other services and charges

The Act allows the cost of certain services and charges to be included with the grant application. These are set out in The Housing Renewal Grants (Services and Charges) Order 1996 and include costs associated with preparing the application and the carrying out of works:

- confirming that the applicant has an owner's interest
- technical and structural surveys
- the design and preparation of plans and drawings
- the preparation of specifications of schedules of relevant works
- assistance in completing forms
- advice on financing the costs of the relevant works which are not met by grant
- making applications for building regulations approval (including any application fee and the preparation of related documents)
- making applications for planning permission (including any application fee and the preparation of related documents)
- making applications for listed building consent (including any application fee and the preparation of related documents)
- making applications for conservation area consent (including any application fee and the preparation of related documents)
- obtaining tenders/estimates
- providing advice on building contracts
- considering tenders
- supervising the relevant works; disconnecting and reconnecting electricity, gas, water or drainage utilities where this is necessitated by the relevant works; and paying contractors



The services and charges of a private occupational therapist in relation to the relevant works can also be included.

The council will cover the cost of a maintenance agreement for a period of five years (where available) from the certified installation date for certain equipment such as stair lifts, through-floor lifts, wash/dry toilets, step-lifts, and similar items that were installed with the assistance of a Disabled Facilities Grant.

When equipment is installed using a DFG the applicant who was awarded the grant becomes the owner of the equipment and is therefore responsible for its maintenance and repairs. Consideration to replace damaged or broken facilities or equipment will only be given under a further DFG providing it:

- Cannot be repaired
- Has not been wilfully damaged
- Still meets the needs of the disabled person
- Has been annually serviced/maintained in accordance with the manufacturer's instructions, where applicable (including the warranty period); and the warranty period has expired
- Any decision to replace damaged or broken facilities or equipment will be made by the DFG panel
- It is the responsibility of the applicant and at their own cost to supply evidence from an approved provider that a qualifying adaptation (lift/lifting equipment) is beyond reasonable repair i.e. over 75% of the cost to replace

In cases where a maintenance agreement of 5 years is not available from the manufacturer, the council will fund the maximum warranty period that is available. If a reconditioned stair lift is being installed, any remaining warranty will be extended to the full 5 years if possible. The aim is to ensure that essential equipment remains in good working condition and well-maintained for an extended period after installation.

The means test

An application for a Disabled Facilities Grant will be subject to a means test if over £15,000 in accordance with the regulations made under the 1996 Act, including any local amendments within this policy. The maximum mandatory Disabled Facilities Grant award at the time of policy publication is £30,000 minus any contribution required by a 'means test' (test of financial resources).

If the maximum grant limit is changed by statute, then the maximum available Disabled Facilities Grant award by Lewisham Council will reflect this.

If an applicant receives multiple grant awards over time, their assessed contribution to the first grant will be taken into account if it falls within the original contribution period (10 years for owner-occupiers and 5 years for tenants).

NOTE: where an applicant is in receipt of a recognised, qualifying, means-tested benefit they will not be further means-tested and they will have no calculated contribution to make. Where works are for the benefit of a child or young person up until their 19th birthday or younger at the date of application – they too will be exempt from a means test.



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

Lewisham Council has also made a decision to reintroduce Local Council Tax Reduction (LCTR) as a qualifying benefit for applicants applying for Mandatory Disabled Facilities Grants. Applicants who receive LCTR will now be able to apply for a mandatory Disabled Facilities Grant without having to undergo the means test. This enhancement aims to support more individuals in accessing the grants they need for home adaptations.

Grant conditions

The following conditions will apply to an award of a Disabled Facilities Grant:

Future occupation of the dwelling

It is a condition that for 5 years from the date of completion of the works, the dwelling is occupied in accordance with the intention stated in the certificate submitted as part of the application.

Local Land Charge

Lewisham Council will impose a local land charge on a dwelling, if it is sold or otherwise disposed of within ten years of the certified date.

The charge will only be placed on owner's applications where the amount of grant exceeds £5,000. The maximum charge is £10,000.

Where the applicant is a foster carer and the application is associated with a long-term placement, a charge will not usually be placed.

If a dwelling is sold or disposed of within ten years, the council will consider whether or not it is reasonable to demand repayment or part repayment of the charge taking into account:

- the financial hardship it would cause
- whether the sale is due to an employment-related relocation
- whether the sale is connected with the physical or mental health or well-being of the grant recipient or of a disabled occupant of the premises
- whether the sale will enable the recipient of the grant to provide care to another disabled person

If a grant is initially awarded for an amount of less than £5,000, an applicant will be consulted before the grant is revised if it would result in a charge being placed.

Deferred payment

In exceptional circumstances, we reserve the right to defer payment of a grant for up to 12 months after the date of approval.

Recovery of equipment

Lewisham Council will include a condition that specialist equipment, such as a stairlift, may be recovered where it is no longer required. Where it is clear that the equipment will not be reused because of age or condition the council may decide to waive this right to recovery.

Use of contractors



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

For self-managed cases the works must be performed by the contractor(s) whose estimate was submitted as part of the application. If a different contractor is to carry out the works, the council's consent must be obtained beforehand, and a new estimate from the new contractor must be submitted. However, any additional costs resulting from the change in contractor must be covered separately by the applicant.

The council will not accept an invoice, demand, or receipt if it is issued by the applicant or a family member. If the applicant or a family member carries out the work, only the cost of materials used will be eligible for financial assistance.

Completion of the works

Payment of the grant is conditional on the eligible works being completed within 12 months from the date of approval of the grant. The council may extend this period if there is a valid reason, and such requests must be made in writing before the 12-month period ends.

The payment of the grant depends on the works being done to the council's satisfaction and upon receiving a satisfactory invoice, demand, or receipt for the works and any related services or changes.

Usually, the council will make payments directly to the contractor on behalf of the applicant, not to the applicant themselves. If there is any disagreement about a payment made to the contractor, no payment will be made until the dispute is resolved. However, the council may make payment directly to the applicant if they have provided the necessary information before grant approval.



Appendix B – Discretionary Disabled Facilities Grant Details

In addition to providing mandatory DFGs, the council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. These are currently funded through the council's capital grants programme.

The council reserves the right to make minor amendments to the policy using the delegated authority of the Executive Director of Housing if it can be demonstrated that any such changes will help the council better meet its strategic housing objectives and/or Better Care Fund.

Discretionary Disabled Facilities Grant

This is discretionary grant to top up a DFG to carry out works that are above the current mandatory limit of £30,000. This grant is not means tested.

The applicant

Those eligible for a Disabled Facilities Grant, who have an ongoing Disabled Facilities Grant application.

The eligible works

The purposes for which a grant can be approved are:

- widening doors and installing ramps, providing or improving access to rooms and facilities; for example, by installing a stair lift or providing a downstairs bathroom
- improving or providing a heating system suitable to the needs of the disabled person, adapting heating or lighting controls to make them easier to use
- improving access to and movement around the home, to enable the disabled person to care for themselves or another person who lives in the property, such as a spouse, child or other person for whom the disabled person cares
- improving access to and from the garden where feasible
- facilitating the preparation and cooking of food by the disabled person
- Assistive technology to maintain or improve an individual's functioning and independence, where this is recommended by an Occupational Therapist (OT) or other health professional
- To help a disabled person move into a decent home which is already suitable or which is capable of being easily adapted to meet their needs. This option will only be considered if the council are satisfied it is not reasonable and practical to adapt their current home and that finding alternative accommodation is the best and most cost-effective long-term solution
 - The grant will cover the full cost of legal fees, estate agents' fees, stamp duty and removal costs up to a maximum of £6,000

*This list is not exhaustive

Amount of grant



The maximum grant amount is £15,000

The means test

This grant is not means tested.

Grant conditions

The following conditions will apply to an award of a Discretionary Disabled Facilities Grant:

Future occupation of the dwelling

It is a condition that for ten years from the date of completion of the works, the dwelling is occupied in accordance with the intention stated in the certificate submitted as part of the application.

Local Land Charge

The grant will be registered with the Local Land Charges Section, under the applicant's new address, as a local land charge and must be repaid in full if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the Certified date. If the applicant moves outside the borough, the grant will be registered as a charge with HM Land Registry.

For approved grants of £5,000 and under there is no grant condition period.

For approved grants over £5,000, there is a 5-year grant condition period attached to the DFG, which is effective from the certified date of completion. The certified date is the date the council inspects the property and confirms all the specified works are complete. In these cases the following conditions will also apply:

- The property must be occupied by the disabled person as their main residence
- The owner must provide the council with full details of how the property is being occupied within 21 days of a written request
- The owner must notify the council in writing if they intend to dispose of the property and must provide any information reasonably requested by the council in that connection
- For owner occupiers, a local land charge will be placed on the property for a period of 5 years for grants approved above £5,000

Completion of the works

Eligible works must be completed within 12 months of the approval date. In cases where works exceed this timeline, a closure procedure will be triggered. These will be reviewed on a case-by-case basis.

The grant will only be paid when the council is satisfied that the work has been completed to its satisfaction and in accordance with the grant approval. The council may pay the grant in full on completion of works or by instalments as the works progress.

Maintenance of eligible works, following completion, are the responsibility of the applicant.



Housing Services

Disabled Facilities Grant (DFG) and Discretionary DFG Policy

If the applicant is providing a contribution, once a grant has been approved, the applicant will be expected to pay their contribution to the builder or contractor before the grant (together with any discretionary disabled adaptations top up loan) is released.

Repayment of the Discretionary Disabled Facilities Grant

- Below £5,000 – the applicant does not need to repay the grant
- Between £5,000 and £15,000 – the amount the applicant needs to repay is the grant value minus £5,000. The first £10,000 of any grant given (between £5,000 and £15,000) must be repaid in full if the owner or the disabled person disposes of the property or fails to comply with any of the grant conditions within 5 years of the certified date

Where the owner disposes of the property after any instalment of grant has been paid out, but before the certified date, the recipient must immediately repay this amount in full to the council and the grant will be cancelled.