Equity Release Council
Championing consumer standards in later life

My Care Consultant

Disabled Facilities Grants and Your Home

A guide for homeowners, families and people considering home adaptations

Important Information

This guide provides general information about Disabled Facilities Grants (DFGs) and is correct at June 2026.

Rules, eligibility criteria, grant limits and local authority policies can change. Information in this guide should not be relied upon as financial or legal advice. You should always check current requirements with your local council and seek professional advice where appropriate.

What is a Disabled Facilities Grant?

A Disabled Facilities Grant (DFG) is a government-backed grant administered by local councils to help fund adaptations that enable disabled people to live more safely and independently in their homes.

A DFG may help pay for:

- Stairlifts and through-floor lifts
- Accessible bathrooms and wet rooms
- Adapted kitchens
- Wheelchair ramps
- Widened doorways
- Downstairs bedrooms
- Heating and lighting controls
- Hoists and specialist equipment
- Other adaptations recommended by an Occupational Therapist

The work must be considered necessary and appropriate for the disabled person's needs and practical for the property.

Before applying for a Disabled Facilities Grant

You should investigate what help might be available through home adaptations, specialist equipment, and other grants.

Minor Adaptations and Equipment:

If you live in England : Your local authority will normally provide you with disability equipment and small adaptations for free, as long as they would cost less than £1,000. This is as long as you've been assessed as needing it and you qualify.

If you live in Wales: You might have to pay towards disability equipment and minor adaptations. But the amount you're asked to pay must be reasonable and based on your financial circumstances.

If you live in Scotland: Your local council will normally provide you with essential equipment or adaptations costing less than £1,500 free of charge.

If you live in Northern Ireland: Your local trust will decide whether they'll fund the equipment or minor adaptation, or whether you'll have to pay for it yourself.

Who can apply?

Applications may be made by:

- Homeowners
- Private tenants
- Council tenants
- Housing association tenants
- Landlords applying on behalf of a disabled tenant
- People living in certain non-traditional homes, such as houseboats and caravans

The person benefiting from the adaptation must:

- Have a disability, long-term health condition or age-related condition requiring adaptations
- Intend to continue living in the property for the foreseeable future

An Occupational Therapist (OT) assessment is often required before a grant can be approved.

How much could I receive?

Current maximum grant levels are:

Country	Maximum Grant
England	Up to £30,000
Wales	Up to £36,000
Northern Ireland	Up to £25,000
Scotland	Scotland does not operate the Disabled Facilities Grant framework used elsewhere in the UK. Housing adaptation support is generally provided through local authority schemes and eligibility criteria may vary between councils.

Some councils may offer additional discretionary funding in exceptional circumstances.

How do I apply?

1

Step 1

Contact your local council

Ask about applying for a Disabled Facilities Grant.

2

Step 2

Assessment

An Occupational Therapist may assess your needs and recommend suitable adaptations.

3

Step 3

Application review

The council considers whether the work is necessary, appropriate and practical.

4

Step 4

Approval

Do not start work until formal approval has been received.

Important
In most cases, work should not begin before formal grant approval has been received. Starting work too early may affect grant eligibility.

5

Step 5

Adaptations completed

Funding is normally paid towards approved works once conditions have been met.

Councils are generally expected to decide within six months of receiving a valid application.

Is there a means test?

In many cases, yes.

Your local authority may assess:

- Household income
- Savings and investments
- Your partner's financial circumstances

Different rules may apply where:

- The adaptations are for a disabled child
- You receive certain qualifying means-tested benefits, which may include Universal Credit and other income-related benefits

Your local authority will confirm whether the means test applies in your circumstances.

You can get an indication about your eligibility for a grant here: https://adaptmyhome.org.uk/householders/check-what-you might-need-to-pay/

Will I have to repay the grant?

In many cases, no repayment is required.

However, some councils may place a legal charge against your property where larger grants are awarded.

Depending on the circumstances:

- The charge may remain in place for up to 10 years
- Part of the grant may become repayable if the property is sold during that period
- Any repayment may be subject to local limits
- Councils may exercise discretion in cases of hardship

Policies vary between local authorities, so you should always review your grant documentation carefully and ask your council to explain any conditions that apply.

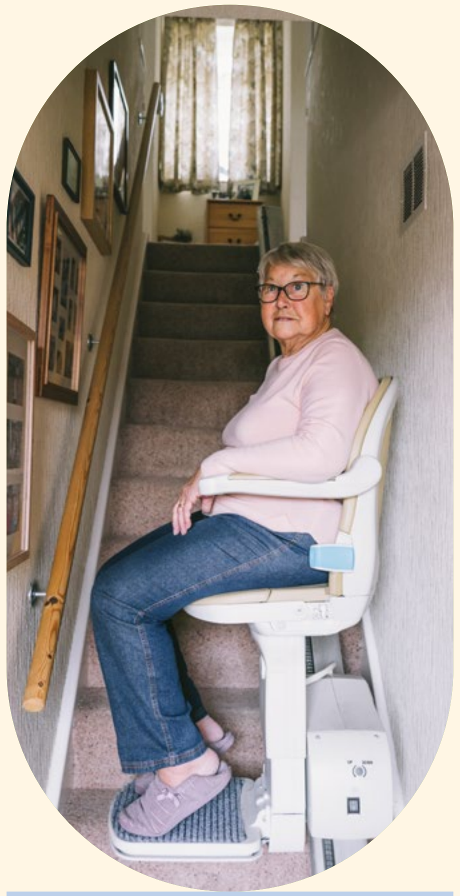
Where can equity release help?

Some people may consider equity release if they need to contribute towards adaptation costs, fund works not covered by a grant or make wider improvements to support independent living. However, equity release is not the only option, and professional advice should always be obtained.

What if I already have equity release?

If you already have a lifetime mortgage or another form of equity release, you should:

- Inform your lender before carrying out significant adaptation works
- Check whether lender consent is required
- Discuss your plans with both your council and lender before making decisions



What if I want equity release in the future?

This is an important consideration.

Some councils may register a legal charge against properties where a DFG has been awarded. This can affect future borrowing because equity release lenders will typically require their mortgage to be the first-ranking legal charge registered against the property.

Before considering equity release, you should:

- Check whether a council charge exists
- Contact your local authority for clarification
- Speak to a qualified equity release adviser. Find one here: equityreleasecouncil.com/members-directory/

Taking advice early can help avoid delays and unexpected complications.

What other support may be available?

Depending on your circumstances, other options may include:

- Mainstream mortgages
- Retirement interest only (RIO) mortgages
- Savings and investments
- Personal loans
- Charitable grants
- Local authority discretionary funding

You may also be able to receive assistance from a Home Improvement Agency (HIA), which can help with applications, contractors and project management.

Questions to ask your Council

1. Has a grant been approved?
2. Will any repayment conditions apply?
3. Will a legal charge be registered against the property?
4. How long will any charge remain in place?
5. Will a local authority charge affect future borrowing or equity release options?

Where can I find more information?

GOV.UK – Disabled Facilities Grants

Adapt My Home

Equity Release Council

Your local council

Home Improvement Agencies (HIAs) - are local organisations that can help older and disabled people with grant applications, arranging assessments, obtaining quotations and managing adaptation works.

Remember

A Disabled Facilities Grant can help make your home safer, more accessible and better suited to your needs.

If you currently have equity release, or think you may need it in future, speak to your local authority and a qualified adviser before making any decisions.

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