



COMING HOME GUIDE

Disabled Facilities Grants: a family guide to getting the home adapted

For England, Wales and Northern Ireland, with Scotland's scheme
of assistance

Version 1.0.2 • October 2026. Next review: March 2027

About this guide

This guide is correct at October 2026, version 1.0.1. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0.2. October 2026. Next review: March 2027. Rules and amounts read on 3 October 2026. We review this guide every year in March, and straight away if a grant limit or rule changes in any of the 4 nations.

Who this guide is for: families of a disabled or older person whose home needs bigger changes, such as a ramp, a stairlift, a level-access shower or a downstairs bathroom. It covers England, Wales and Northern Ireland, with a section for Scotland's scheme of assistance. For equipment, small changes and the basics of an occupational therapy assessment, read our Adapting a home guide first: www.cominghomecare.app/guides/adapting-a-home?ref=guide-disabled-facilities-grants

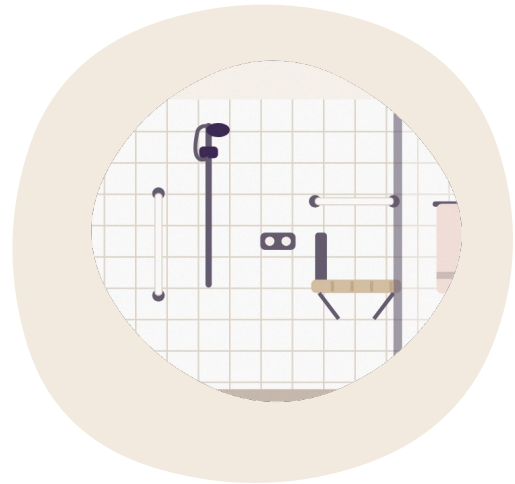
How to use it: sections 1 to 4 explain what a grant pays for, who can apply, how much it can be and how the means test works. Sections 5 and 6 take you through the process and the time limits. Section 7 covers help beyond the grant, section 8 covers Scotland, and section 9 covers what to do if you disagree. Every figure has a source and a date, and the full list is in "Sources" at the back.

Guidance, not advice. This guide explains the official rules in plain English. It can't take everything into account. The council or the Housing Executive makes each decision. For advice on your situation, contact Foundations, Care and Repair, Citizens Advice or Advice NI (see "Where to get help").

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

01

What a Disabled Facilities Grant pays for



A Disabled Facilities Grant (DFG) helps pay for changes to a disabled person's home, so they can live there safely and more easily. It's run by the council in England and Wales, and by the Housing Executive in Northern Ireland ([GOV.UK, Disabled Facilities Grants, read 3 Oct 2026](#)).

It can help pay to:

- widen doors and put in ramps or grab rails
- improve access to rooms and facilities, for example with a stairlift or a level-access shower
- improve access to the garden
- build an extension, for example a downstairs bedroom
- put in a heating system suitable for their needs
- make heating or lighting switches easier to use

Washing and using the toilet. When washing or getting to the toilet becomes hard, it can affect everyone's day, and it's often one of the first things families want to sort out. A grant can help. It can pay to improve access to rooms and facilities, for example a level-access shower ([GOV.UK, Disabled Facilities Grants](#)) or a downstairs bathroom ([Welsh Government, Adapt your home if you are disabled or an older person, read 3 Oct 2026](#)). The government's guidance

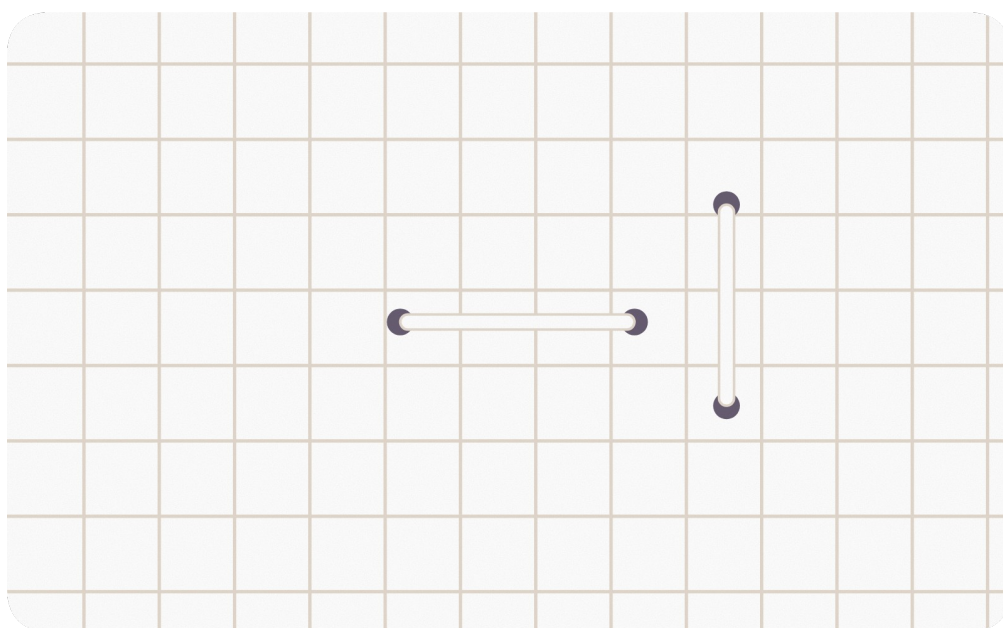
for councils in England lists level-access showers and wet rooms among the usual adaptations. It says a disabled person should be able to use a toilet, a wash basin and a shower or bath, and that washing at a sink isn't an acceptable alternative to a suitable bathroom, though it may sometimes be used for a short time ([MHCLG, Disabled Facilities Grant delivery guidance for local authorities in England, published 28 Mar 2022](#), paragraphs 1.1 and B74).

While bigger work is planned. Building work can take months. Some councils have quicker routes in their housing assistance policy, such as fast-track adaptations, or grants to help someone come home from hospital ([MHCLG, DFG delivery guidance, paragraph 3.21](#)). Ask the council and the occupational therapist whether anything can help in the meantime. What's offered is up to the council, and it depends on the occupational therapist's assessment.

It doesn't affect any benefits they get ([GOV.UK, Disabled Facilities Grants](#)).

It's for the person's needs, not general repairs. The work has to meet the disabled person's needs, and only the work the council agrees is eligible is paid for. In Northern Ireland, only work recommended by the occupational therapist can be grant-aided ([nidirect, Disabled Facilities Grants, updated 22 Sep 2026](#)).

Smaller changes first. A grab rail or a second stair rail is usually quicker to get without a grant. In England, if the council assesses someone as needing them, it can't charge for aids and minor adaptations costing £1,000 or less ([legislation.gov.uk, Care and Support \(Charging and Assessment of Resources\) Regulations 2014, regulation 3](#)). Our Adapting a home guide covers this.



02

Who can apply



To get a grant, the disabled person, or someone else living in the home, must be disabled and intend to live there for the grant period. The grant period is usually 5 years, but it can be shorter, for example if the person is terminally ill (GOV.UK, Disabled Facilities Grants).

The person who applies must be the owner, the tenant or the landlord. That includes private tenants, council tenants and housing association tenants. Tenants need the landlord's agreement to the work. A landlord can also apply for a tenant (GOV.UK, Disabled Facilities Grants).

The two tests. The council needs to be happy that the work is:

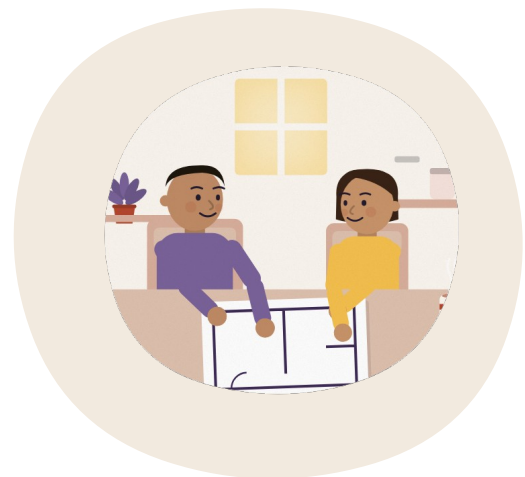
- necessary and appropriate to meet the disabled person's needs
- reasonable and can be done, depending on the age and condition of the property

Usually an occupational therapist (often called an OT) or a trained assessor visits to decide what's needed (GOV.UK, Disabled Facilities Grants).

Northern Ireland: owner-occupiers, landlords and private tenants can apply. You can't apply directly to the Housing Executive. Start with the Health and Social Care Trust's occupational therapy service, or ask the GP or a social worker to refer them ([Northern Ireland Housing Executive, Disabled Facilities Grant, read 3 Oct 2026](#)). Housing Executive tenants should ask their local office first (our [Adapting a home guide](#) explains how).

03

How much: the maximum grant



Nation	Maximum grant	Who runs it
England	Up to £30,000. Some councils give more	The council
Wales	Up to £36,000	The council
Northern Ireland	Up to £35,000, and up to £70,000 in some cases	The Housing Executive, after a Trust occupational therapist's recommendation

England and Wales: [GOV.UK, Disabled Facilities Grants: amounts by nation](#), read 3 Oct 2026. England's limit is set in law at £30,000 ([legislation.gov.uk, Disabled Facilities Grants \(Maximum Amounts and Additional Purposes\) \(England\) Order 2008, article 2](#), read 3 Oct 2026). Northern Ireland: [legislation.gov.uk, Housing Renovation etc. Grants \(Grant Limit\) \(Amendment\) Order \(Northern Ireland\) 2023, in force 1 Feb 2023](#) and [nidirect, Disabled Facilities Grants](#).

Northern Ireland: confirm the amount with the Housing Executive. The 2023 Order and nidirect both give £35,000, but the GOV.UK table still shows the old limit of £25,000. Ask your local Housing Executive grants office what applies to you.

Above the limit in England. Councils don't have to pay more than £30,000, but they can top up a grant if their local housing assistance policy allows it. Bigger work, such as an extension, can cost much more than the limit ([MHCLG, Disabled Facilities Grant delivery guidance for local authorities in England, published 28 Mar 2022, read 3 Oct 2026](#), paragraph B88). Ask the council for its policy (section 7).

More than one grant. If their needs change, you can apply for another grant for the same home (GOV.UK, Disabled Facilities Grants: amounts by nation).

04

The means test



The means test decides whether the family pays part of the cost. It's different in each nation.

England

How much the grant covers usually depends on household income and on savings over £6,000. Depending on income, they may need to pay part of the cost (GOV.UK, Disabled Facilities Grants: amounts by nation).

No contribution on some benefits. The council must count the disabled person as having no contribution if they get one of these income-related benefits (MHCLG, DFG delivery guidance, paragraph B104):

- Universal Credit
- the guarantee credit part of Pension Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance

Disabled children: for a disabled child under 18, the parents' income isn't counted (GOV.UK, Disabled Facilities Grants: amounts by nation). The council's guidance also covers some young people aged up to 19 in full-time education (MHCLG, DFG delivery guidance, paragraphs B104 and B106).

Landlords: a landlord's income and savings aren't counted. The council may ask for the home to be let to another disabled person if the tenant moves within 5 years (GOV.UK, Disabled Facilities Grants: amounts by nation).

Selling the home later. For an owner's grant over £5,000, the council can put a charge on the home. If it's sold within 10 years, the council can ask for up to £10,000 back (MHCLG, DFG delivery guidance, paragraph B123). Ask the council whether it does this.

Wales

Since April 2021, the Welsh Government has asked councils to remove the means test for small and medium DFGs ([Welsh Government, Written statement: removing the means test on small and medium Disabled Facilities Grants, 10 Mar 2021](#)). Large adaptations are usually still means-tested. In 2023/24 and 2024/25, Caerphilly and Newport still means-tested medium adaptations, and Blaenau Gwent and Cardiff didn't means-test any DFG ([Welsh Government, FOI response ATISN 26584, 11 Feb 2026](#)). Ask your council how it applies the rules.

Northern Ireland

The amount depends on the approved cost of the work and their finances, and the Housing Executive works out whether they need to pay a share (nidirect, Disabled Facilities Grants). It calls this a "test of resources". If the adaptation is for a child and the family gets Child Benefit for them, the test isn't usually done (Housing Executive, Disabled Facilities Grant).

05

The process, step by step



This is the usual order in England and Wales. Northern Ireland is similar, but it starts with the Trust.

1. **Ask for an assessment.** Contact the council's adult social care team, or the children's services team for a child (the Trust in Northern Ireland). Say it's about adapting the home, and write down the date you asked.
2. **The occupational therapist visits.** They look at how the person manages at home and recommend what's needed. They send the recommendation to the council's grants team (the Housing Executive in Northern Ireland).
3. **The grants team gets in touch.** Ask who your contact is. Some councils use a home improvement agency to help with the application and the builders (section 7).
4. **The means test.** The council works out whether the family needs to pay a share (section 4).
5. **Plans and quotes.** Ask whether you get quotes yourselves or the council uses its own builders. You need to apply separately for any planning permission or building regulations approval. The council may ask you to use an architect or surveyor, and the grant can go towards their fees (GOV.UK, Disabled Facilities Grants).
6. **The application and the written approval.** Wait for the approval in writing. Don't start work, or sign a contract that starts work, before it arrives.

7. **The work.** Keep in touch with the builder and the grants team. Tell them straight away if something changes or extra work is needed.
8. **Payment.** The council pays in instalments as the work goes on, or in full when it's finished. It may pay the builder directly. Payment comes when you and the council are happy with the work, or when you give the council the builder's invoice. If you or a relative do the work, the council will usually only pay for materials or services you've bought (GOV.UK, Disabled Facilities Grants: amounts by nation). In Northern Ireland, payment comes when the occupational therapist and the Housing Executive accept the work (nidirect, Disabled Facilities Grants).

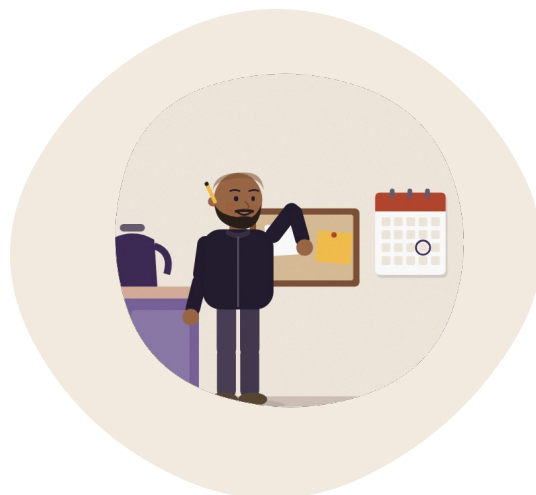
A to-do list for a grant

- Write down the date you asked for the assessment
- Keep the OT's recommendation, every letter and every quote together
- Write down who you spoke to, when, and what they said
- Ask about planning permission and building regulations
- Wait for written approval before any work starts
- Chase if you haven't heard back within the time they gave you



06

Timescales



England and Wales

- **The decision:** the council must tell you in writing whether the grant is approved or refused as soon as reasonably practicable, and no later than 6 months after the date of the application ([legislation.gov.uk](https://legislation.gov.uk/ukpga/1996/68/section/34), [Housing Grants, Construction and Regeneration Act 1996, section 34](#), read 3 Oct 2026).
- **The work:** it should be finished within 12 months of approval. The council can allow longer, for example if extra work was needed that nobody could have foreseen ([legislation.gov.uk](https://legislation.gov.uk/ukpga/1996/68/section/37), [Housing Grants, Construction and Regeneration Act 1996, section 37](#)).
- **Delayed payment:** the council can approve a grant but say it won't pay until a later date. That date can't be more than 12 months after the application ([legislation.gov.uk](https://legislation.gov.uk/ukpga/1996/68/section/36), [Housing Grants, Construction and Regeneration Act 1996, section 36](#)).

The 6 months start from the date of the full application, which can be some time after the first assessment. Ask the council when it counts the application as received.

Northern Ireland

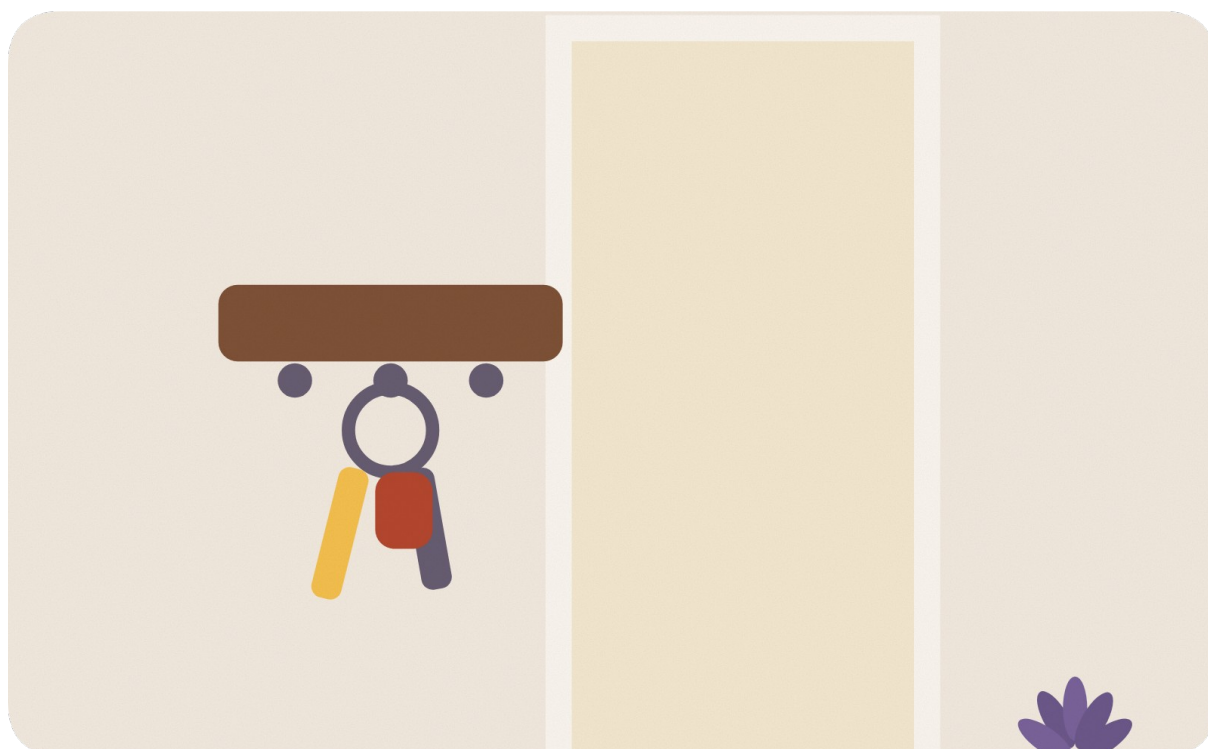
From the date on the approval letter, there are 6 months to start the work and 12 months to finish it. If the work costs over £10,000, you need a warranted builder or a written contract with the builder (Housing Executive, Disabled Facilities Grant).

The one rule to remember

Don't start the work before the grant is approved in writing. In England, starting first can mean no grant at all (GOV.UK, Disabled Facilities Grants: amounts by nation). In Northern Ireland, don't start any work until the Housing Executive has approved it in writing (Housing Executive, Disabled Facilities Grant).

If it's slow

- Ask the grants team where the application is, and what they're waiting for.
- Ask for the date they received the full application, so you know when the 6 months end.
- If it's still slow, make a complaint to the council (section 9).



07

Top-ups and alternatives



Council help beyond the grant (England and Wales). Councils have wide powers to give other help with housing, for example to adapt, improve or repair a home, or to help someone move to a more suitable one. The help can be a grant, a loan or another form, with or without conditions ([legislation.gov.uk, Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002, article 3, read 3 Oct 2026](#)). Each council sets out what it offers in its housing assistance policy (MHCLG, DFG delivery guidance). Ask for a copy.

Wales: ENABLE. The Welsh Government funds councils through a scheme called ENABLE, which covers small adaptations such as grab rails, stair rails, small ramps, accessible taps and key safes, and medium ones such as walk-in showers, chair lifts and large ramps ([Welsh Government, ENABLE: support for living independently scheme, read 3 Oct 2026](#)). Local Care and Repair agencies also run the Rapid Response Adaptations Programme, for quick changes such as before someone comes home from hospital ([Welsh Government, Adapt your home before returning from hospital, read 3 Oct 2026](#)).

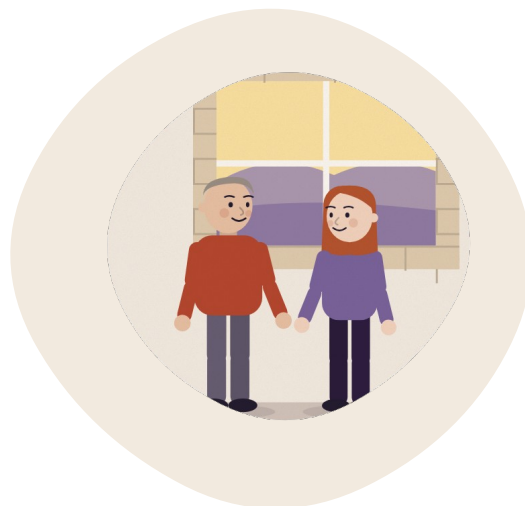
Council and housing association tenants: ask the landlord first. Social landlords often arrange adaptations themselves.

Charities: some charities help with the cost of adaptations, or with a family's share. An adviser or a home improvement agency can help you find one.

VAT and Council Tax: a disabled person isn't charged VAT on some building work, such as ramps or widening doors, and an adapted home may get a Council Tax reduction (or a rates reduction in Northern Ireland). Our Adapting a home guide explains both.

08

Scotland: the scheme of assistance



There are no Disabled Facilities Grants in Scotland (GOV.UK, Disabled Facilities Grants: amounts by nation). Instead, each council runs a "scheme of assistance" for private homes, and publishes a statement saying what help it gives ([Citizens Advice Scotland, The scheme of assistance for house repairs and adaptations, read 3 Oct 2026](#)).

- **Who it's for:** homeowners and private tenants whose home needs adapting because someone living there is disabled.
- **The grant:** every council must give a grant to adapt a home so a disabled person can use standard amenities, such as a toilet, bath, shower or sink. The grant is at least 80% of the eligible cost ([legislation.gov.uk, Housing \(Scotland\) Act 2006 \(Scheme of Assistance\) Regulations 2008, regulation 4](#)).
- **100% on some benefits:** the grant covers the whole eligible cost if the applicant, or certain people in their household, get certain benefits, such as income-related Employment and Support Allowance or the guarantee credit part of Pension Credit (regulation 4). Citizens Advice Scotland also lists Universal Credit, so ask the council what it accepts.
- **No fixed upper limit:** a council mustn't set a fixed upper limit on the cost of adaptation work for these grants, and it can choose to pay more than 80% (Citizens Advice Scotland).

- **Extensions:** an extension for extra living space doesn't qualify for the standard grant unless it provides standard amenities, like a bathroom. Ask the council about other help.
- **The assessment:** the council usually needs an occupational therapist to say the changes are essential.

If they rent from the council or a housing association, the landlord usually arranges adaptations itself. Ask the landlord, and ask for an occupational therapy assessment ([mygov.scot, How to apply for care equipment or home adaptations, updated 23 Sep 2025](#)).

Care and Repair services give older and disabled homeowners independent advice and help with repairs and adaptations ([Care and Repair Scotland, read 3 Oct 2026](#)).

09

If you disagree



England: you can appeal to the council. If you're still unhappy, you can complain to the Local Government and Social Care Ombudsman (GOV.UK, Disabled Facilities Grants).

Wales, Scotland and Northern Ireland: use the council's or the Housing Executive's complaints process first. If you're still unhappy, go to the public services ombudsman for that nation: the Public Services Ombudsman for Wales, the Scottish Public Services Ombudsman, or the Northern Ireland Public Services Ombudsman (see "Sources").

When you complain, say what you disagree with and what you'd like to happen. Include the dates from your notes, and copies of the OT's recommendation and the council's letters. An adviser can help you write it.

10

How Coming Home can help



Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't advice, and the council or the Housing Executive makes each decision.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. Use it to share who's chasing the occupational therapist, when the builders are booked, and what the council said.

Everyone in the circle can join at no cost.

Every plan includes the 8 quick questions on what you might be entitled to:

www.cominghomecare.app/benefits-check?ref=guide-disabled-facilities-grants

Care Plus (£14.99 a month or £99.99 a year) includes help with Disabled Facilities Grant applications: keeping the occupational therapist's report, quotes and letters together in a document vault, and drafting replies to the council. You read, edit and send everything yourself.

To hear when Coming Home is ready, join the waitlist:

www.cominghomecare.app/?ref=guide-disabled-facilities-grants

Built by people who know home care.

11

Where to get help



This guide is guidance, not advice. For advice on your situation:

- **Your council's grants team** for a Disabled Facilities Grant, or the scheme of assistance in Scotland. In Northern Ireland, the Housing Executive grants office: 03448 920 900
- **England:** Foundations, which the government funds to help people apply for DFGs (GOV.UK, Disabled Facilities Grants). Find a local home improvement agency at [Find My HIA](#), read 3 Oct 2026
- **Wales:** [Care and Repair Cymru](#), read 3 Oct 2026
- **Scotland:** Care and Repair Scotland, and Care Information Scotland on 0800 011 3200 (mygov.scot, How to apply for care equipment or home adaptations)
- **Citizens Advice:** www.citizensadvice.org.uk
- **Advice NI:** 0800 915 4604 ([Advice NI](#), [Contact](#), read 3 Oct 2026)
- **Carers UK Helpline:** 0808 808 7777, or www.carersuk.org

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

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Sources

All read on 3 October 2026 unless another date is given. Dates in brackets are the page's own published or updated date.

UK-wide and England

- GOV.UK, Disabled Facilities Grants (guide last major update 16 Jun 2016; read 3 Oct 2026): www.gov.uk/disabled-facilities-grants
- GOV.UK, Disabled Facilities Grants: amounts by nation: www.gov.uk/disabled-facilities-grants/what-youll-get
- GOV.UK, Apply for a Disabled Facilities Grant (council finder, updated 16 Feb 2022): www.gov.uk/apply-disabled-facilities-grant
- Care and Support (Charging and Assessment of Resources) Regulations 2014 (SI 2014/2672), regulation 3: www.legislation.gov.uk/uksi/2014/2672/regulation/3
- Housing Grants, Construction and Regeneration Act 1996, sections 34, 36 and 37: www.legislation.gov.uk/ukpga/1996/53/section/34
- Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008 (SI 2008/1189), article 2: www.legislation.gov.uk/uksi/2008/1189/article/2
- Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (SI 2002/1860), article 3: www.legislation.gov.uk/uksi/2002/1860/article/3
- MHCLG, Disabled Facilities Grant (DFG) delivery guidance for local authorities in England (published 28 Mar 2022): www.gov.uk/government/publications/disabled-facilities-grant-dfg-delivery-guidance-for-local-authorities-in-england
- Foundations, Find My HIA: www.findmyhia.org.uk/
- Local Government and Social Care Ombudsman: www.lgo.org.uk/

Wales

- Welsh Government, ENABLE: support for living independently scheme: www.gov.wales/adapt-your-home-if-you-are-disabled-or-older-person/enable-support-living-independently-scheme
- Welsh Government, Adapt your home before returning from hospital (Rapid Response Adaptations Programme): www.gov.wales/adapt-your-home-returning-hospital
- Welsh Government, Written statement: removing the means test on small and medium Disabled Facilities Grants (10 Mar 2021): www.gov.wales/written-statement-removing-means-test-small-and-medium-disabled-facilities-grants
- Welsh Government, FOI response ATISN 26584 (11 Feb 2026): www.gov.wales/sites/default/files/publications/2026-02/atisn26584.pdf
- Care and Repair Cymru, Get help: careandrepair.org.uk/get-help/
- Public Services Ombudsman for Wales: www.ombudsman.wales/

Scotland

- Citizens Advice Scotland, The scheme of assistance for house repairs and adaptations: www.citizensadvice.org.uk/scotland/housing/home-repairs-improvements-and-adaptations-s/housing-grants-and-loans-s/
- Housing (Scotland) Act 2006 (Scheme of Assistance) Regulations 2008 (SSI 2008/406), regulation 4: www.legislation.gov.uk/ssi/2008/406/regulation/4
- mygov.scot, How to apply for care equipment or home adaptations (updated 23 Sep 2025): www.mygov.scot/care-equipment-adapt-home/how-to-apply
- Care and Repair Scotland: www.careandrepairsotland.co.uk/
- Scottish Public Services Ombudsman: www.spsso.org.uk/

Northern Ireland

- Housing Renovation etc. Grants (Grant Limit) (Amendment) Order (Northern Ireland) 2023 (in force 1 Feb 2023): www.legislation.gov.uk/nisr/2023/2/contents
- nidirect, Disabled Facilities Grants (updated 22 Sep 2026): www.nidirect.gov.uk/articles/disabled-facilities-grants
- Northern Ireland Housing Executive, Disabled Facilities Grant (undated page, read 3 Oct 2026; grants office 03448 920 900): www.nihe.gov.uk/article/1412/Disabled-Facilities-Grant
- Advice NI, Contact: www.adviceni.net/contact
- Northern Ireland Public Services Ombudsman: www.nipso.org.uk/

13

Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Rules and amounts read on 3 October 2026
1.0.1	October 2026	Added a passage on washing and toilet facilities, and on help while bigger work is planned (section 1)	Approved addition, sources read on 3 October 2026

1.0.2. October 2026. Corrected the line about who builds Coming Home (section 10). Accuracy. No change to the advice.

The next review is due in March 2027, or straight away if a grant limit or rule changes in any nation. The latest version is always at

www.cominghomecare.app/guides/disabled-facilities-grants



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This edition

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