

Southampton City Council

Discretionary Disabled Adaptations Financial Assistance Policy 2025

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Introduction

1. The Southampton City Council Discretionary Disabled Adaptations Financial Assistance Policy (DDAFA) 2025 sets out how the Council can offer financial assistance in the form of grants towards adapting private housing stock in the city to enable people to live independently. This policy sets out assistance that the council can offer, who can apply, what it can be used for, and any conditions attached to taking the assistance.
2. This policy updates and supersedes previous policies relating to the issuing of grants for housing adaptations, including elements of the Southampton City Council Private Rented Sector Strategy and Private Sector Housing Renewal Policy (2003) and any previous policies relating to the Accessible Homes Grant.

Legal context and central Government Guidance

3. The Housing Grants, Construction and Regeneration Act 1996 (HGCRA 1996) places a statutory duty on the Local Housing Authority to provide Disabled Facilities Grants (DFGs) for eligible people to be made towards the cost of works required for the provision of facilities for people living with disabilities as defined by the Equality Act 2010.
4. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO 2002), made under the Regulatory Reform Act 2001, enabled Local Authorities the discretion to provide additional financial assistance in addition to the use of mandatory Disabled Facilities Grants (DFGs). To provide non mandatory financial assistance Local Authorities must have a published strategy policy and defined tools as to how any financial assistance will be granted.
5. In March 2022 the Department for Levelling Up, Housing, and Communities (DLUHC), and the Department of Health and Social Care (DHSC), jointly published new guidance for local authorities in England on the effective and timely delivery of DFGs locally. The new 2022 guidance provided advice to local authorities on delivering their DFGs in a more flexible way, on the proviso these flexibilities are set out by authorities in their locally published housing assistance policies. For example, authorities may choose to waive DFG means testing altogether for certain types of adaptations, or for adaptations costing up to an agreed threshold. Authorities may also choose to provide mandatory DFGs above the normal grant threshold of £30,000 per applicant, on a case-by-case basis, when deemed appropriate and carefully considering the financial circumstances of the applicant.
6. The Care Act 2014 requires local authorities to provide or arrange for the provision of services, facilities or resources, or take other steps, which will meet the eligible care and support needs of an individual or carer.
7. The Southampton City Council Adult Social Care and Support Planning Policy 2016 sets out how the council will meet the requirements of the Care Act to provide services that meet the needs of eligible individuals, which may include adaptations to the individual's home (section 10.9 Southampton City Council Adult Social Care and Support Planning Policy).

8. Southampton City Council will have regard to relevant legislation, regulations and guidance including.
 - ODPM Circular 05/2003
 - The Housing Renewal Grants (Services and Charges) Order 1996
 - The Housing Renewal Grants Regulations 1996
 - The Disabled Facilities Grant (Maximum Amounts & Additional Purposes) (England) Order 2008
 - The Equality Act 2010 and code of Practice
 - Human Rights Act 1998 and United Nations Convention of the Rights of Person with Disabilities
 - The Children Act 1989
 - The Care Act 2014, Statutory Guidance and Regulations
 - Department for Levelling Up, Housing, and Communities (DLUHC) and Department of Health and Social Care (DHSC) published DFG Guidance: *Disabled Facilities Grant (DFG) delivery: guidance for local authorities in England*, March 2022.
 - Recognition of the Armed Forces - Under section 343AA of the Armed Forces Act 2006 (inserted by section 8 of the Armed Forces Act 2021), local authorities are required to have due regard to the three principles of the Armed Forces Covenant when exercising certain housing functions, including allocating disabled facilities grants. Under this provision, special provisions for veterans may be justified in some circumstances.

Definitions

9. Under S100 HGCRA 1996, a person is defined as being disabled if: their sight, hearing, or speech is substantially impaired, they have a mental disorder or impairment of any kind, or they are physically substantially disabled by illness, injury, and impairment present since birth or otherwise.
10. A person aged 18 years or over is taken to be disabled if: they are registered because of any arrangements made under section 29(1) of the National Assistance Act 1948, or they are a person for whose welfare arrangements have been made under that section or might be made under it.
11. A person aged under the age of 18 is taken to be disabled if: they are registered in a register of disabled children maintained under the Children Act 1989, or in the opinion of the social services authority (Southampton City Council) they are a disabled child as defined for the purposes of Part III of the Children Act 1989.
12. Under the Equality Act 2010, a person is considered disabled if they have a physical or mental impairment that significantly affects their ability to carry out daily activities, and this impact is substantial (more than minor or trivial) and long-term (lasting or expected to last at least 12 months or for the rest of their life).

Disabled Facilities Grant (DFGs)

13. DFGs are provided to adapt a home environment to restore or enable independent living for individuals with a disability. The maximum amount of grant funding that can be awarded under a mandatory DFG is normally £30,000 per applicant, however, as outlined in paragraph 5 above, amounts above £30,000 can be provided through the DDAFA Policy as deemed necessary on a case-by-case basis.
14. Southampton City Council will deliver adaptations within the guidance and scope set out in the HGCRA 1996 and other relevant legislation, regulations, and guidance. The information in this policy provides a summary of these provisions and should be read in conjunction with the full relevant legislation, regulations and guidance.
15. The purposes for which a formal DFG may be given are set out in Housing Grants, Construction and Regeneration Act 1996 and can be summarised as follows:
 - Facilitating Access – works facilitate the disabled person's access to their home or garden.
 - Making a Dwelling or Building Safe – adaptations to ensure the safety of the disabled person within their home.
 - Access to a room usable for sleeping
 - Access to a bathroom
 - Facilitating preparation and cooking of food – adaptations to enable the disabled person to utilise a kitchen.
 - Heating, lighting and power – improvements to the home of the disabled persons home to meet their needs.
 - Dependant Residents – works to enable a disabled occupant better access around the dwelling to care for a dependent.
 - Common parts – works to the common parts of a building to facilitate access to the individual disabled person's home or garden.

Eligibility

16. Southampton City Council will consider applications for DDAFA from owner occupiers, private tenants and Registered Providers of Social Housing.
In the case of tenants, the landlord may make an application on their behalf.
Eligible council tenants can apply for DDAFA in the same way as any other applicant.
However local housing authorities with a Housing Revenue Account (HRA) should self-fund home adaptations for council tenants through this account. Southampton City Council has a HRA for home adaptations for council tenants.
17. The purpose of DDAFA is to enable people to continue to live at home as safely and independently as possible. Applications can be made by an individual to meet their needs, or on behalf of a person for whom they are legally responsible (child or adult).
18. DDAFA may be awarded to individuals living outside the boundary of Southampton City Council, where the council is responsible for the service user's care and adaptation.
19. All applicants must be eligible under the Act and there are no age restrictions. Applications must be supported by a recommendation from an Occupational Therapist confirming that the person is disabled for the purposes of the Act and that the proposed works are necessary and appropriate to meet the needs of the disabled person.

20. Applicants for DDAFA should usually be subject to a formal means test in accordance with the Housing Renewal Grants Regulations 1996 to determine the customer's ability to contribute towards the cost of the works, however where an authority sets out changes to this approach in a locally published housing assistance policy, where appropriate, means testing does not necessarily need to apply across the board for all DDAFA applicants who are adults aged 18 and over. Applications where the work is to meet the needs of a child or young person aged 17 and under, will not be subject to a formal means test.

Conditions

21. Terms and conditions of DFGs are set out in the Act. In addition to general terms and conditions the following conditions will apply:
- Where the cost of a DDAFA application exceeds £5,000, Southampton City Council will place a charge against the property (limited to a maximum charge of £10,000). This will be repayable if the property is disposed of or ownership is transferred, or the conditions of the grant are breached, within ten years. This applies to owner/occupiers only. In each case the council will consider the financial circumstances of an applicant in deciding whether the charge should be made.
 - There is no restriction on DDAFA applications for the same property, and depending on the time lapse between applications, there is provision for any means tested contribution made on the first grant to be considered on a subsequent application. This is five years for a tenants' application, and ten years for an owner-occupier's application. But this can be waived at the discretion of the Service Manager when considering the needs of the client.
 - In the unfortunate event of an applicant's death, the Council will employ discretion in handling the situation. If the applicant dies before the Assistance is approved, the application will typically be withdrawn, and the occupational therapist notified. Should the applicant pass away after the approval of the Assistance or during the progress of the approved works, the Council will cease further processing of the grant if no work has commenced and will contact the family accordingly. However, if the works have already begun, the Council will liaise with the family members to decide collaboratively on how to proceed, and in some cases, it may be appropriate to complete the works. Furthermore, if an applicant receiving DDAFA assistance dies after the completion of the works but before the expiry of the ten-year local land charge, the land charge will still apply.
 - The maximum level of financial assistance available under the DDAFA is £100,000. Any adaptation works that are more than the £30,000 mandatory limit will be taken into consideration for approval at the Assistance Adaptations Panel.

Timescales

The local authority has a mandatory six-month timeframe to decide a valid formal Adaptation / Assistance application. This starts from the date of your formal application should your application be considered a Mandatory DFG. If approved, the grant payment should occur no later than 12 months from the application date.

Discretionary Disabled Adaptations Financial Assistance (DDAFA)

22. Under the RRO 2002 Southampton City Council has powers and flexibility to provide additional financial assistance schemes. This can include assistance to meet people's needs through adaptations to their homes in cases including (but not limited to) the following:
- Where the amount of spend exceeds, the maximum amount awarded as a Disabled Facilities Grant (currently £30,000).
 - To facilitate the relocation to a more suitable property for disabled people.
 - To facilitate urgent adaptation to a home to enable hospital discharge.
 - To facilitate essential repairs in addition to the mandatory DFG, to meet the needs of vulnerable individuals.
 - Where the individual is significantly impacted by statutory means testing in relation to adaptations.
 - To facilitate early adaptation in advance of the disabled person becoming eligible for DFG /Discretionary Assistance in the next 2 years, and an early adaptation will reduce risk of harm and cost of care package over future years.
 - To facilitate one renewal of warranty for service, statutory inspection & maintenance of existing equipment so that it is safe, serviceable and legally compliant for continued use by the disabled person and/or carers.
 - Financial assistance where Disabled occupant fails to qualify for Mandatory DFG due to calculated financial contribution level exceeding grant amount.
 - Occupational therapy supported care or assisted technology adaptations needed to assist in improving the quality of life for those with disabilities and those living with Dementia.
23. Discretionary assistance may also be offered where a particular type of adaptation is not provided for within the formal mandatory DFG process, or where financial assistance will enable flexibility, quality and choice for the applicant to meet their specific needs and help achieve person-centred integrated care.

Eligibility

24. Discretionary financial assistance is funded and delivered as part of the Better Care Plan, and in accordance with the Southampton City Council Adult Social Care and Support Planning policy. The discretionary funding may be granted in cases where issuing of the grant helps define one or more of the outcomes specified in the Better Care Plan.
25. DDAFA will be subject to the same eligibility criteria as mandatory DFGs, in terms of tenure of property, and the purpose of the financial assistance available.
26. Exceptions to the eligibility criteria for mandatory DFG applications that may be considered for discretionary financial assistance include but may not be limited to the following:
- Cases where assistance would enable the applicant to obtain or enable them to remain in remunerative employment.

- Cases where the adaptation will significantly reduce the costs or delay the future costs of care and support provided by the council under the Care Act 2014. This will assist the council in meeting its statutory duties to promote individuals' wellbeing and prevent needs arising or escalating.

27. The council also has discretion on a case-by-case basis not to apply the means test normally applied to mandatory DFG applications. Any discretionary award will only be considered having regards to the resources available to the council at that time, and the council reserves the right not to approve discretionary assistance if funds are not available or the applicant is reasonably considered to be able to afford to meet the costs of the adaptation.

Conditions

28. The payment of this DDAFA is fully at the discretion of the local authority. There is a maximum grant available of £100k available for complex and difficult applications, and to be agreed via the Adaptation Board.
29. Payment arrangements will be agreed at the time of approval of the financial assistance.
30. Where DDAFA is approved to facilitate relocation to a more suitable home, the costs which can be covered include but are not limited to the following:
- Legal fees incurred by the applicant in connection with the sale and purchase of their home.
 - Stamp duty on the cost of the new home.
 - Necessary and appropriate estate agent and survey fees.
 - Any other professional fees as deemed suitable by the council.
 - Removal costs.
31. Where the cost of the DDAFAs exceeds £5,000, Southampton City Council will place a charge against the property (limited to a maximum charge of £10,000). This will be repayable if the property is disposed or ownership is transferred, or the conditions of the grant are breached, within ten years. This applies to owner/occupiers only.
32. This Local Land Charge will be registered with the local land charge team at SCC.
33. Detailed terms and conditions will be set out in the DDAFA agreement and may vary depending on the nature of the financial assistance and circumstances of the applicant. Appendix 1 provides indicative examples of eligibility and conditions for types of financial assistance granted.

Governance

34. This policy will be reviewed when legislative changes come into force that effect the council's responsibilities with regards Disabled Facilities Grants and associated discretionary Assistance.

Appendix 1: Discretionary Disabled Adaptations Financial Assistance Criteria

The following criteria are illustrative and should be used as a guide for practitioners and applicants to indicate how applications will be assessed. The council has the discretion to offer financial assistance on a case-by-case basis and will not be restricted by these criteria. The Council will also take regard of any appropriate solution to help meet the needs of disabled people in Southampton, as approved by the Head of Service, for example, the authorisation of the purchase/development of appropriate IT programmes to improve service delivery.

In all discretionary cases where the applicant is a tenant, a tenant's application must include: the tenant's certificate, which outlines the intention that the disabled person will live in the dwelling as their only or main residence for the grant condition period (usually 5 years) or for such shorter period as their health and other relevant circumstances permit.

SCC is now in a working partnership with Parity Trust, an appropriate low cost / low interest loan charity to offer alternative low-cost loans to the types of assistance within this policy. Applicants will be able to borrow, for a variety of reasons including home improvements, energy efficiency measures and home adaptations. Their loan options are carefully crafted to provide flexible and affordable financing, empowering applicants to turn their aspirations into reality, improving lives by making homes decent and also ensuring that people can remain in their properties, living in a warm, safe and comfortable environment.

Assistance offered	Eligibility required	Means Test Required?	Amount available
<p>Discretionary Adaptations Assistance (under £16,000)</p>	<p>Discretionary Adaptations- basic adaptations</p> <p>For example: -Stairlifts -Ramps -Automatic Door Openers -Wash and dry toilets -Level access doors -Level Access Showers</p> <p>Eligible for applicants on passported benefits up to a sum of £16,000.</p> <p>Where an application is received when not on passported benefits, they will be subject to a means test to assess value of their capital savings and requested to contribute 10% of that capital</p>	<p>Passported benefits will allow entitlement if under £16k of works</p> <p>Works under £16k subject to means test (if not on passported benefits) on any capital savings applies. 10% contribution will be required if over £20,000</p>	<p>Up to £16,000</p> <p>Land Charge placed on the property equivalent to amount of assistance and to a maximum of £10,000 for owner occupiers</p> <p>Children (under 16) and young people (16-20) with disabilities are exempt from means test unless works over £30,000</p>

		of capital assets	
Discretionary Adaptations Assistance (over £16,000)	<p>Where an application is received when not on passported benefits, they will be subject to a means test to assess value of their capital savings and requested to contribute 10% of that capital.</p> <p>Capital is to include savings accounts, bank accounts, premium bonds building society accounts, no of properties owned</p>	Means test on capital. 10% contribution will be required if over £20,000 of capital assets	<p>Land charge placed on property equivalent to level of assistance provided (maximum £10,000) for owner occupiers.</p> <p>In accordance with criteria, children (under 16) and young people (16-20) with disabilities exempt from means testing. If cost of works over £30,000 then means test will be applied.</p>
Discretionary DFG Grant Top Up Assistance	<p>To assist where adaptation works are above mandatory £30,000 grant limit</p> <p>Applicant will usually be eligible for DDAFA</p> <p>The applicant will not be eligible for a discretionary top-up grant where a relocation grant has previously been provided by the council.</p> <p>Cost/benefit analysis will be prepared.</p> <p>The council must deem DDAFA with top-up as most suitable and cost-effective option.</p> <p>Following a Discretionary Financial Assistance Disabled Adaptations Report produced by the Occupational Therapist and Adaptation Senior Technical Officer. A final decision will be made at manager or head of service level in a team approach with occupational therapy and Adaptation technical staff.</p>	LA discretion to be used	<p>Case by case, based on specific individual circumstances</p> <p>Land charge placed on property, equivalent to level of assistance provided (maximum £10,000) for owner occupiers.</p>

<p>Relocation Grants</p> <p>Support people eligible for Discretionary Financial Assistance where it is more suitable for them to move rather than remain in their current property (this could include out of area)</p>	<p>A person who would otherwise be eligible for Discretionary Financial Assistance</p> <p>In cases where a home adaptation would not be reasonable or practicable and/or where it is more cost effective to support present or future needs, the legislation allows Southampton City Council to offer Relocation Assistance.</p> <p>This can be granted in situations where an adaptation has been: (a) Identified as being required in a home that is privately owned or privately rented and (b) The adaptations cannot be reasonably carried out for reasons of expense, disruption, feasibility, or inability to agree with the proposed scheme.</p> <p>Before proceeding with relocation, the proposed new home must be confirmed as more suitable by an SCC Occupational Therapist. An Adaptation Technical Officer may also assist with assessment of the new home. Financial eligibility is determined on the same basis as eligibility set out in the Discretionary Policy.</p> <p>The property to remain in occupation for 10 years following the move with a local land charge being applied for owner occupiers.</p> <p>For owner occupiers, funding will not be given towards the stamp duty of a second home (or multiple homes).</p>	<p>No means test for passported benefits required up to £16,000 YES, if up to £20,000 to be considered</p> <p>If not on passported benefits, the means test on capital savings will apply</p> <p>Not required for children's cases</p>	<p>Case by case basis Maximum of £20,000</p> <p>(Estate Agents fees 1.5% of property value)</p> <p>Can help cover:</p> <p>Stamp duty (up to £7,500)</p> <p>Solicitors' fees</p> <p>Valuation fees</p> <p>Mortgage arrangement fees</p> <p>Removal costs</p> <p>Minor adaptations</p> <p>Land charge placed on property, Land charge placed on property, equivalent to level of assistance provided (maximum £10,000 for owner occupiers)</p>
<p>Hospital Discharge Grants</p>	<p>Any older person or disabled person to be discharged from hospital to owner -occupier, private tenant, housing association tenant</p>	<p>NO</p>	<p>Max of £2,500 to include minor works / clearance / deep cleaning</p>

	<p>Referral from Adult Social Care/ Hospital Discharge Team/hospital rehab/intermediate SC Team / Patient Advice</p> <p>Excludes packages of care funded by NHS continuing health care.</p> <p>Must be in hospital at time of referral and awaiting discharge.</p>		<p>Urgent home repairs – hazards / repair heating systems</p> <p>Must be in hospital at time of referral and awaiting discharge.</p>
<p>Palliative Assistance</p> <p>Referrals into occupational therapy will be assessed at the highest priority. The Adaptations team will fast track the priority of this referral when received as high priority for allocation to a caseworker.</p>	<p>Discretionary Urgent Assistance to cover stair lift installation and other necessary adaptations</p> <p>Any person receiving palliative care living in the following tenures: owner occupier / private tenant / HA tenant.</p>	<p>No means test required</p> <p>OT report will be required</p>	<p>Up to £8,000</p>
<p>Dementia / Friendly Assistance</p> <p>Help people with dementia and Neurocognitive Disorders to make changes to the home to support them to remain in their home safely and for longer</p>	<p>Any person diagnosed with dementia and other neurocognitive disorders. Living in the following tenures: owner occupier / private tenant / HA tenant.</p> <p>Referral via Voluntary and Community sector</p> <p>Hospital Teams and ASC</p> <p>Can include the use of Assisted technology</p>	<p>No Means Test</p> <p>OT report required</p>	<p>Up to £2,000</p>
<p>Warranty Assistance</p>	<p>Available warranties for equipment to be provided for an additional period (up to 5 years dependent on types of adaptation provided)</p> <p>Owner occupier or private tenant. Report from Occupation Therapist to show ongoing requirement for that equipment and cost benefit analysis for its continued use.</p>	<p>Property must be occupied on a permanent basis by applicant.</p> <p>No means test.</p> <p>Further warranties are the responsibility of the grant recipient.</p>	<p>£1,000</p>

<p>Repairs Grant</p>	<p>Minor repairs and improvements. Safety and security works.</p>	<p>No means test</p>	<p>£2,000</p>
<p>Warm Homes Assistance Currently provided by the Environment Centre (tec) – The Southampton Healthy Homes Project Southampton Healthy Homes – the Environment Centre (tEC)</p> <p>The energy advisers help local people to reduce their bills, liaise with their utility suppliers, apply for discounts and access funding for heating measures such as insulation and draught-proofing. They also provide advice regarding damp, mould and condensation and understanding fuel and water bills.</p>	<p>Southampton Healthy Homes caseworkers help eligible clients to evidence eligibility and to understand their requirements and options.</p> <p>The programme is tailored towards Southampton residents on low incomes, in private households, who may have a disability.</p> <p>Caseworkers may also signpost clients and make referrals to partner organisations to provide further assistance.</p> <p>Funding requests are assessed by the Project Manager with assistance from the council’s representative when required.</p> <p>Southampton Healthy Homes welcomes contact from any Southampton resident for free, impartial advice if they are struggling, regardless of their household tenure, income or employment status.</p>	<p>Clients will need to provide evidence to caseworkers of financial information to prove eligibility for support. This will be explained by the caseworker.</p>	<p>£5,000</p>
<p>Wheelchair Support Assistance</p>	<p>A sum of £1,000 increasing the Wheelchair Service’s own £1,000 contribution to a £2,000 max. to assist with rising electric wheelchair costs and electricity costs</p>	<p>No means test</p>	<p>£1,000</p>
<p>Motor Neurone Disease (MND) Assistance</p> <p>Referrals into occupational therapy will be assessed at the highest priority. The Adaptations team will fast track the priority of this referral when received as high priority for allocation to a technical officer.</p>	<p>Any person diagnosed with MND living in the following tenures: owner occupier / private tenant / HA tenant.</p>	<p>No means test</p>	<p>Case by case, based on specific individual circumstances</p>

<p>Payments</p>	<p>When the work has been satisfactorily completed and an appropriate invoice received payments will be processed within 28 working days.</p>
<p>All Approvals of Discretionary Housing Financial Assistance under this policy are subject to SCC Discretionary Finance / Funds being available at the time of application.</p> <p>This Policy also applies to any application awaiting an assessment by the Housing DFG Adaptations Team.</p> <p>30/09/2025</p>	<p>1. This policy updates and supersedes previous policies relating to the issuing of grants for housing adaptations, including elements of the Southampton City Council Private Rented Sector Strategy and Private Sector Housing Renewal Policy (2003) and any previous policies relating to the Accessible Homes Grant.</p>