



Financial Assistance Policy
for
Housing

April 2026

CONTENTS

	Page
INTRODUCTION	3
TYPES OF FINANCIAL ASSISTANCE	11
Disabled Facilities Grant	11
Discretionary Disabled Facilities Assistance	13
Discretionary Stairlift Grant	14
Discretionary DFG Top-up Assistance	15
Discretionary Essential Repairs Grant	16
Discretionary Help to Move Grant	18
Discretionary Renovation Assistance	19
Council Adaptations	21
TERMS AND CONDITIONS COMMON TO ALL FORMS OF ASSISTANCE	22
GENERAL MATTERS AND THE APPLICATION PROCESS	27
Appendix A – The Decent Home Standard	31
Appendix B – The Housing Health and Safety Rating System	32
Appendix C – Service Standards	33
Appendix D – Performance Standards	34
Appendix E – Essex DFG Better Care Fund Guidance Dec 2018	35
Appendix F – Grant Determination 2025/26 (Essex info only)	38
Appendix G – General Consent Notification (repayment of DFG criteria)	42

Tendring District Council

Financial Assistance Policy for Housing

INTRODUCTION

Poor and unsafe housing increases the risk of ill-health and injury and having decent housing that is suitable for the use of the occupants contributes positively towards improved health and wellbeing.

By providing advice and financial assistance the Council can contribute to improving housing conditions for residents of Tendring thereby reducing the cost to the NHS and society as a whole.

Tendring has a mostly elderly population with a higher percentage of residents on a low income compared to the UK average; it also includes the most deprived area in the country, Jaywick Sands. The Council is committed to working with homeowners, landlords and tenants to tackle the worst housing conditions using all of our available powers as well as providing residents with funding for adaptations and other works to enable them to live independently and safely at home.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into force on 18 July 2002. It repealed much of the prescriptive legislation governing the provision of previous housing assistance, replacing it with wide ranging powers to provide assistance for housing renewal, based on local needs and achievement of strategic objectives.

The Council first introduced a financial assistance policy in 2002 that has since been revised and replaced in 2009 & 2015, 2020 and 2024. It is aimed at addressing local need and details what assistance is offered including, how the policy will be administered and funded.

Since 2015 the Disabled Facilities Grant (DFG) budget determined by central government has been a part of the wider Better Care Fund (BCF) and administered to Tendring District Council through Essex County Council. The Better Care Fund is a pooled budget bringing together Health, Social Care and Local Government. Although the mandatory requirement to provide the Disabled Facilities Grant still exists the funding can now also be used for other types of financial assistance and capital projects to support Social Care and Health (see Appendix F – Grant conditions no.5).

Policy Objectives

This policy is intended to:

- Help those living with a disability to adapt their home to maintain their independence using mandatory and discretionary schemes.
- Provide discretionary financial assistance to those who do not have the income or savings to maintain their homes to prevent further disrepair and safeguard their health and wellbeing
- Assist with hospital discharge and reduce avoidable admissions using discretionary schemes.
- Provide localised ward specific schemes targeted to combat inequalities in privately owned homes where the average percentage of properties with hazards or deficiencies is higher than the English Housing Survey or any locally commissioned survey.

Policy Implementation

This policy will be implemented on 1st April 2026 and will be reviewed annually. Amendments should only be necessary in the case of a significant change to policy items, legislative updates or for addition of further types of assistance. The Assistant Director for Housing and Environment in consultation with the Housing and Planning Portfolio Holder will make changes to the document without the need for formal ratification, where such changes make no significant change to service provision. Where amendments produce significant change to service provision those amendments will require the approval of Cabinet before the operational policy is changed.

There may be external factors that require major review earlier than anticipated, e.g.

- Local Government Reorganisation
- Changes to Capital Spending Plans
- Acute changes to local financial circumstances
- National policy/legislative changes
- Local strategic influences

Policy Background

This policy has been designed in accordance with the legislation below and informed by: -

- The Better Care Fund Plan 2025-2026
<https://www.gov.uk/government/publications/better-care-fund-policy-framework-2025-to-2026/better-care-fund-policy-framework-2025-to-2026>
- Essex Well Homes Group DFG Guidance (see Appendix E)
- The most recent government appointed review of the Disabled Facilities Grant
<https://www.gov.uk/government/publications/disabled-facilities-grant-and-other-adaptations-external-review>
- The Disabled Facilities Capital Grant Determination (2025-26) (Appendix F).

This policy is formulated in light of the Council's **Our Vision (Corporate Plan) 2024-28** which is a statement of the Council's vision, service priorities and values.

Community Leadership to be recognised as a cross-cutting element of the Plan

Pride in our area and services to residents

We want to put residents' first, by promoting clean and tidy communities, providing decent housing that everyone deserves, and tackling the things that make a big difference to you. This means getting the basics right on our services. The Council will look to harness the power of digital delivery of services while ensuring that no resident is left behind. We also want to promote pride in our communities by encouraging everyone to take responsibility for keeping their area a pleasant place in which to live and work.

Raising aspirations and creating opportunities

Tendring is ambitious and our residents will be supported to reach their potential and realise their opportunities. To do this, working with businesses and partners, we want to improve access to skills learning and training so that residents can find employment and enable businesses to thrive; particularly taking the opportunities afforded by Freeport East and the Garden Community. We want to maximise the opportunities for young people and see them enthused with purpose. To inspire those dreams we will celebrate business success, encourage cultural, tourism and economic growth.

Championing our local environment

We believe our environment is special, it is the space where we live and work and therefore deserves protection. We will be tough on those who do not respect our environment. We want to create and maintain spaces for leisure, wellbeing and healthy lifestyles, and deliver access to open spaces and community resources.

Working with partners to improve quality of life

We want to promote safer, healthier, well connected and inclusive communities by working with our partners across government, public, private and third sectors. We will strive to build on the firm foundations, developed over time, with those partners to meet the identified needs of our communities. We recognise the vital role volunteers play in caring for others and our environment, and we will support, encourage and facilitate those opportunities.

Promoting our heritage offer, attracting visitors and encouraging them to stay longer

We want to boost our tourism by attracting more visitors to the 36 miles of sunshine coast and to our rural towns and villages. We will support our unique heritage, work with our partners, run events and promote the district for the benefit of our residents and to encourage visitors to come and to stay for longer.

Financial Sustainability and openness

To continue to deliver effective services and get things done we must look after the public purse; that means carefully planning what we do, managing capacity, and prioritising what we focus our time, money and assets on. Tough decisions will not be shied away from, but will be taken transparently, be well-informed, and based upon engagement with our residents. We will give clarity on where the Council spends the money it is provided with.

“Listening to and delivering for our residents and businesses”

The Council's Housing Strategy 2026 – 2030 sets out ambitions around housing growth and delivery and this financial assistance policy firmly underpins two of the four key priorities of that strategy;

- Maintain and improve our existing council housing stock
- Supporting people in their homes and communities

The forms of financial assistance provided through this Policy, both discretionary and mandatory, will improve the quality and suitability of residents' housing, prevent hospital and care home admissions, support timely discharge from hospital removing strain on the NHS, as well as contribute towards tackling fuel poverty and other housing related hazards in the district.

As well as working with our Health, Social Care and voluntary organisation partners to support other services in Tendring we are following guidance to widen the scope of the Disabled Facilities Grant and BCF, exploring other types of capital works that aid disabled residents and their carers.

To facilitate this, it has been agreed with Essex County Council (Appendix E) that we shall fund a Senior Occupational Therapist employed by Essex to work in Housing following a successful part time pilot. This post will be funded from the Tendring BCF budget allocation.

It is the intention that our own services within Housing can become more joined up with each other and with Essex County Council and the North East Essex Health and Wellbeing Alliance.

We also plan to use the Occupational Therapist's expertise and links with other health services to design area or hazard specific assistance schemes as appropriate.

Schemes such as these, utilising BCF funding, will not need full Cabinet approval and will therefore be added as minor amendments by the Assistant Director of Housing and Environment in consultation with the Portfolio Holder for Housing and Planning.

The BCF plan and guidance also promotes the use of Approved Trusted Assessors within the Housing Grants Team and the number employed by the Council is now reported yearly to central government. The Council has expanded the Trusted Assessors to Level 4 which enables them to undertake simple assessments overseen by the Senior Occupational Therapist in Housing. We will continue to work with Essex County Council in regard to the ordering of simple equipment through their online system, such as toilet frames, by Trusted Assessors at Level 3 and above.

The Legal Framework

Apart from mandatory Disabled Facilities Grants, which are still administered under the Housing Grants, Construction and Regeneration Act 1996, all other forms of assistance that are to be funded by the Council using our own Capital funding, Better Care Fund allocation or any other external funding under this policy, are done so under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO).

This legislation provides local councils with a general power to offer grants, loans and other forms of assistance to support various priorities which may include private sector housing renewal, minor works and adaption subject to Capital accountancy rules.

All councils must have in place a policy for their area if they are to provide assistance under the RRO. The policy must set out the local priorities, the nature of the assistance that is to be provided, and who is eligible to receive it.

This policy will be used in conjunction with our enforcement powers to ensure that the best outcome is achieved for the resident while protecting public health. In some instances, financial assistance will not be suitable or possible and therefore other enforcement options will have to be considered. If the Council has a duty to take enforcement action this does not prevent the use of financial assistance at the same time and each case will be assessed on its individual merits.

This policy document updates and supersedes the Financial Assistance Policy for Private Sector Housing dated May 2020 that was last revised and updated in June 2024.

Resourcing the Financial Assistance Policy

The financial landscape of local government is continually evolving due to significant reductions in central government revenue and capital support grant funding. It is important that this policy and the assistance it offers remains self-sustaining as far as possible while providing opportunities for local businesses and support for other public health partners.

Whilst other funding streams have all but disappeared the Disabled Facilities Grant allocation for Tendring has risen steadily from £227,000 in 2003 to £2,879,328 in 2025 (Appendix F) and has therefore become the key focus of the service as the only mandatory grant remaining.

Disabled Facilities Grants and discretionary schemes which are designed to support joint Essex Well Homes Group priorities such as alternative adaptations, preventing untimely discharge from hospital and works to prevent hospital admission or social care interventions will be solely funded from the Council's allocation received from the Better Care Fund. This includes:

- Disabled Facilities Grants
- Discretionary Disabled Facilities Assistance
- Discretionary Stairlift Grant
- Discretionary Disabled Facilities Grant Top-up Assistance
- Discretionary Essential Repairs Grant
- Discretionary Help to Move Grant

Any repayment of BCF funded grants received shall be returned to the same budget it was used from and in this way the Council hopes to maintain a constant offer of discretionary assistance as well as mandatory DFGs and support to other local services and the NHS.

Further discretionary schemes paid for from the BCF or the Council's Capital Receipts may be added to this policy at a later date.

Each type of financial assistance (apart from the mandatory Disabled Facilities Grant) are discretionary, reliant on sufficient funding and may be withdrawn at any time where funds are not available.

The Council will not approve any discretionary assistance or commit monies to any property when the spending allocation from the Better Care Fund allocation has been exhausted or is needed for mandatory Disabled Facilities Grants. Should the Better Care Fund allocation be unable to meet the needs for the delivery of Disabled Facilities Grants there are separate rules and procedures available including the option to provide a delayed approval.

The Council may from time to time utilise special funding from central government or other sources aimed at specific subjects to target issues of local and national concern in accordance with any special conditions, e.g. replacement of inefficient boilers. Any special terms and conditions applicable to such initiatives will be appended to the Financial Assistance Policy, as they will not significantly alter the Council's primary approach to the subject.

Partnership Working and Consultation

The Council does not approach housing issues in isolation, taking into account the wider picture of social and environmental issues that also affect communities.

The Essex Well Homes Group consists of ECC and all the local authorities in the County and selected other stakeholders ensuring the constant review of the Disabled Facilities Grant and other BCF funded projects. Tendering Officers take a lead role in this group ensuring that our residents have a voice within Essex. This group links to the North Essex Health and Wellbeing Board and the North East Essex BCF Governance Board.

The most notable examples of partnership working of relevance to this Policy are shown in the following table:-

Key Partner	Range of Service Relevant to this Policy
Foundations	➤ Foundations is appointed by the Ministry of Housing, Communities & Local Government to oversee a national network of nearly 200 home improvement agencies (HIAs) and handyperson providers across England. They were a key stakeholder in the recent DFG review for government and a member of the Essex Well Homes Group.
Home Improvement Agencies	➤ Helping vulnerable people remain independent in their homes by the provision of a Handy Person Service, Gardening Service, Benefits Advice Service, referral to charitable and other sources of advice and

	financial assistance, Home from Hospital Service and through the administering of the Disabled Facilities Grants process.
Essex County Council Social Care services	➤ Delivery of adaptations of homes to meet the needs of people with disabilities through the Disabled Facilities Grant route. ➤ Referrals in relation to clients that are already under the care of social services who may need repairs to their property or assistance with going home from hospital. ➤ TDC referral to social services in relation to clients who may need their assistance.
Hospital Discharge Teams and GP Care Advisors	➤ Referrals for people needing assistance to return home or prevent readmission ➤ Advice and referrals for those suffering with long-term health conditions in need of home improvements. ➤ Referrals to GP care advisors to assist residents to access services or claim benefits.
The Energy Savings Trust & The Jaywick and District Energy Hub	➤ Providing free, impartial and tailored energy efficiency advice.
Other Councils through Essex wide and Regional and Sub Regional private sector housing groups	➤ Sharing best practice ➤ Achieving consistency of approach
Charitable Partners	➤ Royal British Legion offer home repair loans to ex-service personnel. ➤ Charis Trust – administer grants and loans on behalf of the large utility companies for their customers. They usually cover utility debts but can help purchase white goods and repair properties.

Housing Stock Condition

Tendring District Council recognises the vital part that private sector housing plays in meeting housing need.

Approximately 70% of households across the district are owner occupiers, with 20% living in private rented accommodation and 9% of households renting from Registered Social Landlords. Only 1% of people live in shared ownership properties.

Section 3 of the Housing Act 2004 requires the Local Authority to keep the housing conditions in its area under review with a view to identifying any action that may need to be taken by them under any provisions of the Act.

A survey was commissioned by Tendring District Council in 2015 to comply with this legal requirement - this was the BRE Dwelling Level Housing Stock Models - Tendring.

The 2015 survey found that the percentage of private sector dwellings in disrepair in the Tendring district was the same as the national average. There are, however, more households suffering from a low income, excess cold hazards and fuel poverty than the average in England.

Hazards are assessed using the Housing Health and Safety Rating System introduced by the Housing Act 2004. The categorisation of hazards is determined by a risk assessment of the effect of a defect on the health and safety of the occupant. The Council has a duty to deal with category 1 hazards and a discretionary power to deal with category 2 hazards. The overall aim of the system is to ensure that the Council can deal with risks from hazards to health and safety in dwellings by requiring them to be reduced to no worse than the average risk for a property of a certain age and type. (See Appendix B)

This local data is then broken down at ward level and it is there that differences are found. The data shows a difference for those living in rural areas in relation to fuel poverty and excess cold. Traditionally due to the lack of mains gas and sparse nature of properties in these areas they have always been hard to target by companies for government schemes such as the discontinued "Warm Front". Cold homes has a major effect on long-term health conditions and causes a great cost to our NHS and social care services and is linked to the other hazard specified in the report - falls. The data shows specific wards where the risk of falls caused by poor housing is higher than the national average and provides a starting point for the Council to work with our Health partners to address this inequality.

The BRE "The cost of poor housing to the NHS" briefing paper from 2010 gives the cost to NHS for hazards in the home. It then gives an approximate cost for reducing the hazard and the payback in years to the NHS for doing this. Falls mitigation works are one of the lowest costing hazards to fix producing a large saving to the NHS.

It also stated that in England 1 in 3 people over 65 and 1 in 2 people over 80 are likely to fall at home each year and are the leading cause of ambulance call outs for the over 65s. As well as the cost of the ambulance service those who fall are likely to have recurrent falls increasing the chance of fracture and the cost to the NHS for hip fractures is approximately £6m per day. Falling is also a major reason people move from their own home into care increasing social care costs. The Office of National Statistics states that the population of Tendring over the age of 65 is 26.9% and is far higher than the England average of 16.4%, therefore, the cost to the NHS and Social Care in relation to falls and other age related hazards will be higher than in other areas of the country.

Climate Change

In August 2019 the Council declared a Climate Emergency with a commitment to the Council's business activities becoming net zero carbon by 2030. A commitment was also made to act as a community leader in encouraging the Tendring district as a whole to become net zero carbon.

This policy can have an influence on the installation of measures that will reduce the emission of greenhouse gases from homes in the district. For example, renewable heating

sources will be encouraged and funded where appropriate and take up of energy efficiency measures will be promoted and encouraged.

The focus of this policy will however be on the safety and wellbeing of residents and reducing fuel poverty and as such there will be instances where renewable heating sources or the most environmentally friendly installations are not appropriate. A balanced approach will therefore be taken.

TYPES OF FINANCIAL ASSISTANCE

Disabled Facilities Grants

Mandatory disabled facilities grants are available to help qualifying applicants pay for the cost of adapting a home to meet the needs of a disabled person.

Eligibility for a Grant

Homeowners, housing association tenants and private tenants can apply as well as landlords on behalf of a disabled tenant. Applications will only be considered where an Essex County Council Occupational Therapist has recommended the work. If a private Occupational Therapist has provided a report this will have to be referred to Essex County Council for review. The works need to provide the most effective long-term solution, considering the assessed need and relevant circumstances of those affected.

Council Tenants

Tendring District Council tenants are also entitled to access a Disabled Facilities Grant, however, these must be funded from Tendring District Council's Housing Revenue Account. As Tendring are the landlord of the property and funding the works directly, we offer an alternative Council Adaptation service as detailed below on page 21. All Tendring District Council tenants who are eligible for a Disabled Facilities Grant are given the option of following the application process of the mandatory grant or the Council Adaptations service detailed below.

Qualifying Works

In considering the Occupational Therapist's recommendations, the Council must establish that the proposed works are necessary and appropriate **and** are reasonable and practicable.

The adaptations which are eligible for mandatory disabled facilities grant are detailed in the legislation, but in summary include -

- Adaptations to aid access into and around the dwelling.
- Provision of appropriate bathroom facilities including removal of a bath to be replaced with a graded floor shower reducing the risk from falls in the bath, access to suitable sleeping facilities and heating, and access to lighting and power.
- Appropriate kitchen adaptations if the disabled person is the main carer (minor kitchen adaptations if the disabled person is not the main carer).

- Adaptations to enable the disabled person to care for dependent residents.

Where a number of suitable options have been identified to meet the needs of the disabled person, the Council will usually only provide a grant in respect of the most cost-effective option unless an enhanced scheme provides better value for money in the longer-term. Preferred options can be considered but the Council will only fund the value of the most cost-effective option. All final works must meet the Occupational Therapist's recommendation.

A recent report found that you are 40% more likely to be burgled if your property shows you are vulnerable such as by having ramps to the front of the property. Security will now be a factor in assessments and the use of things like landscaping instead of traditional construction measures will be considered for all applications.

In some instances, the existing home will not be suitable for adaptation, and, with the disabled person's agreement, the Council may decide that it is better to help them move to more suitable accommodation. Grant funding can be offered towards the cost of moving subject to the means test and maximum grant explained below at page 18.

Means Test and Maximum Grant

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. If the disabled person is a child under the age of 18 the application will not be subject to a means test. Means testing determines how much the applicant will be required to contribute towards the cost of the qualifying works.

There is no right of appeal in relation to the means-test as it is set under legislation and Tendring District Council has no control over the calculation.

The applicant's contribution will be reduced by the amount of any previous contribution they have made towards a disabled facilities grant at that property within the 10 years preceding the application date if they are an owner or within 5 years if they are a tenant.

Tendring District Council has taken the decision to waive the means test for all mandatory Disabled Facilities Grants at this time. This will be reviewed yearly or at such a time that the Government announces changes to the financial assessment in the legislation.

In the case of a landlord's application, the landlord may be required to make a contribution towards the cost of the works if they are in relation to communal access. The size of the applicant's contribution will be determined by the Council's Housing portfolio holder according to the particular circumstances and merits of the case.

The maximum disabled facilities grant payable is currently £30,000 less any assessed contribution.

Repayment

Repayment conditions will generally only be attached where the grant awarded is to **provide an extension** and the applicant has a qualifying owner's interest in the premises on which the relevant works are to be carried out. A charge will be registered against the property as a local land charge.

The repayment conditions are that the Local Authority may demand the repayment of such part of the grant that exceeds £5,000, but that it may not demand more than £10,000 repayment. Repayment would be required if the applicant disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date. (The certified date is the date of the final grant payment)

Before requiring repayment, the Local Authority has to consider the following and be satisfied that it is reasonable in all the circumstances before they require the repayment –

The extent to which the recipient including their partner would suffer financial hardship were they to be required to repay all or any of the grant; (This will be considered by the Strategic Housing and Needs Manager in consultation with the Housing Portfolio Holder)

Whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of his employment;

Whether the disposal is made for the reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and

Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

Discretionary Disabled Facilities Assistance

A Disabled Facilities Assistance grant can be provided on a discretionary basis to help with the cost of adapting the home of a disabled person, where the work does not fall into the eligibility criteria for a mandatory disabled facilities grant.

Eligibility for Assistance

Homeowners (but not owners of mobile homes, caravans or houseboats) can apply in respect of a disabled occupant. Applications will only be considered, however, where an Essex County Council Occupational Therapist has recommended the work.

Where assistance is being sought for adaptations, it will be means-tested as per the standard means test on the applicant (and their partner if applicable) with a local amendment to include Local Council Tax Reduction (not single-person reduction) as a passporting benefit and take the form of a repayable grant. The amount paid will be registered against the property as a land charge at Tendring District Council's Land Charges department and occupation monitored by the Housing Grants Team.

The Discretionary Disabled Facilities Assistance will be subject to repayment by the applicant when the home is sold or transferred to another owner (or is no longer the disabled occupant's main residence) if that period is within **10 years** of the certified date as per the conditions detailed above for the Disabled Facilities Grant. After this time the land charge will be removed and not require repayment.

Qualifying Works

In considering the Occupational Therapist's recommendations, the Council must establish that the proposed works are reasonable and practicable and that although not mandatory there is a reasonable need for the provisions.

As with the mandatory Disabled Facilities Grant, the works must provide an effective long-term solution taking into account the relevant circumstances of those affected.

The following examples of work may be eligible for a Disabled Facilities Assistance grant:

- Provision of specialist treatment facilities.
- Provision of a safe play area.
- Adaptations to help a disabled person to work from home.
- Suitable alternative options to those offered under the disabled facilities grant.

Maximum Funding for Disabled Facilities Assistance

The maximum funding for a Discretionary Disabled Facilities Assistance grant is £30,000 **less** any assessed contribution.

Where an applicant has been means tested for a Disabled Facilities Grant within the last 10 years, any contribution paid will be taken into account when means testing for a Discretionary Disabled Facilities Assistance in the same way as per a Disabled Facilities Grant.

Discretionary Stairlift Grant

Stairlifts provide access to essential facilities within the home as well as access into the property enabling independence for disabled adults and children with a minimum of additional work.

Stairlifts are usually a relatively straightforward installation requiring little in the way of other home alterations (they need only minor works for installation and are fixed to the stair treads). Given their ease of procurement and installation they can be processed from initial referral to completion more quickly than other types of assistance and provide a proportionally significant enhancement to the lives of those who need them. In view of this the Council will continue to offer a simple non-means tested grant for all those in need, subject to continuing BCF funding levels.

No repayment agreement will be required and the option for a Disabled Facilities Grant will remain available for those applicants where this will be a better option.

Eligibility for Assistance

Any non-council owned property where a disabled occupier or parent of a disabled child assessed by an Occupational Therapist at Essex County Council or Tendring District Council officer trained to Approved Assessor Level 4 standard.

Proof of identity and a simple property ownership declaration will be required but no means testing will be necessary. Applicants will be required to make a declaration to say that they intend to live in the property or allow the disabled occupant to live in the property for the next 5 years.

Qualifying Works

To qualify for assistance the property must be suitable for a stairlift and that the lift be suitable for the disabled user.

Stairlifts will be funded to facilitate access to essential rooms and facilities such as a room suitable as a bedroom or bathing facilities only. Any stairlifts wanted for accessing non-essential facilities that would not be included in a Disabled Facilities Grant will not be eligible.

Two comparable quotes will be necessary and the grant will fund a servicing and warranty contract for up to 5 years. Funding will be offered for the lowest combined quote where they are deemed suitable.

Replacement lifts will only be funded as long as the current lift is not reasonably repairable and has been serviced regularly and maintained, or it no longer meets the need of the user through a change in health condition or originally being installed for a different user.

The funding will be provided to the grant applicant and they will own the stairlift once payment is made on their behalf. Any costs associated with future removal of the lift are down to the grant applicant and any dispute arising from ownership of the lift or in regard to the property ownership declaration will not be any responsibility of Tendring District Council.

Any lifts on communal staircases will need to be approved by the Fire Service, Building Control and block management company (or equivalent) before grant aid can be given.

Where a Disabled Facilities Grant has or is also applied for and this is deemed not "Reasonable and Practicable" then Tendring shall not fund a discretionary stairlift.

Amount of Assistance Provided

The maximum Stairlift Grant that can be provided is £10,000. Any stairlift costing more than this will have to be part of a Disabled Facilities Grant application.

Discretionary Disabled Facilities Grant Top-up Assistance

A DFG Top-up Assistance grant can be provided on a discretionary basis to help with the cost of extensions above the current grant maximum of £30,000 on the home of a disabled person up to a maximum of **£30,000** (eligible costs totalling a maximum of £60,000) in accordance with the latest Government DFG review and will be removed as a form of assistance should the DFG maximum be increased.

Eligibility for Assistance

Homeowners (not landlords or owner occupiers of houseboats, mobile homes and caravans) can apply in respect of a disabled occupant for a top-up grant for extensions only that go above the grant maximum. Applications will only be considered, however, where an Essex

County Council Occupational Therapist has recommended the extension and all other options including assistance with moving to a more suitable property have been exhausted.

The top-up grant will be means-tested in accordance with the standard DFG means test with a local amendment to include Local Council Tax Reduction (not single-person reduction) as a passporting benefit. Where the works are for a disabled child or dependent the means test will still be a requirement and undertaken in respect of the property owners (and their partners) as the “relevant person” as well as the “applicant”.

The assistance will take the form of a repayable grant meaning that if the property is sold, transferred or no longer used by the applicant/s as their main home within set periods as set out below it will need to be repaid.

The amount paid will be registered against the property as a local land charge with Tendring District Council's Land Charges service and occupation of the property monitored by the Housing Grants Team.

If the property is sold or transferred (or the applicant no longer occupies the property as their main home) within 10 years of the certified date then the full amount is repayable.

Repayment is subject to the same exceptions as set out in the Housing Grants Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 and detailed above on page 12.

Qualifying Works

In considering the Occupational Therapist's recommendations, the Council must establish that the proposed works are reasonable and practicable and that although the cost will go above the Disabled Facilities Grant maximum of £30,000 there is a reasonable need for the provision of assistance as all other avenues have been exhausted.

Proof that moving is not a suitable option (even with grant assistance) will be required in every case and may include, but not be limited to, the Council receiving proof of mortgage and other debts.

Maximum Funding for DFG Top-up Assistance

The maximum funding for Disabled Facilities Grant Top-up Assistance is £30,000 **less** any assessed contribution. Where a contribution has been assessed using the standard means test for the Disabled Facilities Grant funded portion this will be taken from the Disabled Facilities Grant and not the top-up assistance.

Discretionary Essential Repairs Grant
--

Essential Repairs Grants are provided on a discretionary basis to help low income households pay for urgent works necessary to reduce or eliminate serious risks to health and safety. Priority will be given to works recommended to prevent hospital admissions and aid timely hospital discharge.

Eligibility for Assistance

Essential Repairs Grants are available to help households who own or have a lease-hold interest in their home and have a legitimate and reasonable contractual obligation to repair

and maintain the premises. The applicant must have lived in the district for at least 3 years and owned and lived in the property for a period of at least 18 months prior to the date of application and the property must normally be more than 10 years old. This form of assistance is also available to owner occupiers of houseboats and residential mobile homes. Priority will be given to those in the vulnerable groups as per the HHSRS guidance or those who are vulnerable due to serious health conditions.

To be eligible for an Essential Repairs Grant applicants must receive one of the following benefits:

Guaranteed Pension Credit
Housing Benefit
Universal Credit
Income Support
Income-related Employment and Support Assistance
Income-based Job Seekers Allowance
Working/Child Tax Credits (where your assessed income is below £15,050)
Local Council Tax Reduction (not single person discount)

Where an applicant does not receive a benefit from the above list but otherwise qualifies for the grant, applicants will be means tested as per the legislation for the Disabled Facilities Grant to see how much contribution they would need to make towards the work.

Qualifying Works

An Essential Repairs Grant may be considered for the reasonable cost of the works, subject to Capital accountancy rules, necessary to:

- Prevent falls and/or reduce or eliminate other immediate risks that are likely to cause serious harm or injury or to deal with any Category 1 hazards identified under the Housing Health and Safety Rating System (Housing Act 2004). Examples may include structural repairs to floors, staircases and steps, boiler replacements or the replacement of dangerous wiring.
- Install suitable home security measures if the applicant is elderly or deemed to be at risk

Any residents who may be eligible for a Disabled Facilities Grant or any government funded energy efficiency schemes will be directed to those schemes. If the applicant is required to make a financial contribution in order to receive works under a government funded energy efficiency scheme an Essential Repairs Grant may be used to top-up the scheme funding. The usual eligibility criteria for the grant will apply.

Where the applicant has a defective boiler that supplies both the central heating and hot water and requires a full replacement they will first be directed to Government schemes or alternatives if applicable to their circumstances. Where unreasonable delays would occur in accessing those schemes an Essential Repairs Grant may be offered towards the cost of a full boiler replacement and associated works to those vulnerable to excess cold.

In some instances the balance of the Essential Repairs Grant may be used to assist the homeowner with energy efficiency measures where they would not qualify for any Government funded schemes or there would be unreasonable delays in providing the measures. Priority will be given to funding the most effective measures within the remaining balance.

The minimum grant funding that can be paid is normally £200. **The maximum is £15,000.** These grants are not repayable and are not registered as a charge against the property.

Only one Essential Repairs Grant is available in any financial year and the total of Essential Repairs Grant(s) paid in any 3 year period cannot exceed £15,000.

Those who have had a form of financial assistance to bring their home up to the Decent Homes Standard within the last 15 years will not normally be eligible for an Essential Repairs Grant.

The professional fees associated with a home improvement agency or architect/surveyor are eligible for grant aid.

Discretionary Help to Move Grant

Where a property is deemed by an Essex County Council Occupational Therapist or TDC Housing Grants Officer to be unsuitable or unreasonable for adapting for the disabled resident's needs within the scope of the DFG and alternative options are not available, a Discretionary Help to Move Grant may be offered to assist with the costs of moving to a suitable new home.

Eligibility for Assistance

This grant is tenure neutral and available to applicants over the age of 18 and their immediate family who need to move to more suitable accommodation. Recommendations for adaptations or a Housing Needs Report from Essex County Council, where it is clear that the works would be DFG eligible, are required to initiate the process.

To be eligible for a Help to Move Grant applicants must receive one of the following benefits:

Guaranteed Pension Credit
Housing Benefit
Universal Credit
Income Support
Income-related Employment and Support Assistance
Income-based Job Seekers Allowance
Working/Child Tax Credits (where your assessed income is below £15,050)
Local Council Tax Reduction (not single person discount)

Where an applicant does not receive a benefit from the above list but otherwise qualifies for the grant, applicants will be means tested as per the legislation for the Disabled Facilities Grant to see how much contribution they would need to make towards the work.

Qualifying Works

Some costs of moving can be funded where the Housing Grants Team have assessed the suitability of the new property against the needs of the disabled applicant in the long-term. This may require an Occupational Therapist assessment of the new property and can be offered where another form of assistance is available to provide reasonable adaptations to ensure long-term suitability. Assistance may also be available where a landlord has reasonably refused to give consent to the adaptation work to a rented property.

If the property is outside the Tendring District Council area only the moving costs would be eligible, and the applicant would need to seek the assistance of the local authority to fund any adaptations required in the new home.

The maximum Discretionary Help to Move Grant is £8,000 and may include packing and removal costs and for owners, legal costs and up to the maximum 2% rate of Stamp Duty Land Tax of £2,500. Assistance will not be given towards the purchase price of the new property.

Only when the move is made successfully is the grant available for payment or reimbursement.

The new property must be the disabled person's main residence, and they will only be awarded a Help to Move Grant on their behalf, even if they are not the applicant, on one occasion.

The amount paid for applicants who are owner occupiers will be registered against the property as a local land charge with Tendring District Council's Land Charges service and occupation of the property monitored by the Housing Grants Team.

If the property is sold or transferred (or the applicant no longer occupies the property as their main home) within 10 years of the certified date then the full amount is repayable.

Repayment is subject to the same exceptions as set out in the Housing Grants Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 and detailed above on page 12.

Discretionary Renovation Assistance (Owner-Occupier)

A repayable grant funded using TDC housing assistance recycled capital funds, as availability allows. This will be provided on a discretionary basis, to help bring non-decent homes up to the decent home standard alongside other BCF funded schemes.

The purpose of this grant will be to assist applicants in getting other grant funded works completed or preventing the need for care placements or rehousing and will only be offered where all other options have been exhausted.

A decent home is one that:

- Is free from Category 1 hazards under the Housing Health and Safety Rating System
- Is in a reasonable state of repair
- Has reasonably modern facilities and services
- Offers a reasonable degree of thermal comfort (both efficient heating and effective insulation)

The assistance takes the form of a repayable grant that is registered against the property as an interest at Tendring District Council's Land Charges service.

Eligibility for Assistance

A discretionary grant is available, subject to available funds, to help households who own or have a lease-hold interest in their home and have a legitimate and reasonable contractual obligation to repair and maintain the premises.

The applicant must have lived in the district for at least 3 years and owned and lived in the property for a period of at least 18 months prior to the date of application and the property must be more than 10 years old. Assistance will not be provided for owner occupiers or long leaseholders of mobile homes or houseboats.

Only referrals from other services, such as Essex County Council Adult Social Care or NHS departments, will be considered and for the work to be eligible it must be necessary to prevent hospital admissions or harm to the occupier/s who are considered vulnerable.

Applicants will be expected to live in the property as their main residence and not let the property out.

Applicants will be means tested using the standard means test for Disabled Facilities Grants to determine if they have a contribution to make towards the works unless they are in receipt of a passporting benefit as detailed previously. Applications will not be accepted where the applicant and their partner have more than £20,000 in savings or in saleable assets, between them or individually.

Previous applications for grants and loans that have been paid will be taken into account when determining the level of assistance that will be provided. Anyone that has received assistance to bring the property up to the decent homes standard previously will not be eligible.

Qualifying Works

Assistance may be provided to help bring a non-decent home up to the decent home standard. See Appendix A for details of the Decent Home Standard.

The grants officer will liaise with the Housing Manager (Grants and Adaptations) to determine if the grant can be offered and what works are suitable for inclusion. The property must meet the Decent Home Standard on completion of works.

Any other grant or government funded scheme must be applied for alongside this assistance as applicable.

The maximum amount of assistance that can normally be paid is £30,000 less any assessed contribution and will be registered against the property as an interest at Tendring District Council's Land Charges service and is repayable in full should the property be sold within 20 years of the certified date of completion of works or should the applicants cease to use it as their main home. Occupation will be monitored by the Housing Grants Team. There are no criteria for non-repayment within the 20-year period should sale, occupation change or transfer of ownership occur. After the 20 years the charge will be deleted.

Council Adaptations

As highlighted above tenants of Tendring District Council are entitled to a Disabled Facilities Grant, however, these are funded from the Council's Housing Revenue Account. Alternatively, because of the difference in funding and our responsibilities as a landlord, Tendring District Council provides an adaptations service as detailed below.

Tendring District Council is committed to assisting tenants living in Council owned accommodation (or permanent members of their household) to maintain their independence, privacy, confidence and dignity when their homes become unsuitable for their needs.

This service provides Council tenants, who would otherwise be eligible for a Disabled Facilities Grant, a simplified process where the adaptations are provided directly by our Building Services Team without having to apply for grant funding.

No means testing, quotations from tenants or forms are required for Council housing adaptations undertaken by us as the landlord and therefore our tenants are not disadvantaged by using this service.

Eligibility for Assistance

All secure tenants or members of their households are eligible. Applications will only be considered where an Essex County Council Occupational Therapist has recommended the work. If a private Occupational Therapist has provided a report this will have to be referred to Essex County Council for review. The works need to provide the most effective long-term solution, taking into account the assessed need and relevant circumstances of those affected.

Following the DFG legislation, tenants who are not secure are only eligible for works of a minor nature, usually with a value less than £2500 or are non-structural such as stairlifts.

Eligibility mirrors the Disabled Facility Grant legislation so the property needs to be the main residence of the disabled person for the grant condition period of 5 years. As such any tenant where the council are seeking possession or has an active application for re-housing are ineligible.

It is unlikely to be considered reasonable to provide adaptations where a Tenant with existing needs has carried out a mutual exchange from an adapted or suitable property to one that would require major adaptations.

Qualifying Works

In considering the Occupational Therapist's recommendations, the Council must establish that the proposed works are necessary and appropriate and are reasonable and practicable.

The adaptations which are eligible for mandatory disabled facilities grant are detailed in the legislation, but in summary include -

- Adaptations to aid access into and around the dwelling.

- Provision of appropriate bathroom facilities including removal of a bath to be replaced with a graded floor shower reducing the risk from falls in the bath, access to suitable sleeping facilities and heating, and access to lighting and power.
- Appropriate kitchen adaptations if the disabled person is the main carer (minor kitchen adaptations if the disabled person is not the main carer).
- Adaptations to enable the disabled person to care for dependent residents.

Works outside of the mandatory provision may be considered where the works would benefit tenants in the future and this would provide the Council with value for money.

Where several suitable options have been identified to meet the needs of the disabled person, the Council will usually only provide a grant in respect of the most cost-effective option. Preferred options can be considered but the Council will only fund the value of the most cost-effective option. The final works must meet the Occupational Therapist's recommendation.

Essex County Council usually provide small works and equipment to all tenures directly and Council tenants will be guided and advised about this provision. The Council will not pay for ceiling track hoists or associated equipment, as these are funded by Essex County Council, but will consider alterations to a property to accommodate these.

Disabled Facilities Grants currently have a maximum amount of £30,000 and the Council will normally provide adaptations for our tenants for the same amount, however, where an extension is needed higher costs will be considered taking into account the Council's budgetary position. The Council may have to delay costly adaptations until the next financial year but this will be communicated to the tenant in writing.

Where properties are not suitable for adaptations or are not considered "reasonable and practicable" Council Tenants are eligible to apply for the Discretionary Help to Move Grant as described on page 18. This can be combined with any other available funding from our Housing Service such as the Under Occupation Transfer Incentive Scheme.

TERMS AND CONDITIONS COMMON TO ALL FORMS OF ASSISTANCE

Information Provided

All applicants must be 18 years of age or older at the date of application and in the case of joint applications at least one must be over 18 at the date of application.

Grant assistance will only be approved for the benefit of applicants who are able to provide evidence of a valid national insurance number.

Information provided to the Council by applicants as part of the application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling public funds to help prevent and detect fraud or in investigation of other possible criminal activities.

Applications will only be accepted if they are made on the current form provided by the Council.

For means testing, applicants will be required to provide full details of financial circumstances on a form provided by the Council. In completing this form applicants will be required to sign a declaration as to the accuracy of information provided and that of supporting paperwork, e.g. wages slips and accounts, etc. The Council will routinely carry out cross checks on information provided. If incorrect information is provided to the Council the grant will be repayable to the Council on demand.

Home Improvement Agency Services

The Council encourages the use of home improvement agency (HIA) services and will always seek to have a Memorandum of Understanding in place with a suitable agency/agencies. HIAs are no longer appointed by Essex County Council but private organisations will be sort who can provide services to residents. This includes assisting older people and people with disabilities to gain access to funding and specific services including helping people to re-establish their life at home following hospital, a handyperson scheme for small scale repairs and a gardening service.

Flexibility within the Policy

Although the Council has been quite specific about the circumstances in which an application for assistance will be given priority, it will consider each application on its individual merits, even if it appears to fall outside the Council's system of priority. It is envisaged, however, that such applications will normally be approved only where an applicant is able to demonstrate exceptional hardship or provide very strong justification on the basis of need.

Anyone who feels their request for financial assistance has been refused unfairly and the matter cannot be resolved by discussion with officers is entitled to request a review. In such circumstances details of the case are referred to the Council's Housing Portfolio Holder for a decision.

An appeal cannot be made in regard to the outcome of the standard means-test as this is set in legislation and not the responsibility of the Council. If you feel there is an error in your test results please speak to the team to ensure it is reviewed by a third officer.

The Assistant Director for Housing and Environment has the discretion to:

- Increase the maximum level of grants in individual cases where the levels of disrepair require further investment to ensure the property meets the Decent Home Standard on completion of works.
- In consultation with the Housing Portfolio Holder provide assistance outside of this policy where it is clear that there are exceptional circumstances and the case has been considered on its merits.

Worsening Circumstances

Applicants will not be entitled to financial assistance if they have deliberately worsened their housing circumstances or if their housing situation has been made worse because they have acted in a manner that is unreasonable.

Local Builders

The Council will try where possible to encourage and approve funding for work that is to be undertaken by builders from within the Tendring area or who employ local residents. This is in order to provide sustainability and promote employment in the area whilst supporting housing led regeneration. Discretion will be applied where specialist work is needed or value for money cannot be demonstrated.

Payment of Fees

At the discretion of the Council, the reasonable cost of preliminary or ancillary services, fees and charges will be included within the calculation of financial assistance. Each submission of fees will be individually considered for reasonableness. The payment of such fees is conditional on a grant being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.

Where an applicant or a member of their household is elderly, disabled or vulnerable and they need the services of a home improvement agency, architect or surveyor to organise and oversee works funded by any form of assistance in this policy the Council will include the reasonable fees in the calculation of the financial assistance.

Where there has been an award under the Party Wall Act reasonable fees and works to neighbouring properties detailed in the award will be considered eligible for financial assistance, only where the works being undertaken are those scheduled or approved by the Council.

Approvals for Works

The responsibility to gain all necessary approvals for works to be undertaken rests with the applicant or their agent. Such approvals may be Planning Permission or Building Regulations Approval or any other approvals as advised by the Council.

Contractual Arrangements

It is the applicant who employs the builder to undertake the agreed works and the Council have no contractual liabilities in that relationship as their role is only to administer the grant process.

By approving an application for assistance, the Council is providing the applicant with an undertaking to pay a specific sum of money, subject to satisfactory completion of the approved works and on condition that the applicant complies with the agreed terms.

An applicant who fails to comply with the terms and conditions of assistance will be wholly liable for meeting any costs incurred under the contract.

The contractor who is chosen by the applicant, is responsible for ensuring that the works progress to a satisfactory conclusion. Before the works commence, it is essential that the applicant (or their representative) and their chosen contractor agree the following:

- (a) The exact scope and cost of the works (what is included and what is not).
- (b) The time it is likely to take to complete the contract.
- (c) Arrangements for gaining access to the property, including hours of work.

Resolving Disputes

The applicant is ultimately responsible for ensuring the quality of the completed works. Applicants are strongly advised to engage a professional agent e.g. an architect, surveyor or Home Improvement Agency to act on their behalf/supervise the works on their behalf. The applicant and builder will be expected to resolve any disputes that arise. The Council will not act as clerk of works or become involved in any disputes.

Ensuring Value for Money

It is the responsibility of the applicant (and their representative, if they have one) to satisfy themselves that the contract price provides value for money.

However, to safeguard public money, the Council will only approve financial assistance on the basis of what it considers to be the reasonable cost of the works. Costs above this amount will not qualify for assistance.

On considering applications for the benefit of people with disabilities the Council will not grant aid adaptations for which County Council Social Services are responsible under the Chronically Sick and Disabled Persons Act 1970 or there are other possible alternative sources of funding, e.g. the NHS.

Unforeseen Works and Savings

Where a contractor discovers the need for further works after starting on site, additional financial assistance will **only** be considered if those works could not have been foreseen prior to the commencement of the works **and** if the extra costs have been approved in writing **before** the additional work is carried out.

The Council must be notified of any reduction in costs that occur as the works progress.

Situations where the amount of Grant assistance may change

The amount of grant approved represents the reasonable cost of undertaking eligible works together with any associated ancillary costs such as architects' fees.

The amount approved will be paid upon satisfactory completion of work following submission of valid invoices together with any necessary guarantees/certificates etc.

However, there are circumstances where the amount of financial assistance paid may vary from that originally approved. The following list describes those situations where applicants are required to notify the Council in writing of a change in circumstances as payments may be affected.

- Proposed change of contractor if different from one of those who provided an estimate forming part of the application for financial assistance. If the contractor proposed is one that did not provide an estimate for consideration at the approval stage the Council will need to agree this in writing before works commence.
- Where unforeseen works eligible for assistance become evident during the course of work.
- Where final invoices for the works involved are less than the sum approved.
- Where works are not completed within the time scale specified (as set out in Stage 5 – Approval of Applications – Page 29 refers).

Applicants are encouraged to contact the Council in advance if they believe that their circumstances may change in order that they can be given advice on the options available.

Where an applicant dies or needs to move into residential care because of deterioration in their health, the Council will provide financial assistance for any works that have already been completed or need to be completed to make the building weather tight or useable e.g. an unfinished extension or bathroom.

Payment of Financial Assistance

Payments will normally only be made on satisfactory completion of the works. However, for large works (or where several contractors are being employed) interim payments can be made for up to a total of 90% of the financial assistance originally approved.

Payments shall be conditional upon receipt of an acceptable invoice accompanied by any relevant supporting documentation e.g. damp proofing guarantee, certification issued by Gas Safe Register contractor for gas installations, electrical work completed by a contractor registered under a scheme for Approved Document Part P as able to self-certify their own electrical work, window and door installations under FENSA or a similar approved organisation as appropriate and a Certificate of Completion if the work was subject to Building Regulation control.

Payment will normally be made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed. Where the applicant has already paid the contractor, payment will be made direct to the applicant on production of a receipt for payment. In the case of a dispute between the applicant and contractor which is not resolved in a reasonable time period the grant, or part thereof, may be paid to the applicant at the discretion of the Council.

Payment of any grant approved will only be considered after any applicant's contribution has been accounted for in the value of invoices submitted.

Repayment of Financial Assistance

Repayment conditions are attached to assistance available under this policy. Please see the specific types of financial assistance for more details. Grants will be recoverable in full if the applicant ceases to be eligible during the works or if it is found that the applicant was not eligible for the assistance before the certified date.

Where repayment may cause undue hardship the Housing Manager (Grants and Adaptations), in consultation with the Housing Portfolio Holder, will consider waiving repayment of all or part of a grant (when the property is sold or transferred).

When considering such requests, the Council will consider the value of the property, the amount of equity and the reasons why it is being sold or transferred. It will also want to know about the personal circumstances of the applicant's household (such as their health, mobility, employment, income, outgoings and savings) and the type of housing and support they require.

Prior to reaching a decision, the Council will seek from the applicant all information and evidence that is considered relevant. If the applicant withholds this information or fails to demonstrate that they will be caused significant hardship by the requirement to repay all or part of the grant, their request is unlikely to be met.

In the event of a recipient of assistance pursuing a successful insurance claim, action for legal damages, etc. which covers the cost of works for which assistance was previously paid the applicant will on demand repay the total value of the funding relating to such works or the value of the insurance payment/legal damages if lower.

Land Charges

Where applicable to the type of assistance given the value of a grant will be registered against the property as a local land charge interest with the Council's Land Charge service and will be subject to a repayment when the home is sold or transferred to another owner or in some cases due to change in occupation. Disabled Facilities Grants have their own repayment conditions and registration at Land Charges.

The Housing Grants Team will undertake annual checks where repayment conditions apply to ensure ongoing compliance with the grant conditions and the applicant's acceptance of this will form part of the grant application. Failure to comply with grant conditions or respond to requests for information may result in a repayment demand.

GENERAL MATTERS AND THE APPLICATION PROCESS

Future Development of the Policy

In the longer-term, it is hoped that the Council will work closely with mortgage lenders, benefit maximisation specialists and financial advisers to make it easier for low income households (especially those without a mortgage) to increase their income and release the equity in their homes and fund repairs and improvements from their own resources. It is hoped that future schemes will be implemented jointly with ECC and other partners to support local service provision within social care and the NHS.

Equality and Diversity

The Council has undertaken an Equality Impact Assessment of this Policy.

Sources of Advice and Alternative Funding

The Private Sector Housing team in Environmental Health provides technical advice on housing conditions, HMOs and fire safety. The Private Sector Housing Team can be contacted by email to pshousing@tendringdc.gov.uk or by letter to Private Sector Housing, 88-90 Pier Avenue, Clacton on Sea, CO15 1TN.

Home Improvement Agencies provide disabled and vulnerable people with advice on a range of housing options, and in some cases can organise and oversee repairs and adaptations. For advice about provision covering Tendring please contact Foundations on 0300 124 0315 or use the postcode finder at www.findmyhia.org.uk/. Foundations is appointed by the Ministry of Housing, Communities & Local Government to oversee a national network of nearly 200 home improvement agencies (HIAs) and handyperson providers across England.

The Energy Savings Trust provides advice on home energy efficiency including insulation and heating improvements, including the various sources of funding at www.energysavingtrust.org.uk

Simple Energy Advice is a government endorsed advice service and can be accessed at www.simpleenergyadvice.org.uk/ or you can call on 0800 444 202

Colchester Credit Union offers convenient savings and low interest loans to its members:
Colchester Credit Union Ltd.,
7 The Centre
Hawthorn Avenue
Colchester
CO4 3PX
Telephone: 01206 798 823
info@colchestercreditunion.co.uk
www.colchestercreditunion.co.uk

Applying for Financial Assistance

The following summarises the procedure for applying to the Council for financial aid, but stages of the process may or may not be applicable to all forms of assistance:

Stage 1 – Initial Enquiry

For all grants, except the Discretionary Essential Repairs Grant, initial enquiries have to be made to Social Services at Essex County Council as we can only grant aid work that has been recommended by an Occupational Therapist. The telephone number for Social Services is 0345 603 7630. A visit from an Occupational Therapist will be arranged. If however you wish to undertake a preliminary means-test or want advice about passporting benefits please contact the Housing Grants Team on 01255 686744.

Applicants for the Discretionary Essential Repairs Grant should contact the Housing Grants Team on 01255 686744 to register their enquiry and request an enquiry form.

Stage 2 – Preliminary Assessment

The applicant or referral agent will usually complete and return an enquiry form, providing the Council with the information it requires on their circumstances including details of their financial situation and the condition of their home.

Using the information on the enquiry form, the Council will make a preliminary assessment of the applicant's entitlement to assistance and decide whether an officer should inspect the property.

With regard to Disabled Facilities Grants, on receipt of recommendations from an Occupational Therapist an administrator will either make an appointment for a Technical Officer to inspect the property or send you a financial assessment form.

Stage 3 – Home Survey

An officer from the Housing Grants Team will visit and survey the applicant's home to establish whether or not, based on its condition, the property is eligible for assistance. In respect of Disabled Facilities Grants they will be looking to see that the adaptations proposed by the Occupational Therapist are both reasonable and practical.

Stage 4 – Formal Application

After surveying the applicant's home, if eligible for assistance, the Council will send the applicant an application pack containing written instructions, an application form and copies of a schedule of qualifying works. If the property does not qualify for assistance, the applicant will be advised and the enquiry cancelled. If the applicant has chosen an agent to act on their behalf this information will be sent to the agent.

To make a valid application, the applicant must complete the application form in accordance with the written instructions provided, and they or their agent must normally obtain at least two competitive estimates from contractors, using the Council's schedule of works or as otherwise instructed. The contractor who is chosen to undertake the work is appointed by the applicant, not the Council. All applicants will be required to provide evidence of benefit entitlement and/or detailed financial information. The Council will normally make an enquiry with HM Land Registry to confirm ownership of the property. In cases where a property is not registered a proof of ownership certificate must be completed, signed and officially stamped either by the applicant's Solicitor, a notary or by the company holding the title deeds of the applicant's home. In addition, the applicant and any joint owners will be asked to sign a repayment agreement if applicable.

Reasonable costs arising in respect of the above will be included as part of the grant.

In making an application for financial assistance, the applicant agrees to the terms and conditions attached to the provision of that assistance.

Stage 5 – Approval of Application

Before approving an application for assistance, the Council must be satisfied that the application is complete and that it accurately reflects the applicant's circumstances. The Council must also be satisfied that the cost of the qualifying works is reasonable.

An approval certificate will be sent to the applicant, informing them of the nature and value of the assistance that is to be provided and giving the applicant details of the terms and conditions that are attached to the provision of that assistance.

Stage 6 - Arranging Payment

Upon receiving the grant approval, the applicant or their agent should contact the contractor to make arrangements for the work to commence and contact the Council officer to inform them of the start date. Please keep your officer informed of any changes to the start or completion dates and about any issues that arise during the works.

The works will normally be inspected weekly before completion – several times a week for larger works.

On satisfactory completion of the works, the applicant must sign the satisfaction certificate and provide this together with the contractor's invoices.

Interim payments can also be made following the satisfactory completion of certain elements of work and upon receipt of the contractor's invoice together with any relevant supporting documents such as guarantees or certificates.

To satisfy audit requirements, a member of the Housing Grants team will visit the property to inspect the works before arranging final payment.

Unless otherwise specified in the application form or if it is a “materials only” grant the payment will normally be made directly to the contractor by BACS transfer.

Appeals, Complaints and Feedback

If you wish to provide any feedback or comments about this Financial Assistance Policy please contact the Housing Grants team on 01255 686744 or via dfgteam@tendringdc.gov.uk.

The Council's Corporate Director with responsibility for the Housing Service has overall responsibility for this policy.

As mentioned previously there is no appeal procedure in relation to means testing as this is set by Central Government legislation. All tests of resources are double checked by another officer. If you wish for your test results to be explained to you or would like your results to be further reviewed please contact the department on 01255 686744.

If an applicant wishes to seek a review of an unsuccessful application or alternative approval, they should first contact the Housing Manager (Grants and Adaptations) via 01255 686744, dfgteam@tendringdc.gov.uk or by writing to the address below:

Housing Manager (Grants and Adaptations)
Housing Grants Team
88-90 Pier Avenue
Clacton-on-Sea
Essex CO15 1TN

The applicant will receive a response within 10 working days of their enquiry.

Should the applicant be unsatisfied by the response given they should then write to the Assistant Director of Housing & Environmental Health at the address below:

Assistant Director of Housing & Environmental Health
88-90 Pier Avenue
Clacton-on-Sea
Essex CO15 1TN

The applicant will receive a written reply to their complaint or request for a review from the Assistant Director of Housing & Environmental Health within 21 days of their correspondence being received. If the applicant remains dissatisfied, their complaint or request for a review will be dealt with under the Council's Corporate Complaints Procedure

Appendix A

The Decent Home Standard

A decent home is one which:

a – Meets the current statutory minimum standard for housing

- The home meets the current minimum statutory standard for housing i.e. it is free of significant health and safety hazards under the Housing Health and Safety Rating System.

b – Is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair; or
- Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c – Has reasonably modern facilities and services

Dwellings which fail to meet this criterion are those which lack three or more of the following:

- A reasonably modern kitchen (20 years old less).
- A kitchen with adequate space and layout.
- A reasonably modern bathroom (30 years old or less).
- An appropriately located bathroom and WC.
 - Adequate insulation against external noise (where external noise is a problem).

d – Provides a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient, programmable heating.

Appendix B

The Housing Health and Safety Rating System (HHSRS)

This is a means of identifying faults in dwellings and evaluating their potential effect on the health and safety of occupants, visitors, neighbours and passers-by.

The Housing, Health and Safety Rating system defines 29 hazards that may affect the health and safety of residents and visitors to any dwelling over a 12 month period. These are: -

Damp & Mould Growth
Excess Cold
Excess Heat
Asbestos (and Manufactured Mineral Fibres)
Biocides
Carbon Monoxide & fuel combustion products
Lead
Radiation
Un-combusted fuel gas
Volatile Organic Compounds
Crowding and Space
Entry by Intruders
Lighting
Noise
Domestic Hygiene, Pests & Refuse
Food Safety
Personal Hygiene, Sanitation & Drainage
Water Supply
Falls associated with baths etc.
Falling on level surfaces etc.
Falling on stairs etc.
Falling between levels
Electrical hazards
Fire
Flames, Hot surfaces etc.
Collision & Entrapment
Explosions
Position and operability of amenities etc.
Structural collapse & falling elements

More detailed information can be found on the DCLG website. www.dclg.gov.uk

Meaning of Category 1 and Category 2 hazards:

Once the hazard has been scored and given a hazard band, the hazard is then classed as either a Category 1 or Category 2 hazard. The reason that this is important is because all local authorities have a duty to take the appropriate enforcement action to eliminate or reduce Category 1 hazards. They have discretionary powers to take the appropriate enforcement action to eliminate or reduce Category 2 hazards.

For the purpose of this financial assistance policy:

- a Category 1 hazard is one that has a hazard band of A, B or C and therefore a hazard score in excess of 1000
- a high Category 2 hazard is one that has a hazard band of D, E and F and therefore a hazard score between 100 and 999
- a low Category 2 hazard is one that has a hazard band of G, H, I or J and therefore a hazard score between 1 and 99.

Appendix C

SERVICE STANDARDS

The Housing Grants Team aims to provide all service users with a professional, efficient and responsive service of the highest quality.

Standards of Service

The Service operates to the following standards of performance where applicable and some sections do not apply to Disabled Facilities Grants or Council Adaptations:

- An enquiry form will be sent out within 5 working days of the request unless not required for the assistance type.
- Within 10 working days of the Council receiving a completed enquiry form, an appointment will be made to carry out a home survey to confirm eligible works and to ensure that the most appropriate grant application is made.
- Within 20 working days of the home survey being carried out, an application pack will be sent to the applicant, including a schedule of the repairs, improvements and adaptations for which the Council is prepared to offer financial assistance, or, a letter cancelling the enquiry if the property is not eligible for assistance.
- Within 8 weeks of receiving a complete and valid application, the Council will write to the applicant, confirming the nature and value of the assistance that is to be provided. (If the application is incomplete or further information or estimates are required, the applicant will be notified of what is required within 10 working days of submitting the application).
- All payments will be made within 28 days of the Council receiving valid invoices and being satisfied that all qualifying works have been completed satisfactorily.

The level of funding the Council has available for grant purposes varies each year.

Although the Council will strive to meet the above service standards, it reserves the right in the event that the demand for grants exceeds the available funding, to introduce a prioritised grant allocation scheme (waiting list) or suspend services altogether.

Any such scheme would be implemented in consultation with the Housing Portfolio Holder and have regard to the needs of the applicants and the degree of risk to their health and safety to ensure remaining funds are targeted to the most vulnerable living in the worst housing.

Appendix D

PERFORMANCE STANDARDS

There are a number of Legislative targets and Performance Indicators which are relevant to the objectives of this Financial Assistance Policy:

- The legislation requires that a Disabled Facilities Grant is approved within 6 months of a valid application date.
- The national indicator is to determine (i.e. approve or refuse) 100% of valid Disabled Facilities Grant applications within 8 weeks of receipt of a valid application.
- The government guidance is for a valid application for a Disabled Facilities Grant to be determined within 30 days.
- To determine (i.e. approve or refuse) 100% of valid Grant applications within 20 weeks of receipt of a valid application.

Our department objective is to be below the government guidance stated above, to constantly review the process to improve our timescales and ensure our residents get the best possible service they can from us.

In order to ensure that we deliver on the commitments and performance targets set out above, we will monitor our statistics and performance monthly through cross checking our systems at all levels. These processes ensure that operational arrangements are considered by those responsible for delivering the initiatives.

Appendix E



Essex County Council

County Hall Chelmsford

Essex

CM1 1QH

20-12-2018

Dear DFG Essex Group member

This Letter of interpretation is for Essex District, Borough and City Councils Better Care Fund (BCF) usage.

As there have been differing interpretations over the use of BCF funds for purposes other than the mandatory DFG grants as set down in the Housing Grants, Construction and Regeneration (HGCR) Act 1996 and subsequent guidance documents, a new set of guidance for Essex authorities to jointly work to should be established. This has been discussed at a recent Essex-wide DFG meeting and suggestions were received by ECC to formulate the following recommendations.

Local District, Borough and City councils hold the power to decide how to interpret policy governing the use of DFG & BCF funding and should ensure all works are in line with the mandatory DFG framework and/or any local discretionary policies agreed under the Regulatory Reform Order (RRO) 2002, to ensure the maximum use of adaptations and fully using the grants awarded each year for the benefit of residents. It should be noted principles around the treatment of underspends are currently under discussion and will be confirmed at a later date.

To assist this to happen Essex County Council has developed this document to assist LAs to fully utilise the grants by setting out some guidelines to form an Essex wide approach, ensuring all Essex residents have fair access to the appropriate grants. Any caution regarding the application of this guidance should be addressed at a local level alongside any policy changes required by each LA.

Although how the DFG can be used is set down in the HGCR, the approval of each specific applicants DFG is subject to an assessment by 'the social services authority' that the work is 'necessary and appropriate' and by the housing authority to ensure that the proposed work is both 'reasonable and practical'. This can give rise to differing interpretations about when a disabled person may be eligible for a DFG.

Alongside the mandatory DFG framework an increasing number of local authorities are using their discretion under the Regulatory Reform Order (RRO) to develop discretionary uses of the BCF DFG funding to complement the mandatory grant. Further details are available on the website of Foundations, the national body for Home Improvement Agencies and Handyperson Services - <https://www-foundations-uk-com/dfg-adaptations/dfg-regulations/the-regulatory-reform-order/>

As we use DFG funds more flexibly in line with this guidance it will be important to understand the outcomes and benefits achieved for both individuals and the wider system. We will continue to work with LAs around how we better understand these through approaches such as the outcomes framework, quarterly financial monitoring and annual reporting mechanisms we are already working together to develop and implement.

Elements to be found in discretionary private sector housing policies may include:

- a) **Providing discretionary finance to enable work to be completed.** This could include:
- Removing means testing on recommendations such as access e.g.: Stair lifts and ramps, particularly to avoid delays with hospital discharge. This does have a risk that on some occasions the award is going to a person who has the means to undertake this work themselves however the benefits to people are likely to outweigh the risks.
 - Awards over the £30k threshold - as discretionary top-ups do not breach any national conditions on upper limits of adaptation spend (LAs are advised to set an upper limit to this). However, all other options should be exhausted, and the reasons for this expenditure will need to be justified. Also if not registered as a loan an agreement for paying back part of the grant would be expected. This is for use only in exceptional circumstances, and must demonstrate positive outcomes for the client.

It is acceptable to place a charge on a property where discretionary grant funding has been awarded under the RRO as long as the LA has an agreed and published policy to do this.

Issues to consider include:

- Privately owned dwelling: you may insist that the grant or loan is paid back in part or in full when the house is sold or transferred due to recipient moving house or dying. This may be timescale dependent.
- You may include a sliding scale of payback based on the length of time that has passed since the grant was paid
- You may insist that if a person moves into a care/residential setting you can reclaim or reuse the adaptation.

b) **Removing HHSRS Category 1 hazards** (although it may be more appropriate to consider the use of the enforcement process) Issues which could be dealt with could include excess cold, domestic hygiene (including hoarding), food safety, and disrepair. Consideration of the use of discretionary grants or loans to deal with excess cold/affordable warmth issues should also be considered in the light of any other sources of energy related funding.

c) **Moving to alternative accommodation** - either on a temporary basis whilst major work is carried out or to facilitate a move to permanent alternative accommodation where this may be in the best long-term interests of the disabled person.

d) **Assisting the timely discharge of patients from hospital/hospice** - helping to avoid unnecessary residential placements.

e) **Handyperson services for preventative work** - including fitting of key safes and grab rails, bed moving and reconfiguration of furniture in home to limit falls.

f) **Administrative, technical or OT services over and above those provided for the mandatory DFG provision** - to enable the non-mandatory grants and loans for the above reasons as well as to assist with Social Housing offers.

LAs will need to review their policies covering *safe and warm* homes and/or environmental health policy to ensure that these items are covered by these policies.

NB Adaptations in Council housing stock for Social tenants are the responsibility of the landlord and should not be funded from the direct DFG budget.

Other related support

Essex County Council's Therapists/ Social Care Services are responsible for:

Community Equipment Services (CES): These services are contracted by Partner Organisations to provide community equipment on loan to adults and children following assessment by health and/or social care practitioners within a Section 75 Agreement. Equipment is provided to assist people to perform essential activities of daily living and to maintain their health, independence and wellbeing in the community.

Taken from ECC Guidance for Provision of Community Equipment in Care Homes across Essex 2.3 page 2

https://www.essex.gov.uk/Documents/Guidance_for_Provision_of_Equipment_in_Care_Homes.pdf

If the service provider of any of the services listed above changes, the principles of the guidance will stand.

I hope colleagues will find this information useful in developing local policies and in making sure DFG funds go towards improving outcomes for residents in Essex.



Lisa Wilson Head of Strategic Commissioning and Policy – Adult Social Care (PSI and Personalisation) Essex County Council

Please note this document/paper is for guidance purposes only and whilst the information provided has been done so in the utmost good faith and based on information currently available each Authority/reader must have regard and adopt their own policies and governance first and in the event of a conflict those internal policies prevail. Essex County Council assumes no responsibility for errors or omissions in the contents of this guidance and in no event shall Essex County Council be liable for any breach by an Authority of its own internal policies and obligations in adopting or following the guidance nor is ECC liable for any damages whatsoever, whether in an action of contract, negligence or tort arising out of or in connection with the contents of the guidance

Appendix F

OFFICIAL



Cathy Page
Deputy Director,
Housing with Care and Support Division
Fry Building
2 Marsham Street
London
SW1P 4DF

26 June 2025

To Local Authority Chief Executives in:

1. Unitary Authorities
2. Metropolitan Borough Councils
3. County Councils
4. London Boroughs (including the City of London)

CC: District Councils

CC: Foundations, National Body for Disabled Facilities Grants and Home Improvement Agencies

Dear Chief Executive,

£711 million funding for the Disabled Facilities Grant (DFG) in 2025-26

I am pleased to inform you that the allocation of £711 million for the Disabled Facilities Grant (DFG) for 2025-26 has been confirmed to us by the Department of Health and Social Care (DHSC).

We will make these payments to local authorities in England today. A grant determination letter outlining the conditions of grant usage can be found in Annex A. Details of each local authority's allocation can be found in Annex B. This also specifies the DFG amounts which Tier 1 authorities must pay to each district council in their areas, unless otherwise agreed.

As you know, the DFG is capital funding for the provision of home adaptations to help eligible older and disabled people to live as independently and safely as possible in their homes. Where agreed locally (and in two-tier areas with the express agreement of district councils), a portion of the grant may also be used for wider social care capital projects.

Local authorities also have powers as set out in the Regulatory Reform (Housing Assistance) Order 2002 to provide a wide range of home adaptation services to further help people to live independently, if they develop and publish a Housing Assistance Policy. Policies can include measures to speed up DFG delivery, for example, simplified systems to provide small-scale adaptations more quickly. They can also help

to deal with access issues, enable rapid discharge of people from hospital, or prevent admission to hospital or residential care.

Funding for the DFG is ring-fenced within the Better Care Fund. In two-tier areas the main DFG funding will be paid to the Tier 1 authorities (county councils), while the statutory duty to provide adaptations to the homes of those eligible people who qualify continues to sit with Tier 2 local housing authorities (district councils). I can confirm that, as in previous years, each area should allocate DFG funding primarily for the provision of home adaptations, and in two-tier areas, unless specific agreement is given by any district council, Tier 1 authorities must pass down the DFG funding to their district councils in full, and in a timely manner, to enable the districts to continue to meet their statutory duty. Further details are set out in the [Better Care Fund policy framework 2025 to 2026 - GOV.UK](#).

I would like to prompt you as the Chief Executive of a recipient payment authority (London Borough, Unitary Authority or Tier 1 Authority) that you and the Chief Internal Auditor at your local authority must sign the declaration of spend set out in the grant conditions and return this no later than 31 October 2026 to Disabled.facilitiesgrants@communities.gov.uk at the Housing with Care and Support Division of the Ministry of Housing, Communities and Local Government.

May I also bring to your attention the DFG guidance for local authorities published in 2022 which includes further information on effective local DFG delivery: [Disabled Facilities Grant \(DFG\) delivery: guidance for local authorities in England - GOV.UK](#).

You may also note that, as set out in the Better Care Fund Policy Framework 202526, government is currently reviewing the allocations formula for the DFG to ensure funding is better aligned to local need. We will consult on this later this year and we will be in contact with local authority housing officers when the consultation is launched.

Finally, I would like to refer you to Foundations, the National Body for DFGs and Home Improvement Agencies, which is funded by this department. Foundations act as a centre of expertise and training and provides support to local authorities to enable the efficient, effective and timely delivery of the DFG and home adaptations. More information can be found at: <https://wwwFOUNDATIONS.UK.com/>.

If you have any general questions about this funding, please send them to Disabled.facilitiesgrants@communities.gov.uk.

Regards,



Cathy Page

Deputy Director

Housing with Care and Support Division

**THE DISABLED FACILITIES CAPITAL GRANT (DFG) DETERMINATION 2025-26
(31/7873)**

The Parliamentary Under Secretary of State (Minister for Homelessness and Democracy) (“the Minister”) in exercise of the powers conferred by section 31 of the Local Government Act 2003 hereby makes the following determination:

Citation

1. This Determination may be cited as the Disabled Facilities Capital Grant Determination (2025-26) [31/7873].

Purpose of the grant

2. The purpose of the grant is to provide support to local authorities in England towards capital expenditure lawfully incurred or to be incurred by them.

Determination

3. The Minister determines as the Tier 1 authorities, unitary authorities and London Boroughs to which grant is to be paid and the amount of grant to be paid, the authorities and the amounts set out in Annex B to this determination.

Grant conditions

4. Pursuant to section 31(4) of the Local Government Act 2003, the Minister determines that the grant will be paid subject to the conditions set out below.

Treasury consent

5. Before making this determination in relation to local authorities in England, the Minister obtained the consent of the Treasury.

UK Government Branding

6. The Grant Recipient shall at all times during and following the end of the Funding Period:

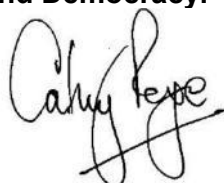
6.1 comply with requirements of the Branding Manual in relation to the Funded Activities; and

6.2 cease use of the Funded by UK Government logo on demand if directed to do so by the Minister.

7. Branding Manual means the HM Government of the United Kingdom of Great Britain and Northern Ireland ‘Funded by UK Government branding manual’ first published by the Cabinet Office in November 2022 and is available

at <https://qcs.civilservice.gov.uk/guidance/marketing/branding-guidelines/> including any subsequent updates from time to time].

Signed by authority of the Parliamentary Under Secretary of State for Homelessness and Democracy.



Cathy Page
Deputy Director
Housing with Care and Support
26 June 2025

GRANT CONDITIONS

1. Grant paid to a local authority under this determination may be used only for the purposes of meeting capital expenditure and as provided for in paragraphs 2 to 5 below.
2. Grant paid under this determination must be spent in accordance with a Better Care Fund (BCF) spending plan jointly agreed between the relevant local authority or local authorities and the relevant Integrated Care Boards. This plan must be developed in keeping with the 2025-26 BCF Policy Framework and BCF Planning Requirements (which provides specific guidance on the DFG).
3. In two-tier authority areas each Tier 1 authority must pay the amounts specified in Annex B below as allocated to the named Tier 2 authorities in their area to those authorities in full no later than 25 July 2025, subject to paragraph 4.
4. A Tier 1 authority may retain part or all of an amount specified in Annex B below as allocated to a Tier 2 authority in their area if the relevant Tier 2 authority has expressly agreed, in accordance with National Condition 1 of the BCF, that the money is to be used for other social care capital projects.
5. Any money paid under this grant determination must only be used for the specific purpose of funding adaptations for disabled people who qualify for a Disabled Facilities Grant made under the Housing Grants, Construction and Regeneration Act 1996 or under the Regulatory Reform (Housing Assistance) Order 2002 (or any other social care capital projects where otherwise agreed as above).
6. The Chief Executive and Chief Internal Auditor of each of the recipient payment authorities (London Boroughs, Unitary Authorities and Tier 1 Authorities) are required to sign and return to Disabled.facilitiesgrants@communities.gov.uk at the Housing with Care and Support Division of the Ministry of Housing, Communities and Local Government, a declaration, to be received no later than 31 October 2026, in the following terms:
“To the best of our knowledge and belief, and having carried out appropriate investigations and checks, in our opinion, in all significant respects, the conditions attached to the Disabled Facilities Capital Grant Determination (2025-26) No [31/7873] have been complied with”.
7. If an authority fails to comply with any of the conditions and requirements of paragraphs 1, 2, 3, 4, 5 and 6 the Minister may-
 - a) reduce, suspend or withhold grant; or
 - b) by notification in writing to the authority, require the repayment of the whole or any part of the grant.
8. Any sum notified by the Minister under paragraph 7(b) shall immediately become repayable to the Minister.

Essex	£14,747,906
Basildon	£1,785,144
Braintree	£1,310,871
Brentwood	£521,328
Castle Point	£1,031,641
Chelmsford	£1,366,924
Colchester	£1,801,826
Epping Forest	£1,205,118
Harlow	£1,123,736
Maldon	£759,556
Rochford	£670,125
Tendring	£2,879,328
Uttlesford	£292,311

Appendix G

Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

The Secretary of State for Communities and Local Government in exercise of her powers under sections 34(6)(b), 46, 52 and 94 of the Housing Grants, Construction and Regeneration Act 1996 ("the Act") gives to all local housing authorities in England the following general consent:

Citation and commencement

1. This consent may be cited as the Housing Grants Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 and shall come into force on 22 May 2008.

Interpretation

2. Words and expressions used in this consent shall, unless the context otherwise requires, take the same meaning that is given to them in the Act.

Consent

3.

(1) Where —

(a) local housing authority approves an application for a grant under Part 1 of the Act;
(b) the grant is for a sum exceeding £5,000; and
(c) the applicant ("the recipient") has a qualifying owner's interest in the premises on which the relevant works are to be carried out,
the local housing authority may impose the conditions (or conditions to like effect) contained in paragraph (2).

(2) The local housing authority may demand the repayment by the recipient of such part of the grant that exceeds £5000 (but may not demand an amount in excess of £10,000) if—

(a) the recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date; and

(b) the local housing authority, having considered—

(i) the extent to which the recipient of the grant would suffer financial hardship were he to be required to repay all or any of the grant;

(ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his employment;

(iii) whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and

(iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity,
is satisfied that it is reasonable in all the circumstances to require the repayment.

Application of Section 52 of the Act

4. The conditions in paragraph 3 are local land charges and are binding on any person who is for the time being an owner of the dwelling or building.