



Disabled Facilities Grants and Assistance Policy

V3.0 – April 2026

POLICY: Disabled Facility Grants and Assistance Policy & Guidance v3.0

DATE ADOPTED: April 2026

NEXT REVIEW DATE: April 2026

VERSION CONTROL: v3.0

Version Number	Purpose / Change	Author	Date
1.0	Original Policy (Completely new from previous document.)	Simon Llewellyn	April 2014
2.0	Significant expansion of guidance for customers and other stakeholders, expansion of the ability to approve discretionary works and various amendments to reflect changes in practice and procedure since 2014.	Simon Llewellyn	April 2017
2.1	For addition of amendment allowing means tests and property charging to be waived for trial period of OT in Housing Scheme.	Simon Llewellyn	April 2019
2.2	To amend document to allow for discretionary grants to be paid towards means tested contributions, where this would cause difficulty /hardship for the customer	Simon Llewellyn	November 2021
2.3	Amendment to allow 'fast track' discretionary grants to be paid without a means test and be considered the 'default option' (subject to available funding,) where it has been assessed as necessary and appropriate by an Occupational Therapist and covers eligible works defined	Simon Llewellyn	November 2023

	in this policy. General reduction in quotes required from 3 to 2 to speed up processes.		
3.0	Reformatting of policy with additions to reflect new corporate templates. Addition of Safe Warm and Well Assistance, updates to max discretionary grant amounts, changes to grant approvals, clarification of approvals for future policy updates. Minor procedural changes to speed up process.	Simon Llewellyn	April 2026

Corporate Plan 2025-28

Council ambition	Linked?
Working for a prosperous future <i>We want to ensure the best possible local economy, with opportunities for our residents to succeed and achieve</i>	No
Healthier, safer communities <i>Residents should feel safe in our Borough and supported to be more active in order to improve their health and wellbeing</i>	Yes
A greener and cleaner environment <i>It's important to everyone that we look after our environment</i>	No
Restoring the Council to good health <i>We will place our Council on a sound financial footing and ensure resilience – delivering the service our residents deserve and expect</i>	No
We ♥ Castle Point <i>We will help create and maintain the best possible place to live in, work in and visit</i>	Yes

The Lead Officer responsible for owning the policy and internal approval body (meeting / board where the policy is approved for adoption or approved for referral to PFH or Committee for adoption)

Name: **Simon Llewellyn**

Approved by: **Cabinet**

ROLES AND RESPONSIBILITIES:

Lead Member and Committee responsible for approving the policy.

- **Cllr Rob Lillis – Health, Wellbeing & Housing**

PURPOSE STATEMENT:

The Policy sets out the Council's mandatory disabled facility grant and discretionary assistance offer to disabled residents of Castle Point and how such grants and assistance are processed and approved by the Council.

The purpose is to reformat and update the Policy by:

- a) Adding a new form of discretionary assistance - 'Safe Warm and Well Assistance';
- b) Making updates to maximum discretionary assistance amounts;
- c) Making changes to the grant approvals process to speed up processing and clarification of approvals for future policy updates; and
- d) Additional minor procedural changes to speed up the process.

SCOPE:

The Policy affects disabled residents of Castle Point and their carers, parents and/or guardians. The objective of the document is to set out how the Council will use its resources to help those who need disabled adaptations and how decisions will be made about the help that it gives. The outcome is to ensure that a framework is in place to deliver transparent decision making, detail under what circumstances help can be provided and to ensure compliance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 in terms of ability to allocate discretionary assistance.

COMPLIANCE AND ENFORCEMENT:

The Policy ensures legal compliance with the [Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#). The Council has a programme of internal audit throughout the organisation, where checks are made to ensure compliance with policies and relevant legislation. There will be no additional impact on the Council either internally or externally because of this revised Policy.

- **Equality Impact Assessment (EIA) undertaken? Yes**
- **Data Protection Impact Assessment (DPIA) undertaken? Yes**
- **Risk Assessment undertaken? No**
- **Reference(s) to any audit recommendations No**

SUPPLEMENTARY MATERIALS:

Links to other strategies and policies:

- [Castle Point Borough Council \(CPBC\) Constitution \(scheme of delegation and financial regulations\)](#).
- [CPBC Corporate Plan 2025–28](#).
- [CPBC](#) and [Environmental Health](#) Privacy Notices.
- CPBC [Safeguarding Policies](#) (children and adults).

CONTENTS

1.	Introduction	7
2.	Key areas included in Policy	7
3.	Definitions	8
4.	Aims and Objective.....	8
5.	Policy statement of intent.....	8
6.	Legislation, Regulation & Guidance	9
7.	Legal Obligations.....	9
8.	Summary of frequently asked questions for customer journey	10
9.	DFG Summary	10
10.	Responsibility	10
11.	Eligibility and amount of DFG grant assistance available to applicant	11
12.	Discretionary Disabled Facilities Grant Assistance.....	11
13.	a) Discretionary Disabled Facilities Grant Assistance – Top Up Assistance	12
14.	b) Discretionary Disabled Facilities Grant Assistance – Special Assistance	13
15.	c) Discretionary Disabled Facilities Grant Assistance – Relocation Assistance	14
16.	d) Discretionary Disabled Facilities Grant Assistance – Means Test Contribution Assistance	14
17.	e) Discretionary Disabled Facilities Grant Assistance – Fast Track	14
18.	f) Safe, Warm and Well Assistance.....	15
19.	Social Care Capital Projects	16
20.	HIA Provision of stairlifts under Procurement for Housing Framework Agreement.....	16
21.	The Mandatory Disabled Facilities Grant Eligibility Criteria.....	17
22.	Works that are eligible for a mandatory disabled facility grant	17
	22.1. Facilitating Access	17
	22.2. Access to a Family Room	17
	22.3. Access to a Room useable for Sleeping.....	17
	22.4. Access to a Bathroom.....	17
	22.5. Improving accessibility to kitchens	17
	22.6. Heating, Light and Power.....	18
	22.7. Dependent Residents	18
	22.8. Common Parts	18
23.	Deciding on the suitability and feasibility of an adaptation for a customer	18
	23.1. Necessary and Appropriate	18
	23.2. Reasonable and Practicable.....	19
24.	The Disabled Facilities Grant Process.....	19
25.	Use of Home Improvement Agencies (HIA's)	20
26.	Application Process	20
27.	Financial Assessment (The Means Test)	21
28.	DFG Application Conditions	22
29.	Decision making Criteria	23
30.	Alternative Scheme of Works	23
31.	Two Disabled Occupiers in the same Household	24
32.	Approval of a DFG	24
33.	Works on Site	25
34.	Unforeseen Works	25
35.	Abortive Works	26
36.	Completion of Works.....	26
37.	Payment of Grant.....	26
38.	Changes in Circumstances	27
39.	Cases in which a DFG may be withheld.....	27
40.	Disputes with Workmanship	28
41.	Maintenance and Warranties	28
42.	Removal of Adaptations and Reinstatement Works.....	28
43.	Replacement of Facilities & Specialist Equipment	28
44.	Registered Social Housing Providers (RHSP)	29

45. Grant Repayment Conditions (Mandatory Grant)	29
46. Monitoring and continual improvement.....	30
47. Data and records	30
48. Equality, diversity and inclusion (EDI).....	30
49. Communication.....	31
50. Review.....	31
51. Training	31
52. Appeals, complaints and compliments	31
53. Governance	31
54. Appendix A.....	32

1. Introduction

- 1.1. People with mobility needs sometimes require specific adjustments to be made to their homes so that they do not feel constrained by the home environment. Although accessibility to and within homes is now integral to regulations, most homes pre-date these improvements and even the newest homes do not cater for the needs of everyone.
- 1.2. Adaptations are needed by many disabled people so that they can remain safe and independent in their own home. They can be needed by people of all ages, but as our population ages and life expectancy increases, the number of people needing assistance to adapt their homes is expected to grow.
- 1.3. Castle Point Borough Council is committed to helping disabled residents and their carers and will administer Disabled Facilities Grants (DFGs) and other forms of discretionary assistance (where funding is available) to help them achieve a home which meets their needs. The Government funds grants through the Better Care Fund to Essex County Council who allocate a proportion of the fund to the Council on an annual basis. This is a finite resource and as the number of people seeking adaptations and the cost of providing them grows, its finite resources are likely to mean that it cannot provide immediate help to all those needing assistance.
- 1.4. Following the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, it is a requirement that the Council prepares and maintains an up-to-date policy on how it will deal with disabled facilities grants. This Policy document sets out how the Council will use its resources to help those who need disabled adaptations and how decisions will be made about the help that it gives.

2. Key areas included in Policy

- Mandatory Disabled Facilities Grants (DFG's) up to the statutory maximum (currently £30,000) for eligible works in dwellings, qualifying houseboats and park homes, including common parts of buildings.
- Discretionary assistance offered by the Council under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, including Top Up Assistance, Special Assistance, Relocation Assistance, Means Test Contribution Assistance, Fast Track Assistance, and Safe, Warm and Well Assistance.
- Social Care Capital Projects.
- Highlighting support available for all tenures: owner-occupiers, private tenants, tenants of Registered Providers and where applicable, landlords on behalf of disabled tenants. The Council's own housing stock is adapted via a separate Housing service budget and process.
- The use of Home Improvement Agencies (HIA's).
- The end-to-end process of applying for and receiving adaptations.

3. Definitions

- 3.1. Disabled Person (as defined in the [Housing Grants, Construction and Regeneration Act 1996](#)) A person is disabled if they meet one of the following criteria:
- Their sight, hearing or speech is substantially impaired;
 - They have a mental disorder or impairment of any kind;
 - They are physically disabled by illness or impairment present since birth or otherwise.
- 3.2. Adults and children are also included where registered under the [National Assistance Act 1948](#) or the [Children Act 1989](#) as applicable.
- 3.3. Authorised Officer - An officer of Castle Point Borough Council granted authority under the Council's Constitution to approve grants or take decisions set out in this policy.
- 3.4. Home Improvement Agency (HIA) - An agency appointed by the Council (or chosen independently by the applicant) to assist customers with the application and delivery of DFGs.
- 3.5. Occupational Therapist (OT) - A qualified health and social care professional employed by the Social Services Authority who assesses the needs of the disabled person and recommends appropriate adaptations.
- 3.6. Registered Social Housing Provider (RSHP) - an organisation officially listed and regulated to provide low-cost, affordable housing to people in need e.g. a housing association.

4. Aims and Objectives

- 4.1. This Policy aims to:
- Ensure clear, transparent and legally compliant decision-making in relation to Disabled Facilities Grants.
 - Help disabled residents live independently and safely in their homes.
 - Provide clarity on the assistance available and the process for obtaining it.
 - Ensure value for money and efficient use of finite resources.
 - Ensure assistance is prioritised appropriately and fairly.
 - Ensure consistency with statutory duties under housing and social care legislation.
 - Promote high standards of customer service and reduced waiting times where possible.

5. Policy statement of intent

- 5.1. The Council will:
- Treat all applicants fairly, lawfully and with respect, and make [reasonable adjustments](#) where required.
 - Assess applications against [statutory criteria](#) and local policy, including feasibility and affordability.
 - Handle personal data securely and [lawfully](#), using it only for legitimate purposes connected to delivering this Policy.

- Provide clear information and advice, including on options, timescales, means testing and repayment conditions.
- Work collaboratively with Occupational Therapists, Home Improvement Agencies (HIAs), contractors and registered providers of social housing (organisations that provide affordable, secure and well-maintained housing for people on lower incomes or those with specialist housing needs) to ensure adaptations meet assessed needs.
- Ensure that the simplest, least disruptive and most cost-effective adaptations are carried out.
- Apply [statutory](#) means-testing requirements accurately and consistently.
- Comply with legislative duties in respect of mandatory DFGs, as below.

6. Legislation, Regulation and Guidance

6.1. Key legislation and guidance underpinning this policy include:

- [Housing Grants, Construction and Regeneration Act 1996](#) (HGCRA) – including Section 34 on decision and notification.
- [Housing Renewal Grants Regulations 1996](#) – including means testing.
- [The Disabled Facilities Grants \(Maximum Amounts and Additional Purposes\) \(England\) Order 2008](#) – statutory cap set at £30,000.
- [Disabled Facilities Grant \(Conditions relating to approval or payment of Grant\) General Consent 2008](#) – repayment up to £10,000 above £5,000 within 10 years where reasonable.
- [The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#) – powers to provide discretionary assistance subject to a published policy.¹
- [Housing Act 2004](#) – Housing Health and Safety Rating System (HHSRS) (including Category 1 and 2 hazards).
- [Equality Act 2010](#), s149 Public Sector Equality Duty (PSED).
- [Better Care Fund policy framework](#) and planning requirements 2026–27.
- [Disabled Facilities Grant \(DFG\) delivery: Guidance for Local Authorities in England \(2022\)](#).
- [Children Act 1989](#), s17 (including s17(11) definition of a disabled child) and [National Assistance Act 1948](#), s29.

7. Legal Obligations

7.1. Legal obligations on the Council are:

- Determine valid DFG applications as soon as reasonably practicable and in any event within 6 months (HGCRA s34).
- Apply the [statutory eligibility tests](#): necessary and appropriate; reasonable and practicable.
- Apply the [statutory means test](#) for adults (with exemptions, e.g. children).
- Observe the [statutory](#) maximum grant for mandatory DFGs (£30,000).
- To approve mandatory DFGs where [eligibility criteria](#) are met.
- Apply and register any [Local Land Charges](#) lawfully.
- Publish and operate a local Policy (this document) for any discretionary help ([Regulatory Reform Order 2002](#)).
- Have due regard to the Public Sector Equality Duty ([Equality Act 2010](#) s149).

¹ <https://www.legislation.gov.uk/ukxi/2002/1860/contents/made>

8. Summary of frequently asked questions for customer journey

Please refer to appendix A.

9. DFG Summary

- 9.1. Disabled Facilities Grants (DFGs) were introduced in 1990 but the principle legal provisions are contained in the [Housing Grants, Construction and Regeneration Act 1996 \(HGCRA\)](#) and regulations made thereunder.
- 9.2. DFGs are mandatory grants available to disabled people when works to adapt their home are judged necessary and appropriate to meet their needs and when it is reasonable and practicable to carry them out, having regard to the age and condition of the dwelling or building. Occupational Therapists working with Essex County Council assess whether any works are necessary and discuss the best available options with Environmental Health at Castle Point Borough Council.
- 9.3. DFGs are generally subject to a means test (except for certain discretionary grants such as 'fast track' assistance), which means that the applicant's income and savings have to be assessed to determine whether any contributions are required to be made by them towards the costs of the required work. The way in which the [means test](#) is carried out is standardised across the country. Applicants in receipt of [certain](#) benefits automatically qualify, as they are "passport" through the means testing process and children are exempt from the means test.
- 9.4. Subject to all the eligibility criteria being met, the Council must 'determine' (i.e. approve) properly made applications 'as soon as reasonably practicable'² but no later than 6 months from the receipt of a valid application.
- 9.5. The maximum amount of a mandatory DFG is currently set by statute at £30,000.³ However, the Council will consider payment of additional discretionary grant assistance in some circumstances.
- 9.6. Grant paid may be recoverable if the property is sold within 10-years of the payment of the grant. To recover the grant, the [DFG \(Conditions relating to approval or payment of Grant\) General Consent 2008](#) provides that the Council "is satisfied that it is reasonable in all the circumstances to require the repayment". Grants below £5,000 are excluded from recovery and the maximum that the Council can recover is limited to £10,000 per grant award. Where the grant is more than £5,000, only the amount in excess of £5,000 is recoverable up to the maximum of £10,000.
- 9.7. In the case of discretionary grant assistance, the Council will seek to recover the value of the discretionary element of the grant in full following the sale or transfer of the property, apart from 'fast track' assistance which shall be repayable on terms equivalent to mandatory grants.
- 9.8. In the event of an applicant's death before works are complete, the Council has the discretion to pay a grant towards any fees incurred, any works already carried out or any 'other relevant works.'

² S34 Housing Grants Construction and Regeneration Act 1996

³ Article 2 Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Regulations 2009

10. Responsibility

- 10.1. The [Housing Grants, Construction and Regeneration Act 1996](#) gives the statutory duty to Castle Point Borough Council as a local housing authority⁴, responsibility for providing DFGs. The Council cannot, by law, refuse to process a properly made DFG application that it receives from an owner-occupier or tenant. If the eligibility criteria and proper process are satisfied, the Council must approve the appropriate grant.
- 10.2. The Council is given a sum of money each year by the Government, via the Better Care Fund (BCF) which is specifically used for providing grants to help disabled people adapt their home.

11. Eligibility and Amount of DFG grant assistance available to applicant

- 11.1. DFGs are available to homeowners, owners of qualifying houseboats, owners of qualifying park homes, tenants of private landlords and tenants of Housing Associations. Grants are available for adaptations to the common parts of buildings containing one or more flats.
- 11.2. Registered Social Housing Providers (RSHP) are also eligible to apply for a mandatory DFG, but in these situations the Council will firstly investigate the RSHP's ability to carry out and fund the adaptation work themselves and the individual merits of the case.
- 11.3. Each case must be supported by a recommendation from an Occupational Therapist (OT) working with Social Services. Should an applicant provide an independent Occupational Therapist's recommendation, the Council will consult with the Occupational Therapy Service before processing the application.
- 11.4. The Council reserves the right to refuse grant assistance where the works are not necessary, appropriate, reasonable, practicable, are excessively expensive and/or where the property is not suitable for adaptation. The Council may offer a discretionary DFG, in the form of a relocation grant to help the disabled person move to a more suitable dwelling.
- 11.5. There is no restriction on multiple DFG's for the same property and depending on the time lapse between applications, there is [provision](#) for any means tested contribution made on the first grant not to be considered on subsequent application. This is five years for a tenant's application and 10 years for an owner occupier's application.
- 11.6. The maximum amount of grant is set by the [Disabled Facilities Grants \(Maximum Amounts and Additional Purposes \(England\) Regulations 2009](#). The current statutory limit on the maximum amount of mandatory DFG is £30,000.
- 11.7. Works covered by insurance claims or work that should have been covered by such, will not be eligible for DFG assistance of any kind.

12. Discretionary Disabled Facilities Grant Assistance

- 12.1. There are a number of circumstances where it may be appropriate to offer help by way of discretionary grant assistance. The Council will consider applications for discretionary grant assistance on a case-by-case basis. For instance, discretionary grant assistance may be considered where:
- The existing home is unsuitable for adaptations and the grant assistance will enable the occupant to relocate to a more suitable property and this is a more cost-effective solution.
 - The grant awarded to an applicant is insufficient to carry out the works recommended by the Occupational Therapist i.e. the required works are in excess of £30,000 and the applicant is

⁴ As defined in Section 1 of the Housing Act 1985

unable to raise the money required. For instance, where a property extension is required, and relocation is not a suitable or cost-effective option.

- It has been decided that a fast-track approach is to be taken, by the use of discretionary grants in preference to mandatory grants as the preferred approach as it allows for faster processing of cases and is consistent with other Essex authorities.

Six types of discretionary assistance are available from Castle Point Borough Council

- a) Top up assistance.
- b) Special assistance.
- c) Relocation assistance.
- d) Means test contribution assistance.
- e) Fast track assistance.
- f) Safe, Warm and Well assistance.

12.2. Any discretionary award will only be considered having regard to the amount of resources the Council has available at the time. If the Council does not have sufficient resources to deal with other mandatory referrals and expected upcoming demand, the Council reserves the right not to approve any discretionary grant assistance. The decision whether to pause any aspect of the discretionary grant assistance offered, due to any form of resource constraint, shall be decided by the Assistant Director of Environmental Health, Licensing and Community and advised to the relevant Portfolio Holder.

12.3. All discretionary grants assistance to homeowners (excluding owners of park homes, where sited on a plot owned by a third party and located on a site licensed by Castle Point Borough Council) will be recorded as a charge on the land registry and will remain indefinitely. The grant will be repayable in full where a dwelling is disposed of whether by sale, assignment, and transfer of the title or otherwise for any reason. The exception to this will be for those benefiting from '[fast track assistance](#)' where the amount repayable will be equivalent to that demanded under the mandatory grant system

12.4. The Environmental Health Operational Manager is authorised to approve grants / discretionary assistance of a total financial value for each application, of up to the mandatory grant limit set by the government (currently £30,000.) The Assistant Director (Environmental Health, Licensing and Community) may approve up to an additional £15,000, with grants / assistance exceeding £45,000 requiring Cabinet approval. HIA Fees can be added in addition to the maximum assistance awarded.

13. a) Discretionary Disabled Facilities Grants Assistance –Top Up Assistance

13.1. The maximum amount of mandatory DFG was set by statute in 2009 at £30,000. Since this time there has been a general increase in build costs for major adaptations and therefore, £30,000 may not be sufficient to provide adaptations to meet the needs of the disabled person and their family. Discretionary Disabled Facilities Grant Assistance can be used to 'top up' the £30,000 mandatory grant, with additional funding, up to an additional £50,000, subject to budget availability and at the discretion of the Council. To be eligible for consideration of discretionary top up grant the applicant must meet the criteria for a mandatory DFG.

13.2. The discretionary DFG top-up assistance will be subject to the same financial means test as a mandatory DFG unless the works are for a disabled child, in which case no such test will be applied.

13.3. Before approving top-up assistance, the Council will usually have expected the applicant to have exhausted other reasonable options with which to raise the required funds for any works over and above the £30,000 mandatory limit. This is to ensure a fair allocation of funding between the many applications received by the Council every year. Examples of these include, but are not restricted to:

- Equity release for owner occupied property.
- Bank loans.
- Grants / Contributions.
- Sale of certain discretionary assets, i.e., if multiple vehicles are owned by the applicant, above and beyond those required for normal day-to-day activities.

13.4. If necessary, the Council reserves the right to decline any request for top up assistance if sufficient written evidence of the above is not provided and is subject to budget availability at the discretion of the Council.

14. b) Discretionary Disabled Facilities Grants Assistance – Special assistance

14.1. The purpose of a Discretionary Disabled Facilities Special Assistance is to help applicants to pay for the cost of adapting their home to meet the needs of the disabled person where the works required are not included in the [works that are eligible](#) under a mandatory DFG.

14.2. Special Assistance of up to £15,000 is available to fund the adaptations to enable a disabled person to remain living in their own home. Examples of the adaptations include:

- The provision of a safe play space for a disabled child.
- The provision of more satisfactory internal arrangements which would directly benefit the disabled person.
- To make the dwelling suitable for the employment of the disabled person within the existing footprint of the dwelling (examples include the provision or adaptation of a room for the disabled person to use as a work area). Any such assistance would be subject to the applicant obtaining any relevant planning permission that may be required for working/running a business from the dwelling.
- To provide an area for specialist care or treatment (e.g. provision of a dialysis room).
- The provision and installation of ceiling track hoists.
- The provision and installation of a dropped kerb to facilitate access to a hard standing located within the curtilage of the disabled person's dwelling.
- The provision and installation of an appropriate storage facility for a mobility scooter with a fixed charging point.
- Provision of facilities for a child in foster care, where the likely length of care at a dwelling is likely to be years, rather than months.
- Provision of safety, security or personal safety technology features to enable a disabled person to remain in their home,
- Provision of additional facilities in a second property in circumstances where a disabled child is living under a dual residency arrangement, where residency is split between the parents (or another designated guardian).

This list is not exhaustive, and other works may be considered subject to an Occupational Therapists recommendation being received by the Council.

14.3. To be eligible for Discretionary Disabled Facilities Special Assistance, the works recommended must be a) necessary and appropriate, b) reasonable and practicable, and c) subject to a financial assessment being made of the applicants ability to fund the works themselves.

14.4. Each case must be supported by a recommendation from an Occupational Therapist working with the Social Services Authority. The Council reserves the right to refuse assistance where the works are not necessary, reasonable, practicable, or are excessively expensive or where the property is not suitable for adaptation.

14.5. Any discretionary award will only be considered having regard to the financial resources the Council has available at that time. If the Council does not have sufficient resources left to deal

with other mandatory referrals that have been passed to them by the Occupational Therapy Service at the time, the Council reserves the right not to approve any discretionary assistance.

15. c) Discretionary Disabled Facilities Grants Assistance – Relocation Assistance

15.1. Discretionary Relocation Assistance may be available to an applicant who owns or privately rents their dwelling if adaptation of their current home through a mandatory DFG is determined not to be a feasible or reasonable option and they are considering relocating to a suitable property they intend to purchase.

15.2. A discretionary relocation grant of up to £15,000 may be made available towards specific relocation expenses which includes estate agent fees, legal costs and removal costs.

15.3. Assistance will not be made available towards the purchase price of a new dwelling.

15.4. The criteria for this assistance is:

- Applicants must be aged 18 or over on the date that the application is made and in the case of a disabled child, the parents would make the application.
- In order to be eligible for Discretionary Disabled Facilities Relocation Assistance, an applicant must meet the qualifying criteria for a mandatory DFG.
- Any such application must be supported by a recommendation from the Occupational Therapy Service at the Social Services Authority.
- The Council and the Occupational Therapist must both be satisfied that the proposed new dwelling already meets the needs of the disabled person without further adaptation or are satisfied that it can be adapted at a reasonable cost.

15.5. Applicants must be relocating within the Castle Point Borough. Consideration may be given to a move within the Greater Essex area but this would require:

- The approval of the relevant district/borough council.
- Consideration of whether or not adaptations are required to the new dwelling.
- The scale of any adaptations before a relocation grant can be considered.

15.6. The cost of the discretionary relocation assistance together with the cost of any adaptations required to the new dwelling must demonstrate value for money, whether the move is within the Castle Point Borough or another district or borough within the Greater Essex area.

15.7. Applications must be submitted prior to relocation. Grants cannot be paid retrospectively.

15.8. All applicants will be required to complete the move within 12 months from the date of approval of their application. Any payments made will be made either directly to the service, work provider, or to the grant applicant. In any case, valid invoices or receipts must be provided prior to the payment.

15.9. If on sale of the applicant's existing dwelling, a net equity of more than £15,000 is released, the discretionary relocation grant will only fund the physical removal costs.

15.10. Net equity refers to any equity released when the purchase price of the new dwelling is less than the existing dwelling's selling price.

15.11. If the move is aborted through the fault of the applicant, then the grant will not be paid and any monies already paid will be reclaimed from the applicant. If the reason for the move falling through is, in the opinion of the Council, not the fault of the applicant, then the Council will cover the full costs.

15.12. The new dwelling must be the disabled person's main residence, and no applicant will be awarded discretionary relocation assistance on more than one occasion.

- 15.13. Discretionary Relocation Assistance will be subject to the same financial means test as a mandatory DFG unless the relocation is for a disabled child in which case no means test will be applied.
- 15.14. Any discretionary award will only be considered having regards to the amount of resources the Council has available at that time. If the Council does not have sufficient resources left to deal with other mandatory referrals that have been passed to them by the Occupational Therapy (OT) Service, the Council reserves the right not to approve any discretionary assistance.
- 16. d) Discretionary Disabled Facilities Grants Assistance – Means Test Contribution Assistance**
- 16.1. The purpose of a discretionary Means Test Contribution Assistance is to aid customers who have difficulty in meeting the means tested contribution which forms a standard part of the DFG application process.
- 16.2. In order to be eligible for Discretionary Disabled Facilities Means Test Contribution Assistance an applicant must meet the qualifying criteria for a mandatory DFG.
- 16.3. While under most circumstances, the means tested contribution is seen as a fair way for those with the ability to pay, to contribute towards the cost of their adaptation and to reduce the burden on the limited grants budget, the one size fits all equation does on occasion, result in a contribution figure that would cause some difficulties or hardship for the customer.
- 16.4. The Council will have expected the applicant to have exhausted other reasonable options with which to raise the means tested contribution for any works. This is to ensure a fair allocation of funding between the many applications received by the Council every year.
- 16.5. Examples of these include, but are not restricted to:
- Equity release for owner occupied property.
 - Bank loans.
 - Grants or Contributions.
 - Sale of certain discretionary assets, i.e., if multiple vehicles are owned by the applicant, above and beyond those required for normal day-to-day activities.
- 16.6. The Council reserves the right to decline any request for means test contribution assistance if sufficient written evidence of the above is not provided.
- 16.7. Any discretionary award will only be considered having regards to the amount of resources the Council has available at that time. If the Council does not have sufficient resources left to deal with other mandatory referrals that have been passed to them by the OT Service, the Council reserves the right not to approve any discretionary assistance.
- 17. e) Discretionary Disabled Facilities Grant Assistance –Fast Track**
- 17.1. A discretionary grant enabling any adaptation works costing £20,000 or less (excluding HIA fees, which can be added on or paid in addition to this total) can be provided without means test if it has been assessed as necessary and appropriate by an Occupational Therapist, subject to sufficient funds being available to the Council.
- 17.2. To ensure that cases are processed with minimum delay, fast track grants shall be considered the default option for adaptations costing less than £20,000, in preference to a mandatory DFG, where funding allows.
- 17.3. The amount repayable from [fast track](#) grants will be equivalent to that demanded under the mandatory grant system to ensure that the customer is not financially disadvantaged.

18. f) Discretionary Disabled Facility Grant Assistance – Safe, Warm and Well Assistance

- 18.1. These are available for owner occupiers and for private tenants who are responsible for the cost of all repairs to their property under the terms of their lease. It is assistance of up to £15,000 for those with chronic or severe health conditions affected by poor housing conditions, who need to undertake essential repairs to their home to remain safe and healthy.
- 18.2. The applicant or a family member living with them must be an occupier and have a chronic or severe condition exacerbated by the cold or poor housing conditions.
- 18.3. Evidence of the condition will be required, e.g. letter or referral from a General Practitioner or other relevant health professional and endorsement from an Occupational Therapist will be required to support the application.
- 18.4. For instance, conditions could include (this is not an exhaustive list):
- Arthritis (osteo and rheumatoid, requiring regular treatment and review).
 - Cardiovascular disease (for example heart disease or stroke).
 - Respiratory disease (for example chronic bronchitis, severe asthma, emphysema or chronic obstructive pulmonary disease).
- 18.5. Essential repairs are determined as Category 1 (serious) or significant Category 2 (other) hazards as determined by the [Housing Act 2004](#), which affects the ability of the property to be safe and wind and weatherproof. Examples of works may include:
- Heating repairs or replacement.
 - Works to prevent falls.
 - Roof repairs.
- 18.6. All properties will be subject to inspection and assessment by the Council or its HIA.
- 18.7. The grant will be means tested (equivalent to that of a mandatory DFG) and subject to an indefinite charge on the property.
- 18.8. The Council or its HIA will appoint contractors to undertake the work and will pay them directly on the production of satisfactory invoices. The Surveyor and applicant must agree and sign that they are satisfied with the quality of the work prior to payment. If the applicant declines, the Council will inspect the work and if it believes it is of sufficiently good standard the payment will be made.
- 18.9. Written consent from the owner(s) of the property must be obtained prior to commencing works. The applicant will be subject to a means test.
- 18.10. Only one application for assistance will be considered within any 3 year period (further applications may be considered at the discretion of the Environmental Health Operational Manager, in exceptional circumstances).
- 18.11. Where works beyond the maximum assistance value are identified, the assistance will be prioritised based upon the hazard score and circumstances of the applicant.
- 18.12. Works must be reasonable and practicable having regard to the age and condition of the property.
- 18.13. Where the applicant has an owner's interest in the property, this will be registered as a local land charge against the adapted property.
- 18.14. The Council may use an HIA to process this application, to which a processing fee will be added to the grant.

18.15. The Council will not pay for any additional work carried out without prior approval.

19. Social Care Capital Projects

- 19.1. Where funding allows, proposals for Social Care Capital Projects may be considered at the discretion of the Council, from both internal Council services and from external organisations, such as charities. A grant determination letter is received annually from the Ministry of Housing, Communities and Local Government (MHCLG) detailing what the funding can be spent on and reflects MHCLG guidance published in 2022 "[Disabled Facilities Grant \(DFG\) delivery: Guidance for Local Authorities in England.](#)"
- 19.2. Any project must be agreed as part of, and spent in accordance with, the approved local Better Care Fund (BCF) spending plan that was developed in keeping with the Better Care Fund Policy Framework and Planning Requirements.
- 19.3. Approval for projects shall be in accordance with the delegated scheme set out in Chapter 5: Part 1 (Financial Regulations) section of the [Castle Point Borough Council Constitution 2025-26](#). The proposal also must meet the requirements of the local Better Care Fund spending plan / policy framework and requirements will be made by the Castle Point and Rochford Better Care Fund Board (BCFB), or their representative(s).
- 19.4. It shall be the responsibility of the funding applicant, which may be an internal council service or external organisation, to provide all relevant information and paperwork regarding a proposal and to seek validation from the Better Care Fund Board.

20. HIA Provision of stairlifts under Procurement for Housing Framework agreement

- 20.1. A Procurement for Housing Framework exists with Stannah Lift Services Ltd (Stannah). Applicants who choose to use the services of an HIA will have the option of utilising this agreement for the procurement of a stairlift.
- 20.2. Users of the agreement will benefit from an expedited installation process and a 5-year warranty provided on the equipment.
- 20.3. The arrangement allows for the provision and installation of straight flight and curved track stairlifts which are installed and maintained for a period of 5 years by Stannah. The stairlifts remain the property of the Council during this 5-year warranty and maintenance period.
- 20.4. Should circumstances arise within this period where the stairlift is no longer required, Stannah will remove the lift and store it on behalf of the Council until such time that it can be re-used by another applicant.
- 20.5. Re-cycled stairlifts will be provided and installed at a reduced cost to the Council but will be installed in the new dwelling with the same 5-year warranty and maintenance period for the new DFG applicant.
- 20.6. At the end of the 5-year period, the Council will gift the stairlift to the DFG applicant who will then be responsible for all future servicing and maintenance of their stairlift. Stannah will contact the DFG applicant towards the end of the 5-year period regarding the future servicing and maintenance of the stairlift.
- 20.7. This Procurement for Housing Framework arrangement enables the Council to re-cycle perfectly good stairlifts at a reduced cost, thus making better use of DFG funding and providing value for money.
- 20.8. The DFG applicant is under no obligation to use Stannah; all applicants are free to obtain quotations for the supply, installation, and maintenance of their stairlift from any other provider

who can meet the specification provided by the Occupational Therapist. However, in these instances only the manufacturer's standard warranty and maintenance terms (usually 12 months) will be provided, as it will fall outside of the provisions of the framework agreement.

21. The Mandatory Disabled Facilities Grant Eligibility Criteria

21.1. DFGs are available to fund adaptations to the homes of elderly or disabled residents to enable them to live independently at home or be cared for at home. Grants are dependent on:

- The works being necessary and appropriate;
- The works being reasonable and practicable; and
- A financial assessment of the applicant's ability to fund the works themselves.

21.2. Eligibility criteria for DFGs are laid out in Section 23 of The [Housing Grants, Construction and Regeneration \(As Amended\) Act 1996](#) and primarily relate to accessing principal rooms within the home and accessing and using essential facilities including access to gardens and outside areas of a property.

22. Works that are eligible for a mandatory disabled facility grant

22.1. Facilitating Access

22.1.1. A grant may be given for works to remove or help overcome any obstacles that prevent the disabled person from moving freely into and around the dwelling.

22.1.2. Access to the garden or yard (front, side or rear) means immediate access from the dwelling and does not include landscaping. This would be fulfilled by either improving existing access or by providing a suitable outdoor space that can be accessed safely from inside the dwelling to allow appreciation of the outdoor area by the disabled person.

22.1.3. Making a Dwelling or Building Safe

22.1.4. A grant may be given for certain adaptations to the dwelling or building to make it safe for the disabled person and other persons living with them. This may include the provision of lighting where safety is an issue, or for adaptations designed to minimise the risk of danger where a disabled person has behavioural problems.

22.2. Access to a Family Room

22.2.1. A grant may be given to ensure the disabled person has access to a room used for or usable as the principal family room (i.e. living room or lounge).

22.3. Access to a Room usable for Sleeping

22.3.1. A grant may be given for the provision of a room usable for sleeping where the adaptation of an existing room in the dwelling (upstairs or downstairs) or the access to that room is unsuitable in the particular circumstances. Where the disabled person shares a room with a spouse or partner a grant may be given to provide a room of sufficient size so that normal sleeping arrangements can be maintained.

22.4. Access to a Bathroom

22.4.1. A grant may be given for the provision of, or access to, a WC, washing, bathing and/or showering facilities.

22.5. Improving Accessibility to Kitchens

22.5.1. A grant may be given to re-arrange or enlarge a kitchen to improve the access for a wheelchair and to provide specially modified or designed storage units, work top area etc. Where most of the cooking and preparation of meals is done by another household member, it would not normally be appropriate to carry out full adaptations to the kitchen. However, it might be appropriate that certain adaptations be carried out to enable the disabled person to perform minor functions in the kitchen, such as preparing light meals or hot drinks.

22.6. Heating, Light and Power

22.6.1. A grant may be given to provide or improve the existing heating system in the dwelling to meet the disabled person's needs. A grant will not be given to adapt or install heating in rooms which are not normally used by the disabled person. The installation of central heating to the dwelling will only be considered where the well-being and mobility of the disabled person would otherwise be adversely affected.

22.6.2. Provision is also made under this category for the adaptation of heating, lighting and power to make the home suitable for use by the disabled person.

22.7. Dependent Residents

22.7.1. A grant may be given for works to enable a disabled occupant better access around the dwelling in order to care for another person who normally resides there whether or not they are related to the disabled person. Importantly, the dependent being cared for need not be disabled.

22.7.2. Such works could include adaptations to a part of the dwelling to which the disabled person would not normally need access, but which is used by a person to whom they are providing care and therefore it is reasonable for such works to be carried out.

22.8. Common Parts

22.8.1. A grant may be given for works to facilitate access to a dwelling through the common parts of a building.

23. Deciding on the suitability and feasibility of an adaptation for a customer

23.1. Necessary and Appropriate

23.1.1. Necessary and appropriate works are determined through an assessment of the client and their home environment by an Occupational Therapist from the Social Services Authority. This concentrates on the client's ability to remain living independently in their own home and must distinguish between works which are desirable and those, which are necessary and appropriate.

23.1.2. Occupational Therapists from the Social Services Authority and Environmental Health Officers from Castle Point Borough Council liaise to:

- Discuss proposed applications;
- Determine whether applications meet the necessary and appropriate criteria with reference to the legislation; and
- Determine if the works are likely to be reasonable and practicable.

23.1.3. When identifying and agreeing adaptations the Council will ensure that:

- They are the simplest, least disruptive and most cost-effective adaptation to meet the needs;
- They are designed to fit within the existing structure of the home; this may involve using the home in a different way, i.e. sleeping in a ground floor room or sub dividing space; and that

- Providing additional space within a home is only considered if all other options have been fully exhausted and if it is practicable to provide additional space.

23.2. *Reasonable and Practicable*

- 23.2.1. There are times when it is simply not reasonable and practicable to adapt a property, for instance where there are excessive changes in level; where there are space constraints; or where moving existing services is prohibitively expensive. Rather than investing funding to poorly adapt a property, grants may be declined because the works are not reasonable and practicable.
- 23.2.2. If works are not considered reasonable and practicable within the home this will involve asking clients to seriously consider if they are currently in the most appropriate housing or if moving to more readily adaptable level access accommodation would be a better option.
- 23.2.3. In owner occupied premises where work is not considered reasonable and practicable, Disabled Facility Grant aid may be available to help with some of the basic costs of moving home. This would be dependent on the means test and each case would be judged individually on its merits.
- 23.2.4. In registered social housing provider (RSHP) accommodation (for instance homes provided via housing associations) they are often happy to work with clients to identify alternative suitable housing. Where clients may be under occupying a home this has an added advantage of freeing up much needed family housing and there are monetary incentives available from the housing association for this.

24. **The Disabled Facilities Grant Process**

24.1. Occupational Therapist Referrals

- 24.1.1. The Occupational Therapy Service at the Social Services Authority submits recommendations for Disabled Facilities adaptations to the Council for all tenures.
- 24.1.2. All recommendations received from the Occupational Therapists at the Social Services Authority are not ranked according to priority on a routine basis, but they may on rare occasions, flag a case as urgent.
- 24.1.3. The Council deal with cases based on the date of receipt of referral of a report from the Occupational Therapist. Where an Occupational Therapist makes additional requests for urgent or emergency assistance, this additional information will usually be considered, when deciding on a prioritisation for an individual case. Referred cases will be held on a list until such time as the Council is able to begin working on a case.
- 24.1.4. All appropriate steps will be taken to minimise the waiting time before a grant case can be worked on and approved. The prioritisation mechanism is kept under review to ensure it is operating as intended and as the circumstances require.
- 24.1.5. The length of time someone must wait on the priority list will depend on the size of the grant budget available to the Council, and the number of cases. Applicants will be notified in writing if there is likely to be a prolonged delay in progressing their case.
- 24.1.6. The Council however reserves the right to start processing some cases out of strict priority order in exceptional cases for instance, where it is determined that it is necessary to ensure efficient allocation of staff resources, or budget allocation and spend.
- 24.1.7. In the event that changes are required to the prioritisation mechanism, they will be determined by the Environmental Health Operational Manager in consultation with the Assistant Director of Environmental Health, Licensing and Community.

25. Use of Home Improvement Agencies (HIA's)

- 25.1. Castle Point Borough Council is responsible for processing and deciding applications. The Council appreciates that the applicant process can be daunting, and, therefore, offers customers the option of using a Home Improvement Agency (HIA) to provide services as part of the grants process.
- 25.2. The applicant can appoint an HIA of their own choosing, but the Council has an agreement with Epping Forest District Council to act on behalf of applicants in all administrative and legal respects for the provision of the disabled facilities grant.
- 25.3. The services provided by the HIA to the applicant include:
- Completing the application form with the client;
 - Preparing any plans which need to be submitted with the application;
 - Confirming the work specifications;
 - Seeking tenders;
 - Obtaining any specific permissions to undertake works;
 - Supervising the works; and
 - Liaising with all parties in respect of completion and payment of the grant.
- 25.4. For these Services, the HIA will charge a fee of no more than 17.5% of the costs of the tendered works, which is added to the grant amount to be approved by the Council.
- 25.5. The applicant is not required to use the services of an HIA to apply for a Disabled Facilities Grant and may choose to administer the process themselves. However, all applicants are advised of the complexity of the grant process at the outset and this course of action would only be recommended for those persons confident with this type of role.

26. Application Process

- 26.1. Should the proposed recommendations require a pre-application feasibility study, this will involve the Occupational Therapists at the Social Services Authority and Environmental Health Officers from the Council meeting to discuss this matter. The Council, as a Statutory Regulator of the Housing Act 2004 is unable to allow works to take place which will result in the creation of Housing Health and Safety Rating System Hazards.
- 26.2. To avoid unnecessary delay, cases referred to the Council by the Social Services Authority Occupational Therapists and accompanied by the appropriate confidentiality agreement, will be passed directly onto Epping Forest District Council (EFDC) in accordance with the Environmental Health Privacy Policy in order for EFDC to offer support to the applicant in the preparation and submission of the application. Other referred cases will receive initial contact directly by Castle Point Borough Council officers to begin the grants process, prior to referral, where this is required.
- 26.3. If the disabled person is the tenant of a private landlord or housing association, the landlord or owner must give permission for the work to be carried out. Fixed items such as level access showers will usually become the property of the owner.

27. Financial Assessment (The Means Test)

- 27.1. Applications for mandatory Disabled Facilities Grants are generally subject to a Means Test, other than for children and for grants that qualify for the discretionary fast track scheme, where this is available.
- 27.2. The way in which the Council carries out the means test is standardised across the country and the Council does not have any discretion in applying it. Once the applicant's income and savings have been recorded on the application form, this information is used to calculate whether any contributions are required to be made by them towards the costs of the required work.
- 27.3. As part of an application for a mandatory DFG, a test of resources (financial means test) must be carried out in order to assess the amount, if any, that the applicant must contribute towards the cost of the proposed adaptation works.
- 27.4. The means test applies to the disabled applicant and any spouse or partner. The applicant is required to provide information about all sources of income and all savings to provide evidence to support information given in the application form.
- 27.5. Specifically, the Council will require the disabled applicant to provide the following:
- 3 months' payslips (where monthly paid) or 6 weeks' payslips (where weekly paid).
 - Copies of most recent state pension letters.
 - Copies of most recent private, occupational and other pensions.
 - Copies of any disability benefit letters (attendance allowance, Disabled Living Allowance, Personal Independence Payments and Employment Support Allowance, etc.).
 - 3 months' bank statements (immediately prior to the application date).
 - Up to date statements and balances of all savings accounts and ISA's.
 - Copy of a recent utility bill (dated within 6 months of the DFG application).
 - Up to date statements and balances of all other savings and investments such as premium bonds, stocks and shares.
 - Details of any other capital and property owned.
- 27.6. This list may be amended from time to time by the Environmental Health Operational Manager, in consultation with the Assistant Director of Environmental Health, Licensing and Community.
- 27.7. Applicants who are in receipt of one of the following types of income will be "passport" through the means testing process and will not be required to contribute towards the cost of the proposed adaptation works:
- Income Support;
 - Income Based Job Seekers Allowance;
 - Guaranteed Pension Credit (not Savings Pension Credit alone);
 - Housing Benefit;
 - Working or Child Tax Credit (if income for tax credit is below a specified amount);
 - Universal Credit; or
 - Income Based Employment and Support Allowance.
- 27.8. Where the result of the means test is a 'nil' contribution, it is accepted that the applicant will automatically wish to proceed with the application. Where the result of the means test is such that the Council's contribution is likely to be less than the total cost of the works, the client will be required to confirm in writing their intention to proceed with their application on this basis.
- 27.9. Where the result of the means test is such that the clients contribution is equal to or likely to exceed the cost of the works the client can request the Council to approve a 'nil' grant. This will enable the cost of these works to be deducted from any future application for a DFG so long as

any subsequent Occupational Therapist recommendation is received within 10 years from the approval of the 'nil' grant (5 years for a tenant's application).

- 27.10. Where an applicant is unable to meet their assessed financial contribution under the means test for a mandatory DFG and in the absence of any suitable affordable alternative, the Council may, in exceptional circumstances, provide the applicant with Discretionary Disabled Facilities Grant Assistance to enable the works to proceed, subject to the exhaustion of alternative funding options.
- 27.11. Any Discretionary DFG Assistance will only be considered having regard to the amount of resources the Council has available at that time. If the Council does not have sufficient resources left to deal with other mandatory referrals that have been passed to them by the Occupational Therapy Service at the time, the Council reserves the right not to approve any discretionary assistance.
- 27.12. All Discretionary DFG Assistance will be recorded on the Local Land Charges Register indefinitely. The assistance will be repayable in full where the applicant disposes of the dwelling whether by sale, assignment, transfer of the title or otherwise for any reason. 'Fast track' discretionary assistance will be repaid and recorded using the equivalent rules as the mandatory DFG to ensure that those on 'fast track' are not financially disadvantaged.

28. DFG Application Conditions

- 28.1. All applications for assistance must be made on the appropriate Council application forms and shall be accompanied by all relevant supporting documents. The minimum age for applicants is 18 years of age at the date of application and in the case of joint applications, at least one person must be over 18 years of age at the date of the application.
- 28.2. In making an application, the applicant shall give the Council permission to share such given information with other Council services and departments or other statutory agencies.
- 28.3. Private sector tenants may make applications where they are eligible for assistance, but the Council will require written consent from the owner of the property before approving the DFG.
- 28.4. Tenants of a Registered Social Housing Provider (RSHP) may make applications where they are eligible for assistance, but the Council will require written consent from the relevant RSHP. The Council may make an assessment of the RSHP's ability to pay for the works in full and may seek a financial contribution from them towards the cost of the works before approving the DFG.
- 28.5. Castle Point Borough Council (CPBC) tenants in all cases should approach CPBC Housing in the first instance as the Council has funds set aside for disabled facility adaptation works in their own properties.
- 28.6. The adaptation works must be carried out in accordance with any plans, specifications and schedules provided to the Council.
- 28.7. Quotations for adaptation works must be provided on the specifications and schedules provided by the Council for this purpose and must be itemised and totalled on each page. Provisional sums are not acceptable except in cases where for example, scaffolding may be required or where exploratory works may be required.

28.8. The following number of quotations will be required by the Council when procuring adaptation works:

Works	Number of quotations required*
Stairlifts procured under an approved framework ⁵	1
Where an Occupational Therapist has specified a named supplier or manufacturer due to the specialist nature of works or equipment.	1
All other works*	2

*The Council reserves the right to request additional quotations as necessary if it considers predicted costs to be excessive or inadequate.

28.9. The Council will not normally approve any DFG application if the relevant works have started before the application is approved. One exception to this rule is where an authorised officer has already carried out an inspection of the dwelling and has agreed in writing that the works may commence, due to particular risks to the health and safety of the disabled applicant. Other circumstances may be considered at the discretion of the Council. Any works started before approval is at the financial risk of the applicant.

29. Decision Making Criteria

29.1. Once the Council is satisfied that the proposed adaptation works are necessary and appropriate, reasonable and practicable and the applicant meets the eligibility criteria, the following are taken into account:

- The DFG works should fully and properly meet the applicant's assessed needs. DFGs that only partially meet those needs will only be considered in exceptional cases (e.g. where the disabled person's condition is deteriorating and independent living is unlikely to be sustained for very much longer).
- The works funded by the DFG will be the simplest and most cost-effective adaptations that will meet the need of the applicant's assessed needs (this includes any equipment provided).
- Wherever practicable and realistic, the change of use of existing rooms or the re-ordering of rooms will be the preferred solution and will take precedence over both the construction of extensions and the installation of specialist equipment.
- Generally, the DFG will only fund one facility to a dwelling, e.g. only one external door will be provided with a ramped access to the outdoors.

30. Alternative Scheme of Works

30.1. In certain circumstances a grant up to the value of the estimated cost of providing an adaptation can be used to contribute towards an alternative scheme. For example, where a through-floor lift would meet the needs of the disabled person but the preference of that person is for the construction of a ground floor extension, a DFG equal to the cost of the lift could be approved.

30.2. The proposed alternative scheme shall meet the applicant's needs as assessed by the Occupational Therapist and put forward in the original recommendation.

⁵ The Council via an agreement with Epping Forest District Council HIA, has access to stairlifts under a framework agreement, allowing preferential pricing for customers.

- 30.3. The Council must be satisfied that the applicant has sufficient financial resources to complete the alternative scheme, including a contingency sum of 10% of the total cost of works to account for any unforeseen works.
- 30.4. The applicant must provide the Council with the minimum number of estimates from competent contractors for the proposed works. The Council reserves the right to seek an alternative estimate where those provided by the applicant seem either excessive or inadequate.
- 30.5. An experienced HIA or competent person shall design and control the works and shall certify their satisfactory completion. The applicant is responsible for any additional costs of designing the alternative scheme and for obtaining building regulation approval and/or planning permission where necessary.
- 30.6. The Council will only pay an amount equal to the cost of the works originally recommended by the Occupational Therapist. The Council will not pay for the DFG approved works until all works have been completed and certified as satisfactory by the Council or its HIA.
- 30.7. The Council's payment shall be the final part payment made towards completion of the alternative scheme and will not be paid until the Council receives confirmation from the contractor that all other monies owing have been paid in full by the applicant. Payment will be subject to the Council or its HIA inspecting the works and certifying the scheme as fully completed to its satisfaction (inside and out).
- 30.8. The alternative scheme must be completed within 12 months of the DFG being approved, unless a written request for an extension to the time limit is received within 6 weeks of the 12-month period expiring. Extension to the mandatory time limit for completion of the works will be at the discretion of the Council and the applicant should not assume that such a request will be agreed.
- 30.9. Where the alternative works are not completed within the 12-month time period allowed and where the Council has not received a written request to extend this period, the DFG will be void.
- 30.10. No variation of the approved DFG will be made for any additional unforeseen works; all such costs are to be borne by the applicant.
- 30.11. If, for whatever reason, during the course of the works, the need for them ceases, the DFG will not be paid in full.

31. Two Disabled Occupiers in the same Household

- 31.1. Where two disabled people occupy the same dwelling as their main residence and both have individually assessed needs by an Occupational Therapist, depending on the adaptations, there may be a case for considering two separate DFG applications.

32. Approval of a DFG

- 32.2. Although the Council is statutorily obliged to approve valid applications within 6 months, where possible, the Council where funding allows, will aim to approve applications for all grants up to £30,000 within 30 days of them being determined as complete and valid. If information is missing from the application, the applicant will be contacted and notified as to what they need to provide before the application can be considered complete.
- 32.3. Please note that any awards determined by Cabinet, will require additional time to approve.
- 32.4. Though the Council aim to approve all grants in less than 30 days in some cases and at certain times it may take longer to determine an application. This is particularly relevant where discretionary cases are concerned as the Council must make the best use of its financial resources.

32.5. The Environmental Health Operational Manager is authorised to approve grants and discretionary assistance of a total financial value for each application, of up to the mandatory grant limit set by the government (currently £30,000). The Assistant Director (Environmental Health, Licensing and Community) may approve up to an additional £15,000, with grants / assistance exceeding £45,000 requiring Cabinet approval. HIA fees can be added in addition to the maximum assistance awarded.

32.6. The DFG approval notice will set out:

- The amount of assistance approved and the name of the successful contractor upon whose estimate the grant has been calculated;
- The applicant's contribution (where relevant) towards the cost of the works as determined by the financial means test; and
- The conditions applied to the approval of the grant.

32.7. The Council or HIA will notify the winning contractor that the grant has been approved and will forward them a contract that is to be signed by the applicant and the contractor and returned to the Council prior to the commencement of the adaptation works.

33. Works on Site

33.1. Though the DFG is an agreement made between the grant applicant and the Council, all works relating to the Disabled Facilities Grant are a contractual agreement made between the grant applicant and the contractor. The contractor is working for the grant applicant and not the Council. Therefore, the Council will not be responsible for supervising the work or the contractor. The grant applicant and/or the contractor must notify the Council or its HIA of the date that they agree the works shall commence.

34. Unforeseen Works

34.1. Additional DFG funding will only be provided above the original grant approval in the event that unforeseen works are required in order to allow the completion of the eligible works, or associated works. This is only the case where the works are necessary for completion of the project and where these works could not have reasonably been foreseen at the time of the contractor pricing for the contract.

34.1. An HIA acting on behalf of a customer may authorise up to £2,500 of unforeseen works per application, without needing to gain prior approval from the Council to avoid 'tools down' on-site delays

34.2. The following points must be observed in cases of a request for additional unforeseen works that are above £2500:

- As soon as it becomes apparent that unforeseen works are necessary the HIA, applicant or the contractor must notify the Council;
- The Council or HIA must be able to independently verify any such works as being necessary and this may involve a site inspection and/or photographs;
- The contractor must provide a written quotation to the Council or HIA for the cost of completing the unforeseen works;
- No unforeseen works can commence until written confirmation from the Council has been received as to whether these works are reasonable in terms of cost, are truly unforeseen and whether the works are necessary, with the exception of cases being dealt with by a HIA, as detailed above;
- These terms can be waived where the authorised officer dealing with the DFG agrees in writing, without necessarily carrying out an inspection that the works may commence, due to risks to the health and safety of the grant applicant;

- Where unforeseen works are agreed by the Council, the grant will be re-calculated and a revised general consent acknowledgement form will be provided to the applicant to sign and confirm that these changes have been agreed.

35. Abortive Works

- 35.1. This term relates to situations where a DFG application has been aborted before all works have been completed, e.g. where the applicant has died.
- 35.2. In such circumstances, consideration will be given to payment of a proportion of the grant assistance in line with current legislation and guidance and at the discretion of the Environmental Health Operational Manager, Assistant Director of Environmental Health, Licensing and Community and advised to the customer.

36. Completion of Works

- 36.1. The grant applicant and/or the contractor shall notify the Council or HIA on the day that the adaptation works are completed. This will enable the HIA (or in the case of grant applications not led by the HIA, an authorised officer or representative of the Council) to schedule an appointment to inspect the works at the earliest opportunity, thus expediting payment to the contractor.
- 36.2. The HIA (or in the case of grant applications not led by the HIA, an authorised officer or representative of the Council,) will inspect the works and:
- Verify that all works are complete;
 - Verify that the works have been completed in accordance with the OT's recommendation, the Councils' schedule of works and the surveyor's plan;
 - Note any snagging items and contact the contractor to resolve prior to arranging payment;
 - Ensure that the applicant signs a completion form to confirm that they are satisfied with the works and to authorise the Council to release payment to the contractor;
 - Ensure that the applicant is in receipt of all relevant guarantees and warranties; and
 - Collect any invoices which the contractor has left with the applicant.
- 36.3. Where an approved HIA is acting on behalf of a customer, completion of works may be certified in accordance with their own processes.

37. Payment of Grant

- 37.1. The [Housing Grants Construction and Regeneration Act 1996](#) allows the Council to pay the grant directly to the contractor on satisfactory completion of the works. Therefore, the Council will pay the contractor following the final inspection visit so long as the works has been carried out to its satisfaction and in accordance with the Occupational Therapist's recommendation, the Council's schedule of works and the surveyor's plan.
- 37.2. Payment will only be made on production of a final invoice. Stage payments may be made where agreed and appropriate on production of an invoice for part payment.
- 37.3. Where the applicant chooses to take responsibility for paying the contractor direct, then on production of proof of payment confirming that payment has already been made to the contractor, the Council will make the payment to the applicant.
- 37.4. Payment of grant will be subject to the satisfactory receipt of all certificates relevant to the adaptation works carried out, e.g. Gas Safe Certificates, Electrical Installation Certificates and Building Control Completion Certificates, etc.
- 37.5. The Council will consider requests for stage payments if they are requested before works commence but usually this will only apply to DFG's approved at the maximum mandatory grant

amount of £30,000. The Council will not normally approve an interim payment of more than 90% of the cost of the completed works and in aggregate no more than 90% of the total approved cost of the work will be paid before the final completion of the adaptation works.

38. Changes in Circumstances

- 38.1. Applicants (their representative, parent or guardian) must inform the Council or its HIA of all relevant changes in their circumstances from the date of making their enquiry through to approval and payment of their grant assistance.
- 38.2. Applicants are encouraged to contact the Council or the Council's HIA in advance if they believe that their circumstances may change in order that they can be given advice on the options available to them.
- 38.3. Certain changes in the applicant's circumstances may affect the payment of the Disabled Facilities Grant. Such changes, prescribed by legislation, are:
- Where the works cease to be necessary or appropriate to meet the needs of the disabled person;
 - The disabled person ceases to occupy the dwelling; or
 - The disabled person dies.
- 38.4. In such circumstances the Council can decide:
- Not to pay the grant, or not to pay any further instalments;
 - That some or all of the works should be completed and the grant or a partial grant will be paid; or
 - That the grant application should be re-determined.
- 38.5. Under the [Housing Grants, Construction and Regeneration Act 1996](#) the Council has the right to demand the repayment of the grant that had already been paid, together with any interest in the circumstances outlined above. However, such cases will be considered on their own merit.
- 38.6. The right to demand repayment also applies where the applicant ceases to be entitled to a grant before completion of the works. An example of where this may apply would be if the applicant ceases to own the dwelling or does not have a tenancy agreement for the dwelling to be adapted.

39. Cases in which a DFG may be withheld

- 39.1. The Council is entitled to refuse to pay a grant, to refuse to pay further instalments on a grant or may recalculate the grant in circumstances such as:
- The grant was approved on the basis of inaccurate, incomplete or false information; or
 - The cost of the works is less than or more than the original estimates.
- 39.2. The Council will not normally approve a Disabled Facilities Grant application where the relevant work has already begun. However, in exceptional circumstances it can approve such a grant if it is satisfied that there were good reasons for beginning the works before the application was approved. Any such grant approval may be reduced to reflect the works undertaken prior to approval of the DFG.

40. Disputes with Workmanship

- 40.1. Where a dispute arises regarding the standard of a contractor's workmanship, the Council will withhold payment to the contractor until the works have been completed satisfactorily in the professional opinion of the Council or its HIA.
- 40.2. Where works are deemed to meet the Council's or its HIA's approval but the grant applicant is not satisfied, the Council will not unreasonably withhold payment to the contractor.

41. Maintenance and Warranties

- 41.1. When equipment is installed under a Disabled Facilities Grant, the grant applicant becomes the owner of the equipment. The applicant is therefore responsible for any maintenance and repairs, or for removing equipment once it is no longer required.
- 41.2. Once the DFG works are completed, the Council will not finance or organise servicing, repairs or maintenance after the expiry of any applicable warranty period, which is usually 12 months. Exceptions include where stairlifts are provided through the Stannah agreement and the warranty will be 5 years. Applicants are therefore encouraged to consider a longer warranty at the time of the installation as subsequent and future repairs can be expensive.
- 41.3. The applicant must ensure that they receive from the contractor any instruction manuals for equipment that they have installed. This includes warranties for any specialist equipment, such as a stairlift, through floor lift, ceiling track hoist and wash/dry toilets.
- 41.4. Once works have been signed off, it is the responsibility of the grant or assistance recipient to contact the relevant builder or contractor directly to make any claims under warranty, or to claim any statutory rights under consumer protection law.

42. Removal of Adaptations and Reinstatement Works

- 42.1. Generally, the Council do not and will not remove adaptations if and when they are no longer required. Neither are any reinstatement works carried out.
- 42.2. If an applicant changes their mind about an adaptation once the OT assessment has been carried out and the works have been completed, unless there has been a significant change in the applicant's medical condition the Council will not remove or carry out further adaptation works.

43. Replacement of Facilities & Specialist Equipment

- 43.1. The Council will give consideration to an application for grant for the replacement of damaged, broken or worn-out facilities and/or equipment under a further DFG providing it:
 - Cannot be repaired;
 - Has not been wilfully damaged;
 - Still meets the needs of the applicant; and
 - Has been annually serviced and/or maintained, where applicable and the warranty period has expired.
- 43.2. A further DFG will not be considered where a facility or equipment that was present in the dwelling previously has been removed by, or under, the instruction of the applicant unless there is a proven good reason for the removal.

44. Registered Social Housing Providers (RSHP)

- 44.1. RSHP's have a prescriptive duty of care to their tenants and have to meet certain standards and targets relating to the condition of their dwellings such as The Decent Homes Standard, and they are able to access other sources of funding due to their status.
- 44.2. The Council therefore expects RSHP's to conform to these duties on behalf of their tenants, which in the opinion of the Council, would include the provision of disabled facilities adaptations for their own tenants.
- 44.3. In all cases where the Council receives a DFG recommendation for a tenant of a RSHP, they may be issued with a formal written request for a financial contribution towards the cost of the adaptation works.
- 44.4. CPBC tenants in all cases should approach CPBC Housing as the Council has funds set aside for disabled facility adaptation works in their own properties.

45. Grant Repayment Conditions (Mandatory Grants)

- 45.1. In order to make the most of limited funding, the Property Charges introduced by the Government under [The Disabled Facilities Grant \(Conditions relating to approval or payment of Grant\) General Consent 2008](#), provide a method for Castle Point Borough Council to reclaim a proportion of the Disabled Facilities Grants monies it paid out in certain circumstances.
- 45.2. In accordance with this General Consent, repayment requirements will apply where the applicant disposes of the premises (whether by sale, assignment, transfer, or otherwise), in respect of which a Disabled Facilities Grant was paid, within 10 years of the certified date of completion. This will apply to grants over £5,000 with a maximum repayment condition of £10,000. Grants below £5,000 will be exempt from repayment.
- 45.3. Repayment will also be required if a property is transferred from one person to another, whether or not this involves members of the same family, including cases where no monies are involved in the transaction.
- 45.4. The amount that is required to be repaid (if any), will be recorded as a charge against the relevant property. Applicants who do not wish a charge to be placed against their property and have the resources to do so, may pay this amount to the Council prior to the charge being placed, or may repay the charge at any stage afterwards, by contacting the Council and asking for a settlement figure.
- 45.5. The table below provides examples of how this will work:

Grant	Repayment requirement
£30,000	£10,000
£25,000	£10,000
£20,000	£10,000
£15,000	£10,000
£10,000	£5,000
£5,500	£500

- 45.6. Where a premises for which Castle Point Borough Council has approved a Disabled Facilities Grant is disposed of, the Council will normally seek to recover the value of the grant that it is legally entitled to recover. However, before requiring repayment the Council will consider the following:
 - Whether the recipient will suffer financial hardship where they are required to repay all or any of the grant;

- Whether the disposal of the premises is to enable the recipient of the grant to take up employment or to change the location of their employment;
- Whether the disposal is made for reasons connected with the physical or mental health or well-being 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.

46. Monitoring and Continual Improvement

- 46.1. Regular meetings take place between the Council and Epping Forest District Council to discuss progress with cases and potential for refinements and improvements in processes, for the benefit of the customer. Monthly reports are provided by Epping Forest District Council to the Council detailing case progress and expenditure on DFG activities.
- 46.2. Using the reports, the status of applications will be reviewed on a regular basis and queries will be raised with the appropriate organisation or officer in the case of unexplained delays at any stage of the process.
- 46.3. The Service will monitor delivery and report to the Portfolio Holder, Senior Leadership Team and Cabinet. This includes running expenditure and cases delivered on a quarterly basis.
- 46.4. Key performance indicators (KPIs) are:
 - Statutory compliance: % of valid applications determined within the statutory 6 months period.
- 46.4.1. KPIs may be amended from time to time by the Environmental Health Operational Manager in consultation with the Assistant Director of Environmental Health, Licensing and Community.
- 46.5. We will use complaints, compliments and lessons learned (including Ombudsman findings and national guidance) to drive continuous improvement.

47. Data and Records

- 47.1. The Council process personal data in line with UK GDPR and the Data Protection Act 2018. The Council collects the minimum data necessary to assess eligibility, make decisions, administer payments and monitor performance. Data is retained only for as long as needed for those purposes and any statutory retention requirements, in accordance with the CPBC document retention policy.⁶ Public reports use aggregated and anonymised data. Please refer to CPBC⁷ and Environmental Health Privacy Notices⁸ for further information.

48. Equality, Diversity and Inclusion (EDI)

- 48.1. We will have due regard to the Public Sector Equality Duty ([Equality Act 2010](#), s149) when making decisions and delivering this Policy, including eliminating unlawful discrimination, advancing equality of opportunity and fostering good relations. An Equality Impact Assessment (EQIA) accompanies this Policy and will be reviewed when material changes are proposed.

49. Communication

- 49.1. We will publish this Policy on the Council's website and provide information by post or phone on request. We will offer alternate formats and languages on request and make reasonable

⁶ <https://www.castlepoint.gov.uk/documents/d/guest/document-retention-policy-november-2025-pdf>

⁷ <https://www.castlepoint.gov.uk/documents/d/guest/cpbc-privacy-notice-july-2025>

⁸ <https://www.castlepoint.gov.uk/documents/d/guest/privacy-notice-environmental-health-july-2025>

adjustments for disabled applicants. Key documents (application forms, guidance, contractor specifications) will be kept up to date and accessible.

50. Review

- 50.1. This Policy will be reviewed at least every three years, or sooner if there are material legal, funding or operational changes. Changes such as procedural updates, legislative references, formatting and clarifications may be approved by the Environmental Health Operational Manager in consultation with the Assistant Director of Environmental Health, Licensing and Community. Significant changes (e.g., new discretionary schemes) require Portfolio Holder approval. Changes to maximum amounts available under discretionary award schemes and major changes such as a completely new or significantly changed policy will require Cabinet approval.

51. Training

- 51.1. Officers involved in DFG decisions receive training on legislation, safeguarding, equality duties, procurement, data protection and the Council's scheme of delegation. This training is updated as and when appropriate.

52. Appeals, Complaints and Compliments

- 52.2. In the first instance any issues should be brought to the attention of the Environmental Health Operational Manager or the HIA dealing with the application.
- 52.3. To appeal a decision made by the Council, i.e. the refusal to issue a grant, the applicant should contact the Assistant Director of Environmental Health, Licensing and Community on customercare@castlepoint.gov.uk or 01268 882200. The Assistant Director will contact the applicant within 10 working days to investigate their appeal and will decide within 20 working days as to the result.
- 52.4. To make a formal complaint concerning the actions of a HIA, the applicant should follow the complaints process of the HIA that is dealing with the case in the first instance.
- 52.5. To make a formal complaint concerning the actions of the Council, the applicant should follow the complaints process listed on the Castle Point Borough Council website or by phoning 01268 882200.
- 52.6. If not resolved, applicants may complain to the [Local Government and Social Care Ombudsman](#) (LGSCO). The Ombudsman is independent and free to use and normally expects the complainant to have completed the Council's process first.
- 52.7. Compliments can be made by emailing dfg@castlepoint.gov.uk

53. Governance

- 53.1. Decision-making and accountability are set out in the [Council's Constitution](#). The Environmental Health Operational Manager is authorised to approve grants and assistance up to the statutory mandatory limit per application; approvals above that level follow the Council's financial scheme of delegation. Performance is reported to the Portfolio Holder and Cabinet. The Better Care Fund arrangements govern use of pooled DFG allocations and any social care capital projects aligned to the Better Care Fund plan.

Summary of Frequently Asked Questions for the Customer Journey

What is a DFG?

A Disabled Facilities Grant is a mandatory grant to help fund essential adaptations so a disabled person can live safely and independently at home, subject to assessment, eligibility and feasibility tests.

Am I eligible?

DFGs are available to owner-occupiers, private tenants, tenants of Registered Providers, owners of qualifying park homes and qualifying houseboats. Applications normally rely on an Occupational Therapist's recommendation confirming that the works are necessary and appropriate; the Council must also be satisfied they are reasonable and practicable for the property. Children are not subject to the means test.

What grant can I apply for?

a) Mandatory DFG (up to £30,000) for eligible purposes such as access to and within the home, making the home safe, access to a bedroom, bathroom, kitchen, heating, power, and access to the garden/common parts.

b) Discretionary assistance (subject to budget and this Policy):

Top-Up Assistance

- Up to an additional £50,000 where mandatory funding is insufficient.

Special Assistance

- Up to £15,000 for works not covered by the mandatory grant, e.g. dialysis room, ceiling track hoists, safe play space, storage for mobility scooter, etc.

Relocation Assistance

- Up to £15,000 where the applicant must relocate because the existing accommodation is not reasonably adaptable.

Means Test Contribution Assistance

- Available where the mandatory means test contribution would cause hardship.

Fast Track Assistance

- Up to £20,000 (excluding HIA fees) without means test, where OT assessed as necessary and appropriate.
- Considered the default option for works under £20,000 where funding allows.

Safe, Warm and Well Assistance

- Up to £15,000 for essential repairs for those with chronic or severe health conditions exacerbated by poor housing.

4. How do I apply?

- Discuss your needs with an Occupational Therapist (OT). The Council accepts referrals from Essex County Council OTs and where appropriate, from suitably qualified independent OTs. To contact Essex County Council please refer to their [website](#) or email socialcaredirect@essex.gov.uk
- The Occupational Therapist will make a referral to the Council if you are eligible for works after your assessment. You will then be contacted directly to begin the application process.
- If you choose to appoint a HIA to support your application, the Council has an arrangement with Epping Forest District Council to act as a HIA).
- Provide the required application, estimates (normally 2), permissions and financial information (where applicable). If you appoint a HIA, they will support you with this.

5. How is a decision made?

- Clinical assessment by an Occupational Therapist confirms the works are necessary and appropriate.
- The Council / HIA confirms the works are reasonable and practicable for the property.
- A financial assessment (where applicable) applies the national means test.
- Subject to a valid application being made, the Council issues a written decision as soon as reasonably practicable and within 6 months of a valid application.

6. What happens after a decision?

- If approved, works are procured (by appointed HIA or by you) and carried out by competent contractors. The Council may pay contractors directly on satisfactory completion, or reimburse you on evidence of payment, subject to conditions.
- Unforeseen essential works may be considered and, if agreed, the grant may be re-determined.

How can I appeal if my application is refused?

- You can ask for an internal review by the Assistant Director of Environmental Health, Licensing and Community. If you remain dissatisfied with the way the matter has been handled, you can make a formal complaint under the Council's [complaints process](#) and then, if necessary, to the [Local Government and Social Care Ombudsman \(LGSCO\)](#).

Do I need to pay back any grants / assistance?

- For mandatory disabled facilities grants, awards below £5000 do not need to be repaid. For grants between £5001 and the statutory maximum (currently £30,000) a sliding level of charge of up to £10,000 will be registered against the property, which will be repayable on its sale or transfer, within 10 years.
- For discretionary assistance (other than for fast-track assistance,) a charge will be registered against the property, for the full amount of assistance awarded, to be repayable on the sale or transfer of the property. The charge will remain indefinitely until the transfer or sale.
- To ensure fairness, Fast track assistance has the same repayment terms as mandatory disabled facilities grants.

What if I need additional information or clarification?

Please refer to the main section of this document for a more comprehensive guide to Disabled Facilities Grants and assistance. To discuss further or to make an enquiry, Castle Point Borough Council Environmental Health Service will be happy to assist and can be contacted on 01268 882200 or dfg@castlepoint.gov.uk