Department for Communities
www.communities-ni.gov.uk



Proposals for the Review of Private Sector Home Improvement Grants

Consultation



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Any enquiries regarding this document should be sent to us at:

DfC NIHE Sponsor Team
Level 4
Causeway Exchange
1-7 Bedford Street
Belfast
BT2 7EG
Email: **DfCNIHESponsorTeam@communities-ni.gov.uk**

This publication is also available to download from our website at: **www.communities-ni.gov.uk**

Foreword

As Minister for Communities, I am committed to ensuring everyone has access to a good quality, affordable and sustainable home within a thriving and inclusive community.

My Department currently provides a range of grants for private sector home repairs and adaptations. However, these schemes have remained largely unchanged since 2003, despite significant shifts in how people live and what they need from their homes.

This consultation invites your views on our review of Home Improvement Grants. I am focused on identifying ways to improve how these grants operate and to reduce processing times, particularly for the Disabled Facilities Grant. Too many people struggle with day-to-day life because their homes do not meet their needs. It is essential that necessary adaptations are accessible, and that the system is straightforward, efficient and user-friendly.

This work has been developed collaboratively with the Northern Ireland Housing Executive and the Department of Health. Continued partnership will help ensure these grants are effective, meet demand and deliver better outcomes. Well-designed, healthy homes support independence, improve wellbeing and enhance overall quality of life.

The proposals in this consultation reflect our ambition to make funding quicker to access and the customer journey easier to navigate. I am grateful to the stakeholders who have contributed to the review so far, and I encourage you to take part in this consultation and help shape the future of these important grants.





Gordon Lyons

Minister for Communities

Introduction

Purpose of the consultation

The Department for Communities, working with the Department of Health and the Northern Ireland Housing Executive, is reviewing Private Sector Home Improvement Grants.

The Housing Executive administers six Home Improvement Grants under **The Housing (Northern Ireland) Order 2003**. These include two mandatory grants, Disabled Facilities Grant and Repair Grant, and four discretionary grants namely the Renovation Grant, Replacement Grant, Home Repair Assistance Grant and Common Parts Grant.

The Programme for Government 2024 – 2027 includes a commitment to review Private Sector Grants, including the Disabled Facilities Grant, to ensure they effectively meet need. In the current fiscal environment, which is highly constrained, this work is particularly important to ensure that available funding is used as efficiently and effectively as possible.

What this Document Covers

This consultation sets out:

- The context for the review supported by relevant data
- Key issues identified through engagement and research
- Ten proposals to improve how these grants are administered
- Questions to gather stakeholder and public views

It is important that all interested parties have the opportunity to engage with the Department and provide feedback. We encourage you to respond to the questions in this document to support a comprehensive review process and ensure all feedback is fully considered.

How to respond to this consultation

This consultation will run from **19 October 2026** to **28 December 2026.** In line with the NICS Digital First principle, responses to this consultation should be made online, through the Citizen Space survey which can be accessed by **https://consultations.nidirect.gov.uk/dfc/proposals-for-the-review-of-private-sector-home-im.**

During the consultation period, the Department's Housing Executive Sponsor Team will schedule engagement seminars.

Privacy, Confidentiality and Access to Consultation Responses

For this consultation, we may publish all responses except for those where the respondent indicates that they are an individual acting in a private capacity (e.g. a member of the public). All responses from organisations and individuals responding in a professional capacity will be published. We will remove email addresses and telephone numbers from these responses; but apart from this, we will publish them in full. For more information about what we do with personal data please see our consultation privacy notice at **Annex A.**

Your response, and all other responses to this consultation, may also be disclosed on request in accordance with the Freedom of Information Act 2000 (FOIA) and the Environmental Information Regulations 2004 (EIR); however, all disclosures will be in line with the requirements of the Data Protection Act 2018 (DPA) and the UK General Data Protection Regulation (UK GDPR).

If you want the information that you provide to be treated as confidential it would be helpful if you could explain to us why you regard the information you have provided as confidential, so that this may be considered if the Department should receive a request for the information under the FOIA or EIR.

Human rights and impact assessments

Child Impact Assessment

A Child Rights Impact Assessment (CRIA) has been undertaken to consider the potential impacts of the proposals on children and young people. This will inform the Department's ongoing consideration of the policy. The findings indicate that the proposals are not expected to have any adverse impact on children and young people. On the contrary, they may deliver positive outcomes, including improved access to, and effectiveness of, the grant schemes.

Equality screening

Section 75 of the Northern Ireland Act 1998 requires public authorities, in carrying out their functions relating to Northern Ireland, to have due regard to the need to promote equality between all Section 75 groups. Without prejudice to these obligations, the Department is also required, in carrying out its functions relating to Northern Ireland, to have due regard to the desirability of promoting good relations between persons of different religious belief, political opinion or racial group.

Initial screening has been carried out on this consultation to identify any equality impacts. No adverse impacts were found and therefore it has been decided that this review should not be subject to an Equality Impact Assessment. Respondents are asked to comment on any potential equality implications arising from the issues/ proposals discussed in this consultation. The decision not to carry out an Equality Impact Assessment will be reassessed following the analysis of the consultation responses.

Regulatory Impact Assessment

The requirement for a Regulatory Impact Assessment (RIA) is set out in the Northern Ireland Better Regulation Strategy. Its purpose is to ensure that all policy proposals are evidence-based and deliver intended outcomes without placing disproportionate burdens on society or the economy. The Department considers that the proposed amendments will not have a direct impact on businesses, charities, social economy enterprises or the voluntary sector.

Rural Needs Impact Assessment

The Rural Needs Act (NI) 2016 introduced a duty on Northern Ireland departments, district councils and other public authorities to have due regard to rural needs when developing, adopting, implementing or revising policies, strategies and plans and when designing and delivering public services.

The Department, under a commitment to rural proof, is also required to identify the potential impact on rural areas and if appropriate, adjust to take account of rural circumstances. As part of the development of this consultation, issues in relation to the social and economic needs of people in rural areas have been identified and taken into consideration.

Background to the review

In 2023, the Department initiated a review of Home Improvement Grants to improve efficiency and outcomes for service users. Engagement with stakeholders, including service users, health professionals, councils and advocacy groups had highlighted the need for a comprehensive review of all grants, to ensure they remain effective and fit for the future.

The range of grants administered by the Housing Executive include two mandatory and four discretionary grants, as below:

Tables 1 and 2: Types of Private Sector Home Improvement Grants

Mandatory (meaning the grant must be paid, subject to budget availability, where eligibility is met)
Disabled Facilities Grant (DFG) For adaptations to the home of a disabled person. These adaptations are based on the recommendation of a Health Trust Occupational Therapist. Maximum grant available - £35,000 with legislation allowing the Housing Executive to extend this by a further £35,000.
Repair Grant For repairs to houses where a council has issued a 'statutory notice'. The notice tells a landlord that they must carry out work to improve their property. It also tells them by what date they must complete the work. Maximum grant available - £7,500 over a period of 3 years.

Discretionary (meaning the grant may be made available to eligible applicants in exceptional circumstances)
Renovation Grant For improving homes which have been inspected and assessed as unfit or likely to become unfit without repairs. Maximum grant available - £25,000.

Replacement Grant

For replacing unfit rural dwellings that cannot be improved. Only available where:

- a home is unfit to live in and
- repair is not an option.

Maximum grant available - £31,500.

Home Repair Assistance Grant

For small-scale repairs or for health and safety reasons, such as roof repair and rendering, or electrical rewiring.

Maximum grant available - £5,000 over 3 years.

Common Parts Grant

Originally aimed at landlords of properties converted into flats. It supported improvements, repairs and adaptations to communal areas and used a complex value-based means test which resulted in very few applications. Although still provided for under **The Housing (Northern Ireland) Order 2003**, it is no longer delivered by the Housing Executive and currently has no funding or operational Programme.

For our review, we identified two key outcomes and measures that will guide our consideration of potential changes and improvements. We have focused on the following:

- **Outcome 1 - Quicker access to grant funding**

  End-to-end processing times data will be used to measure and benchmark our success.

  In January 2022, the average processing time for a DFG*[1] on a twelve-month rolling average was 1,128 days. In January 2026, the average processing time for a DFG was 847 days. Processing times continue to decline as a result of the measures implemented to date, and we anticipate that the implementation of proposals outlined in this document will lead to further reductions.

- **Outcome 2 - A more user-friendly customer journey**

  Data from customer satisfaction surveys will be used to benchmark and measure our success. Currently, only a small proportion of applicants are asked to take part in periodic surveys. Following the implementation of proposals set out in this document, all applicants will have the opportunity to provide feedback.

  The outcomes set out above are intended to guide the scope and focus of this review, and to ensure that any changes deliver meaningful improvements for applicants. We would welcome views on whether these outcomes are the right ones to support reform of the private sector Home Improvement Grants.

1 (*from receipt of a Health Trust Occupational Therapist recommendation to completion of the works and payment of grant-aid on a 12-month rolling average.)

Context for the review

The Housing Executive administers Home Improvement Grants on behalf of the Department for Communities, which provides the budget for the grants.

Applicants may also receive assistance to progress their application from the Home Improvement Agency service which helps homeowners and private tenants with paperwork, contractor coordination and navigating the grants process. A separate operational review of the support available to applicants, including through the Home Improvement Agencies, has recently commenced.

Over the past five years, the Department has spent £64.36 million on these grants, supporting 5,175 completed cases at an average cost of £12,437 per case.

Disabled Facilities Grants account for the majority of expenditure. As a mandatory demand-led grant, spending has increased year on year reflecting growing demand for home adaptations and rising construction costs and inflation. (Further detail is provided in Table 1 at Annex B)

By contrast, activity under the **Repair Grant** has steadily declined. It is now the only other mandatory grant still in place, and Northern Ireland is the only part of the UK to retain this type of grant. (Table 2 in Annex B provides more detail on how activity and expenditure have changed in recent years).

Discretionary Home Improvement Grants spend has also reduced significantly. Although these grants remain in legislation, budget pressures mean that, since 2022/23, no new discretionary grants have been approved unless they are directly linked to a mandatory Disabled Facilities Grant, involve significant health and safety risks, and funding is available. As a result, completion figures have fallen sharply, although this does not necessarily indicate reduced need. (Table 3 in Annex B outlines the number of discretionary grants paid over the past five years).

The wider context has also changed. Northern Ireland has an ageing population and a growing number of people living with disabilities, increasing demand for timely and effective home adaptations. Since 2001, the number of people aged 65 and over has risen from 223,325 (13.26%[2]) to 342,572 (18.00%), while the number of people reporting a disability has increased from 343,107 (20.36%[3]) to 456,762 (24.00%).

This means that nearly one in five people in Northern Ireland are now aged 65 or over, and around one in four report a disability. Taken together, these factors point to the need for a grants system that is responsive, sustainable and better aligned with current patterns of demand.

Stakeholder engagement

We have engaged with delivery partners and stakeholders, including the Department of Health, the Housing Executive, the Patient

2 2001 Census - Table Lookups | Northern Ireland Statistics and Research Agency
3 Census 2021 - Table Layouts and Data Specifications | Northern Ireland Statistics and Research Agency

Client Council, Occupational Therapists and organisations in other jurisdictions. This has helped inform our understanding of how the grants operate in practice and where improvements are needed.

This engagement highlighted concerns about the length of time it can take to complete Disabled Facilities Grant applications, particularly where adaptations are needed urgently, including those with life-limiting conditions. Limited access to discretionary grants was also identified as a key issue.

The Patient Client Council also carried out a survey on the Disabled Facilities Grant process. Feedback highlighted the need for **clearer communication, shorter processing times and a more user-friendly process**. Responses from applicants who withdrew from the process also illustrated the impact on independence, wellbeing and daily life.

Data shows that applications may be withdrawn or cancelled for a range of reasons, including applicant choice, lack of engagement with the process and financial pressures. Between 1 April 2022 and 31 March 2025:

- 1,715 applications were withdrawn at the applicant's request
- 1,550 were cancelled due to sustained non-response, and
- 1,087 were withdrawn where the assessed contribution under the Test of Resources was considered too high.

Overall, withdrawals are most driven by applicant choice and lack of engagement, alongside affordability issues.

Feedback also highlighted the value of collecting views promptly after completion. The Housing Executive independently reviews customer satisfaction every two years and will continue to consider whether further independent evaluation is needed.

Despite these challenges, satisfaction with completed work remains high. In the Housing Executive's most recent Customer Satisfaction Survey (April – December 2025[4]), most respondents reported positive impacts on their health, dignity, accessibility, independence, and ability to remain at home.

In particular:

- 88% said the Disabled Facilities Grant had very much improved their physical health
- 85% said it had very much improved their dignity at home, and
- 89% said it had very much helped them remain living at home.

Overall, engagement highlights both the challenges within the current system and the significant benefits these grants provide.

Your input

Alongside the proposals set out in this consultation, a number of operational improvements have already been introduced through the ongoing review of Private Sector Grants resulting in a reduction in Disabled Facilities Grant processing times. These include clearer guidance for applicants, simplified application processes, strengthened applicant support, and timely evaluation of customer satisfaction being offered to all applicants upon completion. A summary of these improvements is available at Annex C.

4 505 people were surveyed, 291 people responded.

Alongside improvements to processes and applicant support, an **Inclusive Design Guide** was developed and launched in June 2026 to support individuals with cognitive and sensory impairments in adapting their homes. The guide promotes improved housing standards and encourages more inclusive design approaches across the sector.

The remainder of this document sets out a number of proposals for change with questions for your consideration. The way forward will be informed by the feedback we receive through this consultation. The proposals are split into three sections; the first relates to the mandatory Disabled Facilities Grant, the second to the mandatory Repair Grant and the third to the discretionary Home Improvement Grants.

Section 1: Disabled Facilities Grant

This section looks at how the Disabled Facilities Grant currently operates and sets out proposals to improve the process. The aim is to make the grant easier to navigate and quicker to access, while retaining support for those who need it most.

The Disabled Facilities Grant is used to adapt the home of a disabled person. It is available to eligible homeowners, private tenants and landlords. Adaptations can range from relatively minor works, such as stair lifts or ramps, to major adaptations, such as level access showers, extensions, or the creation of additional bedroom or bathroom space.

Current Process

At present, households who require adaptations which have been recommended by a Health Trust Occupational Therapist, may apply for grant assistance towards the cost of these adaptations. A Disabled Facilities Grant can normally be awarded up to a maximum of £35,000, with legislation allowing the Housing Executive the discretion to extend the award by up to a further £35,000.

A Health Trust Occupational Therapist recommendation is required to apply for a Disabled Facilities Grant. Occupational Therapy waiting times are a significant factor for applicants and wait times for assessments vary across Health and Social Care Trusts. While this variation is having an impact on overall end-to-end processing times, Health Trust Occupational Therapist waiting times are not the responsibility of the Department for Communities and are therefore outside the scope of this Review. Any issues relating to these waiting times will be forwarded to the Department of Health for consideration.

The Disabled Facilities Grant application process consists of nine stages set out below, along with the average timescales for each stage (April 2026):

Table 3: Stages of the Disabled Facilities Grant application process

Stage	Description	Average timescale
Stage 1	Health Trust Occupational Therapist Recommendation Received **to** Test of Resources Started After a home assessment, a Health Trust Occupational Therapist may recommend accessibility adaptations. These recommendations are referred to the Housing Executive Grants Team, which assigns a Case Officer to manage the process. The Case Officer then contacts the applicant to carry out a financial 'Test of Resources' for grant-aid.	4 days
Stage 2*	Test of Resources Started **to** Test of Resources Completed Applicants may need to contribute to grant-aid costs, with the Case Officer assessing this through a 'Test of Resources' based on household circumstances and supplied information. (The 'Test of Resources' is a means test which calculates how much the applicant should be able to contribute to the cost of works. Where adaptations are required for a child or qualifying young person, the grant is available without any assessment of income, capital and household composition. For all others, those in receipt of certain benefits (Universal Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Guarantee Pension Credit and Housing Benefit) are automatically eligible without needing a financial check, and other applicants are subject to the Test of Resources).	106 days
Stage 3	Test of Resources Completed **to** Housing Executive Technical Officer Inspection After the financial assessment, a Technical Officer conducts a preliminary inspection to confirm the Health Trust Occupational Therapist's proposed works are reasonable and practical.	8 days
Stage 4	Inspection **to** Issue List of Grant-Aided Works The Technical Officer prepares a List of Grant-Aided Works, guiding applicants to seek quotations and, if needed, employ an architect—minor adaptations may proceed with Housing Executive support, while major adaptations require architect plans based on the Health Trust Occupational Therapist recommendations.	19 days

Stage 5*	List of Grant-Aided Works Issued **to** Receipt of all Required Plans and Documents from the Grant Applicant Applicants must provide statutory approvals and, for major adaptations, employ an architect whose plans are reviewed with the Health Trust Occupational Therapist and Technical Officer before approvals are arranged.	290 days
Stage 6	Receipt of Completed Documents **to** Issue of Approval to Start Work The Housing Executive calculates grant-aid using approved basic plans and fair market 'Schedule of Rates,' issuing an itemised approval pack that details eligible works and fees, with applicants covering any enhanced works or required contributions.	16 days
Stage 7*	Issue of Formal Approval **to** Receipt of Satisfactory Completion of Works notice and all Final Documents The approval gives a clear breakdown of the value of grant-aid approved and detailed notes to help explain the remainder of the grants process. From the date on the approval pack letter, the applicant has six months to start work and twelve months to complete. If works are not started or completed within the timeframes specified, the grant is at risk of being cancelled.	372 days
Stage 8	Receipt of Satisfactory Completion of Works Notice and all Final Documents **to** Final Inspection Once works are completed, the Technical Officer inspects within two weeks to confirm grant-aided items, while the Health Trust Occupational Therapist ensures the adaptations meet their recommendations. An applicant confirms project completion before payment can be made.	3 days
Stage 9	Final Inspection (Housing Executive & Health Trust Occupational Therapist) **to** Confirm Payment of Grant- Aided monies sent to Finance. Once the Technical Officer is satisfied that the work is completed and the applicant has sent in all required documentation (e.g. Building Control Completion Certificate, Builders' final invoice), the final payment can be processed.	16 days

*Stages 2,5 and 7 rely on input/documentation being provided by the applicant.

Key Issues

Engagement with stakeholders as part of this review, and in correspondence received by the Department in relation to the Disabled Facilities Grant, has highlighted several suggested areas for improvement. Below are the main concerns:

- The process is complicated, and the application journey can be lengthy. As of January 2026, the average timescale to complete a Disabled Facilities Grant - from identification of adaptations needed by a Health Trust Occupational Therapist to the completion of works - is 847 days (over two years).
- Several stages rely heavily on input from applicants, contributing to delays. The table below summarises key challenges.

Table 4: Key Issues (Stages 2, 5 and 7)

Stage	Issues
2 (106 days on average)	• The application form is long and complicated • Completing forms and providing evidence of income details for the Test of Resources can be difficult and stressful for applicants • Applicants may not know what benefits they receive
5 (290 days on average)	• Sourcing an architect can take a long time • Getting a quote from contractors is time-consuming • Statutory approvals (such as planning, building control and NI Water) can take time
7 (372 days on average)	• Sourcing a contractor to undertake the adaptation work can be difficult • Agreeing a budget with contractor and securing funding for works that are not grant-aided (e.g., if works are over the grant limit or outside of the grant eligible costs) • Time taken to obtain statutory completion approvals

The following sections set out proposals to address some of these issues. We welcome your views.

Proposals

The Disabled Facilities Grant plays a vital role in helping disabled and older people live safely and independently in their homes. This review has reaffirmed that the grant should remain a mandatory form of support, and we are committed to strengthening and improving how it operates.

To support this, we are proposing several targeted changes in addition to those already implemented (see Annex C), to enhance the effectiveness, responsiveness and delivery of the grant scheme while recognising current budgetary constraints. These changes are summarised below:

- Simplify applications, reduce paperwork, remove unnecessary steps (such as contractor estimates), and improve access to contractors to speed up delivery.
- Modernise the means test and grant limits, allow flexibility for shared custody cases, and better support those who struggle to meet costs.
- Explore ways to recycle funding where appropriate, reform existing grants, and introduce a more flexible, targeted system to ensure support reaches those most in need.

Proposal 1: Improving the financial assessment and application stage

(Contributing to Outcome 1 – Quicker access to grant funding and Outcome 2 – A more user-friendly customer journey)

Currently, applicants may be required to complete a lengthy form and provide evidence of income, capital and household circumstances to enable the Housing Executive to carry out a Test of Resources. Evidence from engagement and survey work suggests that some applicants find this part of the process stressful and difficult to navigate. Common issues include uncertainty about which benefits are in payment, difficulty gathering evidence, and delays in returning completed documentation on time.

Survey feedback told us that "Some parts were complicated - simpler wording could have been used. Also, too many pages..." and "Something more compact would have been better".

The Housing Executive has already taken steps to reduce the burden on applicants, by shortening the application form and by paying to access the Land & Property Services portal to prove land ownership rather than requesting evidence from the applicant.

However, further improvements are possible. There is scope to simplify the process by making better use of existing benefits and household information, reducing the amount of evidence applicants need to provide, and streamlining the application form. This could help reduce avoidable delays while ensuring public funds are properly assessed and allocated.

Proposal

The Department would like to assist the Housing Executive in simplifying the financial assessment process for Disabled Facilities Grant applicants by improving how supporting information is gathered and verified. It is proposed that this may include increased use of digital verification and better utilising existing data sources, e.g. that the Housing Executive would have increased or direct access to benefits information systems for grant purposes.

This will reduce the amount of information applicants need to provide and make the process easier to complete. It is anticipated that this could reduce assessment times by up to 77 days on average. Implementation would depend on securing access to relevant UK-wide systems and a clear assessment of costs and benefits, and would be subject to appropriate legal, data protection and operational safeguards.

Proposal 2: Updating the financial framework and grant thresholds

(Contributing to Outcome 2 – A more user-friendly customer journey)

The Department recognises that the current financial framework underpinning the Disabled Facilities Grant requires updating to ensure it remains fair, responsive and aligned with wider practice in the UK. Work is already underway to modernise key elements of the system.

The Department is currently amending the **Housing Renewal Grants (Reduction of Grant) Regulations (Northern Ireland) 2006**, which determine the means test used for Disabled Facilities Grants in Northern Ireland. This update, expected to be published in late 2026, will bring the means test into line with England and Wales.

In practice, this proposal is intended to make the grant system fairer and easier to access. More households are expected to qualify for assistance, and some applicants may be asked to contribute less towards the cost of adaptations. Alongside this update, the Housing Executive will provide an online calculator to help applicants quickly assess whether they may be eligible for grant funding.

In addition, the Department is proposing to introduce a formal review point to ensure that the maximum amount payable under the Disabled Facilities Grant is reviewed every three years. This will help us to benchmark the value and relevance of the grant against other jurisdictions in the context of rising construction costs and inflation.

Proposal

The Department proposes to put these changes in place as part of a more modern approach to how Disabled Facilities Grants are assessed and managed. This will help ensure that who can receive support, and how much can be awarded, remains fair, consistent and keeps pace with changing costs over time.

Proposal 3: Enhancing support available to applicants

(Contributing to Outcome 1 – Quicker access to grant funding and Outcome 2 – A more user-friendly customer journey)

The issues identified at Stages 5 and 7 indicate that some aspects of the process which rely on applicant action, such as sourcing an architect or contractor, obtaining statutory approvals and navigating application requirements, can be challenging and contribute to delays.

The Department provides funding for Home Improvement Agencies (HIA) who can support applicants in sourcing architects and contractors. There are currently two agencies which can assist applicants with documentation and provide information on architects and contractors. However, use of this service is voluntary, and these organisations have limited resources and capacity. In 2025/26, 413 out of 711 applicants (approximately 58%) availed of HIA support.

The Housing Executive also offer support to complete documentation and provide guidance throughout the process. The Housing Executive has introduced a number of measures to help reduce delays, including:

- working with HIAs to encourage advertising for additional architects and contractors;
- promoting grant-aided work opportunities through local Councils' Go Succeed Programme;
- introducing an option for a formal contract between applicants and contractors;
- providing access to a Warranted Builder Provider Scheme.

While a range of support is currently available, the Department considers there is an opportunity for the Housing Executive to review whether these arrangements are as effective as possible and whether there are additional measures that could help applicants progress their applications and complete works more quickly.

Proposal

The Housing Executive will review the support available to applicants to identify any opportunities to reduce delays, improve completion rates and support applicants to navigate the Disabled Facilities Grant process more effectively.

This will include analysis of support currently provided by the Housing Executive, Home Improvement Agencies and other relevant partners. The review will investigate whether improvements or additional measures could help applicants access service providers more easily, reduce delays in sourcing contractors and architects, and support more timely completion of works.

Proposal 4: Removing the requirement for a contractor's estimate

(Contributing to Outcome 1 – Quicker access to grant funding and Outcome 2 – A more user-friendly customer journey)

At present, as part of Stage 5 of the grant application, applicants are required to obtain a contractor's estimate demonstrating the scope and cost of works involved in the adaptation. This requirement is set out in Article 36(2)(b) of The Housing (Northern Ireland) Order 2003. The purpose of the estimate is to give an indication of the likely cost of the works.

In practice, however, the Housing Executive uses its own internal systems to calculate the estimated cost of approved works. These are based on Building Cost Information Service (BCIS) cost indices provided by the Royal Institution of Chartered Surveyors. This approach allows the Housing Executive to determine grant-aided costs using standardised and approved rates.

Grant approval is based on the assessment of building control drawings and the application of Housing Executive approved rates. The contractor's estimate does not influence this assessment. However, where a contractor's estimate is lower than the approved cost, the grant is capped at the lower amount.

The contractor who provides the initial estimate may not ultimately carry out the works. Where a different contractor is later appointed and submits a higher cost, any additional amount above the approved grant will be the responsibility of the applicant. This means that some applicants are at a disadvantage through no fault of their own.

Evidence suggests that differences between the contractor invoice and the final grant-aided amount are often relatively modest. In 2025/26, there were 573 cases where there was a difference between the contractor's invoice and the final grant paid; in many of these cases the difference was less than £1,000, and in 137 cases the final cost was equal to or less than the Housing Executive grant-aid offer. Grant funding is always paid on the lesser of the Housing Executive grant offer and the contractors final invoice.

Applicants and support organisations have reported that obtaining an estimate can be time-consuming and can add delays to an already lengthy process. It is the Housing Executive's view that depending on the circumstances of the case removing this requirement could reduce overall processing times by up to eight months.

Removing this requirement could take away an element of the process that adds no value and can disadvantage applicants.

Proposal

The Department proposes to amend **Article 36(2)(b) of The Housing (Northern Ireland) Order 2003** to remove the requirement for applicants to obtain a contractors estimate before grant-aid can be approved.

This would remove a step that can cause avoidable delay, while still allowing the Housing Executive to assess the reasonable cost of works through its existing technical and costing processes.

Proposal 5: A formal accelerated process for exceptional time-critical cases

(Contributing to Outcome 1 – Quicker access to grant funding)

The average timescale to complete a Disabled Facilities Grant, from the receipt of a recommendation by a Health Trust Occupational Therapist to the completion of works, is currently 847 days (January 2026).

Such delays can present significant challenges, particularly where adaptations are needed for a person who is very ill, immobile or living with a life-limiting condition. As part of this review, we identified a need for an accelerated process for exceptional time-critical cases.

The Interdepartmental Accessible Homes Strategic Forum has introduced a pilot scheme to trial an accelerated process for cases meeting exceptional criteria.

This accelerated process applies only in exceptional circumstances, as detailed below:

- Service users diagnosed with a life-limiting condition and confirmed poor prognosis
- Service users with rapidly deteriorating conditions where it can be clearly identified that the home environment is totally unsuitable for their short - to medium -term care
- Established risk of family breakdown as a consequence of living conditions due to the unsuitability of the home environment to provide necessary care
- Long-term hospital stays where discharge is impacted by lack of a suitable home environment
- **Significant** safety concerns and risk of injury to service user and/ or their family/carer(s)*

*It is important to note that this list is not exhaustive.

Referrals for the accelerated process are made via the relevant Health and Social Care Trust Occupational Therapy Service. Once a case is identified, the Occupational Therapy service submits a referral to the Housing Executive Housing and Health Team which convenes an Interagency Advisory Panel to consider eligibility.

The Advisory panel will include representatives from the Occupational Therapy service and the Housing Executive ensuring an interagency collaborative approach to the decision-making process.

Cases identified as suitable for the accelerated process do not bypass any of the nine stages of the application process. Instead, applicants receive more focused, coordinated support to progress through each stage more quickly. This involves regular progress check-ins and support for applicants to move through the various stages.

While it is not yet possible to quantify the number of cases likely to require the accelerated process, early indications from the pilot suggest that volumes will be relatively low. Introducing this pathway is not anticipated to affect other applications significantly.

As the pilot is still at an early stage, we are not yet able to quantify the specific time savings achieved. A full evaluation will

capture measurable impacts on end-to-end timescales as more cases progress through the accelerated pathway. Early qualitative feedback, however, indicates that the enhanced coordination and focused support are viewed positively by applicants. To date it is proving to be particularly effective where the adaptation work is relatively minor and internal in nature i.e. not requiring extension to the property.

Proposal

The Department proposes to formally adopt an accelerated process for **exceptional time-critical Disabled Facilities Grant cases**, building on the approach currently being tested through the pilot.

The purpose of this proposal is not to create a separate grant or remove legal safeguards, but to ensure that a small number of the most urgent cases can receive more coordinated support through the existing process. Lessons learned from delivering the accelerated process may also help to improve the customer journey more generally.

Proposal 6: Shared Custody arrangements

(Contributing to Outcome 2 – A more user-friendly customer journey)

Under the current legislation[5] a Disabled Facilities Grant can only be awarded where the recipient will be living in the property as their only or main residence. If this is not the case, the statutory conditions of a Disabled Facilities Grant will not be met, and the grant cannot be awarded.

This requirement may unintentionally cause difficulties for those families where a disabled child/young person divides their time equally between two homes.

During the review, stakeholders highlighted that this affects cases where both parents share custody of a disabled child/young person who needs adaptations in more than one property to be able to live safely and maintain meaningful family life.

The following scenario provides an example of the type of cases that could come through the application process and face such difficulties.

Scenario 1

Occupational Therapy Services have recommended adaptations to the home of the father of a disabled child with complex needs. The father provides joint care for the child, who resides with the mother in an adapted home suitable for their needs. The father's home is not accessible or adapted for the child and in order for the child to maintain contact with his father, reside with him for 50% of the time and enjoy family life, major home adaptations are required at the father's home.

If care cannot be shared between two parents because the child cannot safely access or stay in their home/s, this could have a significant impact on the child and their carer/parents. It could potentially also lead to unintended costs for public authorities, in the form of respite care, if family care arrangements break down.

Other Jurisdictions

In considering potential solutions, we examined current processes in other jurisdictions. In **England and Wales**, The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives local authorities wide-ranging discretionary powers to provide financial assistance, including adaptations, to improve living conditions.

More recently, government guidance has encouraged authorities to use these discretionary powers to support disabled children in shared residency arrangements, helping them maintain normal living patterns across both parental homes. In addition, the Order provides further discretionary powers for local housing authorities in England and Wales to approve adaptations in a flexible and responsive way.

5 The Housing (Northern Ireland) Order 2003

In **Scotland**, local authorities operate under the Scheme of Assistance established by the Housing (Scotland) Act 2006, which provides broad discretionary powers to offer advice, practical help and, in some cases, financial assistance for repairs, improvements and adaptations. This functions as Scotland's equivalent to the discretionary powers introduced through the Regulatory Reform Order in England and Wales.

There is currently no equivalent legislation in Northern Ireland that provides the Department with this breadth of discretion.

Proposal

The Department proposes to amend **Article 53(2)(b) of The Housing (Northern Ireland) Order 2003** so that, in cases of 50/50 shared custody, both homes may be recognised as the child's main residence for the purpose of Disabled Facilities Grant eligibility.

We anticipate that the number of cases affected by this, will be relatively low, less than 10 per year, however the impact on affected families is significant.

Health Trust Occupational therapist will continue to determine if the required adaptations are necessary and appropriate. The current means testing arrangements will continue to apply, and cases will be managed through the existing nine step application process. Operational guidance will be developed with the Housing Executive and Health and Social Care Trust Occupational Therapists.

Proposal 7: A discretionary housing assistance scheme to address affordability gaps

(Contributing to Outcome 2 – A more user-friendly customer journey)

Feedback from service users and elected representatives has highlighted concerns about an affordability gap affecting some homeowners. This arises where individuals are required to contribute towards the cost of adaptations but do not have sufficient savings to do so.

As a result, some people are unable to afford essential adaptations such as level-access showers, stairlifts or ramps. Without these, individuals may face increased health and safety risks, reduced independence and, in some cases, a need to move into residential care earlier than would otherwise be necessary.

Under current arrangements, applicants who are unable to raise their required contribution must cancel the application and withdraw from the scheme. Between 1 April 2025 and 31 March 2026, 353 people withdrew from the scheme under these circumstances.

As part of this review, the Department of Health engaged with applicants who had withdrawn from the scheme. This engagement highlighted the significant impact that withdrawing can have. Respondents reported challenges including reduced privacy and dignity, increased social isolation and a greater dependence on caregivers.

At present, options for applicants who cannot raise the required contribution are very limited. While some may seek support from charitable organisations, there is no guarantee that these organisations will be able to help.

Other Jurisdictions

In other jurisdictions in the UK/Ireland, local authorities have flexible powers to offer grants or loans (often interest-free or low-cost), with schemes tailored to local needs and, in some cases, supported by revolving funds or third-party administration to ensure affordability and sustainability (see Table 4 of Annex B).

While some jurisdictions operate loan schemes, these typically require affordability assessments and ongoing repayment arrangements. The Department's initial view is that a deferred repayment approach may be more suitable for applicants who are unable to afford essential adaptations.

Proposal

Drawing on these approaches, the Department is exploring the possibility of introducing a discretionary, recoverable form of assistance to complement the existing Disabled Facilities Grant system.

One potential model is an equity-secured charge, which would allow applicants to defer repayment until the property is sold, transferred, or forms part of an estate. This could remove the need for ongoing repayments, help protect financially vulnerable households, and provide a mechanism for recycling public funds.

This could initially be limited to cases where applicants are eligible for a grant, but the cost of works exceeds the £70k maximum

threshold. Traditionally this affects a small number of cases, but we recognise that this issue can cause difficulties for those affected.

Potential benefits:

- Could help make better use of public funding, allowing money to be recycled to support more people in need
- Could provide additional financial support upfront, particularly for those who cannot afford costs above the grant limit
- Could avoid the need for the applicant to make regular repayments, as contributions would only be recovered when the property is sold or transferred
- Could help people remain in their homes by helping with costs people cannot afford for essential adaptations

Potential risks or challenges:

Some applicants may be reluctant to accept a charge against their property

It may be viewed as reducing the value of an asset or estate, which could be a concern for applicants

Introducing the scheme would add administrative and legal complexity

There may be concerns about fairness, particularly if circumstances change after the grant is awarded.

We welcome views on this proposal, potential alternatives, and any associated benefits, risks or impacts. Subject to consultation feedback, further analysis will be undertaken to assess the feasibility and practical design of such a scheme.

Proposal 8: Recoupment of grant funding on disposal of a property

(Contributing to Outcome 2 – A more user-friendly customer journey)

This proposal explores whether Disabled Facilities Grant funding could be recovered in certain situations, for example if a property is sold within a defined period after the grant has been awarded.

Current legislation precludes the recovery of grant funding once it has been paid. In most cases, recovery depends on demonstrating that the applicant did not intend to remain in the property at the time of application. In practice, this can be difficult to prove and limits how effectively public funding can be safeguarded and recycled.

Given the current pressures on public finances, it is important that funding is used as effectively as possible and delivers the greatest benefit to those who need it. We are therefore considering whether a clearer and more consistent approach to recovering funding could help make best use of public money, while continuing to protect and support those most in need of grant funding.

Proposal

In **England and Wales** local authorities have the power to recover a portion of grant funding where the award exceeds a defined threshold, and the property is sold within a specified period.

This is achieved through a local land charge placed on the property at the time the grant is issued. This ensures that, if the property is sold within the relevant timeframe, the authority can recover an agreed proportion of the funding.

This approach provides a more proactive and transparent mechanism for recovery and offers a useful point of comparison in considering possible future options in Northern Ireland.

Implementing a similar approach would require an amendment to primary legislation.

Other Improvements

The Department recognises that no single set of reforms will address every issue within the current system. The legislative framework for Disabled Facilities Grants is prescriptive, and further opportunities for operational or legislative improvement may emerge through this consultation.

The Department is therefore also seeking views on whether:

- the Disabled Facilities Grant should continue to be a mandatory grant;
- there are additional improvements that should be considered; and
- any of the proposals set out in this section could have unintended financial, equality or other impacts.

Section 2: Repair Grant

This section considers the Repair Grant and sets out the Department's proposal to review the current process.

The Repair Grant is a mandatory grant, available to landlords, agents and certain tenants towards the cost of repairing homes following the issue of certain statutory notices.

Current Process

The Repair Grant is currently available to help landlords where a council has issued a "statutory notice" (a formal written notice that requires a person, business, or property owner to take specific action to comply with the law) about repairs on their property. A statutory notice may be issued after an inspection of the property and notices include:

- Clean Neighbourhood and Environment Notice (requiring action to address issues like littering, waste, or nuisance affecting the local environment)
- Notice of Disrepair (where a property under a protected or statutory tenancy does not meet required standards, obliging the landlord to carry out repairs).

Landlords, agents, some private tenants and owners or landlords of vacant properties can apply for a Repair Grant. The maximum grant-aid available is £7,500 over a period of 3 years. There are qualifying criteria; however, the amount of grant available is not determined by the applicant's income, except in cases of financial hardship[6].

The Repair Grant is paid to tackle disrepair in properties held under protected or statutory tenancies, or where there is a risk to public health.

Key Issues

Feedback on the Repair Grant is varied. While some stakeholders consider it a valuable mechanism for addressing poor housing conditions, others have raised concerns that it undermines the principle that property owners are responsible for maintaining their dwellings. There is also currently no requirement that the works be completed within an agreed period of time.

Northern Ireland is no longer aligned with the rest of the United Kingdom and is the only part of the United Kingdom to have retained the Repair Grant.[ii] Approximately £459,478 was paid for Repair Grants in 2025/2026. This represents approximately 3.4% of total grant expenditure. Taken together, these factors suggest that a mandatory grant may no longer represent the most effective or proportionate approach.

6 The Housing (Northern Ireland) Order 1992 - Schedule 3

Proposal 9: Moving to a more flexible approach for home repairs

(Contributing to Outcome 2 – A more user-friendly customer journey)

The Department proposes that the Repair Grant be removed from legislation as a mandatory grant and replaced with a new discretionary form of assistance.

The current Repair Grant scheme was developed many years ago and has remained largely unchanged despite significant changes in housing policy, need and public spending approaches. While the grant continues to play a role in addressing disrepair and public health risks, there are differing views on whether public funding should be available to support property owners with their responsibilities for maintaining their properties.

Replacing the mandatory grant with a discretionary scheme would allow assistance to be targeted more effectively towards households facing the greatest need, while maintaining a mechanism to address serious property defects and risks to health, safety and wellbeing.

As part of any new scheme, detailed eligibility criteria would be developed. This could include, for example, the use of means testing or other measures to help identify those least able to meet repair costs themselves. Conditions could also be introduced to ensure that approved works are completed within a reasonable timeframe.

The intention is to continue providing assistance where serious repair problems exist, while ensuring that public funding is used fairly, effectively and in a way that delivers the greatest benefit to those most in need.

This approach could also help ensure that resources are prioritised effectively across all private sector grants, including the mandatory Disabled Facilities Grant, where demand continues to increase.

Further detail on how discretionary assistance could operate is set out in the following section.

Section 3: Discretionary Home Improvement Grants

This section looks in detail at the administration of the discretionary Home Improvement Grants and our proposals to review and enhance the current processes.

Current Process

Currently, as prescribed in **The Housing (Northern Ireland) Order 2003**, the Housing Executive has the discretion to award a discretionary grant where an applicant meets the qualifying criteria related to that grant.

The eligibility criteria covering the type of grant, who may apply, the categories of eligible works and the method of calculating the grant, including means testing, is prescribed by the Housing Order. The criteria vary for each grant, and feedback has suggested that this can be confusing and difficult for applicants to navigate.

Key Issues

Although these discretionary grants remain in legislation, due to budgetary restrictions they have not been available to the public for several years. They are currently only awarded in very limited circumstances - specifically as a supporting measure where additional work is required to enable a mandatory Disabled Facilities Grant to proceed and where significant health and safety grounds exist.

In the last five years, spend on discretionary grants has decreased significantly.

- In 2020/21, 148 discretionary grants were completed, at a cost of £1.9m.
- In 2025/26 10 discretionary grants were completed, at a cost of approximately £0.05 million.

This reflects the impact of budgetary pressures rather than any confirmed reduction in need. While discretionary grants have continued to be offered in recent years in very limited circumstances, the restricted availability of the scheme makes it difficult to quantify the current level of need.

Whilst the budget is a key issue at present, the current grants model is not considered to be optimal for delivering support to those most in need. Like the mandatory Disabled Facilities Grant, these grants have been largely unchanged since 2003, which means they require modernisation.

It is important to recognise that funding constraints are likely to remain in the near term, and any benefits from adopting a different approach may take time to be realised.

Despite this, we believe that changes should be taken forward to ensure the scheme works well when funding is available and ensures that help goes to those most in need.

Other Jurisdictions

As part of the review, we examined how other parts of the UK and Ireland manage similar grants. Across all areas, councils provide help with home repairs and adaptations, following national rules but with some flexibility in how they do this.

Further detail is provided in Table 6 in Annex B.

Options Considered

As part of the review, we examined several potential approaches to modernising the discretionary grants framework. These are outlined below, along with the reasons they were not taken forward.

Discounted options

1. **Repealing the current grants and providing the Housing Executive with a general power to design and deliver assistance schemes.**

   This option would mirror the approach used in England and Wales, giving the Housing Executive broad flexibility to introduce new forms of assistance without requiring legislative change each time. While this would provide significant flexibility, it would also reduce external oversight and may create uncertainty for applicants. Decisions currently subject to legislative scrutiny could instead be made solely through internal policy, which may raise concerns about transparency, consistency and long-term certainty.

2. **Retain the Renovation grant and Home Repair Assistance grant and repeal the Common Parts grant and Replacement grant**

   The option would retain only the two grants that are most used and repeal the two grants that are least used.

In the last five years:

- 239 Renovation grants have been completed
- 121 Home Repair Assistance grants have been completed.

Retaining these grants could help offer continuity and stability and would mean that there is a familiar route for assistance when funding is available. However, the grants were designed over 20 years ago, and we are concerned that they no longer reflect the current patterns of need. Retaining them without reform could result in outdated eligibility criteria and a scheme that does not target support effectively.

Preferred option

3. **Repealing the current grants and replace them with a single statutory scheme for exceptional circumstances**

This option would remove the current grants from legislation and establish a new, clear statutory framework, developed by the Housing Executive and approved by the Department. It could allow support to be targeted towards the types of cases where the need is greatest and ensure a more streamlined, focused model that is easier for applicants to understand. It would also maintain accountability and oversight through Departmental approval.

This would ensure a level of oversight and give those potential applicants a greater sense of security. It would enable the Department to remove the outdated grants from legislation and allow a clear, more focused scheme to be developed.

Proposal 10: Introducing a single targeted grant scheme for exceptional circumstances

(Contributing to Outcome 2 – A more user-friendly customer journey)

Our intention is not to remove support, but to modernise and target the support better. We propose to repeal the current grants and replace them with a single statutory scheme for exceptional circumstances, which will be developed by the Housing Executive and approved by the Department.

This new scheme will be designed within existing or anticipated budget constraints and tailored towards the issues that those most in exceptional need are facing. It is intended to replace outdated options, not to reduce them, and make it easier for people to find out what, if any, support is available.

The circumstances we propose to be included are:

- Where improvements are required to a property to allow a Disabled Facilities Grant to be approved
- Where significant health and safety concerns exist
- Where the Housing Executive have considered the case and deem the circumstances to be exceptional

Where works are required to repair homes following the issue of certain statutory notices (the current mandatory Repair grant).

Detailed definitions will be developed and published as part of the new scheme, and will be subject to Departmental approval, ensuring fairness and consistency. Existing applications for discretionary grants will continue under the current framework until launch of a new scheme.

We would like to hear your views on what circumstances, if any, you believe a grant should be available for.

Conclusion

The actions outlined in this consultation are intended to deliver meaningful and sustained improvements. The operational changes already implemented and the work currently underway, each contribute to reducing processing times, enhancing the overall customer journey, and ensuring that the lived experience of service users continues to inform how the system evolves.

The table below provides a concise recap of how these actions align with the outcomes of this review:

Table 5: Actions taken and how they align with the outcomes of this review

Outcome	Actions Already Delivered	Actions Underway	Proposed Actions
Outcome 1 – Quicker access to grant funding	• Improved access to property information systems • Expanded the range of contract options available, providing greater flexibility when appointing contractors.	• Readvertising the Warranted Builder Scheme to increase the number of available contractors.	• Improve the financial assessment and application stage to streamline and speed up the means testing process. • Introduce a formal accelerated process for exceptional, timecritical cases. • Promote and embed the use of the new contract options to simplify the sourcing of architects and contractors.

Outcome 2 – A more user-friendly customer journey	• Published new guidance documents and information videos. • Released an updated Disabled Facilities Grant booklet. • Developed an Inclusive Design Guide to support people with cognitive and sensory impairments. • Completed a Patient Client Council (PCC) survey to gather views on the Disabled Facilities Grant process, including issues around communication and processing times. • Conducted interviews with applicants who withdrew from the grants process. • Developed a proposal to introduce 100% postcompletion customer satisfaction surveys for all Disabled Facilities Grant cases.	• Amending the Housing Renewal Grants Regulations to modernise and simplify the means-testing framework. • Updating IT systems to improve inspections, processing, and overall service efficiency. • Reviewing the Home Improvement Agency service to identify opportunities to better support applicants. • Continuing quarterly engagement with service users and delivery partners to support ongoing improvement and gather regular feedback ensure livedexperience feedback is embedded into future service improvements.	• Add a legislative provision allowing a second Disabled Facilities Grant where a child lives across two homes on a 50/50 shared custody basis. • Introduce a more streamlined financial assessment process, reducing administrative burdens and speeding up application decisions • Introduce a threeyear review cycle for the maximum Disabled Facilities Grant award. • Update the financial framework and grant thresholds • Make it easier to source an architect or contractor • Remove the legislative requirement for a contractor's estimate. • A discretionary housing assistance scheme to address affordability gaps • Introduce a Single targeted grant scheme for exceptional circumstances

The issues detailed above are complex but important and we thank you for taking the time to consider our proposals.

Feedback from this consultation will help us identify actions that will help to achieve our outcomes:

- **Outcome 1 - Quicker access to grant funding**
- **Outcome 2 - A more user-friendly customer journey**

Thank you for your participation in this consultation, your views will help to shape the future of the private sector Home Improvement Grants.

[i] Traditional loan schemes require people to make regular repayments and lenders must assess affordability and ability to repay. Many people seeking adaptations are older, disabled, living on fixed incomes, or already experiencing financial hardship. For these households, taking on additional debt may not be appropriate or affordable. The Department therefore considers that any additional support should focus on enabling people to access essential adaptations without creating ongoing repayment commitments. For this reason, the Department is exploring a recoverable form of assistance linked to the value of the property, rather than a conventional loan requiring monthly repayments.

[ii] While some jurisdictions operate loan schemes, introducing a loan-based approach in Northern Ireland could present additional regulatory, administrative and affordability challenges for the Housing Executive, including requirements associated with consumer lending and financial assessments.

ANNEX A

Privacy Notice – Consultations (DfC)

Data Controller Name:

Department for Communities (DfC))

Address: Causeway Exchange, 1-7 Bedford Street, BELFAST, BT2 7EG

Email: **DfCNIHESponsorTeam@communities-ni.gov.uk**

Telephone: **02890823549**

Data Protection Officer Name: Karen McMullan

Telephone: **02890829200**

Email: **DPO@Communities-ni.gov.uk**

Being transparent and providing accessible information to individuals about how we may use personal data is a key element of the **Data Protection Act (DPA)** and the UK General Data Protection Regulation (UK GDPR). The Department for Communities (DfC) is committed to building trust and confidence in our ability to process your personal information and protect your privacy.

Purpose for processing

We will process personal data provided in response to consultations for the purpose of informing the development of our policy, guidance, or other regulatory work in the subject area of the request for views. We will publish a summary of the consultation responses and, in some cases, the responses themselves but these will not contain any personal data. We will not publish the names or contact details of respondents, but will include the names of organisations responding. If you have indicated that you would be interested in contributing to further Department work on the subject matter covered by the consultation, then we might process your contact details to get in touch with you.

Lawful basis for processing

The lawful basis we are relying on to process your personal data is Article 6(1)(e) of the GDPR, which allows us to process personal data when this is necessary for the performance of our public tasks in our capacity as a Government Department.

We will only process any special category personal data you provide, which reveals racial or ethnic origin, political opinions, religious belief, health or sexual life/orientation when it is necessary for reasons of substantial public interest under Article 9(2)(g) of the GDPR, in the exercise of the function of the department, and to monitor equality.

How will your information be used and shared

We process the information internally for the above stated purpose. We don't intend to share your personal data with any third party. Any specific requests from a third party for us to share your personal data with them will be dealt with in accordance the provisions of the data protection laws.

How long will we keep your information

We will retain consultation response information until our work on the subject matter of the consultation is complete, and in line with the Department's approved Retention and Disposal Schedule (which can be accessed through: **https://www.communities-ni.gov.uk/dfc-privacy-notice).**

What are your rights?

- You have the right to obtain confirmation that your data is being **processed, and access to your personal data**
- You are entitled to have personal data **rectified if it is inaccurate or incomplete**
- You have a right to have personal data **erased and to prevent processing,** in specific circumstances
- You have the right **to 'block' or suppress processing** of personal data, in specific circumstances
- You have the right to **data portability,** in specific circumstances
- You have the right to **object to the processing,** in specific circumstances
- You have rights in relation to **automated decision making and profiling**

How to complain if you are not happy with how we process your personal information

If you wish to request access, object or raise a complaint about how we have handled your data, you can contact our Data Protection Officer using the details above.

If you are not satisfied with our response or believe we are not processing your personal data in accordance with the law, you can complain to the Information Commissioner at:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire SK9 5AF

casework@ico.org.uk

ANNEX B

Table 1: Disabled Facilities Grant Spend over past five years

Financial Year	Completions (No.)	DFG Expenditure (£)	Average Spend per Completion (£)	DFG as % of Total Overall Grant Spend
2021–22	653	8,732,494	13,373	78.2%
2022–23	655	10,172,927	15,531	85.2%
2023–24	696	12,115,870	17,408	91.6%
2024–25	750	13,632,519	18,177	94.5%
2025-26	704	13,064,487	18,558	96.0%

* Percentages rounded to 1 decimal place

Table 2: Repair Grant Spend over past five years

Financial Year	Total Repair Grant Spend (£)	Completions	Average Spend per Completion (£)	Spend as % of Total Overall Grant Spend
2021–22	£663,245	291	£2,279	5.9%
2022–23	£455,929	259	£1,760	3.82%
2023–24	£473,556	270	£1,754	3.58%
2024–25	£553,407	286	£1,935	3.8%
2025-26	£459,478	238	£1,931	3.4%

Table 3: Discretionary Grant Spend over past five years

Financial Year	Grant Type	Total Spend (£)	Completions	Average Spend per Completion (£)
2021–22	Renovation	£1,419,095	87	£16,311
2021–22	Replacement	£112,024	5	£22,405
2021–22	Home Repair Assistance	£242,427	56	£4,329
2022–23	Renovation	£1,124,190	84	£13,383
2022–23	Replacement	£12,365	5	£2,473
2022–23	Home Repair Assistance	£177,688	45	£3,949
2023–24	Renovation	£ 574,789	42	£13,685
2023–24	Replacement	£2,976	2	£1,488
2023–24	Home Repair Assistance	£54,245	15	£3,616
2024–25	Renovation	227,439	16	£14,215
2024–25	Replacement	£31,272*	1	£31,272
2024–25	Home Repair Assistance	9,452	5	£1,890
2025-26	Renovation	£47,797	10	£4,780
2025-26	Replacement	0	0	£0
2025-26	Home Repair Assistance	0	0	£0

*A proportion of this project cost was paid in 2025/26.

Table 4: Discretionary funding options in other jurisdictions

Jurisdiction	Options Available
England	The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002[8] gives local authorities wide-ranging powers to provide financial assistance to improve living conditions. Assistance can take the form of grants, loans, loan guarantees or indemnities, provision of materials or labour, or by paying contractors directly. Authorities can set repayment conditions, carry out means testing, and even waive repayment requirements. Authorities can set eligibility criteria, apply means testing, determine repayment conditions and, where appropriate, secure assistance through a local land charge. These powers allow schemes to be tailored to local priorities and financial constraints.
Wales	**Wales** operates an interest free loan scheme built on a revolving finance model. Repayments from previous loans are recycled and re-lent to new applicants, creating a sustainable cycle of assistance. This helps homeowners who cannot afford adaptations upfront but can manage repayments over time without interest charges.
Scotland	**Scotland** offers interest-free or low-cost loans under local Housing Assistance Policies, which vary by authority. These policies allow flexibility, including repayment holidays or deferred payment options for applicants facing financial hardship. In many cases, loans are administered directly by councils; however, some authorities contract third parties such as local Credit Unions to manage financial assessments and repayments. This approach helps ensure loans are provided responsibly and do not place homeowners under undue financial strain.

8 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Table 5: Repair Grant Options in Other Jurisdictions

Jurisdiction	Funding Available
England	Local Authorities can choose to provide discretionary assistance – either grants or loans – through schemes under the Regulatory Reform Order 2002 for home repairs. Where these schemes exist, these are often means tested. The available support varies by Council area (amounts available, income criteria).
Wales	Local Authorities may offer grants or loans – including interest free loans up to £35,000 – for essential home repairs, but these are not obligatory.
Scotland	Financial help for repairs is discretionary via the Scheme of Assistance and varies by Authority.
Ireland	There is a notable grant scheme around Housing Aid for Older People which is means tested and administered by Local Authorities. It covers up to €10,700 for essential structural repairs (heating, electrical) and is targeted at homeowners aged 66 and over but some exceptions apply for those in hardship. Although there is no specific Repair Grant available, the Housing Adaptation Grant for People with Disability and the Mobility Aids Grant Scheme while primarily adaptation-focused can and have been used to approve work that overlap with 'Repairs' where necessary to make a home habitable and/or safe.

Table 6: Discretionary Grant Approaches in UK and Ireland.

Jurisdiction	Funding available
England and Wales	The Regulatory Reform Order 2002[9] can be used to: - Give Local Authorities a general power to introduce policies for assisting individuals with renewals, repairs and adaptations in their home through grants or loans. - Require that Local Authorities develop a policy for providing households with financial assistance to improve their homes, - Remove previous prescriptive legislation and allows authorities more freedom to develop financial products and innovative forms of assistance in any form. - Help people relocate to alternative accommodation if their current home is unable to meet their needs. If detailed in a Local Authorities 'Housing Assistance Policy' they can approve the use of council funds to supplement the maximum award of a mandatory Disabled Facilities Grant to cover extra costs or to make adaptations more comprehensive. Using discretionary assistance Local Authorities may also provide Empty Property / Renovations grants or loans to bring long-term empty properties back into use.

9 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Scotland	Every Local Authority must publish a Scheme of Assistance detailing help available to owners of private homes either in disrepair, below tolerable standards, or needing adaptations for disability. Local Authorities are permitted to provide not just grants, but also loans as part of their Scheme of Assistance. - Loans are less commonly used compared to grants and are discretionary, unless tied to enforcement actions like work notices. - The exact availability, eligibility criteria, and terms of these discretionary loans vary by council (Local Authorities set their own priorities and budgets). Non-financial assistance (Information & Practical Support) remains the most widely delivered form of support under the Scheme of Assistance: - In 2023/24 councils in Scotland delivered 140,952 instances of non-financial help. This type of assistance typically includes: - **Advice & Guidance** (e.g. what kinds of repairs are needed, how to plan and budget them). - **Referrals** to trustworthy tradespeople or help with coordinating repairs. - **Practical Support** for instance, helping to arrange shared repairs in tenements or working with energy-efficiency programmes. Councils may partner with charities like Care & Repair to deliver this support.
Republic of Ireland	There isn't one single law giving Local Authorities wide discretionary powers when providing grant assistance for home adaptations. The State sets national schemes with maximum grant levels, eligible works, and income bands. Local Authorities administer them and have discretion in: - Prioritising cases (e.g. medical urgency, age, income) - Deciding how much of the maximum to award. - Timing of payments. - Approving borderline / exceptional cases (e.g. a person under 66 years of age in hardship can sometimes get access to 'Housing Aid for Older People Grant').

ANNEX C

Summary of Improvements to Private Sector Grants

This annex summarises the improvements introduced through the ongoing review of Northern Ireland Housing Executive (NIHE) administered Private Sector Grants.

Details of these achievements are provided below:

Outcome 1 – Quicker access to grant funding

The average processing time for a Disabled Facilities Grant has decreased significantly. Currently, the 12-month rolling average processing time for a Disabled Facilities Grant is 847 days. In January 2022 the 12-month rolling average was 1,128 days.

- As part of the review, the Housing Executive has implemented several **operational improvements**. These improvements include improved access to property information systems which reduces the need for applicants to provide title documents, and greater flexibility in the types of contracts applicants may use when appointing a contractor.
- New **performance monitoring arrangements** for Occupational Therapy input have also been introduced to help identify trends and minimise avoidable delays.
- The Housing Executive is re-advertising the **Warranted Builder Scheme,** to attract more contractors to the scheme. This will provide more options for applicants and make it easier to find a suitable contractor.
- The Housing Executive is trialling an **online calculator** which will allow applicants to input their income details and quickly ascertain if they would be eligible for grant funding, and how much this might be, before beginning the process.

Outcome 2 – A more user-friendly customer journey

We currently assess the customer journey using several measures. These include tracking end to end processing times for Disabled Facilities Grants, reviewing Occupational Therapy involvement to highlight any points of delay and gathering customer feedback through interviews with applicants who have had to withdraw from the process.

Drawing on these insights, several improvements have recently been introduced to enhance the customer journey with more work currently underway as outlined below.

- New **user-friendly guidance** documents and information videos have been created and made available on the Housing Executive website for applicants, architects and contractors involved in the grants process.
- The Housing Executive published a new **Disabled Facilities Grant Booklet** in conjunction with representatives from Disability Action, Housing Community Network and Health Trusts/Occupational Therapists. This booklet, which explains

the end-to-end process is provided to applicants by their Occupational Therapist. Content of the booklet has been included on the Housing Executive website - **Disabled Facilities Grant - Northern Ireland Housing Executive**

- An **Inclusive Design Guide** has been created to support people with Cognitive and Sensory Impairment who require adaptations to their home and encourage an improvement in housing standards for people living with Cognitive and Sensory Impairments. This launched in June 2026.
- The Department of Health and Health and Social Care Trusts are developing **guidance to provide options for works that exceed the current upper limit.** This will provide clarity for both applicants and delivery partners and ensure a consistent approach.
- The Housing Executive is **updating its IT systems** to improve the inspection process for applicants.
- The Housing Executive has developed a proposal to introduce a systematic **assessment of customer satisfaction** for 100% of completed Disabled Facilities Grant cases. This is a significant service enhancement, ensuring that the lived experiences of all applicants are captured consistently. By moving to full coverage feedback rather than selective sampling, the Housing Executive will be able to identify service issues earlier, track trends more accurately, and use real time insights to drive continuous improvement across the grants process.
- The Department of Health and Health and Social Care Trusts have completed **interviews with Disabled Facilities Grant applicants who withdrew from the process** to understand the impact on their health and daily living. A further study, led by Ulster University and focusing specifically on the health effects of withdrawing from the grants process, will begin in the coming year.
- The Department, together with the Housing Executive and the Department of Health, **meets service users quarterly** to share updates and hear their feedback. The Department is committed to continuing this engagement beyond the conclusion of the review and will arrange a regular meeting with service users following the review.

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