



Basingstoke
and Deane

Housing Financial Assistance Policy

November 2025

1. **INTRODUCTION**

- 1.1. The Housing Financial Assistance Policy sets out the strategic priorities for improving conditions within private sector housing and details the council's approach to provide assistance to improve conditions within the sector and enable residents to remain in their own homes.
- 1.2. The Policy is underpinned by the following council strategic priorities:
 - **A place where people can have pride in their communities and the borough**
By improving residents' health and wellbeing by ensuring their homes are safe and where necessary adapted to meet their needs.
 - **A council that delivers high-quality services for our residents**
By tackling inequality by supporting our most vulnerable residents by adapting their properties to meet their needs and ensuring their homes are free from any significant hazards.
- 1.3. The Policy is also in direct accordance with the council's Housing and Homelessness Strategy 2023-2027's 'Affordable Housing Supply, Quality and Standards' priority:
 - *We will deliver a Disabled Facilities Grant service which achieves minimum 95% customer satisfaction, supporting the strategic aim of enabling people to live independently in their homes for as long as possible.*
- 1.4. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local authorities with wide ranging powers to provide assistance for the purpose of improving living conditions in their area. This Order requires the council to adopt a policy setting out what forms of assistance they will provide to address local needs.
- 1.5. Nationally, the population is ageing combined with a high number of disabled working age adults and rising numbers of families with disabled children. The majority live in housing not specifically designed to cater for disabled persons. The 2021-22 English Homes Survey found that 34% of all households had one or more members with a long-term disability¹.
- 1.6. Evidence regarding the demand for financial assistance relating to disabled facilities adaptations and housing disrepair, as well as knowledge of housing conditions within the Borough has shaped the priorities set out in this Policy.
- 1.7. The council's Climate Change and Air Quality Strategy and obligations under the Homes Energy Conservation Act underpin the provision in the Policy for a Low Carbon Grants scheme.

¹ *DLUHC English Housing Survey: Headline Report 2021-22*

² [Population estimates for England and Wales - Office for National Statistics](#)

2. LOCAL CONTEXT

- 2.1. The Borough of Basingstoke and Deane covers an area of over 245 square miles within northern Hampshire. The borough's population of approximately 193,110, an increase of 4% since 2021².
- 2.2. The population of the borough has aged between 2011 and 2024 with the median age increasing from 40.9 years and the number of residents over 65 increasing by over 25%².
- 2.3. More than 60% of the population lives within the town of Basingstoke. The second largest settlement in the borough is the Tadley/Baughurst/Pamber Heath area, on the northern borough boundary. The western part of the borough is dominated by the sparsely populated North Wessex Downs Area of Outstanding Natural Beauty. On the outskirts of this area are several settlements, such as Overton and Whitchurch. Elsewhere, numerous small villages and hamlets are scattered throughout the rural parts of the borough.
- 2.4. Unemployment is relatively low at around 3.1%, (the same level as in 2011³) of the economically active working age population.
- 2.5. Within the borough, there are 81,500 dwellings⁴. Between 2011 and 2024, the percentage of households that owned their home with a mortgage decreased from 67.7% to 64.8% whilst those privately renting increased from 11.8% to 15.4%. The amount of socially rented households remained largely unchanged.

3. LEGISLATION AND GUIDANCE

- 3.1. This policy has been written with consideration to the relevant national guidance and legislation, in particular:
 - Housing Act 2004⁵
 - Housing Grants, Construction and Regeneration Act 1996⁶
 - Regulatory Reform (Housing Assistance) (England and Wales) Order 2002⁷

³ [Basingstoke and Deane's employment, unemployment and economic inactivity - ONS](#)

⁴ Hampshire County Council's Small Area Population Forecasts (SAPF)

⁵ [Housing Act 2004](#)

⁶ [Housing Grants, Construction and Regeneration Act 1996](#)

⁷ [The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#)

⁸ Disabled Facilities Grant (DFG) delivery: Guidance for local authorities in England - [Disabled Facilities Grant \(DFG\) delivery: Guidance for local authorities in England - GOV.UK \(www.gov.uk\)](#)

- Disabled Facilities Grant (DFG) delivery: Guidance for local authorities in England⁸
- Climate Change Act 2008

3.2. The above provisions place a statutory duty on the council to provide grant aided adaptations for disabled people as well as having an ongoing consideration of housing conditions within the district. The legislation and guidance should be viewed as complimentary to each other rather than in isolation with the overriding aim being to ensure people are able to remain in their homes for as long as possible. The benefits of achieving this include a reduced risk of hospitalisation or need of residential care but most importantly the ability to sustain independence and maintain connections in their community.

4. AIMS AND PRIORITIES

- 4.1. This policy details how the council intends to use its discretionary powers and resources to support the councils strategic priorities and address local need. To support these priorities, the council aims to maintain and improve the condition of private sector housing through providing support and/or assistance to homeowners and ensure residents can adapt and improve their homes to meet their essential needs.
- 4.2. Section 5 and Appendix 1 details the financial assistance schemes that the council intends to offer and the specific criteria relating to each scheme.
- 4.3. The Policy also includes the provision of grants to support homeowners and landlords to make improvements to their properties with regard to home insulation, renewable energy and energy efficiency measures.

5. TYPES OF ASSISTANCE AVAILABLE

The range of housing assistance available will be as follows:

5.1. Education and Encouragement

- 5.1.1. The council's officers will, except where statute says otherwise or there is an imminent risk to health or safety, attempt to resolve all issues through processes of education and awareness raising, to enable property owners to undertake their responsibilities in an environment of understanding the needs and benefits of such action.
- 5.1.2. The provision of advice and encouragement may or may not also involve financial assistance.
- 5.1.3. Where owners/occupiers fail to co-operate in keeping their properties safe, the council may take enforcement action to deal with properties which contain hazards so serious that they present significant risks to the health of the occupants. Enforcement action will be undertaken in accordance with the Private Sector Housing Enforcement Policy and the council's General Enforcement Policy.

5.2. Financial Assistance

5.2.1 **Mandatory Disabled Facilities Grants (DFG)-**

- 5.2.2 The council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) up to a maximum of £30,000 to provide aids and adaptations to enable disabled residents to live independently within their own homes.
- 5.2.3 Only disabled persons referred to the council by an Occupational Therapist (OT) from Hampshire County Council (HCC) will be considered for a DFG. Referrals from private OT's will also be accepted but will need to be approved by a HCC OT first.
- 5.2.4 All DFG applications are subject to a statutory test of resources to determine eligibility. The only exceptions to this are cases where the disabled person is a dependent child or an adult in receipt of a passporing benefit. The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed in national legislation⁴ and the council is unable to deviate from these requirements.
- 5.2.5 Where the test of resource is applied, all war related incomes⁵ will be disregarded from the assessment.
- 5.2.6 The council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure.
- 5.2.7 All referrals will be administered in the order that they are received from an OT with the exception of urgent cases which will be prioritised above all others. The definition of an urgent case has been agreed between HCC and district authorities and includes:
- Those leaving hospital and at risk
 - Those living alone and at risk
 - Those with severe cognitive dysfunction and at risk
 - Those living with a carer who is elderly or disabled
 - Those living without heating or hot water and at risk
 - Those with limited life expectancy
- It is recognised that it is likely that the majority of persons referred for a DFG will be subject to some degree of risk so to be classed as an urgent case the risk will be serious in nature.

5.3.1 **Discretionary Assistance Provisions**

5.3.2 **Discretionary Disabled Facilities Grants**

- 5.3.3 A discretionary payment up to a maximum of £10,000 per application may be awarded to those cases where the value of the works required exceed the maximum £30,000 limit. In most cases this will be when costs have increased after works have begun after unforeseen works have been identified.
- 5.3.4 **Palliative care-** A discretionary DFG payment up to a maximum of £5,000 can also be provided for palliative cases. This will not be subject to a means test and is to

⁴ As set out in the Housing Grants Construction and Regeneration Act 1996 (as amended)

⁵ To include war widow pension, war widows special payment, war disablement pension, war pension mobility supplement, armed forces compensation scheme, armed forces independence payment.

be used to fast-track works for terminally ill people to enable them to be discharged from hospital or hospice.

5.3.5 Relocation Grant- A relocation grant up to a maximum of £5,000 may be awarded to assist applicants who are owner/occupiers to move when their existing home is not suitable for adaptation. The final decision on whether their current home is suitable for adaption is to be made by the OT and Grants Officer. The payment will only be made if an OT has determined that the proposed property either meets the disabled persons needs or can be adapted to do so at reasonable cost. A Relocation Grant will not be payable if the applicant has also successfully appealed against a local land charge (paragraph 6.4). The grant will be means tested (except where it is for a disabled child) and only be payable upon submission of quotations. It can be used to cover items such as:

- Removal costs
- Estate agent and/or conveyancer fees
- The disconnection and reconnection of services

5.3.6 All discretionary payments will be referred to the Regulatory Services Manager for approval. All discretionary assistance is provided from the same budget as mandatory payments and is thus subject to funds being available. Any decision on the award of discretionary payments will take into account the demand in the previous financial year alongside the forecasted spend in the current year.

5.3.7 Discretionary Low Carbon Grants Scheme

5.3.8 The council has discretionary grant schemes to support residents and landlords improve their properties to improve energy efficiency and reduce energy consumption. This improved energy efficiency reduces carbon emissions from homes, as well as lowering bills or improving the comfort of these properties.

5.3.9 The council declared a climate emergency in 2019 with an aim to achieve net zero carbon emissions across Basingstoke and Deane and helping reduce emissions arising from heating and powering our homes is a key aspect of this. Additionally, the council seeks to support residents in dealing with the cost-of-living, including energy costs.

5.3.10 The low carbon grants scheme has been set up to support residents to make their homes more energy efficient. Other central government grant schemes exist and the council will continue to promote these initially as appropriate, however, there may be situations where residents are not eligible for these schemes. Therefore, the council grant scheme can be used to address any gaps and support residents that warrant support according to the ethos of these schemes.

5.4 Discretionary Home Improvement Loan

5.4.1 There is a direct impact on the health and well-being of residents resulting from the homes in which they live, in essence; poor housing contributes to poor health.

5.4.2 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health, and in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health.

- 5.4.3 Residents living in rented accommodation are safeguarded through the statutory obligations on their landlords to undertake repairs and maintenance to ensure that their health, safety and well-being is not compromised by hazards in the home.
- 5.4.4 The poorest housing stock can be found in the private sector, and in some cases residents who own their own home are not able to maintain their homes⁶ and as a result hazards can develop.
- 5.4.5 Some homeowners find themselves to be 'equity-rich' but are 'cash-poor', i.e. their homes represent a significant capital resource, but they are on a low income, and as a result they lack the funds to carry out repairs and maintenance on their homes. For these homeowners, equity release products may provide the ability to finance repairs without impacting on income streams.
- 5.4.6 There are several reasons why homeowners do not maintain their homes, for example:
- lack of trust in builders.
 - inadequate funds to pay for repairs.
 - lack of awareness of need to take action.
 - belief that repairs will be too expensive to afford, and;
 - lack of experience in property maintenance.
- 5.4.7 Very often older homeowners are those most affected by their inability to maintain their homes, as are those on the lowest incomes. The council aims to target assistance at these homeowners.
- 5.4.8 The council has wide-ranging powers to intervene and take enforcement action to require private landlords to improve their properties. The council also supports accreditation for private landlords through the promotion of the National Landlord Association's Accreditation Scheme.
- 5.4.9 The budget available for Low Carbon Grants will be managed under the following categories
- Grants to Homeowners
 - Grants to Landlords
- 5.4.10 The criteria and process for each category is set out in Appendix 1.

6 FEES AND CHARGES

- 6.1 Funding of the DFG service is provided by the Better Care Fund (BCF) allocation awarded by the government annually. The provisions of The Housing Renewal Grants (Services and Charges) Order 1996 allow for the council to reclaim certain staffing costs involved with providing the DFG service. This is achieved by 'top slicing' the applicable staffing costs from the BCF at the end of each financial year. The amount claimed is to be agreed by the Environmental Health Team Leader (Housing Standards) and Finance Business Partner at the end of each financial

⁶ England average, English Housing Survey Annex table 4.8, 2013

year and is to be based upon the staffing costs that meet the criteria referred to above.

- 6.2 There are also other fees and charges eligible for assistance as part of a DFG. Examples of these are fees charged by private architects, surveyors or agency services. Only reasonable and necessary fees are eligible for assistance and to ensure they remain economical the council will regularly review those charged by comparison with other local authorities.
- 6.3 **Local land charges-** will be applied to all owner-occupier applications for any DFG award totalling over £5,000. The amount of the charge will be the value of the grant over £5,000 up to a maximum amount of £10,000. For example, if the total grant awarded is £8,000 - £3,000 will be set as a local land charge. Should the recipient of the grant dispose of the property within 10 years of the completion date the council will claim the charge and it will be added to the DFG budget. An application for a local land charge will not be made in relation to a case involving a child in a long-term foster placement.
- 6.4 Should repayment of the charge be disputed an appeal can be made in writing to the Regulatory Services Manager who will determine if there are grounds to cancel the charge. In particular they are to consider cases where the appellant is able to demonstrate that:
- Repayment of the grant would cause financial hardship.
 - They have to move for their job.
 - The move is related to their physical or mental health or well-being; or
 - They need to move to provide or receive care from others.

7 APPEALS PROCESS FOR FINANCIAL ASSISTANCE OUTSIDE POLICY

- 7.1 The council has a general duty to ensure all dwellings provide a safe and healthy environment for the occupants and any visitors. It is upon this duty that this Housing Financial Assistance Policy is based. All initial enquiries for financial assistance will be considered. Any enquiry which falls outside the criteria stated within this policy (Appendix 1) will be referred to the Regulatory Services Manager for consideration. Where exceptional circumstances exist, the Regulatory Services Manager shall have the discretion to offer financial assistance, subject to the terms and conditions contained within this Policy (Appendix 2), and the council's allocated budget for Housing Renewal Grants.
- 7.2 In the event of the Regulatory Services Manager determining financial assistance is not warranted then this information will be conveyed in writing to the enquirer with the opportunity to make representations to the Head of Environment and Community Services for the decision to be reconsidered. The determination by the Head of Environment and Community Services will be final.
- 7.3 Appeals relating to Low Carbon Loans and Grants will be referred to the Head of Climate Change and Sustainability to make a determination on the appeal.

8 POLICY REVIEW AND MONITORING

- 8.1** The council's first Private Sector Housing Renewal Policy came into effect on 19 July 2003 and has undergone several reviews since. This version of the policy will be subject to annual review. Minor changes may be made with the approval of the Head of Environment and Community Services, in consultation with the Portfolio Holder, without formal ratification—provided such changes do not significantly impact service provision. Any significant changes to service provision will require Cabinet approval. The review will consider customer views of their experience with the service along with their needs and expectations for the future.
- 8.2** Performance and service standards associated with this policy are monitored as part of the annual review of the council's Housing and Homelessness Strategy 2023–2027. Data concerning the number of Disabled Facilities Grant (DFG) completions, total expenditure, types of adaptations, and customer satisfaction rates are incorporated into the review. Elected members are kept informed via a briefing paper, and the outcomes are published on the council's website. Additionally, performance is tracked through a corporate Key Performance Indicator (KPI), which measures the time taken to process completed applications.
- 8.3** The council will also maintain an awareness of the state of the housing stock in the Borough and how this changes as a result of its action and wider activity. Information on the housing stock will be gathered from the following sources:
- Private sector housing enquiries, applications and approvals for financial assistance.
 - Housing conditions complaints and associated enforcement action.
- 8.4** The council will implement this policy in accordance with relevant legislation and guidance.

9 COMPLAINTS POLICY

- 9.1** Anyone who is dissatisfied with the service they receive can request an explanation from their grant's case officer.
- 9.2** If a customer is not satisfied with the explanation received, the customer will be advised to follow the council's corporate complaints procedure.

Appendix 1 – Housing Assistance Schemes

To deliver the aims and priorities detailed within this policy, we will implement the following assistance schemes. The discretionary schemes detailed below may be withdrawn or offered on a time-limited basis to enable the council to respond to local market conditions and funding constraints. All offers of financial assistance are subject to the terms and conditions laid out in Appendix 2.

| Scheme | Assistance available | Purpose | Scope of assistance | Eligibility | Scheme conditions |
|--|---|--|--|---|---|
| Mandatory Disabled Facilities Grant | <i>Maximum assistance</i> <i>Per application:</i> £30,000 | <i>Assistance to:</i> Meet the council's Statutory obligation to assist disabled residents to live independently in their homes | <i>Aids and adaptations to:</i> a) be recommended by Hampshire County Council's Occupational Therapist; b) meet the regulations governing eligibility for works, including; <ul style="list-style-type: none"> • adaptations to aid access into and around the property • works to ensure the safety of the applicant • Provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power • Provision of suitable kitchen facilities or adaptation of existing kitchen • Disabled resident to care for dependent | <i>Applications considered from:</i> a) disabled homeowners; b) disabled tenants (both in the private sector and subsidised housing sector); c) disabled persons living at home with their family; d) parents or guardians of a disabled child. | <i>Applications to include:</i> a) completed application form; b) two estimates for the works in the required format Applications subject to: a) means test through standard test of resources ⁷ , except where; b) the grant is approved in respect of a disabled child under the age of 19 Works to be: a) completed within 12 months of grant approval; b) completed to the satisfaction of the council Grants in excess of £5,000 to be: a) registered as a local land charge against the property, and; b) a maximum of £10,000 be repaid if the property is sold, |

⁷ As set out in the Housing Grants Construction and Regeneration Act 1996 (as amended)

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|--|--|--|---|-----------------|--|
| | | | residents | | transferred, or assigned (disregarding the first £5,000), except where; c) the property disposal takes place more than 10 years following the date of the local land charge, and; d) the council considers that it is reasonable to require repayment having regards to the relevant regulations ⁸ . |
| Discretionary Disabled Facilities Grant | <i>Maximum assistance per application: £10,000</i> | <i>Assistance to:</i> Meet the council's Statutory obligation to assist disabled residents to live independently in their homes | <i>Aids and adaptations to:</i> 'Top up' a clients mandatory grant to provide works over the £30,000 threshold | <i>As above</i> | <i>As Above</i> |
| Palliative Care Grant | <i>Maximum assistance per application: £5,000</i> | <i>Assistance to:</i> Enable those under palliative care to be discharged home from hospital or hospice | <i>Aids and adaptations to:</i> Provide adaptations that remove barriers to returning home for a person receiving palliative care. | <i>As above</i> | <i>Applications to include:</i> a) completed application form; b) two estimates for the works in the required format Applications subject to: No means test required but recipients must be under palliative care and any referral received from an OT. Works to be: c) completed within 12 months |

⁸ The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008

| | | | | | |
|-------------------------|--|--|--|--|--|
| | | | | | of grant approval; d) completed to the satisfaction of the council |
| Relocation Grant | <i>Maximum assistance per application £5,000</i> | <i>Assistance to:</i> Fund costs reasonably incurred in the cost of moving when current property has been deemed as unsuitable for adaptation by an OT. | <i>Costs incurred in the process of moving rather than towards the cost of a new property.</i> <i>Examples include:</i> <ul style="list-style-type: none"> • <i>Estate Agent/Conveyancer Fees</i> • <i>Removal costs</i> • <i>Disconnection and relocation of services</i> | <i>Applications considered from:</i> a) disabled home owners; b) disabled persons living at home with their family;* c) parents or guardians of a disabled child* | <i>Applications to include:</i> a) <i>completed application form;</i> b) <i>two estimates for the works in the required format</i> <i>Applications subject to:</i> b) <i>means test through standard test of resources , except where;</i> c) <i>the grant is approved in respect of a disabled child under the age of 19</i> <i>Works to be:</i> e) <i>completed within 12 months of grant approval;</i> <i>Grant not payable when:</i> f) <i>the applicant has also successfully appealed against a local land charge</i> |

*where the family member owns the home

| Scheme | Assistance available | Purpose | Scope of assistance | Eligibility | Scheme conditions |
|--|--|--|--|--|---|
| Discretionary Home Improvement Loan | <p><i>Minimum loans offered:</i> £1,000.</p> <p><i>Maximum loan offered:</i> £20,000</p> <p>Loans will be administered by Parity Trust on behalf of the council.</p> | <p><i>Assistance to:</i> Meet the need of disabled residents to live independently in their homes.</p> | <p>Aids and adaptations to:</p> <p>a) be recommended by Hampshire County Council's Occupational Therapist;</p> <p>b) meet the regulations governing eligibility for works, including;</p> <ul style="list-style-type: none"> • adaptations to aid access into and around the property • works to ensure the safety of the applicant • Provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power • Provision of suitable kitchen facilities or adaptation of existing kitchen • Disabled resident to care for dependent residents | <p><i>Applicants must:</i></p> <p>a) own their home, and;</p> <p>b) have occupied the home as their only home for a minimum of 5 years, and;</p> <p>c) intend to continue to occupy the home for a minimum of 5 years following completion of the works,</p> <p>Loans are offered subject to a robust financial review and subject to sufficient equity being available in the property.</p> | <p><i>Applications to include:</i></p> <p>a) completed application form;</p> <p>b) two estimates for the works in the required format</p> <p><i>Works to be:</i></p> <p>a) completed within 12 months of approval;</p> <p>b) completed to the satisfaction of the council.</p> <p>Duration of loan will be subject to individual circumstances and the sum loaned.</p> <p>Registered as a local land charge against the property (as 1st or 2nd charge) and will be subject to repayment in full if the property is sold or transferred to another owner.</p> |

| Scheme | Assistance available | Purpose | Scope of assistance | Eligibility | Scheme conditions |
|--|---|---|--|--|---|
| Discretionary Home Improvement Loan | <p><i>Minimum loans offered: £1,000.</i></p> <p><i>Maximum loan offered: £10,000.</i></p> <p>Loans will be administered by Parity Trust on behalf of the council.</p> | <p><i>Assistance to remedy Category 1 hazards and serious Category 2 hazards (bands D-F) as defined within the Housing Health and Rating Safety System (HHSRS).</i></p> <p>(All hazards and eligible works are assessed by the council through a HHSRS inspection).</p> | <p><i>Category 1 and 2 hazards to impact directly on the health of a member of the current household, and include one or more of the following hazards;</i></p> <ul style="list-style-type: none"> • Damp and mould; • Electrical; • Excess heat; • Falls associated with baths etc; • Falls between levels; • Falls on stairs; • Falls on the level; • Fire, and; • Structural collapse and falling elements | <p>Loans are offered subject to a robust financial review and subject to sufficient equity being available in the property.</p> <p><i>Applicants must:</i></p> <ol style="list-style-type: none"> a) own their home, and; b) have occupied the home as their only home for a minimum of 5 years, and; c) intend to continue to occupy the home for a minimum of 5 years following completion of the works, and; d) not have received assistance from the council for the same hazard/s within the preceding 5 years. | <p><i>Applications to include:</i></p> <ol style="list-style-type: none"> a) completed application form; b) two estimates for the works in the required format <p><i>Works to be:</i></p> <ol style="list-style-type: none"> a) completed within 12 months of grant approval; and b) completed to the satisfaction of the council. <p>Duration of loan will be subject to individual circumstances and the sum loaned.</p> <p>Registered as a local land charge against the property (as 1st or 2nd charge) and will be subject to repayment in full if the property is sold or transferred to another owner.</p> |

Low Carbon Grant Scheme

The discretionary schemes detailed below may be withdrawn or offered on a time-limited basis to enable the council to respond to local market conditions and funding constraints. All offers of financial assistance are subject to the terms and conditions laid out in Appendix 2.

| GRANTS TO HOMEOWNERS | | | | | |
|--|--|--|---|--|--|
| Assist homeowners with home insulation, heating and renewable energy improvements | | | | | |
| Scheme | Assistance available | Purpose | Scope of assistance | Eligibility | Scheme conditions |
| Low Carbon Grants | <i>Maximum assistance</i> <i>Per application:</i> £3,000 | <i>Assistance to:</i> Meet the council's commitment in the Climate Change and Air Quality Strategy to encourage and support residents to reduce their carbon emissions across the borough and support aims in the Anti-Poverty Strategy Supports delivery of the Home Energy Conservation Act. | <i>Improvements to homes including;</i> <ul style="list-style-type: none"> • Insulation • Heating systems • Double glazing • Draught proofing • Any measures that improve the energy efficiency of the property • Renewable energy measures Not including <ul style="list-style-type: none"> • Fossil fuel heating | <i>Applications considered from:</i> Owner-occupiers in receipt of means tested benefits. | <i>Application process to be followed:</i> a) Initial enquiry b) completed application form, including evidence of eligibility <i>Conditions to include:</i> a) Property must be within council tax bands A to E b) Member of household in receipt of means tested benefit b) two estimates for the works in the required format. c) Homeowner must go with cheapest quote unless they wish to make up the difference d) Contractor must be member of professional body.e.g. Trustmark e) Evidence of work carried out and completed to the satisfaction of the council f) Grants in excess of £2,500 to be: registered as a local land charge against the property, and the grant to be repaid if the property is sold within 3 years |

| GRANTS TO LANDLORDS | | | | | |
|--|--|--|---|---|---|
| Assist landlords with home insulation, heating and renewable energy improvements | | | | | |
| Scheme | Assistance available | Purpose | Scope of assistance | Eligibility | Scheme conditions |
| Low Carbon Grants | <p>Maximum assistance Per landlord: £500</p> | <p>Assistance to: Meet the council's commitment in the Climate Change and Air Quality Strategy to encourage and support residents to reduce their carbon emissions across the borough</p> <p>Encouraging landlords to improve energy efficiency of private rented stock beyond the minimum requirement.</p> <p>Supports delivery of the Home Energy Conservation Act</p> | <p>Improvements to homes including;</p> <ul style="list-style-type: none"> • Insulation • Heating systems • Double glazing and draught proofing • Any improvements that reduce the energy consumption of the property • Renewable energy measures <p>Not including</p> <ul style="list-style-type: none"> • Fossil fuel heating | <p>Applications considered from:</p> <p>Landlords</p> | <p>Application process to be followed:</p> <ul style="list-style-type: none"> a) Initial enquiry with evidence of work required (including photographs) b) completed application form <p>Conditions to include:</p> <ul style="list-style-type: none"> a) One grant offer only per landlord, not available for multiple properties b) Written agreement from the council before the work is carried out. c) Evidence of work carried out and completed to the satisfaction of the council before funds released. d) proof of tenancy agreement e) <u>Landlords must have considered other available grants that improve the energy efficiency of the whole property prior to applying for this fund</u> <p>The grant is not repayable on the sale of the property.</p> |

APPENDIX 2

GRANT TERMS AND CONDITIONS

A Discretionary Home Repair Loan or Grant shall be subject to the following terms and conditions. Mandatory Disabled Facilities Grants are subject to terms and conditions prescribed by Government.

General Conditions

1. Applicants, when signing a grant/loan application form are agreeing to all the terms and conditions as detailed by the council.
2. Information provided to the council by applicants as part of the application process will be checked thoroughly and may be shared with other departments of the council and other organisations involved in any aspect of handling public funds, to prevent and detect fraud or in the investigation of other possible criminal activities.
3. The council may not consider applications for financial assistance from persons, organisations etc where there is a possible alternative source of funding.
4. No application shall be accepted for financial assistance where the proposals include works previously carried out and covered by builders' warranties.
5. An application for financial assistance towards works that have already been completed will not be processed, except where urgent repairs were necessary and were identified as such by a council officer before the work was completed. Where the relevant works have been begun but have not been completed, the council may approve the application for financial assistance if they are satisfied that there were good reasons for beginning the works before the application was approved. In this case the relevant works may be varied to include only those works not completed.
6. Applicants must be 18 years of age or over at the date of application and in the case of joint applications one must be 18 years of age or over at the date of application.
7. Applications for financial assistance will only be accepted on the prescribed forms of the council and must contain all of the requirements referred to in this section.
8. Proof of Title shall be provided to enable property ownership to be confirmed.
9. Where Applicants are Landlords of multiple properties only one application shall be made per estate or freehold title as may be applicable.
10. The council may accept applications where there is an owner's interest in only part of the land to which an application for financial assistance relates if:
 - a) the applicant has the power to carry out the works; and
 - b) the specified works are to be carried out on land, which is not the applicants' land.

Specified works means:

- i) Works to connect the applicants' property to gas, electricity and/or water supplies or a drainage system to provide suitable and sufficient lighting, heating, and water or an effective foul and/or surface water drainage system.
- ii) Work to repair or renew any of the above.

11. The council or their agents will hold final authority to determine what works are included on grant/loan schedules.
12. At least two estimates/quotations shall accompany an application for financial assistance. The council reserve the right to ask for further particulars and/or further estimates/quotations or to accept a single estimate/quotation where the work is of a specialist nature, or the value of the work is less than £2,000. In particular the council will need to be satisfied that both quotes should be economical and provide value for money.
13. If an applicant submits an estimate/quotation from a member of their family (as defined in Appendix 3), the grant will only be approved based on the cost of materials and not labour.
14. It is the applicant who employs the builder to undertake agreed works, and the council have no contractual liabilities in that relationship as their role is only to administer the grant process.
15. The responsibility to obtain necessary approvals for grant aided works e.g. Planning Permission or Building Regulation Approval and compliance with the terms and conditions of the grant rests with the applicant or his appointed agent.
16. The grant applicant is ultimately responsible for ensuring the quality of the completed works.
17. Where it is believed there may have been an attempt to deliberately defraud the council, the matter will be investigated, and appropriate formal action taken. This may involve other agencies, e.g. the Police and may result in prosecution proceedings.
18. The council reserves the right to defer consideration or approval of applications for discretionary grants/loans to properly manage its budgets.

Grant Conditions

19. Upon completion of any financially assisted works the property is to be free from any Category 1 hazard (or the hazard is moderated as far as is practicable) as defined by the Housing Act 2004. Any exception to this requirement will require the authority of the Regulatory Services Manager.
20. Applications for financial assistance must be accompanied by an owner-occupation certificate stating the applicant has or proposes to acquire a qualifying owner's interest in the property the subject of the application for financial assistance, and that throughout a period of 5 years from the completion date of works the applicant, or a member of his/her family, will live in the dwelling as their only or main residence.
21. In the case of any financial assistance for which part or complete payment has been made and applicant disposes of the property, or the property ceases to be occupied in accordance with the intention stated in the owner-occupation certificate before the completion date she/he shall repay to the council on demand the amount of grant that has been paid.
22. Where the applicant disposes of the property, or the property ceases to be occupied in accordance with the intention stated in the owner-occupation certificate following the completion date of the grant, then she/he shall repay to the council on demand the amount of grant that has been paid.

In cases where a property is disposed of, the grant recipients may make representations to the Regulatory Services Manager as to why the grant should not be repaid. Before enforcing a grant condition requiring repayment of all the grant the Regulatory Services Manager shall have regard to paragraph 6.4 and to the ability of the person concerned to make that payment.

23. The council may, at any time, make a written request to the current owner of the premises concerned to determine how she/he is complying with any of the terms and conditions of the grant/loan.

Failure to comply with this request will constitute a deemed failure of the grant/loan conditions requiring total repayment of grant together with compound interest at a reasonable rate determined by the council.

24. If at any time:

- a) the amount of grant/loan is repaid to the council, or
- b) the council determine not to demand repayment on a breach of a grant condition,

the conditions shall cease to be in force with respect to that building.

25. In the event of a recipient of grant aid pursuing a successful insurance claim, action for legal damages etc which covers the cost of works for which a grant was previously paid the applicant will on demand repay the total value of grant paid relating to such works or the value of the insurance payment/legal damages if lower.
26. Any condition under this section is a Local Land Charge and is binding on any person who is for the time being an owner of the premises concerned.

Financial Assistance Approvals and Payments

27. The amount of grant/loan payable shall be the actual cost of undertaking the works plus any associated fees less any applicant's contribution. Additional funding will only be provided above the original approval level in the event of unforeseen work being needed to allow completion of eligible works or associated works of a nature to protect the health and safety of occupiers or the council is satisfied that there have been increases in costs beyond the control of the applicant. A formal re-approval to a higher level of financial assistance will be required before any funding above the originally approved level is paid.
28. The council may from time to time utilise other streams of funding from external sources aimed at specific subjects to target issues of local and national concern. Any special terms and conditions applicable to such initiatives will be appended to the Housing Financial Assistance Policy as they will not significantly alter the council's primary approach. Applicants for financial assistance will be required to apply for other sources of funding, where appropriate, to support the proposed grant-assisted work. Grant assistance awarded by the council will take account of other funding to which the grant applicant is entitled.
29. The council will include the cost of preliminary or ancillary services, fees and charges within the calculation for financial assistance; each submission of fees will be individually considered for reasonableness. The payment of any such fees is conditional on a grant/loan being approved and the completion of all specified works,

otherwise the council will not be held responsible for any fees incurred before or after grant/loan approval.

30. The council shall notify the applicant in writing as soon as reasonably practicable, being not later than six months after a complete application is received, whether the application for financial assistance is approved or refused. In approving an application, the council shall determine the works that are eligible for financial assistance, the amount of expenses that in their opinion are properly to be incurred in the execution of these works, the amount of the cost with respect to preliminary or ancillary services and charges, and the amount of financial assistance the council has awarded.
31. Where the council decide to refuse an application, the applicant will be notified of the reasons for the refusal and be given the opportunity to make representations to the Regulatory Services Manager.
32. The council will determine on each approval document the period allowed for works to be completed, which will not normally exceed 12 months and may be significantly shorter for small items of work. The council may allow further time where they are satisfied that the delay in completing the works is beyond the control of the applicant.
33. The works must be carried out by one of the contractors whose estimates/quotation were submitted as part of the application process, the grant/loan having been calculated using the lowest priced estimate/quotation.
34. All grant/loan payments shall be conditional upon receipt of an acceptable invoice and that works to the appropriate stage have been satisfactorily completed. Grant/loan payments shall be made direct to the appropriate contractor following agreement with the applicant. In a situation of dispute between the applicant and contractor, which is not resolved in a reasonable period, the grant/loan, or part thereof, may be paid to the applicant at the discretion of the council.
35. The council will consider requests for interim payments; the aggregate of all interim payments shall be no more than 90% of the total approved amount before final completion.
36. Where an application for a grant/loan has been approved; and
 - a) the grant/loan assisted works are not completed to the satisfaction of the council; or
 - b) the council determine that the final cost of completing the work, together with any preliminary or ancillary services and charges, is lower than the amount upon which the grant/loan was based; or
 - c) the council determine that the assisted works were carried out by a contractor who did not submit an estimate which accompanied the grant/loan application the council may refuse to pay the grant or any further instalments or make a proportionate reduction in the grant. The council may also demand repayment of any grant paid from the applicant, together with interest at such reasonable rate as the council may determine from the date of payment until repayment.
37. Where during the period up to payment of a grant/loan the council becomes aware that the financial circumstances of the applicant are at variance with the particulars submitted at the time of application, the original grant/loan approval may be amended or cancelled, and the council may demand repayment of any payments made together with compound interest from the date on which payment was made until

repayment. In such circumstances the council may choose to cancel the whole grant/loan or demand repayment of all grant/loan monies paid, plus compound interest, even though a reduced level of grant/loan would have been approved.

38. Where the applicant dies after a grant application has been approved and liability has been incurred for any preliminary or ancillary services or charges, the council may pay grant/loan in respect of some or all these costs.
39. Where the applicant dies after the grant application has been approved but before the relevant works have been completed, the council may pay grant in respect of some, or all of the works already carried out and other relevant works covered by the application.

Low Carbon Initiatives

40. Works must be used to improve energy efficiency and must not be for the repair or installation of a fossil fuel heating system.
41. Properties must demonstrate need for work.
42. Applicants must have considered other available grants that improve the energy efficiency of the whole property, such as the Energy Company Obligation, Great British Insulation Scheme or other schemes in existence at the time of application, prior to applying for this fund.
43. Funding will not be provided for maintenance or repair works that do not improve energy efficiency.

APPENDIX 3

DEFINITIONS

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| “Agreed Works” | are those works appearing on a grants schedule produced or authorised by the council. |
| “Category 1 and 2 hazards” | Are those defined in the Housing Act 2004. |
| “Charge on a Property” | is where the council legally places a debt on the record of a house and recovers the debt upon its sale if not settled beforehand. |
| “Completion Date” | the date certified by the council as the date on which the execution of the grant/loan-assisted works is completed to their satisfaction. |
| “Equity Release” | is a means by which persons can raise money against the value of their home where the difference between any outstanding mortgage/loan and its current market value is significant, also applicable where there is no outstanding mortgage/loan. The method of repayment can vary but generally the value of the loan, with or without interest, is repaid upon sale of the property. |
| “Mandatory Disabled Facilities Grant” | is defined as per in the Housing Grants Construction and Regeneration Act 1996, as amended, or as in any successor statutory definition. |
| “Member of the family” | includes spouses, persons who live together as husband and wife, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces. |
| “Preliminary or Ancillary Services, Fees and Charges” | which may be included in a grant application are: <ul style="list-style-type: none">• confirmation that the applicant has an owner’s interest• technical and structural surveys;• design and preparation of plans and drawings; and preparation of schedules of works;• obtaining of estimates and valuations;• applications for building regulations approval and planning permission;• supervision of works; |

- disconnection and reconnection of electricity, gas, water and drainage utilities made necessary by the works (but no charges arising out of non-payment of bills);
- advice on contracts and on financing the cost of works.
- any fees charged by a private sector lending organisation in arranging a loan to contribute towards the agreed works.
- any fees charged by an Independent Financial Advisor to offer advice on the availability of commercial loans.
- obtaining specialist advice on property valuations. Including such services given by or through home improvement agencies.

“Proof of Title”

is completed by a Solicitor or Building Society on an applicants’ behalf in the case of freeholders or leaseholders to confirm ownership.

“Qualifying Owner’s interest”

that the applicant has a freehold interest or a leasehold interest where there is at least ten years of the lease left to run on every parcel of land on which the relevant works are to be carried out.

“Relevant works”

the works in respect of which financial assistance is sought.

