

Housing Loans and Grants Policy 2026

Teignbridge District Council



This policy states the grant and loan assistance provided by Teignbridge District Council under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

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Contents

1. Introduction	6
1.1 Purpose	6
1.2 Review	6
1.3 Funding	6
2. Context	7
2.1 Housing and Health	7
2.2 Better Care Fund (BCF) and Metrics	7
3. Priorities	9
3.1 Devon Better Care Fund Priorities	9
3.2 Health and Wellbeing Board Priorities	9
3.3 Devon wide Council Housing Strategy 2022-30	9
3.4 Devon County Council Strategic Plan	10
3.5 Countywide Strategic Alignment	10
3.6 Teignbridge District Council Corporate Plan	10
3.7 Objectives of this Policy	10
3.8 Performance indicators	11
3.9 Specific Circumstances	14
PART ONE – Better Care Fund Assistance	15
4. Mandatory Disabled Facilities Grants	15
4.1 Background	15
4.2 Eligibility	15
4.3 Conditions	15
4.4 Purpose of the DFG	18
5. Stair Lift Grant	19
5.1 Eligibility	19
5.2 Conditions	20
6. Bathroom Adaptation Grant	23
6.1 Eligibility	23
6.2 Conditions	23
7. Accessible Homes Grant – Top up	25
7.1 Eligibility	25
7.2 Conditions	26

8. Accessible Homes Grant – Contribution	26
8.1 Eligibility	26
8.2 Conditions	27
9. Accessible Homes Grant: Feasibility	27
9.1 Eligibility	27
9.2 Conditions	28
10. Accessible Home Grants: Move on	29
10.1 Eligibility	29
10.2 Eligible expenses – owner occupier	30
10.3 Eligible expenses – tenant	30
10.4 Conditions	30
11. Healthy Homes Grants	31
11.1 Eligibility	31
11.2 Conditions	32
PART TWO - Non-Better Care Funded Assistance	33
Other types of assistance	33
12.0 Loans (homeowners and landlords)	33
12.1 Background and eligible works	33
12.2 Eligibility	34
12.3 Conditions	34
13. Stay at Home Assistance	34
13.1 Background and eligible works	34
13.2 Eligibility	35
13.3 Conditions	35
14. Park Home Energy Assistance	36
14.1 Background and eligible works	36
14.2 Eligibility	36
14.3 Conditions	36
15. Grant Assistance for Private Landlords	37
15.1 Background and eligible works	37
15.2 Eligibility	37
15.3 Conditions	37
16. Empty Homes Grant	38
16.1 Background and eligible works	38
16.2 Eligibility	38
16.3 Conditions	38

17. Partnership Grants	39
17.1 Purpose and eligible works	39
17.2 Eligibility	39
17.3 Conditions	39
18. Miscellaneous	40
18.1 Exceptions to this policy.....	40
18.2 Appeals and complaints.....	40
18.3 Waiver on conditions.....	40
18.4 Local land charge and title restriction	41
18.5 Affordable rent levels	41
18.6 Changes to passporting or eligibility benefits.....	41
18.7 Grant fees and charging policy	41
18.8 Loan types	41

1. Introduction

1.1 Purpose

- 1.1.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues.
- 1.1.2 This policy is set out in two parts. Part One of the Policy identifies the areas on which the Devon Councils will focus Better Care Funding (BCF) in order to improve housing conditions across the districts. The funding will be targeted to those areas that contribute to the delivery of the Better Care Fund and Health and Wellbeing Board (HWB) priorities.
- 1.1.3 Part Two of the Policy provides details of assistance specific to the Councils local priorities outside the scope of the Better Care Fund. These schemes will be delivered using the Councils own funding subject to availability.
- 1.1.4 The policy covers a period of three financial years from 2026/27-2028/29.
- 1.1.5 This policy provides the Devon Councils with the flexibility and discretion to provide appropriate assistance to meet the aims and priorities set out in section 3 below.
- 1.1.6 This policy has been agreed by the following Councils:
- Devon County Council
 - East Devon District Council
 - Exeter City Council
 - Mid Devon District Council
 - North Devon District Council
 - South Hams District Council
 - Teignbridge District Council
 - Torridge District Council
 - West Devon District Council

1.2 Review

- 1.2.1 The Devon wide policy has been reviewed three times, the latest being in 2023. This policy incorporates the agreed changes suggested by stakeholders and will be reviewed on a regular basis to ensure it continues to meet local needs.

1.3 Funding

- 1.3.1 This housing assistance policy is subject to the availability of funding. Where funding is limited, priority for spend will be given to the provision of the Mandatory Disabled Facilities Grant. Where funding must be restricted, the discretionary grants detailed in the policy will be withdrawn. Applications for discretionary grants will be considered as a mandatory disabled facilities

grant as detailed in Section 4 and the eligibility, term and conditions under Section 4 will be applied.

- 1.3.2 The Head of Service, in consultation with the Executive Member for Housing and Homelessness, will determine whether to restrict funding for discretionary grants under this policy. This decision will be made when budget constraints require prioritisation of mandatory Disabled Facilities Grants or when only mandatory grants are offered and enough funds exist for discretionary grant applications.

2. Context

2.1 Housing and Health

- 2.1.1 Housing is a key determinant of health, and by promoting good quality housing this policy can contribute to reducing health inequalities for the residents of Devon.
- 2.1.2 In 2008, flexibilities were introduced enabling councils to use government funding that has been allocated for disabled facilities grants more intelligently to deliver adaptations for disabled people outside of the mandatory grant regime.
- 2.1.3 Research has shown that there is a direct impact on the health and well-being of residents resulting from the homes in which they live; therefore, poor housing can contribute to poor health.
- 2.1.4 Each year hazards in the home result in unnecessary injuries, episodes of ill-health, and harm to mental health; in many cases the occupiers do not link the poor condition of their homes with a potential negative impact on their health. 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 them resulting in the development of hazards.
- 2.1.5 This policy aims to address the link between housing conditions and health through the provision of adaptations that allow disabled people to remain safely and independently in their home; along with works to reduce serious hazards in the home that have the potential to cause accidents and ill health.
- 2.1.6 The Policy also aims to provide discretionary funding to support landlords and promote sustainable renting in the private sector.

2.2 Better Care Fund (BCF) and Metrics

- 2.2.1 Each year, the government publishes the Better Care Fund Policy Framework, which sets out the objectives, funding and conditions for the Better Care Fund (BCF).
- 2.2.2 The current policy framework is the Better Care Fund Policy Framework 2025 to 2026 updated 27 March 2025 and details the government's commitment to

reforming and strengthening neighbourhood services across health and social care, with the goal of:

- providing more care closer to home
- increasing the focus on prevention so that people are living healthier and more independent lives
- harnessing digital technology to transform care

2.2.3 Both local authorities and Integrated Care Boards must comply with the BCF national conditions. The funding for BCF is made up of the NHS Contribution, Local Authority Better Care Fund Grant and the Disabled Facilities Grant. Local authorities receiving these different grant components will have grant conditions that reflect these national conditions. The national conditions outline the steps Health and Wellbeing Boards must take to deliver on the BCF objectives.

2.2.4 The national conditions for the BCF in 2025 to 2026 are:

- jointly agreeing a plan
- implementing the objectives of the BCF
- complying with the grant conditions and the BCF funding conditions
- complying with the oversight and support processes

2.2.5 **Condition 1:** *jointly agreeing a plan* - Local authorities and ICBs must agree a joint plan, signed off by the HWB, to support the policy objectives of the BCF for 2025 to 2026. The development of these plans must involve joint working with:

- local NHS trusts
- social care providers
- voluntary and community service partners
- local housing authorities

2.2.6 **Condition 2:** implementing the objectives of the BCF - HWBs, through their joint plans, should deliver health and social care services that support improved outcomes against the fund's 2 principal policy objectives:

- to support the shift from sickness to prevention
- to support people living independently and the shift from hospital to home

2.2.7 **Condition 3:** *complying with grant conditions and BCF funding conditions* - including maintaining the NHS minimum contribution to adult social care

- The NHS minimum contribution to adult social care must be met and maintained by the ICB and will be required to increase by at least 3.9% in each HWB area.
- Local authorities must comply with the grant conditions of the Local Authority Better Care Grant and of the Disabled Facilities Grant.
- HWB plans will also be subject to a minimum expectation of spending on adult social care, which will be published alongside the BCF planning requirements. HWBs should review spending on social care, funded by the

NHS minimum contribution to the BCF, to ensure the minimum expectations are met, in line with the national conditions.

2.2.8 **Condition 4: *complying with oversight and support processes*** - Local areas and HWBs are required to engage with BCF oversight and support processes, which include:

- a regionally led oversight process
- enhanced oversight where there are performance concerns

2.2.9 Having regard to the national conditions, areas have flexibility in how the fund is spent across health, care and housing schemes or services. Ambitions need to be agreed on how this spending will improve performance against the BCF metrics detailed below. NB CCGs are now known as Integrated Care Boards (ICB).

2.2.10 For 2025 to 2026 there are 3 headline metrics:

- emergency admissions to hospital for people aged over 65 per 100,000 population
- average length of discharge delay for all acute adult patients, derived from a combination of:
 - proportion of adult patients discharged from acute hospitals on their discharge ready date (DRD)
 - for those adult patients not discharged on their DRD, average number of days from the DRD to discharge
- long-term admissions to residential care homes and nursing homes for people aged 65 and over per 100,000 population

2.2.11 This policy forms part of the suite of options to achieve these conditions. Devon County Council and the District Councils have identified an opportunity to provide additional grant and loan products to meet these conditions and deliver against the Health and Wellbeing Board priorities.

3. Priorities

3.1 Devon Better Care Fund Priorities

3.1.1 The BCF aims to improve health and wellbeing by providing integrated care in people's homes and local communities, with a sustained focus on helping them stay independent for as long as possible and reducing the risk of needing to spend time in hospital or in long-term residential or nursing home care.

3.2 Health and Wellbeing Board Priorities

3.2.1 Devon's Joint Health and Wellbeing Strategy is published at [Devon's Joint Health and Wellbeing Strategy 2026-2035 - Devon Health and Wellbeing](#).

3.2.2 The core principles of the strategy include a focus upon safe, warm, and affordable homes as an essential component for health and wellbeing.

3.3 Devon wide Council Housing Strategy 2022-30

3.3.1 The approach of Devon’s key public sector partners (Health, Social Care, and Housing) is set out within the Devon-wide Housing Strategy.

3.3.2 The strategy sets out how agencies will work in partnership to drive the delivery of care, health, and well-being in communities across Devon so that people feel safe, healthy, connected, and able to help themselves and each other. The strategy is based on the understanding that people’s care and support needs change over time and so might the housing and accommodation that helps to support them to live as independently as possible.

3.4 Devon County Council Strategic Plan

3.4.1 The Council’s strategic plan is published at [Devon County Council's Strategic Plan 2025-2029](#).

3.4.2 Priorities include the promotion of independence, dignity, and choice in care and support, and commitments to:

- Strengthen access to preventative support and technology-enabled care
- Recognise and support unpaid carers as vital partners in care
- Improve local provision and workforce stability in social care
- Integrate services around the individual through stronger partnerships and place-based models

3.5 Countywide Strategic Alignment

3.5.1 There is a common theme across all the Council and partner plans all of which the Housing Assistance Policy will support delivery of. The include:

- Providing quality housing
- Housing that is safe and meets the communities needs
- Promoting health and wellbeing

3.6 Teignbridge District Council Corporate Plan

3.6.1 The One Teignbridge Council Strategy (2025–2030) One Teignbridge - Teignbridge District Council sets out the vision and priorities that Teignbridge District Council will focus on over the coming years. The strategy is structured around five key themes: Community, Economy, Environment, Homes, and Infrastructure, which collectively reflect the issues that matter most to residents and where the Council can have the greatest impact. The themes most relevant to this policy are Community and Homes, which emphasise supporting healthy, safe and resilient communities, enabling independent living, addressing vulnerability, and ensuring that people have access to safe, warm and suitable homes. These priorities align closely with the objectives of partnership working,

prevention, and supporting people to live well in their own homes wherever possible

3.7 Objectives of this Policy

3.7.1 This policy aims to utilise the BCF funding to provide financial assistance to residents that helps realise the combined priorities detailed above.

3.7.2 In order to achieve this, the policy will focus on the following objectives:

- **Objective 1** - Assist disabled residents to remain in their own homes through supporting the provision of adaptations and promoting independence (so far as this is necessary, appropriate and reasonably practicable).
- **Objective 2** To prevent admissions to care, to assist with delayed transfers where possible and promote wellbeing for residents in their own homes.
- **Objective 3** – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions and promote wellbeing in their local community.
- **Objective 4** – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.
- **Objective 5** – Assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.
- **Objective 6** – Assist vulnerable people impacted by hoarding and the cleanliness of their home environment.
- **Objective 7** – Assist people to move to more appropriate accommodation that meets their needs.

3.8 Performance indicators

3.8.1 Guidance on the delivery of DFG programmes was published in 2022 by the Ministry of Housing, Communities and Local Government and the Department of Health and Social Care. 'Disabled facilities Grants (DFG) delivery: Guidance for Local Authorities in England' provides advice and good practice in respect of DFGs and other discretionary grants. It includes target timescales for each stage of the DFG process and local authorities are encouraged to meet these wherever possible.

3.8.2 The guidance breaks down the type of works into urgent/ non-urgent and simple/complex. In Devon there is a different prioritisation approach to the referrals which is led by Occupational Therapy and the guidance has been modified in this policy to reflect this.

3.8.3 The prioritisation approach used in Devon follows the below:

Danger:

Prevent immediate risk of accident or hospital admission where there is immediate danger to service user or carer. Adaptations required to prevent serious harm to the service user or their carer where the degree of risk cannot be reduced by temporary measures.

Deterioration:

Provision of independent safe access to facilities and to the dwelling. For situations where, if an adaptation is not carried out, a service user will be unable to maintain essential activities of daily living, such as transferring, washing, bathing, showering, toileting. Alternatively, any situation where there is a threat to the health and safety of the service user or carer will develop.

Difficulty:

Will improve long-term ability to stay at home

- 3.8.4 The guidance also defines the stages in the DFG process, and these generally reflect the position adopted in Devon for DFGs and discretionary grants. The table below defines the stages of the process and has been adapted to cover the situation in Devon. Not every stage is delivered by the Local Authority and there are periods between each stage that rely on external factors such as the customer, contractors or third parties such as planning and building control.

Stages of the process	Definition of the stage	Responsibility	Average time at stage
Stage 0	<p>First contact by the customer with a relevant service. This could be either social services or local authority.</p> <p>If contact is with the local authority, they will direct the customer to social services for an assessment.</p>	<p>District Council or Devon County Council (DCC)</p> <p>District Council</p>	5 working days between first contact and referral to social services.
Stage 1	Covers the period between social services receiving notification from the customer to the point where an assessment is undertaken. The assessment identifies the relevant needs of the disabled person. If an adaptation is required, this will result in a housing statement of need (SON) being produced and issued by the Occupational Therapist (OT) to the customer.	DCC	Average of 35 working days
Stage 2	The customer must return the SON to the relevant District Council.	Customer	Dependent on the customer
	The District Council will then contact the customer to acknowledge receipt and register the grant enquiry.	District Council	5 working days to acknowledge receipt

Stages of the process	Definition of the stage	Responsibility	Average time at stage
	<p>The customer may be required to undertake a preliminary means test to determine whether the customer qualifies for financial assistance.</p>	Customer	Dependent on the customer
	<p>A visit may be undertaken to identify the works required as part of the grant submission.</p> <p>Several documents are required in order to submit a valid application.</p> <p>This stage can include;</p> <ul style="list-style-type: none"> • identifying the relevant works and whether the work is feasible; • producing any plans and schedules of works that are required; • advising whether specialist services are required, such as architects or surveyors. <p>As part of an application the following will be required:</p> <ul style="list-style-type: none"> • arrange planning or listed building consent; • arrange for contractors to quote for the works; • gain relevant permissions from interested parties (freeholders, leaseholders, landlords, and neighbours for party wall agreements); • complete certificates and application form. 	District Council	4-6 months depending on demand and complexity of the adaptation.
	<p>As part of an application the following will be required:</p> <ul style="list-style-type: none"> • arrange planning or listed building consent; • arrange for contractors to quote for the works; • gain relevant permissions from interested parties (freeholders, leaseholders, landlords, and neighbours for party wall agreements); • complete certificates and application form. 	Customer/District Council	4 months and 1 year - dependent on the customer and the complexity of the adaptation.
Stage 3	<p>Once all the documentation has been collected. The customer must submit a completed application form with all the documents and provide proof of income to allow a 'test of resources' to be undertaken.</p>	Customer	Dependent on the customer

Stages of the process	Definition of the stage	Responsibility	Average time at stage
	Once a full application has been submitted it must be checked and validated. Once the application has been confirmed as valid it can be considered for approval.	District Council	Up to 1 month
Stage 4	When the grant is approved the customer will be notified allowing them to arrange for the agreed contractor to start the work. This will be dependent on the contractor and their availability.	District Council	Within 5 working days of approval
	The customer or their contractor must notify the Council when work begins, if there are any issues, and again when the work is complete.	Customer	Dependent on the customer and their contractor
	<p>An officer from the district council may visit while the contractor is on site to check the work depending on the scale of the adaptation.</p> <p>An officer will confirm with the customer that they are satisfied with the work, and that it meets the customer's needs. The officer will also check it meets the requirement of the Council and Social services.</p> <p>When the work has been signed off the invoice can be paid and a completion certificate will be issued to the customer.</p>	District Council	<p>During the works as required.</p> <p>Within 1 month of the completed works.</p>

3.9 Specific Circumstances

- 3.9.1 The guidance also highlights the need to consider conditions or circumstances that may require a different approach to the standard processes or grant conditions detailed in this policy.

- 3.9.2 Rather than set out all the potential circumstances that could be considered, each local authority can apply an exception to the policy decision under section 18 of this policy when considering exceptional circumstances.
- 3.9.3 An exception to the policy allows the local authority to use its discretion in applying this policy in specific circumstances and will be assessed on a case-by-case basis.

PART ONE – Better Care Fund Assistance

4. Mandatory Disabled Facilities Grants

4.1 Background

4.1.1 The delivery of the disabled facilities grant programme is mandatory and a statutory function of the local housing authority. The delivery of this function is governed by the Housing Grants, Construction and Regeneration Act 1996.

4.2 Eligibility

4.2.1 Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, in consultation with, or otherwise approved by Devon County Council.

4.2.2 For the purposes of the Disabled Facilities Grant a person is considered disabled if they meet any of the following criteria:

- their sight, hearing or speech is substantially impaired,
- they have a mental disorder or impairment of any kind, or
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise.

4.2.3 A person under the age of eighteen shall be considered disabled if:

- they are on a register of disabled children maintained under paragraph 2 of Schedule 2 to the Children Act 1989, or
- they are in the opinion of the social services authority a disabled child as defined for the purposes of Part III of the Children Act 1989 (local authority support for children and their families).

4.2.4 All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for a Disabled Facilities Grant to provide adaptations for a disabled person residing at the property. However, each application must be assessed against the conditions described in 4.3 and may result in grant funding being unavailable.

4.3 Conditions

4.3.1 All grants other, than those for children, are subject to a test of financial resources, which is prescribed by The Housing Renewal Grants Regulations 1996. Those assessed as having the means to afford their own adaptations through this process may not receive financial assistance.

- 4.3.2 Where the financial assessment identifies that the disabled person has a contribution, they will be expected to fund the works or part of themselves. In some cases, the disabled person may be able to apply for a discretionary grant to cover the whole or part of the contribution (section 8 of this policy).
- 4.3.3 Subject to conditions, a loan from Lendology Community Interest Company may be available to cover an assessed financial contribution where discretionary grants are unavailable.
- 4.3.4 At the time of writing, the grant maximum in England is £30,000. This is set by Government and is subject to occasional review. If the grant maximum is reviewed, this policy will adopt the new grant maximum for England, as stated here: <https://www.gov.uk/disabled-facilities-grants/what-youll-get>, or other official UK Government source.
- 4.3.5 The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).
- 4.3.6 In order to make an application the applicant must supply the following:
- A completed and signed application form
 - Evidence of financial situation
 - Evidence of ownership of the property or the right to reside at the property
 - Permission for the works to be carried out (if applicable)
 - For more complex works; a detailed schedule of works and plans that must be agreed by the council and OT, as appropriate.
 - Any planning, listed building or building regulation approvals
 - Tenders for the works unless using an agreed procurement framework.
- 4.3.7 The applicant must have permission from the owner of the property for the work to be carried out. The council will require an owner's certificate that agrees for the work to be undertaken and confirms that the disabled person can reside at the property for five years after the works are complete
- 4.3.8 Only the works agreed by the council will be covered by the grant.
- 4.3.9 If the grant is approved, there are 12 months to begin and where possible complete the works from the date of approval. Where works are likely to take longer than 12 months, a request for an extension of time must be submitted to the council.
- 4.3.10 The works must be completed by the contractor stated on the approval document, unless otherwise agreed by the Council
- 4.3.11 No grant works should proceed until the grant application has been approved and all relevant planning, listed building, building regulation or landlord approvals have been obtained.
- 4.3.12 If the applicant has a financial contribution towards the cost of adaptations they must ensure they have funds in place to cover their share of the costs before the work begins on site. The applicant will be liable for any unpaid invoices once the grant has been paid.

- 4.3.13 Unforeseen and additional costs will only be paid for where they are necessary in order to complete the adaptation and must be agreed by the council before they are undertaken.
- 4.3.14 In some cases a local charge may be applied (refer to 4.3.22) when the grant is complete. Any increase in the grant amount awarded may have an impact on the level of charge placed against the property.
- 4.3.15 Applicants who are successful in their application for assistance will be required to maintain the adaptation. The Council is not responsible for any maintenance or repair once the grant is complete.
- 4.3.16 The contract for the works is the responsibility of the applicant. The applicant will be responsible for ensuring that the work is completed to their satisfaction and all invoices are made out to them and not the council. The applicant is also responsible for notifying the council when work is complete and must complete an application for payment form before funding can be released.
- 4.3.17 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 4.3.18 Grant will not be paid until the Council are satisfied that the work is complete to the standard expected, that an appropriate invoice has been received and a signed application for payment form has been submitted by the applicant. In cases of dispute, the Council reserves the right to finalise the grant by making a payment, in the form of a cheque in the contractor's name, sent to the applicant directly. The Council may pay the contractor directly at its discretion in circumstances that it considers appropriate.
- 4.3.19 Only works falling within the mandatory elements of a DFG, will be covered by the grant. These are detailed in section 4.4.
- 4.3.20 Lifts (stair lifts, step lifts and through floor lifts) and other equipment funded through the DFG process will belong to the applicant. Servicing and upkeep is the responsibility of the applicant. The Council only usually remove lifts or other equipment if they are able to be economically refurbished and reused, or in the case of a moving grant, equipment may be removed to be re-used in the 'new' property if considered an effective use of resources.
- 4.3.21 For applicants with a qualifying owner's interest in the premises on which the relevant works are to be carried out, and, where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years from the date that the grant is certified.
- 4.3.22 No more than £10,000 will be placed as a charge as a result of a combination of grants completed within 6 months of one another under the following grant types:
- Disabled Facilities Grant
 - Lift Grant
 - Bathroom Adaptation Grant

- 4.3.23 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10-year condition period.
- 4.3.24 If the property is to be transferred, assigned or sold within that period then the council must have regard to the following before repayment is requested:
- the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant;
 - whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
 - whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
 - whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.
- 4.3.25 Those with a qualifying owners' interest will be required to provide relevant information and evidence for the council to determine if repayment is required.
- 4.3.26 Where the cost of the work exceeds the mandatory grant limit of £30,000 the applicant may be eligible to apply for an Accessible Homes Grant, subject to available funds (section 7 of this policy).
- 4.3.27 There may be circumstances where a grant has been approved but the works can no longer proceed for one of the following reasons:
- the works are no longer necessary or appropriate for the disabled person; or
 - the disabled person no longer resides at the property or
 - the disabled person dies
- 4.3.28 In such cases the council will consider the circumstances and decide which of the following decisions is the most appropriate:
- that no grant will be paid or that no further instalments will be paid
 - that the relevant works or some of them should be completed and the grant or an appropriate proportion of it be paid
 - whether or not any grant payments that have already been made should be re-paid to the council.
- 4.3.29 The full conditions relating to a DFG can be found in the Housing Grants, Construction and Regeneration Act 1996 sections 19-24, 29-30, 34-43, 51, 55 and 56 [Housing Grants, Construction and Regeneration Act 1996](#).

4.4 Purpose of the DFG

- 4.4.1 In order to decide on an eligible scheme there is a two-stage process:
- i. The Occupational Therapist assesses what is 'necessary and appropriate' to meet the needs of the disabled occupant.

- ii. The Housing service assess what measures are reasonable and practicable to meet the identified needs in practice.

4.4.2 During both stages of this process the Occupational Therapist and Housing services will work closely with the applicant to ensure, as far as possible, that their input is considered.

4.4.3 The following are the purposes for which a mandatory Disabled Facilities Grant is available, as contained in legislation.

- Facilitating access by the disabled occupant to and from the dwelling, or the building in which the dwelling or, as the case may be, flat is situated;
- Making the dwelling safe for the disabled occupant and other persons residing with them;
- Facilitating access by the disabled occupant to a room used or usable as the principal family room;
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- Facilitating the preparation and cooking of food by the disabled occupant;
- Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system there or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
- Facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- Facilitating access and movement by the disabled occupant around the dwelling in order to enable them to care for a person who is normally resident there and is in need of such care;
- Facilitating access to and from a garden by a disabled occupant; or making access to a garden safe for a disabled occupant.

5. Stair Lift Grant

5.1 Eligibility

5.1.1 This grant provides internal straight track or curved track stairlifts, without a means test being required.

- 5.1.2 The Stair Lift Grant is subject to available funding. Where discretionary funding is unavailable under this grant, the applicant may apply for a mandatory DFG.
- 5.1.3 This grant also covers relevant preparatory and other works necessary for installation of the lift.
- 5.1.4 Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, in consultation with, or otherwise approved by Devon County Council.
- 5.1.5 Where an applicant/disabled person requires multiple adaptations, the stair lift will be provided through this grant, and other adaptations will be provided through the DFG or other relevant grant under this policy.
- 5.1.6 A disabled owner, tenant, licensee or occupier who meets the above criteria is eligible to apply for this grant to provide adaptations for the property they are residing in.
- 5.1.7 Owners, tenants, licensees or occupiers who meet the above criteria may also apply for this grant on behalf of a disabled person residing at the property.
- 5.1.8 This grant includes provision of rented stair lifts for end-of-life care, or other reason, as specified by the Occupational Therapist.

5.2 Conditions

- 5.2.1 The applicant for this grant is the disabled person who requires the stairlift. An application can be made on behalf of the disabled person if they are unable to apply themselves.
- 5.2.2 Where the applicant is not the owner of the property, the applicant must have permission from the owner of the property for the work to be carried out. The application must be accompanied by an owner's certificate if the property is not owned by the applicant.
- 5.2.3 The applicant must have the intention to live in the property as their only or main residence for the period of five years. This could be for a shorter period if the health or other relevant circumstances do not permit the applicant to stay for the full five-year period.
- 5.2.4 Only one quote is required for a stair lift grant, but this must be supplied by a reputable stair lift company. This is usually provided via the Council's Dynamic Purchasing system (DPS). If it is not provided through the DPS the stairlift company supplying the quote will be checked by the council as part of the application process and may be rejected if the company does not meet council approved criteria.
- 5.2.5 Only the works agreed by the council will be covered by the grant.
- 5.2.6 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.

- 5.2.7 No grant works should proceed until the grant application has been approved and all relevant Planning, Building Regulation or landlord approvals have been obtained.
- 5.2.8 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 5.2.9 Applicants who are successful in their application for assistance will be required to maintain the equipment and any associated works. This includes adhering to the terms of any guarantee or warranty and ensuring the equipment is regularly serviced at the applicant's cost.
- 5.2.10 The contract for the works is the responsibility of the applicant.
- 5.2.11 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 5.2.12 No grant will be paid until an invoice has been received, the works have been carried out to the satisfaction of the Council, and the applicant has submitted a signed application for payment form. In cases of dispute, the Council reserves the right to finalise the grant by making a payment, in the form of a cheque in the contractor's name, sent to the applicant directly. The Council may pay the contractor directly at its discretion in circumstances that it considers appropriate.
- 5.2.13 Stairlifts, funded through the grant process will belong to the applicant.
- 5.2.14 Servicing, upkeep and disposal is the responsibility of the applicant.
- 5.2.15 A stair lift company may remove the stair lift at a reduced charge if it can be economically refurbished and reused. This will be at the discretion of the stair lift company and the council will have no involvement in this decision.
- 5.2.16 For owner occupiers, where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years from the date that the grant is certified.
- 5.2.17 No more than £10,000 will be placed as a charge as a result of a combination of grants completed within 6 months of one another under the following grant types:
- Disabled Facilities Grant
 - Lift Grant
 - Bathroom Adaptation Grant
- 5.2.18 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10-year condition period.
- 5.2.19 If the property is to be transferred, assigned or sold within that period then the council must have regard to the following before repayment is requested:
- the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant;

- whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
- whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and
- whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity.

- 5.2.20 Those with a qualifying owners' interest will be required to provide relevant information and evidence for the council to determine if repayment is required.
- 5.2.21 The council reserves the right to reclaim this grant from a social housing provider or private landlord in the following circumstances:
- a. if the tenant for whom the grant was originally approved is unreasonably required to leave the property within the grant condition period of 5 years, or
 - b. if the property is not let to a household that will benefit from the adaptation upon any re-let within the grant condition period of 5 years.
- 5.2.22 Where the applicant is a tenant, the landlord becomes responsible for the maintenance of the stairlift should the disabled person no longer reside at the property
- 5.2.23 Where a stairlift grant has been approved and the applicant subsequently cancels the stair lift before it has been installed, there may be costs incurred by the stairlift company as part of the manufacturing process. The applicant will be liable for the costs incurred and required to pay the stairlift company directly.
- 5.2.24 The council may cover the cost of cancellation in the following circumstances:
- the disabled person dies before the stairlift can be installed;
 - the health of the disabled person deteriorates rapidly before the stairlift is installed, resulting in the stairlift no longer being an acceptable adaptation to meet their needs;
 - the health of the disabled person deteriorates rapidly before the stairlift is installed resulting in them moving into care.
- 5.2.25 Wherever possible any cancellation of a grant must be made before the grant is approved to avoid incurring such costs.
- 5.2.26 If the stairlift has been installed the full grant will be paid to the contractor. If the applicant subsequently decides they no longer want the stairlift they will be required to pay for removal of the stairlift themselves
- 5.2.27 Unless stated differently in this section all other conditions detailed under section 4.3 of this policy apply to this grant.

6. Bathroom Adaptation Grant

6.1 Eligibility

- 6.1.1 The Bathroom Adaptation Grant is subject to available funding. Where discretionary funding is no longer available under this grant the Mandatory DFG process should be followed.
- 6.1.2 This grant provides level access showers, automatic wash-dry WCs and other bathroom adaptations within the existing footprint of the current bathroom without a means test being required.
- 6.1.3 The grant will cover relevant preparatory works necessary for safe installation but does not cover substantial works such as extensions, bathrooms being relocated to new locations or knocking through rooms to create a larger bathroom.
- 6.1.4 Any disabled resident seeking financial assistance with the cost of adaptations to their home must be assessed by an Occupational Therapist (OT) working on behalf of, in consultation with, or otherwise approved by Devon County Council.
- 6.1.5 Where a disabled person requires multiple adaptations, the most appropriate grant will be identified to meet the disabled person needs. This may result in multiple grant applications being required under this policy in order to provide the best outcome for the disabled person. All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for this grant to provide adaptations for a disabled person residing at the property.
- 6.1.6 This grant is not available to fund the building of an extension, or other major building alteration to provide a bathroom. Substantive building work would be funded by DFG, or other means, depending on eligibility.

6.2 Conditions

- 6.2.1 The disabled person must intend to occupy the property as their only or main residence for a period of five years after the works are complete (or such shorter period as the person's health or other relevant circumstances permit).
- 6.2.2 The applicant must have permission from the owner of the property for the work to be carried out. The council will require an owner's certificate if the property is not owned by the applicant that agrees for the work to be undertaken and confirms that the disabled person can reside at the property for five years after the works are complete.
- 6.2.3 One quote will usually be provided via the Council's Dynamic Purchasing system (DPS). If it is not provided through the DPS a minimum of two quotes will be required for the works
- 6.2.4 Only the works agreed by the council will be covered by the grant.

- 6.2.5 The works must be completed by the contractor stated on the approval document, unless otherwise agreed with the council.
- 6.2.6 No grant works should proceed until the grant application has been processed and all relevant planning, listed building, building regulation or owner approvals have been obtained.
- 6.2.7 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 6.2.8 Applicants who are successful in their application for assistance will be required to maintain the adaptation at their cost.
- 6.2.9 The contract for the works is the responsibility of the applicant.
- 6.2.10 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works. In cases of dispute, the Council reserves the right to finalise the grant by making a payment, in the form of a cheque in the contractor's name, sent to the applicant directly. The Council may pay the contractor directly at its discretion in circumstances that it considers appropriate.
- 6.2.11 A grant will not be paid until the Council are satisfied that the work is complete to the standard expected, that an appropriate invoice has been received and a signed application for payment form has been submitted by the applicant.
- 6.2.12 For owner occupiers, where the grant is in excess of £5,000 a local land charge will be placed on the property for the amount over £5,000 up to a maximum of £10,000. This charge will remain on the property for a period of 10 years from the date that the grant is certified.
- 6.2.13 No more than £10,000 will be placed as a charge as a result of a combination of grants completed within 6 months of one another under the following grant types:
- Disabled Facilities Grant
 - Lift Grant
 - Bathroom Adaptation Grant
- 6.2.14 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10-year condition period.
- 6.2.15 If the property is to be transferred, assigned or sold within that period then the council must have regard to the following before repayment is requested:
- the extent to which the recipient of the grant would suffer financial hardship were they to be required to repay all or any of the grant;
 - whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of their employment;
 - whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the recipient of the grant or of a disabled occupant of the premises; and

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

- 6.2.16 Repayment of the charge is only applicable if the property is sold, assigned or transferred within the 10-year condition period.
- 6.2.17 As this is a discretionary grant, it will be recovered in all circumstances of the property being sold, assigned or transferred
- 6.2.18 The council reserves the right to reclaim this grant from a social housing provider or private landlord in the following circumstances:
- a. if the tenant for whom the grant was originally approved is unreasonably required to leave the property within the grant condition period (5 years), or
 - b. if the property is not let to a household that will benefit from the adaptation upon any re-let within the grant condition period (5 years).
- 6.2.19 Where the applicant is the tenant, the landlord becomes responsible for the maintenance of the bathroom following completion of the works.
- 6.2.20 Unless stated differently in this section all other conditions detailed under section 4.3 of this policy apply to this grant.

7. Accessible Homes Grant – Top up

7.1 Eligibility

- 7.1.1 Grant funding may be available where a mandatory grant has been approved but the cost of the work exceeds the mandatory grant maximum.
- 7.1.2 The Accessible Homes Grant – Top Up is subject to available funding. Where funding is not available, the applicant will be required to find alternative funding solutions such as a loan.
- 7.1.3 To be eligible for this grant the applicant must be eligible to apply for a mandatory Disabled Facilities Grant.
- 7.1.4 All owners, tenants, licensees or occupiers who meet the above criteria are eligible to apply for this grant to provide adaptations for a disabled person residing at the property.
- 7.1.5 Applications that relate to adaptations for a disabled adult are subject to the DFG means test, it is likely that this will have been completed as part of the formal Disabled Facilities Grant application and therefore will not need to be repeated.
- 7.1.6 Under the Accessible Homes Grant, applications relating to adaptations for a disabled child will be subject to the DFG means test. The means test will be

applied to the parents and/or guardians of a disabled child and will follow the test of resources laid out under the DFG process.

7.2 Conditions

- 7.2.1 Where there is a combination of Accessible Homes Grants (including Contribution, Move on or Feasibility grants) to deliver the agreed adaptations, the maximum amount that can be applied for is £40,000.
- 7.2.2 Any costs required that are over a combined total of £40,000 will not attract any further Accessible Homes Grant funding and alternative sources such as a loan will need to be considered. This does not preclude further applications for an Accessible Homes Grant if additional adaptations are required in the future.
- 7.2.3 Evidence and documentation supplied as part of the Disabled Facilities Grant application will be used to support the application for the Accessible Homes Grant. This includes the owner's certificate and any other documents required as part of that application.
- 7.2.4 A separate application form for the Accessible Homes Grant will be required to approve this grant.
- 7.2.5 For owner applications a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The full charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 7.2.6 As this is a discretionary grant, the Accessible Homes Grant will be recovered in all circumstances of the property being sold, assigned or transferred.
- 7.2.7 Unless stated differently in this section all other conditions detailed under section 4.3 of this policy apply to the Accessible Homes Grant.

8. Accessible Homes Grant – Contribution

8.1 Eligibility

- 8.1.1 The Accessible Homes Grant- Contribution is available where the DFG or Accessible Homes Grant – Top Up means test identifies that a contribution is required.
- 8.1.2 The Accessible Homes Grant - Contribution is subject to available funding, where funding is not available the disabled person will be required to find alternative funding solutions such as a loan.
- 8.1.3 To be eligible for this grant the applicant/disabled person must be eligible to apply for a mandatory Disabled Facilities Grant.

- 8.1.4 A disabled person will only be eligible for grant funding to cover an identified contribution following an assessment of their available savings to cover the contribution.
- 8.1.5 Where the contribution represents a third or more of the persons savings then a grant may be available. However, this will be applied on a sliding scale to allow those with some savings to benefit from a partial grant to cover some of the contribution. This will be considered on a case-by-case basis.

8.2 Conditions

- 8.2.1 Where there is a combination of Accessible Homes Grants (including Top Up, Feasibility and/or Move on grants) to deliver the agreed adaptations, the maximum amount that can be applied for is £40,000.
- 8.2.2 Any costs required that are over a combined total of £40,000 will not attract any further Accessible Homes Grant funding and alternative sources such as a loan will need to be considered. This does not preclude further applications for an Accessible Homes Grants if additional adaptations are required in the future.
- 8.2.3 Evidence and documentation supplied as part of the by the Disabled Facilities Grant application will be used to support the application for the Accessible Homes Grant. This includes the owner's certificate and any other documents required as part of that application.
- 8.2.4 A separate application form for the Accessible Homes Grant will be required to approve this grant.
- 8.2.5 For owner applications a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The full charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 8.2.6 As this is a discretionary grant, the Accessible Homes Grant will be recovered in all circumstances of the property being sold, assigned or transferred.
- 8.2.7 Unless stated differently in this section all other conditions detailed under section 4.3 of this policy apply to the Accessible Homes Grant.

9. Accessible Homes Grant - Feasibility

9.1 Eligibility

- 9.1.1 This grant may be available to pay fees associated with feasibility surveys, architects' drawings, and any other preparation work required to determine if an eligible adaptation can proceed.

- 9.1.2 This grant is subject to available funding. If funding is not available the applicant of the DFG will need to fund these costs privately, it may then be possible to apply for these fees as ancillary spend as part of the DFG application process.
- 9.1.3 To be eligible for this grant there must be an associated Mandatory DFG case.
- 9.1.4 Feasibility grants will be approved prior to a full Mandatory DFG application being approved as this will define the scope of the work required to undertake the adaptation.
- 9.1.5 The feasibility grant will not be means tested.
- 9.1.6 Only one quote to cover the necessary fees will be required as part of the Feasibility grant.
- 9.1.7 Where the disabled person or the applicant is not the owner of the property then permission will be required from the owner to progress with the Feasibility grant. The owner must be in agreement for the wider scheme of work to be undertaken should it be deemed feasible, for this grant to be approved.
- 9.1.8 An owner's certificate will be required as part of the application for this grant.
- 9.1.9 The Feasibility grant will only cover the fees associated with the scheme that meets the relevant purpose and eligible works as determined under the DFG. It will not cover any additional costs incurred to provide a larger or different scheme that is preferred by the owner or disabled person and is over and above the basic needs of the disabled person.

9.2 Conditions

- 9.2.1 Where a Feasibility grant has been approved and the applicant subsequently cancels the grant; the applicant will be liable for any costs incurred and be required to pay for any services received directly to the agreed contractors.
- 9.2.2 In some cases, the Feasibility grant may not result in a mandatory DFG. A scheme may not progress for the following reasons:
- The cost of undertaking the scheme is prohibitive and alternative options such as moving home are more reasonable.
 - The scheme does not receive planning or listed building consent.
 - The scheme is no longer suitable to meet the needs of the disabled person.
 - The disabled person dies before a scheme can be agreed.
- 9.2.3 Should one of the circumstances described in 9.2.2 occur the grant will be paid to cover the cost of those services that have been received as part of the grant application.
- 9.2.4 Wherever possible any cancellation of a grant must be made before the grant is approved to avoid incurring costs.
- 9.2.5 For owner applications a local land charge will be placed on the property for the full value of the awarded Accessible Homes Grant. The full charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the

grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.

- 9.2.6 As this is a discretionary grant, the Accessible Homes Grant - Feasibility will be recovered in all circumstances of the property being sold, assigned or transferred

10. Accessible Home Grants - Move on

10.1 Eligibility

10.1.1 This grant may be available to assist a disabled person to move to more suitable accommodation and is subject to available funding.

10.1.2 An applicant will be eligible for this grant if the disabled person has been assessed in respect of a Mandatory DFG and would be eligible under that grant.

10.1.3 A Move on grant may be appropriate in the following circumstances:

- The Occupational Therapist and/or the Council consider re-housing to be more appropriate than adapting the existing accommodation.
- The cost of the eligible works at the applicant's existing property are not deemed reasonable,
- The eligible works at the applicant's existing home are not technically feasible,
- The adaptation of the applicant's existing property does not provide a sustainable, long-term solution for their housing needs,
- The landlord of the property refuses to give permission for the necessary works to be carried out and therefore it is no longer feasible for the occupier to remain in the property safely.
- The disabled person may prefer to move rather than adapt their current home.

10.1.4 Where a Move on grant is considered appropriate in the circumstances the following will also apply:

- The 'new' property should, in the opinion of the Council, provide a long term, sustainable home for the person for whose benefit the works are required.
- Where it is possible to carry out works at the existing property but a move is preferred, the total cost incurred in the eligible 'moving' expenses plus any estimated eligible adaptation costs at the 'new' property (if the new property is within the existing authority area or an authority covered by this policy) should not be greater than the cost of adapting the applicant's current home.
- If the 'new' property is within the same local authority area then adaptations at the 'new' property then the 'new' property will need to be checked for suitability and will be subject to a Statement of Need and a new DFG application.
- If the 'new' property is within a neighbouring authority covered by this policy then the receiving authority will need to ensure the new property is suitable.

This should also be agreed with the Occupational Therapist. The applicant must ensure that the relevant council's officers and Occupational Therapist have been consulted and any subsequent DFG application is made to the receiving authority.

- If the 'new' property is outside of the geographical area covered by this policy, the applicant will be responsible for approaching the receiving authority for advice on adaptations in that area.

10.2 Eligible Expenses – owner occupier

10.2.1 Expenses that can attract grant under this section may include the cost of:

- Any arrangement fee charged by a lender to cover the formation of a mortgage
- Conveyancing fees
- Land Registry Fee
- Local Authority Searches
- Stamp Duty
- Valuation, Homebuyers or Full Structural Survey
- Professional or other removal costs
- Estate Agent Commission

10.2.3 The maximum grant payable for eligible expenses under this heading for an owner occupier is £10,000.

10.3 Eligible expenses – tenant

10.3.1 For a tenant the expenses that can attract grant under this section may include the cost of:

- Letting agent fees
- Rent deposit
- Professional or other removal fees

10.3.2 The maximum grant payable for eligible expenses under this heading for a tenant is £5,000.

10.4 Conditions

10.4.1 The grant maximum for combined Accessible Homes Grants (including Top up, Feasibility and Contribution grants) is £40,000. Anything over £40,000 will not attract any further Accessible Homes Grant funding.

10.4.3 Grant assistance is only payable to an owner occupier upon the successful completion of the purchase of the 'new' property and the disabled person then occupying that property as their only and main residence.

10.4.4 Adaptations at the 'new' property may exceed the mandatory DFG grant and any top-up assistance available, so any likely contribution by the applicant/disabled person must be considered prior to moving.

- 10.4.5 When moving to rented accommodation the applicant must obtain permission from the landlord for any adaptations to be carried out before the grant will be paid.
- 10.4.6 The disabled person must intend to live in the new property as their only or main residence for a period of 5 years (or such shorter period as the person's health or other relevant circumstances permit)

11. Healthy Homes Grants

11.1 Eligibility

- 11.1.1 The Healthy Homes grant provides assistance to those living in a home that poses a risk to the health, safety and welfare of the occupier(s).
- 11.1.2 This grant is subject to available funding. Where funding is not available the applicant will be required to find alternative funding solutions.
- 11.1.3 To qualify for this grant the applicant must meet at least one of the following:
- a) have been declined by Lendology CIC for a Home Improvement Loan
 - b) be in receipt of one of the following benefits:
 - Housing Benefit
 - Income Support
 - Council tax benefit (not the single person discount)
 - Universal Credit
 - Housing Benefit
 - Income Related Employment Support Allowance
 - Income Based Job Seekers Allowance
 - Guaranteed Pension Credit (not savings pension credit alone)
 - c) otherwise be in financial hardship following an assessment by:
 - Lendology CIC
 - The Council's Housing Department, Benefits or other relevant team
 - Other third party commissioned by the council to work in a community support role.
- 11.1.4 A grant can be awarded in addition to a loan from Lendology CIC if the amount of loan available is not enough to cover the cost of addressing the eligible works.
- 11.1.5 Owner occupiers may be eligible to apply for this grant to cover works that are likely to mitigate issues that have a significant impact on the health and safety of the person residing in the property.
- 11.1.6 For both owner occupiers and tenants this grant may be available to provide assistance with clearing and cleaning a hoarded or filthy/verminous property in order:

- a) to allow a landlord of a property or the owner to undertake repairs to mitigate category one or high scoring category two hazards as identified by an officer of the council;
- b) to expedite hospital discharge by reducing category one or high scoring category two hazards as identified by an officer of the council, and/or enable other eligible works under this policy to take place;
- c) to enable someone to receive care by reducing category one or high scoring category two hazards as identified by an officer of the council, and/or enable other eligible works under this policy to take place.

11.2 Conditions

- 11.2.1 The maximum grant available under a healthy homes grant is £10,000.
- 11.2.2 The applicant must intend to live at the property for 5 years.
- 11.2.3 A minimum of one quote must be provided as part of the grant application.
- 11.2.4 The contract for the works is the responsibility of the applicant and in all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works
- 11.2.5 Where the grant is to cover assistance with the hoarding and cleansing of a property then the applicant is expected to engage with practical support supplied through social care to prevent a reoccurrence of the hoarding or filthy/verminous state.
- 11.2.6 For owner applications a local land charge will be placed on the property for the full value of the Healthy Homes Grant that is awarded unless the grant is for the reason stated in 11.2.8 below. The full charge(s) will be repayable if the property is sold, assigned or transferred within 10 years of the grant being completed. This is in addition to any land charge placed on the property under other sections of this policy.
- 11.2.7 As this is a discretionary grant, the Healthy Homes Grant will be recovered in all circumstances of the property being sold, assigned or transferred.
- 11.2.8 A local land charge will not be placed against the property if the purpose of the grant is to help with hoarding and cleansing of a property.
- 11.2.9 Where there is a reoccurrence of the hoarding or filthy/verminous state in the property then no further grant will be available unless there are exceptional circumstances evidenced by a social care professional.
- 11.2.10 An applicant should apply for a loan for any substantial work beyond removing the immediate health and safety risk.
- 11.2.11 Households are able to apply for a 'Healthy Homes Grant' on multiple occasions. The maximum grant available is £10,000 in any two-year rolling period.

PART TWO - Non-Better Care Funded Assistance

Other types of assistance

12.0 Loans (homeowners and landlords)

12.1 Background and eligible works

12.1.1 To provide subsidised loans as follows:

12.1.2 Homeowners.

- Repair works - Elimination of Category 1 hazards or high scoring Category 2 hazards, working towards decent home standard.
- Energy Works - Energy efficient works where other assistance available does not cover the full cost of the works.
- Adaptations - To carry out adaptations as defined by the requirements of the mandatory DFGs criteria.
- Gypsy and Travellers -To assist with the development of gypsy and traveller sites

12.1.3 Landlords

- For renewable energy enhancements and energy efficiency improvements
- To carry out repairs or improvements to rented accommodation to address either:
 - a) Assessed failures of the Decent Homes Standard including remedying all category 1 hazards and high scoring category 2 hazards, or;
 - b) To improve the condition of the HMO accommodation (as defined by the Housing Act 2004), including fire precautions, means of escape, amenities etc.or
 - c) Works to meet requirements of the HMO Management Regulations, Minimum Energy Efficiency Regulations, Electrical Safety Regulations or
 - d) Works to meet requirements of other regulations placing duties on landlords of rented accommodation.

12.1.4 Empty Homes

- To carry out repair works (elimination of Category 1 hazards or high scoring Category 2 hazards, working towards decent home standard) to help bring empty homes back into use.

12.1.5 Conversion

- To provide a subsidised loan to increase the housing stock available for letting through the conversion of both residential and non-residential buildings in areas of high housing need.

- To include properties where the owner wishes to convert the property but remain living in one of the converted units of accommodation.

12.1.6 Gypsy and Travellers

- Each case will be dealt with on an individual bases by the Private Sector Housing Team Manager, in consultation with the Executive Member for Housing and Planning.

12.2 Eligibility

12.2.1 This will vary and is based on the individual circumstances of each applicant. Loan advisors from Lendology CIC will carry out an assessment and provide independent advice on ethical and responsible lending and the most appropriate product to suit the needs of the applicant.

12.2.2 Loan interest rates are subsidised, and owners will be advised by Lendology CIC the rate of interest payable which will be fixed throughout the term of the loan.

12.2.3 Details of loans are given in Section 18.8 of this policy

12.3 Conditions

12.3.1 The condition will vary depending on the loan product and the individual circumstances of each applicant. The loan agreement is between the client and Lendology CIC who will advise of conditions at the time of application.

12.3.2 For landlord loans or where works are being carried out to enable the property to be let, the property must be compliant with all relevant housing and letting legislation.

12.3.3 A Title Restriction at the Land Registry will be registered against the property throughout the repayment term and any outstanding balance on the loan will become repayable in full on disposal of the property, or when the borrower no longer lives in the property, within the loan period.

13. Stay at Home Assistance

13.1 Background and eligible works

13.1.1 The Stay at Home Assistance is subject to available funding.

13.1.2 To provide grant assistance to homeowners and tenants with a repairing obligation to bring their properties up to decent homes standard or working towards decent homes standard ensuring all Category 1 hazards are remedied and installing energy efficiency measures.

13.1.3 Elimination of Category 1 hazards, working towards decent home standard or energy efficient works including efficient heating.

13.2 Eligibility

13.2.1 Households who have been refused a loan by Lendology CIC because they do not meet the eligibility criteria for a loan.

13.2.2 The applicants must also meet the following criteria:

- The applicant must own and occupy the property as their sole residence and have lived at the property for at least 1 year
- The property must fail the decent homes standard
- The property must be in Council Tax Bands A - D
- The property must be at least 10 years old or have been provided by conversion for at least 10 years
- Works must not have commenced

13.2.3 The applicants will be subject to a financial test of resources as applied to mandatory Disabled Facilities Grants.

13.3 Conditions

13.3.1 The maximum assistance available for repairs will be £20,000.

13.3.2 Only works that have been agreed by the Council will be grant funded.

13.3.3 This assistance will include payments for professional fees and ancillary costs associated with the application or can be used to supply materials as part of an agreed scheme of works.

13.3.4 Completion of owner occupation certificate stating intention to occupy property for next 20 years.

13.3.5 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.

13.3.6 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.

13.3.7 If the cost of the works is less than £5,000 only one payment will be made to the contractor. An interim payment can be made if the contractor's costs exceed £5,000 up to 90% of the cost of the works.

13.3.8 If the applicant has a financial contribution towards the cost of the works, they must ensure they have funds in place to cover their share of the costs before the work begins on site.

13.3.9 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.

- 13.3.10 Any increase in the grant may have an impact on the charge placed against the property.
- 13.3.11 The contract for the works is the responsibility of the applicant.
- 13.3.12 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 13.3.13 Grants will be subject to a local land charge and will be repayable in full if the property is sold during a 20-year grant condition period.
- 13.3.14 The applicant must ensure adequate home insurance cover is provided for the grant condition period.

14. Park Home Energy Assistance

14.1 Background and eligible works

- 14.1.1 The Park Home Energy Assistance is subject to available funding.
- 14.1.2 To assist vulnerable park home residents to provide energy efficient measures within their home.
- 14.1.3 To provide energy efficient measures to park homes to include wall, roof and floor insulation as well as efficient heating systems.

14.2 Eligibility

- 14.2.1 Been refused a loan by Lendology CIC because they do not meet the eligibility criteria for a loan.
- 14.2.2 Taken up a loan but there is a shortfall between the amount offered and the recommended scheme cost.
- 14.2.3 Are not eligible for any other local or national schemes available at the time of application.

14.3 Conditions

- 14.3.1 The maximum assistance available is £7,000.
- 14.3.3 Only works that have been agreed by the Council will be grant funded.
- 14.3.4 This assistance will include payments for professional fees and ancillary costs associated with the application or can be used to supply materials as part of an agreed scheme of works.
- 14.3.5 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.

- 14.3.6 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.
- 14.3.7 If the applicant has a financial contribution towards the cost of the works, they must ensure they have funds in place to cover their share of the costs before the work begins on site.
- 14.3.8 Unforeseen and additional costs will only be paid for where they are necessary to complete the adaptation and must be agreed by the council before they are undertaken.
- 14.3.9 The contract for the works is the responsibility of the applicant.
- 14.3.10 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.

15. Grant Assistance for Private Landlords

15.1 Background and eligible works

- 15.1.1 The grant assistance for Private Landlords is subject to available funding.
- 15.1.2 This funding is to assist landlords carry out repairs to improve safety, energy efficiency and heating in privately rented accommodation.
- 15.1.3 Works to comply with letting legislation including the elimination of Category 1 hazards and high scoring category 2 hazards, working towards the decent homes standard.
- 15.2.4 Works to improve Energy Performance Certificate (EPC) ratings to comply with current and proposed Minimum Energy Efficiency Standards regulations (MEES) throughout the 5-year term of the grant condition period. The grant may be provided where funding through a government funded scheme is insufficient for the cost of the works.

15.2 Eligibility

- 15.2.1 If empty the referral for this scheme will be made by Private Sector Housing Officer of the Council.

15.3 Conditions

- 15.3.2 The maximum assistance is £1,000.
- 15.3.3 Where a landlord owns a property that is divided into flats the maximum cumulative grant available will be £1,500.
- 15.3.5 The landlord must agree to let the property at affordable rents for the next 12 months. If empty the owner must agree to let at affordable rents for the next 12 months.
- 15.3.6 Only works that have been agreed by the Council will be grant funded.

- 15.3.7 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 15.3.8 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.
- 15.3.11 The contract for the works is the responsibility of the applicant.
- 15.3.12 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 15.3.13 Works must be completed within 6 months of approval.
- 15.3.14 Grants will be subject to a local land charge and will be repayable in full if the property is sold during the grant condition period up to 5 years.

16. Empty Homes Grant

16.1 Background and eligible works

- 16.1.1 Empty Homes Grants are subject to available funding.
- 16.1.2 Empty homes grants provide grant assistance to owners of empty homes to enable empty properties to be let, sold or occupied by owners.
- 16.1.3 Works to include the elimination of Category 1 hazards and high scoring category 2 hazards, working towards the decent homes standard. If the property is going to be let - works to comply with all relevant housing and letting legislation.
- 16.1.4 Installation of energy efficiency measures, including insulation, efficient heating and renewable energy products.

16.2 Eligibility

- 16.2.1 Owners must have:
- Been refused a loan by Lendology CIC or taken up a Lendology CIC loan but there is a shortfall between the amount offered and the recommended scheme costs.
 - Where unforeseen works increase the cost of the works over the loan limit.
- 16.2.2 The property must be located in an area of housing need as determined by Officers within the Housing department.

16.3 Conditions

- 16.3.1 The maximum assistance is £15,000.
- 16.3.2 Only works that have been agreed by the Council will be grant funded.

- 16.3.3 No grant works should proceed until the grant application has been processed and all relevant planning, Building Regulation or landlord approval has been obtained.
- 16.3.4 No grant will be paid until a satisfactory invoice has been received and the works have been carried out to the satisfaction of the Council.
- 16.3.5 Unforeseen and additional costs will only be paid for where they are necessary to complete the works and must be agreed by the council before they are undertaken.
- 16.3.6 The contract for the works is the responsibility of the applicant.
- 16.3.7 In all but the most exceptional cases, the council will seek to pay any approved grant funds directly to contractors on satisfactory completion of works.
- 16.3.8 Works must be completed within 6 months of approval.
- 16.3.9 The Council will require the property to be let at affordable rents and nomination rights as follows:
- Grant aid <£5,000 2 years
 - Grants aid £5,001 to £10,000 4 years
 - Grant aid £10,001 to £15,000 6 years
- 16.3.10 Grants will be subject to a local land charge and will be repayable in full if the property is sold during the grant condition period up to six years.
- 16.3.11 The applicant must ensure adequate home insurance cover is provided throughout the grant condition period.

17. Partnership Grants

17.1 Purpose and eligible works

- 17.1.1 To enable short term grants to be identified and carried out based on identified need and in line with the Housing and Private Sector Housing Strategy e.g. to replace inefficient boilers in vulnerable households, incentives to install micro generation technology eg solar panels, air source heat pumps etc.
- 17.1.2 Eligible works to be determined based on a specific project.

17.2 Eligibility

- 17.2.1 To be determined based on a specific project.

17.3 Conditions

- 17.3.1 Maximum grant of up to £10,000 but determined for each specific project and within budgets available at the time.

- 17.3.2 Short term projects to be agreed by the Private Sector Housing Manager, in consultation with the Council's Executive Member with responsibility for Housing and to meet objectives in the Council Plan and/or Housing Strategy.
- 17.3.3. Approval and future occupation conditions to be determined for each specific project.

18. Miscellaneous

18.1 Exceptions to this policy

- 18.1.1 The council accept that applications may be received for adaptations, works or circumstances not covered in the detail of this policy or may fall outside the eligibility criteria listed. In all cases, these will need to be formally determined.
- 18.1.2 Any such application will be referred for assessment by the Private Sector Housing Manager
- 18.1.3 Matters resulting in a significant budget implication will be escalated to the Head of Housing.
- 18.1.4 Exceptions decisions will be reviewed periodically to determine if a policy change is required and will be presented at the next policy review.
- 18.1.5 Exceptions applications will be determined with reference to the council's priorities as laid out in relevant council policies and legislation.

18.2 Appeals and complaints

- 18.2.1 Where the applicant has a complaint about the manner in which the council is applying this policy, then they should follow the Council's formal complaints process.
- 18.2.2 Where the complaint is in respect of works, the complaint should be made to the contractor in the first instance, if this does not resolve the problem then the council should be contacted for advice.

18.3 Waiver on conditions

- 18.3.1 It is the Council's policy to reclaim grant monies in all circumstances on a relevant disposal. However, these repayment conditions may be waived where there is a relevant disposal at the discretion of the Private Sector Housing Team Manager in consultation with the Head of Housing, having regard to the individual circumstances.
- 18.3.2 Compliance checks may be carried out by the Council to ensure that all grant conditions are complied with.

18.4 Local land charge and title restriction

- 18.4.1 Where policy conditions state that a local land charge or Title Restriction will be registered against the property, this means that when local searches are undertaken by a solicitor prior to the purchase of a property or perhaps a re-mortgage, this condition will be flagged up and will need to be cleared by the owner before the sale of a property. In most circumstances this charge is only removed if the grant or loan is repaid in full.

18.5 Affordable rent levels

- 18.5.1 To be determined by Private Sector Housing Manager, in consultation with a member of the Senior Leadership Team.

18.6 Changes to passporting or eligibility benefits

- 18.6.1 When changes to Welfare Benefit are implemented, the Private Sector Housing Manager will determine the changes to the policy, as appropriate.

18.7 Grant fees and charging policy

- 18.7.1 The Council will charge a standard administration fee that Fees and charges Teignbridge District Council, currently £50.00 for the retrieval and the production of grant documents and records required by clients in response for proof of works requested by solicitors or other professional services.
- 18.7.2 A fee of £20 will be charged to confirm details of ownership through a land registry search.

18.8 Loan types

- 18.8.1 Lendology CIC will complete a financial assessment of each applicant to determine the loan type/term/period. Lendology CIC are authorised and regulated by the Financial Conduct Authority and loans will only be offered if they are affordable.
- 18.8.2 Lendology CIC have a variety of loan products which include;
- Capital Repayment Loan.
 - Interest Only Loan.
 - Interest Roll Up Loan.
 - Interest Only Converting to Capital Repayment.
 - Interest Roll Up Converting to Capital Repayment.
- 18.8.3 The type of loan and loan period will be determined by Lendology CIC.

Further details

If you need this information in another format please contact us

Housing Services

Forde House

Brunel Road

Newton Abbot

Devon

TQ12 4XX

Tel: 01626 361 101

psh@teignbridge.gov.uk

www.teignbridge.gov.uk/financial-help/loans-and-grants/