

**Teignbridge District Council**  
**Executive Committee**  
**17<sup>th</sup> July 2026**  
**Part i**

## **Housing Financial Assistance Policy for Loans and Grants 2026**

### **Purpose of Report**

To seek approval for the revision of the Council's Housing Grants and Loans policy 2023, so that it becomes the Housing Financial Assistance Policy for Loans and Grants 2026.

To seek delegated authority to the Head of Service, in consultation with the Executive Member for Housing and Homelessness, to determine whether discretionary grants under this policy should be restricted or made available.

### **Recommendation(s)**

The Executive Committee RESOLVES to:

- (1) Adopt the Housing Financial Assistance Policy for Loans and Grants 2026 (Appendix 1)

### **Financial Implications**

The financial implications are detailed in 2.1 below. The schemes described are fully externally funded and do not represent a financial risk to the council.

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### **Legal or Governance Implications**

The Council's Housing Assistance policy is made pursuant to the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

The Order enables local government authorities to provide grants, loans, and other forms of assistance for the repair, improvement adaptation, and regeneration of residential property subject to the adoption and publication of a policy setting out eligibility criteria and conditions of assistance. The policy also operates alongside the Housing Grants and Regeneration Act 1996 in relation to disabled facilities grant and other statutory housing functions. To achieve this purpose the Council must have adopted and published a compliant Housing assistance policy

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### **Risk Assessment**

As detailed by report author in Section 2.3 below

Report author to comment on the Risk Assessment

## **Environmental/ Climate Change Implications**

As detailed by report author in 2.4 below

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### **Executive Member**

Cllr Richard Buscombe, Executive member for Housing and Homelessness.

## **Appendices/Background Papers**

### **EIA Attached YES**

#### **1. Introduction/Background**

**1.1** The Council is committed to improving housing conditions and helping residents stay independent in their own homes, as outlined in the One Teignbridge Council Strategy 2025-30. The key themes, Community and Homes, focus on supporting healthy, safe, and resilient communities, promoting independent living, addressing vulnerability, and ensuring people have access to homes that are safe, warm, and suitable. These priorities closely match the goals of working together in partnership, preventing issues before they arise, and helping people live well in their own homes, whenever possible.

**1.2** In 2015 the Government introduced the Better Care Fund (BCF) to bring health and social care together in an integrated way. The Fund is a combination of government funding from the Department of Health and the then Department for Communities and Local Government, now the Department for Levelling Up, Housing and Communities.

**1.3** The Better Care Fund Policy Framework 2025 to 2026 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

**1.4** Having regard to the national conditions, areas have flexibility in how the fund is spent across health, care and housing schemes or services. This policy forms part of the suite of options through grants and loans to achieve the following agreed 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

**1.5** This revised policy has been agreed by the Devon District and continues to allow a wider range of households to be assisted with BCF to meet BCF objectives across Devon.

**1.6** The revised policy will provide flexibility and discretion for the councils to provide appropriate assistance to meet 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.

**1.7** The revised policy is in two parts; Part 1 covers provision for assistance provide through the Better Care Fund and Part 2 covers provision of non BCF funded assistance including provision of loans through Lendology CIC and other discretionary grants available (subject to funding).

**1.8** Changes that have been made to the policy includes:

- Adjustments to the phrasing within each grant to enhance clarity for both customers and staff members.

- Lift grant has been adjusted to only include internal stairlifts. Through floor lifts will be eligible under a disabled facility grant.
- Performance indicators have been included to align with the published guidance, modified to account for a different prioritisation approach.
- Parents of disabled children seeking discretionary grants, such as the Accessible Homes Grant (top-up), will be subject to means testing. This assessment is designed to determine financial eligibility for discretionary support, ensuring that assistance is directed to those most in need. It is important to note, however, that means testing does not apply to the mandatory Disabled Facility Grant for parents of disabled children. This mandatory grant is available without consideration of parental income, helping to ensure access to essential adaptations for disabled children.
- Exceptions to the policy will be determined by the Private Sector Housing Manager, and in cases of significant budgetary implications, consultation with the Head of Housing will be required. Decisions regarding waivers of grant conditions will also be made by the Private Sector Housing Manager in consultation with the Head of Housing. This represents a procedural change, as previously such consultations included the Executive Member.

## **2. Implications, Risk Management and Climate Change Impact**

### **2.1 Financial**

2.1.1 In their paper [Changing the way government allocates Disabled Facilities Grant funding to local authorities in England: Consultation response - GOV.UK](#) the Government announced £723 million BCF budget for DFGs for 2026/27.

2.1.2 Previously, Devon County Council (DCC), working with the Devon Districts, determined the allocation of funding outside of the Government allocation to ensure that there is consistency across Devon. The Government are now changing the way funding is to be allocated and at the time of writing this report the Devon District have yet to agree if allocation is via the Government formulae or as in previous years it is based generally on demand and previous spend.

2.1.3 A budget of £10.4 million has been allocated to DCC, Teignbridge will receive £1,879,196.81 of this allocation. During the course of the previous policy period, £5.28 million was invested over three years, supporting 902 residents to remain independent in their own homes. This strong level of delivery places Teignbridge in the top 8.7% of councils for delivery times.

2.1.4 During 2025/26, the service experienced a reduction in the number of enquiries received. In addition, restrictions on the availability of discretionary grants contributed to an overall underspend, which has been carried forward into 2026/27. To maximise the use of available funding, discretionary grants have now been reopened. The Council will also undertake a programme of promotion and awareness-raising for Disabled Facilities Grants through improved communications, closer working with health and care partners, and targeted outreach, ensuring more residents understand and can access the support available.

2.1.5 Teignbridge Council have been working with Lendology CIC (Formerly Wessex Reinvestment Trust) since 2010 and have invested £967,154 with a total of £1,606,082 being lent to residents with £1,104,351 repaid. There is currently a healthy budget of £298,722 available capital to re-lend with £501,731 on the loan book to be repaid currently. This funding pot does not currently require any further top up funding and is sufficient to enable a range of loans to be provided to residents in Teignbridge to secure improvements to housing conditions.

2.1.6 The Council also has allocated capital funding, £24K, to support other grant assistance outside of those supported through the Better Care Funding. Assistance will only be provided in line with current available funding.

## **2.2 Legal or Governance**

2.2.1 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.

2.2.2 The Council has a statutory responsibility under the Housing Grants, Construction and Regeneration Act 1996 to provide Disabled Facilities Grants (DFGs) to eligible residents. Any owner occupier or tenant can apply following an assessment by an Occupational Therapist who will determine their needs and provide a statement of need.

2.2.3 The policy clearly states that that the mandatory Disabled Facilities Grant has priority over other discretionary grants. Where it becomes necessary to restrict or re-open access to discretionary funding, the Head of Service, in consultation with the Executive Member for Housing and Homelessness, will determine which discretionary grants under this policy should be limited or made available.

2.2.4 Such decisions will be taken in response to budget pressures, including where available resources must be prioritised to meet mandatory DFG demand, or where sufficient funding is available to support discretionary grant applications alongside mandatory provision.

### **2.3 Risks**

2.3.1 The revision of the Financial Assistance Policy ensures the Council is able to effectively discharge its statutory functions and that discretionary aspects are tailored to support the Council Plan and the Housing Strategy. Grant conditions have been incorporated into the policy and will be applied accordingly, to ensure that support goes to only those eligible.

### **2.4 Environmental/Climate Change Impact**

2.4.1 A range of loans and grants, including the Energy Company Obligation (ECO) scheme, enable the improvement of home energy efficiency through improved insulation/heating/renewable energy measures supporting a high priority action under Council's Carbon Action Plan.

## **3. Alternative Options**

3.1.1 The Council is required to have a Financial Assistance Policy under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Council could decide to retain the existing policy without the proposed changes, but this would disadvantage residents in Teignbridge as the policy would not align with the rest of the Devon Authorities.