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### 1. Purpose

- 1.1 Lewisham Council is dedicated to supporting residents to live independently and safely in their own homes by responding to their changing needs and helping them maintain their homes in ways that promote health and wellbeing.
- 1.2 The Homeowner Grants Policy sets out the council’s approach to administering its discretionary grants and loan available to eligible applicants. It also outlines how the council will work with private landlords and owners of empty homes to increase the supply of affordable housing, supporting broader efforts to improve access to suitable accommodation across the borough. The eligibility criteria for each grant/loan is provided within the policy. For the purposes of this policy, shared-owners are treated as ‘tenants’.
- 1.3 The council also administers both the mandatory Disabled Facilities Grant (DFG) and the Discretionary Disabled Facilities Grant through the council’s separate Disabled Facilities Grant (DFG) and Discretionary DFG Policy.

### 2. Introduction and scope

- 2.1 This policy follows the rules set out in the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It also aligns with the Housing Grants, Construction, and Regeneration Act 1996, which covers the mandatory Disabled Facilities Grants (DFG).
- 2.2 In addition to the Disabled Facilities Grant, the council has discretionary powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to give assistance, grants and services for a wider range of works and adaptations.



- 2.3 The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) to establish minimum standards for housing. It also obligated the council to take action if serious hazards (Category 1 hazards) are found in a dwelling. The Department for Local Government and Communities further established the standard for Decent Homes in 2006, specifying minimum requirements for housing quality, repair, facilities, and thermal comfort. Maintaining good housing standards is essential for reducing health inequalities and promoting wellbeing.
- 2.4 Under the Housing Act 1985, section 175, the local authority has the power to take over land, houses, or properties to increase available housing or improve housing quality by bringing empty properties back into use.
- 2.5 The Care Act 2014 states that local authorities must provide services and facilities that help people live independently. The core purpose of adult care and support is to assist individuals in achieving their personal goals. The “wellbeing principle” is central to this act, emphasizing the importance of promoting wellbeing and independent living as part of a holistic approach to care.

### 3. Lewisham context

- 3.1 The Homeowner Grants Policy aligns with several key council strategies and plans, supporting their main priorities and goals. Here are the main documents it aligns with:
- **Corporate Strategy 2022-2026**
    - The corporate strategy outlines Lewisham Council’s priorities and services to meet the needs of its residents. Quality housing is a core theme, and this policy highlights the importance of to provide as many people as possible with safe, comfortable accommodation that they can be proud of and happy living in.
  - **Housing Strategy 2020-2026**
    - The housing strategy aims to improve housing supply, quality, and support. This policy contributes to three of the strategic themes which are delivering the homes that Lewisham needs, improving the quality, standard and safety of housing and supporting our residents to live safe, independent and active lives.
  - **Homelessness and Rough Sleeping Strategy 2023–26**
    - The homelessness and rough sleeping strategy aims to prevent homelessness and meet housing need. This policy contributes to accessing accommodation and ensuring suitable accommodation and support is available for different needs.
  - **Lewisham Health and Wellbeing Strategy 2025–2030**
    - The health and wellbeing strategy aims to improve the health and wellbeing of all Lewisham residents. This policy supports the impact of housing on health and wellbeing by being an active part of the health, social care, education and housing joint working to address housing and health challenges.

#### Aims

- 3.2 This policy seeks to help these households through providing targeted financial assistance, practical support and advice. Its key aims are:
- assist residents to maintain their homes in ways that promote health and wellbeing



- improve health outcomes, tackle health inequalities and promote independent living
- delay and reduce the need for long term care and support
- improve the sustainability and energy efficiency of private sector dwellings within Lewisham
- increase the supply of accommodation in the borough by reducing the number of empty properties

3.3 Approximately 42% of Lewisham residents are owner-occupiers with 7.9% of the overall population reporting disabilities that limit their lives a lot<sup>1</sup>. Over the past 5 years (202/2021 to 2024/25) the council has provided discretionary grants and loans to 212 properties totalling £1.9m.

## 4. Summary of available grants and loans

4.1. The following tables provide a summary of the assistance provided through each of the schemes available under this policy. Full details of each scheme, how to apply, and conditions can be found in Appendix A.

**All assistance provided through this policy is discretionary and is therefore subject to funding availability.**

4.2 The council reserves the right to make minor amendments to the policy using the delegated authority of the Executive Director of Housing if it can be demonstrated that any such changes will help the council better meet its strategic housing objectives and/or Better Care Fund.

4.3 The council recognises that the financial cap for the mandatory DFG may not always be sufficient to meet people's needs, with around 8% of applications in 2024/25 exceeding the cap. In such cases, the discretionary grants and loan can offer additional support, while also contributing to the delivery of our wider corporate objectives, particularly around quality housing, health and wellbeing and supporting independent living.

### Discretionary Grants and Loan

4.4 In addition to providing mandatory DFGs, administered through the Disabled Facilities Grant (DFG) and Discretionary DFG Policy, the council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. These are currently funded through the council's capital grants programme.

4.5 The list of discretionary assistance provided through this policy are-

- Home Repairs Grant
- Home Repairs Loan
- Empty Homes Grant

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<sup>1</sup> [How life has changed in Lewisham: Census 2021](#)



Name	Home Repairs Grant
<b>Purpose of Grant</b>	To provide safe, warm and decent homes for older and vulnerable residents.
<b>Eligible Applicants</b>	<p>Applicants must satisfy the following criteria:</p> <ul style="list-style-type: none"> <li>• be disabled and/or have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness</li> <li>• the property must be more than 10 years old</li> <li>• must have owned and resided in the property as their main home for three years immediately preceding the application</li> <li>• must live in the property as their main home at the time of application</li> <li>• are in receipt of a low income or in receipt of passporting benefits</li> <li>• must carry out all necessary work to bring the property up to the decent homes standard</li> </ul>
<b>Property Tenure</b>	Must be an owner occupier, freeholder, leaseholder or a private tenant with repairing obligations
<b>Land Charge</b>	The grant will be registered as a local land charge.
<b>Maximum Value</b>	£10,000
<b>Means Test</b>	This is subject to a means test which will look at the income and capital of the applicant and their spouse or partner. The applicant's assessed financial contribution (if any) will then be deducted from the approved grant.
<b>Eligible Works</b>	<ul style="list-style-type: none"> <li>• Repair category 1 and 2 hazards as assessed by the council under the HHSRS</li> <li>• Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate</li> <li>• Replacement boilers that are over 20 years old and in poor condition</li> <li>• Install 270mm loft insulation and cavity wall insulation (where appropriate)</li> <li>• Make adjustments to the property ensure an Energy Performance Certificate (EPC) rating of C at a minimum</li> </ul>
<b>Limitations</b>	<p>Assistance is not available in the following circumstances:</p> <ul style="list-style-type: none"> <li>• where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease</li> <li>• ongoing regular cleaning, maintenance and redecoration of the property</li> <li>• ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats</li> <li>• repair or replacement of lifts, or any works to the grounds around a building containing flats</li> <li>• Where the property of a leaseholder of right-to-buy housing stock is undergoing improvement or are being maintained by the council</li> <li>• Internal or external redecoration and other general maintenance items</li> <li>• Construction of extension/conservatory/porches</li> </ul>

Name	Home Repairs Loan
<b>Purpose of Loan</b>	This loan product has been designed by the council and intended to be a simple mechanism to help older and vulnerable residents secure additional finance to undertake repairs to remove identified hazards at minimal cost. The loan is used as a top-up to the Home Repair Grant.
<b>Eligible Applicants</b>	<p>Applicants must satisfy the following criteria:</p> <ul style="list-style-type: none"> <li>• be disabled and/or have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness</li> <li>• the property must be more than 10 years old</li> <li>• must have owned and resided in the property as their main home for three years immediately preceding the application</li> <li>• must live in the property as their main home at the time of application</li> <li>• are in receipt of a low income or in receipt of passporting benefits</li> <li>• must carry out all necessary work to bring the property up to the decent homes standard</li> </ul>
<b>Property Tenure</b>	Must be an owner occupier, freeholder, leaseholder or a private tenant with repairing obligations
<b>Land Charge</b>	Loans will be registered at HM Land Registry.
<b>Maximum Value</b>	£30,000
<b>Means Test</b>	In calculating this amount, any repairs grants or loans awarded under this or previous policies will be included. The applicant's assessed financial contribution (if any), will be deducted from the grant or loan, up to a maximum of £5,000.
<b>Eligible Works</b>	<ul style="list-style-type: none"> <li>• Repair category 1 and 2 hazards as assessed by the council under the HHSRS</li> <li>• Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate</li> <li>• Replacement boilers that are over 20 years old and in poor condition</li> <li>• Install 270mm loft insulation and cavity wall insulation (where appropriate)</li> <li>• Make adjustments to the property ensure an Energy Performance Certificate (EPC) rating of C at a minimum</li> </ul>
<b>Limitations</b>	<p>Assistance is not available in the following circumstances:</p> <ul style="list-style-type: none"> <li>• where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease</li> <li>• ongoing regular cleaning, maintenance and redecoration of the property</li> <li>• ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats</li> <li>• repair or replacement of lifts, or any works to the grounds around a building containing flats</li> <li>• Where the property of a leaseholder of right-to-buy housing stock is undergoing improvement or are being maintained by the council</li> <li>• Internal or external redecoration and other general maintenance items</li> <li>• Construction of extension/conservatory/porches</li> </ul>



Name	Empty Property Grant
<b>Purpose of Grant</b>	This grant has been designed by the council and intended to be a simple mechanism to help eligible empty property owners undertake repairs, improvements or conversion works to bring long term empty properties back into residential use.
<b>Eligible Applicants</b>	Applicants must satisfy the following criteria: <ul style="list-style-type: none"> <li>• Be owners of empty property that has been continuously empty for a minimum of 6 months</li> <li>• Empty property owners who are leaseholders must have a minimum of 7 years left to run on their lease</li> </ul>
<b>Property Tenure</b>	Owners of empty property that has been continuously empty for a minimum of 6 months OR empty property owners who are leaseholders must have a minimum of 7 years left to run on their lease.
<b>Land Charge</b>	The grant will be registered as a local land charge.
<b>Maximum Value</b>	<ul style="list-style-type: none"> <li>• Grant will cover 50% of the eligible works up to a maximum of £30,000 per unit and up to a maximum £60,000 per scheme, inclusive of any fees</li> <li>• For studio flats the grant will be capped at £9,000 per unit, inclusive of any fees</li> <li>• Large scheme applications above the maximum level of assistance will be considered on a case-by-case basis, at the discretion of the Housing Assistance Team Manager</li> </ul>
<b>Means Test</b>	No means test applied
<b>Eligible Works</b>	<ul style="list-style-type: none"> <li>• Repair and improvement works to bring an empty property back into residential use</li> <li>• Works to improve energy efficiency at the property to bring it up to a minimum EPC rating of C</li> <li>• Works to convert empty commercial or other premises to residential use</li> </ul>
<b>Limitations</b>	<p>Non-eligible applicants:</p> <ul style="list-style-type: none"> <li>• Empty property owners convicted by the council for housing related offences are not eligible for grant or loan assistance</li> <li>• Where a prosecution is pending the application will be deferred until the outcome of the case is known</li> </ul> <p>Eligible works must be completed within 12 months of the approval date. Recipients must offer nomination rights to the council on completion of works for the duration of the 5-year grant condition period.</p>

- 4.6 When considering applications and the administration of loans and grants under its discretionary scheme, the council will apply the provisions applicable to the various forms of assistance as set out in this policy document. However, in exceptional circumstances and where the law allows, the council may decide to exercise discretion by not strictly applying a provision(s) set out in this policy.
- 4.7 Applicants have the option of managing the works themselves (referred to as self-managing works) or choose to appoint the council's Housing Assistance Team's project management services to act as the Contract Administrator for the project.



- 4.8 The council charges for some of its private sector housing services, the latest fees and charges will be available on the council's website and provided as part of the application process.

## 5. How to apply

### Home Repairs Grant

- 5.1 An application can only be submitted by an owner occupier, freeholder, leaseholder or a private tenant with repairing obligations, aged 18 or over and must relate to eligible works as set out in Appendix A.
- 5.2 Enquiries can be made by telephone (020 8314 6622), email [grantsandloans@lewisham.gov.uk](mailto:grantsandloans@lewisham.gov.uk), via the council's website or in writing.
- 5.3 Before the council can decide whether to approve or refuse a housing assistance application, the applicant must submit a 'valid application'. A valid application will consist of completing and submitting the following documents:
- A prescribed application form
  - A certificate of ownership
  - Proof of earnings or benefits
  - Two quotations from legitimate building contractors
  - Details of any professional fees and/or other ancillary charges
  - If the applicant has a long-term serious illness, the council may require a medical report from the applicant's GP or consultant
- 5.4 Where necessary, the applicant may be required to submit further supporting documentation or information to help the council reach a decision.
- 5.5 Any assessed financial contribution (excluding excess costs) that was paid towards previous housing assistance within the last 5 years will be taken into account and will be deducted from the financial contribution due in respect of the current grant application. The council may decide to recalculate the amount of assistance offered, or the client contribution required- where the information provided is not complete or inaccurate.
- 5.6 The council will notify the applicant in writing of its decision to approve or refuse an application for grant and/or loan assistance. The approval letter will set out the costs of the eligible work, the amount of grant and/or loan assistance available, any financial contribution by the applicant and any associated conditions. If the application is refused, the refusal letter will explain why the application has been refused and set out the applicant's right of appeal.
- 5.7 The amount of funding available to pay for grants and loans is strictly limited and assistance can only be approved where financial resources permit. The council can pause applications or approvals if required.
- 5.8 Approvals will not normally be granted unless the applicant agrees to carry out all the eligible works identified by the council.
- 5.9 The application process for the Home Repairs Loan is integrated with the Home Repairs Grant application process, as the top-up loan is only considered once an



application for the grant has been assessed and the need for additional funding identified.

### **Empty Property Grant**

- 5.10 An application can only be submitted by empty property owners aged 18 or over and must relate to eligible works as set out in Appendix A.
- 5.11 Enquiries can be made by telephone (020 8314 6622), email [grantsandloans@lewisham.gov.uk](mailto:grantsandloans@lewisham.gov.uk), via the council's website or in writing.
- 5.12 Before the council can decide whether to approve or refuse a housing assistance application, the applicant must submit a 'valid application'. A valid application will consist of completing and submitting the following documents:
- A prescribed application form
  - A certificate of ownership
  - Two quotations from legitimate building contractors
  - Photo ID
  - proof of ownership
  - Signed notification of conditions
- 5.13 Where necessary, the applicant may be required to submit further supporting documentation or information to help the council reach a decision.
- 5.14 The council will notify the applicant in writing of its decision to approve or refuse an application for grant and/or loan assistance. The approval letter will set out the costs of the eligible work, the amount of grant and/or loan assistance available, any financial contribution by the applicant and any associated conditions. If the application is refused, the refusal letter will explain why the application has been refused and set out the applicant's right of appeal.
- 5.15 The amount of funding available to pay for grants and loans is strictly limited and assistance can only be approved where financial resources permit. The council can pause applications or approvals if required.
- 5.16 Approvals will not normally be granted unless the applicant agrees to carry out all the eligible works identified by the council.

### **Payment**

- **If you are using a builder or contractor** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released.
- **If the council is completing the works** - The recipient will be expected to pay their contribution (where applicable) to Lewisham Council before the works commence.
- **If you are self-managing** - The recipient will be expected to pay their contribution (where applicable) to the builder or contractor before any grant monies are released



### 6. Self-managing works

- 6.1 Applicants have the option of managing the works themselves (referred to as Self-Managing Works) or choose to appoint the council's Housing Improvement and Assistance Team's project management services to act as the Contract Administrator for the project.
- 6.2 The applicant must ensure they make it clear to the Housing Assistance Team upon application of the grant that they wish to self-manage their works and not when the work have already begun.
- 6.3 The applicant must ensure they make it clear to the Housing Assistance Team upon application of the grant that they wish to self-manage their works and not when the work have already begun. If an application is for a discretionary grant, the grant offer will have a list of recommendations containing all the eligible works.
- 6.4 The applicant should provide a minimum of two comparable estimates/quotes for all the Works to be undertaken.
- 6.5 The applicant must produce drawings or layout plans where the project is of a complex nature:
  - Roof detail
  - Wall detail
  - Floor detail
  - Foundation detail
- 6.6 The drawings/plans need to indicate how the building works will comply with current building regulations.
- 6.7 Contractors should be reputable and able to provide the necessary public liability evidence, companies house registration in England or Wales or UTRN for sole traders and warranties/certificates upon completion of the works. If family members are being used to complete work, then the cost will be for materials only, not labour costs.
- 6.8 Grant monies will not be paid until the works are completed to the satisfaction of the council. Frequency of payment will be agreed with the council's surveyors before the works comments. The surveyor may approve interim payments.
- 6.9 The invoice must give a full breakdown of the works completed.

#### **Appointing the council as the contract administrator**

- 6.10 At the applicant's request, the council will act as their Contract Administrator, in which case the applicant will be required to sign a Client Contractor Agreement form which is an agreement that confirms the services the applicant would like us to provide in relation to project managing the works.
- 6.11 If an applicant is assessed as having to pay a contribution towards the cost of work, they will be required to pay this to the council prior to commencement of the works.
- 6.12 This money will be held in the Councils account until the works are completed. Any interest incurred during this holding will be offset against the cost of administering the contribution.



6.13 The council will make all payments directly to the contractor.

6.14 As the contract administrator the council can provide some or all of the following services, as required:

### **Pre-construction phase**

- Prepare plans and schedules of work in which case the council will act as the principal designer of the works under the Construction (Design and Management) Regulations 2015
- Submit plans for building and planning regulations. Issue Party Wall Notices
- Competitively tender for quotes from builders included on our approved list of builders
- Submit applications for planning permission and structural engineering designs

### **Works phase**

6.15 On behalf of the applicant the council will be required to:

- The Contract Administrator is responsible for inspecting the works on behalf of the Client and rejecting any Works that fail to meet the requirements of this Contract
- Arrange pre-contract meetings between the applicant, the Contractor and a representative from the Lewisham Housing Improvement & Assistance Agency (the Contract Administrator). The council will assist with negotiations between the applicant and the Contractor to agree and approve the programme of the Works. The council will record the meeting and send copies to all the parties
- Supervise the Works, negotiate or agree variations as necessary between the parties, and take reasonable steps to ensure as far as reasonably possibly that Works are completed to a satisfactory standard
- Inspect the Works on behalf of the applicant and rejecting any Works that fail to meet the requirements of the Contract

6.16 The Contract Administrator will also:

- Approve all valuations for payments (interim, where stated, and final) in agreement with the Client, and value the Works before payment is made
- For any agreed variation of the Works, determine a fair and reasonable adjustment to the Price (using current industry standard price guides or similar) and the completion date
- issue a final certificate upon satisfactory completion of the Works.

6.17 The Contract Administrator may:

- approve the Contractor's programme
- consent to subcontracting
- approve interim payments

## **7. Monitoring and reporting**

7.1 We will record all grants and loan applications in a central repository. This will ensure that there are appropriate control measures are in place for recording, monitoring and responding to applications.



7.2 We will maintain and monitor a set of agreed performance indicators and targets, which are reported to our Executive Management Team.

## 8. Legislation and regulation

8.1 Legislation and regulation relevant to this policy includes, but is not limited to:

- Housing Grants, Construction and Regeneration Act 1996
- The Regulatory Reform (Housing Assistance) Order 2002
- Housing Act 2004
- Care Act 2014
- Better Care Fund
- The Chronically Sick and Disabled Persons Act 1970
- The Equality Act 2010 (Public Sector Equalities Duty)
- The Armed Forces Covenant
- The Children Act 1989

8.2 We will keep this policy and associated processes under review, and will respond to changes in legislation, regulation, as well as considering emerging good practice. This includes for example updates in building safety legislation and the review of the Decent Homes standard.

## 9. Equality, diversity, and inclusion

9.1 An Equalities Analysis Assessment (EAA) was undertaken in relation to the changes made to this policy. Previously the discretionary grants and loans were incorporated within the broader Housing Assistance Policy, they have now been separated into a standalone document to better reflect the specific scope and purpose of the policy. The EAA concluded that the changes are anticipated to have a neutral impact on residents with protected characteristics.

9.2 The policy continues to support positive outcomes for individuals with disabilities, including those with age-related conditions. The recent changes are primarily aimed at enhancing the clarity and efficiency of the discretionary grants/loan process. These improvements are designed to make the system more accessible for residents and easier for the council to administer, without altering the policy's core equalities impact.

9.3 Under section 343 of the Armed Forces Act 2006 (as amended by section 8 of the Armed Forces Act 2021), local authorities must consider the Armed Forces Covenant when allocating disabled facilities grants and may offer special consideration for veterans in certain situations.

## 10. Communication

10.1 We will keep this policy available to residents through our website and share additional information relating to homeowner grants and loans through other communications with residents – individually where required, and more widely where appropriate.

10.2 Any complaints relating to the discretionary grants/loan set out in this policy will be managed in accordance with our Housing Complaints Policy and processes.



### 11. Related policies

Related documents which support and complement this policy include but are not limited to:

- Complaints policy
- Compensation, reimbursement, and remedies policy
- Vulnerable residents policy
- Tenant aids and adaptations policy
- Disabled facilities grant (DFG) and discretionary DFG policy

### 12. Reviewing this policy

12.1 Amendments to this policy not reflecting a major change of policy may be made by the Executive Director for Housing in consultation with the Director of Law and Corporate Governance. Such changes will be reported to Members annually.

<b>Replaces:</b> Housing Assistance Policy (June 2023) <i>Separated from the Housing Assistance Policy and established as a standalone document to more accurately reflect its distinct scope and purpose; and updated to streamline assistance and improve clarity of offer (V3.0)</i>	
<b>Date approved:</b> 22/10/2025	<b>Effective date:</b> 03/11/2025
<b>Next review:</b> November 2027	
<b>Approved by:</b> Mayor and Cabinet	
<b>Policy owner:</b> Director of Housing Strategy	



### Appendix A – Discretionary Grants and Loan Details

In addition to providing mandatory DFGs, the council has the power to offer discretionary financial assistance by virtue of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. These are currently funded through the council's capital grants programme.

The council reserves the right to make minor amendments to the policy using the delegated authority of the Executive Director of Housing if it can be demonstrated that any such changes will help the council better meet its strategic housing objectives and/or Better Care Fund.

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### Home Repairs Grant

To provide safe, warm and decent homes for older and vulnerable residents.

#### The applicant

Applicants must satisfy the following criteria:

- be disabled and/or have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness
- must be an owner occupier freeholder or leaseholder
- the property must be more than 10 years old
- must have owned and resided in the property as their main home for three years immediately preceding the application
- must live in the property as their main home at the time of application
- are in receipt of a low income or in receipt of passporting benefits
- must carry out all necessary work to bring the property up to the decent homes standard

To calculate whether someone is on a low income, the council will need full details of all income and savings. Applicants will only be accepted if their assessed financial contribution is no more than £3,000.

#### The eligible works

The purposes for which a grant can be approved are:

- Repair category 1 and 2 hazards as assessed by the council under the HHSRS
- Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate
- Replacement boilers that are over 20 years old and in poor condition
  - It is your responsibility to ensure your boiler is regularly serviced and maintained - annual checks and servicing of boilers and other large items - even with warranties and guarantees. In the absence of evidence assistance will not be provided
- Install 270mm loft insulation and cavity wall insulation (where appropriate)
- Make adjustments to the property ensure an Energy Performance Certificate (EPC) rating of C at a minimum



### Non-eligible works

Assistance is not available in the following circumstances:

- where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease
- ongoing regular cleaning, maintenance and redecoration of the property
- ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats
- repair or replacement of lifts, or any works to the grounds around a building containing flats
- Where the property of a leaseholder of right-to-buy housing stock is undergoing improvement or are being maintained by the council
- Internal or external redecoration and other general maintenance items
- Construction of extension/conservatory/porches

### Amount of grant

The maximum grant amount is £10,000

### The means test

This is subject to a means test which will look at the income and capital of the applicant and their spouse or partner. The applicant's assessed financial contribution (if any) will then be deducted from the approved grant.

£10,000 is the maximum level of grant assistance that can be awarded in any 5-year period. If an applicant has previously been awarded repairs grants under this or previous policies, these will be included.

The applicant's assessed financial contribution (if any) will be deducted from the grant, up to a maximum of £3,000. If the applicant's contribution exceeds the grant, any amount over the grant limit can be applied for via a housing repair loan up to a maximum of £30,000. More information on the home repairs loan can be found within this appendix.

### Grant conditions

The following conditions will apply to an award of a Home Repairs Grant:

#### Local Land Charge

The grant will be registered as a local land charge.

For approved grants of £5,000 and under there is no grant condition period.

For approved grants over £5,000, there is a 5-year grant condition period attached to the dwelling, which is effective from the certified date of completion. The certified date is the date the council inspects the property and confirms all the specified works are complete. In these cases the following conditions will also apply:

- The property must be occupied by the disabled person as their main residence
- The owner must provide the council with full details of how the property is being occupied within 21 days of a written request
- The owner must notify the council in writing if they intend to dispose of the



- property and must provide any information reasonably requested by the council in that connection
- For owner occupiers, a local land charge will be placed on the property for a period of 5 years for grants approved above £5,000

### Completion of the works

Once a grant has been approved, the grant recipient must carry out all the identified eligible work to ensure the property is free from serious repair hazards on completion of the work.

Eligible works must be completed within 12 months of the approval date.

Maintenance of eligible works, following completion, are the responsibility of the applicant.

### **Repayment of grant**

- The grant must be repaid in full where a relevant disposal takes place, if the owner disposes of the property or fails to comply with any of the grant conditions within 5 years of the certified date
- Where it is determined that an approved grant application was fraudulent, the council will demand immediate and full repayment of the grant, plus compound annual interest charged at the Bank of England base rate plus 2%, starting from the certified date
- Full details of the definitions of relevant and exempt disposals can be found in the general terms and conditions within this appendix
- Exceptions may be made and will depend on the circumstances, for the council to use its discretion to either not demand repayment, to delay repayment or to demand a lesser amount. The council will normally only exercise its discretion not to demand repayment where it is considered there are extenuating circumstances, for example where it would cause severe hardship



### Home Repairs Loan

This loan product has been designed by the council and intended to be a simple mechanism to help older and vulnerable residents secure additional finance to undertake repairs to remove identified hazards at minimal cost. The loan is used as a top-up to the Home Repairs Grant.

The loan will be provided by the council and not a commercial lender. There will be no interest payments and no regular repayments.

#### The applicant

Applicants must satisfy the following criteria:

- be disabled and/or have a member of their household who is 60 years or older, children who are under 16, or someone who is disabled or has a long-term serious illness
- must be an owner occupier freeholder or leaseholder
- the property must be more than 10 years old
- must have owned and resided in the property as their main home for three years immediately preceding the application
- must live in the property as their main home at the time of application
- are in receipt of a low income or in receipt of passporting benefits
- must carry out all necessary work to bring the property up to the decent homes standard

To calculate whether someone is on a low income, the council will need full details of all income and savings. Applicants will only be accepted if their assessed financial contribution is no more than £3,000.

#### The eligible works

The purposes for which a loan can be approved are:

- Repair category 1 and 2 hazards as assessed by the council under the HHSRS
- Install full gas central heating with a condensing combination boiler, or low-carbon alternative where appropriate
- Replacement boilers that are past their life span and in poor condition
  - It is your responsibility to ensure your boiler is regularly serviced and maintained - annual checks and servicing of boilers and other large items - even with warranties and guarantees. In the absence of evidence assistance will not be provided
- Install 270mm loft insulation and cavity wall insulation (where appropriate)

#### Non-eligible works

Assistance is not available in the following circumstances:

- where leaseholder applicants have a duty to contribute to the cost of work under the terms of their lease
- ongoing regular cleaning, maintenance and redecoration of the property
- ongoing regular cleaning, maintenance and redecoration of the common parts of the building containing flats



- repair or replacement of lifts, or any works to the grounds around a building containing flats
- Where the property of a leaseholder of right-to-buy housing stock is undergoing improvement or are being maintained by the council
- Internal or external redecoration and other general maintenance items
- Construction of extension/conservatory/porches

### Amount of loan

The maximum loan amount is £30,000\*

\*(A maximum of £30,000 is available if awarded in combination with the Home Repairs Grant)

### The means test

This assistance is provided by means of an interest free loan. The loan and grant will cover the full cost of eligible work up to £40,000. This is the maximum level of grant and loan assistance that can be awarded in any 5-year period, inclusive of fees and VAT.

In calculating this amount, any repairs grants or loans awarded under this or previous policies will be included. The applicant's assessed financial contribution (if any), will be deducted from the grant or loan, up to a maximum of £5,000. Where eligible works and/or the applicants assessed contribution are evaluated to be more than £5,000, the applicant will be assessed for a housing repair loan only, up to a maximum of £30,000.

If the total cost of the eligible work exceeds £30,000, the scheme can only proceed if the applicant has access to private finance to fund the additional cost of the work. The applicant can either withdraw their loan application or they can arrange private finance for the additional cost of the work. In the case of private finance, the applicant must provide the council with full details of the amount and source of the funding before the grant can be approved.

However, exceptions may be made on a case-by-case basis and will depend on the circumstances, for the council to use its discretion to approve assistance above the maximum levels of grant and loan of £30,000.

### Loan conditions

The following conditions will apply to an award of a Home Repairs Loan:

- No loan will be offered if the applicant has any outstanding Council Tax arrears or other debt owing to the council
- In deciding whether an applicant is eligible for a loan, the council will have regard to the value of any mortgage(s) and/or other loans secured on the property. The council will also have regard to any unsecured debts exceeding £10,000
- Loans will not normally be offered if the total value of mortgages, secured loans, and/or other unsecured debts exceeds 80% of the property's current market value. In some circumstances, an independent formal valuation may be required to confirm the property's current market value
- Once a loan has been approved, the recipient will be expected to pay their contribution where applicable to the builder or contractor before any loan funding is released



- Throughout the duration of the loan, the owner must maintain a current buildings insurance policy for the full reinstatement value of the property. A copy of the policy must be provided to the council on request
- To secure a loan, applicants may need to seek consent from their mortgage provider. A form can be provided on request

### Local Land Charge

Loans will be registered at HM Land Registry. The loan remains on the title until repaid, either by early settlement of the loan, through a relevant disposal or an event of default.

### Completion of the works

Eligible works must be completed within 12 months of the approval date.

### **Repayment of the loan**

The applicant retains the right to pay off the loan in full or instalments at any time, without any interest payments being incurred. Instalment payments can be made with a minimum value of £1,000 per payment. The loan must be repaid in full and without interest in the following circumstances:

- Within six months of the death of the owner, or in the case of joint owners, within six months of the death of the last owner
- If the whole or part of the property is sold, re-mortgaged or equity released at least 5 years after the certified date
- In the case of long leaseholders, on the date 50 years from the expiry of the lease

Even if property prices fall, the council guarantees that it will at not recover a sum greater than the value of the property under the circumstances listed above. This avoids the risk of putting applicants in negative equity.

### **Events of loan agreement default**

Where applicants default on the terms of the loan agreement, the loan must be repaid in full and with interest at 2% above the Bank of England base rate. Events of default on the loan are applicable in any of the following circumstances:

- The council finds the applicant gave false information on their application form
- The council discovers the applicant was not eligible for help at the time the application was made
- The applicant ceases to be the owner of the property before the certified date
- The applicant ceases to occupy the property for the whole of the 5-year period after the certified date
- The applicant fails to provide information as to how they are complying with the loan conditions following a written request by the council
- The applicant fails to maintain an adequate buildings insurance policy
- The applicant breaches any of the obligations in the loan agreement
- The applicant becomes bankrupt or subject to an event of insolvency
- The council is at any time of the view that the applicant intentionally deprived themselves of income or disposed of savings so as to fulfil the criteria to qualify for a loan



### Empty Property Grant

This grant has been designed by the council and intended to be a simple mechanism to help eligible empty property owners undertake repairs, improvements or conversion works to bring long term empty property back into residential use.

#### The applicant

Applicants must satisfy the following criteria:

- Be owners of empty property that has been continuously empty for a minimum of 6 months
- Empty property owners who are leaseholders must have a minimum of 7 years left to run on their lease

#### Non eligible applicants

- Empty property owners convicted by the council for housing related offences are not eligible for grant assistance
- Where a prosecution is pending the application will be deferred until the outcome of the case is known

#### The eligible works

The purposes for which a grant can be approved are:

- Repair and improvement works to bring an empty property back into residential use
- Works to improve energy efficiency at the property to bring it up to a minimum EPC rating of C
- Works to convert empty commercial or other premises to residential use

#### Amount of grant

- The grant will cover 50% of the eligible works up to a maximum of £30,000 per unit and up to a maximum £60,000 per scheme, inclusive of any fees
- For studio flats the grant will be capped at £9,000 per unit, inclusive of any fees
- Large scheme applications above the maximum level of assistance will be considered on a case-by-case basis, at the discretion of the Housing Assistance Team Manager

Relevant factors to be taken into account include the location of the property, the length of time it has been empty, how it will contribute to meeting housing needs and how it links to other regeneration objectives.

#### Grant conditions

The following conditions will apply to an award of an Empty Property Grant:

##### Local Land Charge

Grant approved will be registered as a local land charge against the property for the duration of the grant condition period.



### Completion of the works

Eligible works must be completed within 12 months of the approval date.

Maintenance of eligible works, following completion, are the responsibility of the applicant

### Nomination Rights

Recipients must offer nomination rights to the council on completion of works for the duration of the 5-year grant condition period. In these cases:

- grant recipients must continue to offer nomination rights to their property to the council from the initial let and each successive let within 5 years
- rent levels must be affordable as agreed by the council
- the tenants must not be members of the landlord's family
- the property must be kept in good repair and maintained in accordance with all necessary legal requirements

For approved grants, a grant condition period of 5 years is attached to this assistance and is effective from the date the council inspects the property and confirms all the specified works are complete and the property is ready for residential use.

Applications for successive grants from the same recipient for the same property will not generally be approved, within 5 years of a previously approved application. However, the council will use its discretion to consider re-applicants.