



Home Repairs and Adaptations: Financial Assistance Policy

1 July 2025 – 31 March 2028

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Purpose of the Policy

A safe, good quality, secure, and affordable home is fundamental to living a healthy and fulfilled life. Good housing benefits people's mental and physical wellbeing; enables informal carers to provide care; and underpins people's ability to live independently, safely and as part of the wider community.

The primary responsibility for maintaining and improving housing rests with the owner, however there are occasions where it is necessary to intervene, including where vulnerable people are unable to afford to carry out urgent repairs that are affecting their health and safety, and to support disabled people to overcome functional difficulties created by an unsuitable home environment.

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 removed most of the prescriptive housing grant legislation in the Housing Grants, Construction and Regeneration Act 1996 whilst retaining the mandatory Disabled Facilities Grant and introduced a wide ranging discretionary power for local housing authorities to develop different forms of financial assistance to meet local needs.

To provide discretionary financial help for housing repairs and improvements, the Council must first adopt and publish a policy setting out how it intends to use this general power to award assistance. This Policy sets out the grants and loans that the Council will make available to residents, subject to resources, and builds on our experience of delivering previous schemes for home repairs and adaptations that secure positive outcomes for vulnerable residents.

This Policy details the ways in which the Council will assist people to repair or adapt their homes **when funding is available**. This may be a grant, which is only repaid if any of the grant repayment conditions are triggered, or an interest-free loan, which is repaid over a period of no more than ten years.

The Policy also details how the Council will act as a responsible lender and have regard to the applicant's ability to make repayments before we offer them a loan. As any loans are secured on the property, applicants are strongly advised to seek independent legal and financial advice, and the costs of professional advice can be included in their loan. We have developed two loan repayment options to maximise choice for applicants and to tailor our loan offer to their circumstances.

The Policy will be in operation from 1 July 2025 to 31 March 2028, subject to funding being available. The Council will publish on the website at www.cheshireeast.gov.uk/housing/help-with-adaptations-and-repairs/help-with-adaptations-and-repairs.aspx which grants and loans have funding available.

'Disabled Facilities' Grant

The primary legislation for Disabled Facilities Grants is the Housing Grants, Construction and Regeneration Act 1996 (as amended).

1. **Eligible Applicants**

- 1.1 Any person with a qualifying owner's, tenant's or occupier's interest in the property who is over the age of 18.

2. **Eligible Properties**

- 2.1 Dwellings, qualifying houseboats and caravans are eligible for assistance.
- 2.2 The property must be situated in Cheshire East.
- 2.3 The property must be the only or main residence of the disabled person for whom the adaptation is intended.

3. **Eligible Works**

- 3.1 The works must be necessary and appropriate to meet the needs of the disabled person.
- 3.2 It must be reasonable and practicable to carry out the works, having regard to the age and condition of the property.
- 3.3 The works must be for at least one of the following purposes:
- a) Facilitating access by the disabled person to and from the dwelling, qualifying houseboat or caravan, or the building in which the dwelling is situated;
 - b) Making the dwelling, qualifying houseboat or caravan, or the building in which the dwelling is situated, safe for the disabled person and other persons residing with them;
 - c) Facilitating access by the disabled person to a room used or usable as the principal family room;
 - d) Facilitating access by the disabled person to, or providing for them, a room used or usable for sleeping;
 - e) Facilitating access by the disabled person to, or providing for them, a room in which there is a lavatory, or facilitating for the disabled person the use of a lavatory;
 - f) Facilitating access by the disabled person to, or providing for them, a room in which there is a bath or shower (or both), or facilitating for the disabled person the use of a bath or shower;
 - g) Facilitating access by the disabled person to, or providing for them, a room in which there is a wash hand basin, or facilitating for the disabled person the use of a wash hand basin;
 - h) Facilitating the preparation and cooking of food by the disabled person
 - i) Providing or improving any heating system in the dwelling to meet the needs of the disabled person
 - j) Facilitating the use by the disabled occupant of a source of power, light or heat by altering the controls or the position of the controls, or providing additional controls

- k) Facilitating access around the dwelling, qualifying houseboat or caravan for the disabled person to enable them to provide care for another person who is normally resident there
- l) Facilitating access to and from the garden for the disabled person
- m) Making access to and from the garden safe for the disabled person
- n) Such other purposes as may be specified by order of the Secretary of State.

3.4 Grants cannot be approved retrospectively; any works that have been started or completed prior to a valid grant application will not be considered.

3.5 Eligible works will be determined by the Council's Strategic Housing service.

3.6 When determining eligible works, regard will be had to value for money and establishing the most cost-effective method of overcoming the disabling environment. The Council will always consider making adaptations within the existing footprint of the property first, and where this is not possible, only then will it consider extending the footprint of the living accommodation, apart from in exceptional circumstances where extending the footprint is the most cost-effective option.

3.7 It is recognised that applicants may wish to carry out adaptations which are not the most cost-effective approach. The Disabled Facilities Grant can be used flexibly to provide the applicant's preferred adaptations where the proposals will meet the needs identified by the Council-appointed Occupational Therapist. In these circumstances, the maximum grant awarded will be restricted to the value of the most cost-effective adaptations and any eligible fees, to the value of the maximum mandatory grant, less any assessed financial contribution.

4. **Amounts**

4.1 The maximum amount will be determined by the legislation in place at the time of the grant application. At the time of publication of this policy (1 July 2025) the maximum amount which the authority may pay in respect of an application is £30,000 as determined in The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008.

4.2 The maximum amount of grant will include the cost of eligible works, VAT and eligible fees. Eligible fees are detailed at Appendix B.

4.3 Applicants will be subject to a Test of Resources in accordance with the Grant Regulations in force at the time of the grant application. At the time of publication of this Policy the Housing Renewal Grants Regulations 1996 (as amended) are in force.

4.4 Where applicants are assessed as having to make a financial contribution following a Test of Resources, the amount of grant to be awarded for eligible works will be reduced by an amount equivalent to the assessed contribution.

4.5 The maximum amount of grant may only be exceeded where there are no other sources of funding available in the following circumstances:

- a) The disabled person is a child or young person for whom the Council has a Corporate Parenting responsibility, or

- b) The disabled person is a child or young person for whom a child protection safety plan is in place, and the eligible works are detailed as part of the child protection safety plan.

5. **Application Process**

- 5.1 Applicants must submit a valid application, consisting of:
 - i. a completed application, together with evidence of any welfare benefit entitlement, income, savings, shares and capital
 - ii. details of the works to be carried out,
 - iii. two written quotations for each type of work from contractors, unless otherwise directed by the Council,
 - iv. owner's, tenant's, and/or occupier's certificate,
 - v. details of any eligible fees, and
 - vi. proof of ownership and /or written consent of all owners.
- 5.2 The Council will approve or refuse a grant application in writing not later than six months from the date of a valid application. Where a grant application is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

6. **Carrying Out and Completion of the Works**

- 6.1 Details can be found at Appendix C.

7. **Grant Conditions**

- 7.1 The grant conditions that will be applied will be determined by the legislation in force at the time of the grant application. At the time of publication of this policy (1 July 2025) the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of grant) General Consent 2008 is in force, which states:
 - 7.1.1 If the applicant disposes of the property within 10 years of the certified date of completion, and the applicant has a qualifying owner's interest in the property, any grant more than £5,000 will become repayable, subject to a maximum amount repayable of £10,000.
 - 7.1.2 The Council may, at its discretion, waive any demand for repayment of assistance once it has considered:
 - i. the extent to which the grant recipient would suffer financial hardship were they to be required to repay all or any of the grant; or
 - ii. whether the disposal of the premises is to enable the grant recipient to take up employment, or to change the location of their employment; or
 - iii. whether the disposal is made for reasons connected with the physical or mental health or wellbeing of the grant recipient or of a disabled occupant of the premises; or
 - iv. whether the disposal is made to enable the grant recipient to live with, or near, any person who is disabled or infirm and in need of care, which the grant recipient is intending to provide, or who is intending to provide care of which the grant recipient is in need by reason of disability or infirmity.
- 7.2 Requests for exemptions to repayment must be made in writing.

- 7.3 The Council reserves the right to remove equipment, such as lifts, when it is no longer required by the disabled person. Where the equipment cannot be reused due to its age or condition the Council may waive its right to recover such equipment.
- 7.4 Where an applicant has provided false or misleading information in their grant application or in their request for payment, the grant approval will be withdrawn, and a demand made for repayment of any monies already paid.

'Urgent Adaptations' Grant

1. Eligible Applicants

- 1.1 Any person with a qualifying owner's, tenant's or occupier's interest in the property who is over the age of 18, AND
 - 1.1.1 Needs urgent adaptations due to a rapid deterioration of function because of a life limiting illness where their life expectancy is 12 months or less, OR
 - 1.1.2 Needs a ceiling track hoist for safer moving and handling, OR
 - 1.1.3 Is unable to return home from hospital or a care placement until urgent adaptations are completed.
- 1.2 Applicants will not be subject to any financial assessment.

2. Eligible Properties

- 2.1 Dwellings, qualifying houseboats and caravans are eligible for assistance.
- 2.2 The property must be situated in Cheshire East.
- 2.3 The property must be the only or main residence of the disabled person for whom the adaptation is planned.

3. Eligible Works

- 3.1 The works must be consistent with the purposes for which Disabled Facilities Grants must be given and must be for home adaptations that can be completed quickly to be able to meet an urgent need. Examples of adaptations that can be made quickly include, but are not limited to, stair lifts, wash dry toilets, ceiling track hoists and temporary ramps.
- 3.2 Grants will not be approved retrospectively; any works that have been started or completed prior to a valid grant application will not be considered.
- 3.3 Eligible works will be determined by the Strategic Housing service in consultation with a Council-appointed Occupational Therapist or hospital discharge service.
- 3.4 When determining eligible works, regard will be had to value for money and establishing the most cost-effective method of overcoming the disabling environment. Due to the urgent nature of works defined by the eligibility criteria, adaptations will be limited to the existing footprint of the property; works to extend living accommodation or make significant structural changes are ineligible for this grant. The Disabled Facilities Grant is available for more extensive works, subject to eligibility.

4. **Amounts**

- 4.1 The maximum amount of grant allowed is £10,000. Any adaptation(s) that cost more than £10,000 are ineligible for this grant. The Disabled Facilities Grant is available for more extensive works, subject to eligibility. This grant and the Disabled Facilities Grant cannot be used in conjunction with each other for the same work.
- 4.2 The maximum amount of grant will include the cost of eligible works, VAT and eligible fees. Eligible fees are detailed at Appendix B.

5. **Application Process**

- 5.1 Applications must be made on the Council's official application form and accompanied by
- i. an Occupational Therapy / hospital referral
 - ii. one quote provided by a Council-appointed contractor or at least two written quotations on contractors' letter headed paper provided by the applicant
 - iii. proof of identity
 - iv. proof of ownership and/or written consent of all owners.
- 5.2 The Council will approve or refuse a grant application in writing as soon as reasonably practicable. Where a grant application is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

6. **Carrying Out and Completion of the Works**

- 6.1 Details can be found at Appendix C.

7. **Grant Conditions**

- 7.1 The Council reserves the right to remove equipment, such as lifts, when it is no longer required by the disabled person. Where the equipment cannot be reused due to its age or condition the Council may waive its right to recover such equipment.
- 7.2 Where an applicant has provided false or misleading information in their grant application or in their request for payment, the grant approval will be withdrawn, and a demand made for repayment of any monies already paid.

'Independent Living' Loan

1. **Eligible Applicants**

- 1.1 Any individual(s) who has a qualifying owner's interest in the property, and is over the age of 18, and is disabled, or a member of their household is disabled, and has been assessed by a Council-appointed Occupational Therapist as needing adaptations to their home.

2. **Eligible Properties**

- 2.1 The property must be situated in Cheshire East and be registered at the Land Registry.

3. **Eligible Works**

- 3.1 Adaptations that meet the purposes specified in the Housing Grants, Construction and Regeneration Act 1996 (refer to 'Eligible Works' under Disabled Facilities Grants) are eligible, where the total cost of the work exceeds the maximum mandatory Disabled Facilities Grant, or the applicant is unable to afford their assessed contribution.
- 3.2 Loans will not be approved retrospectively; any works that have been started or completed prior to a valid loan application will not be considered.
- 3.3 Eligible works will be determined by the Strategic Housing service.

4. **Amount of Loan**

- 4.1 The maximum loan amount that will be considered is £25,000, and the minimum loan amount that will be considered is £5,000. All other potential sources of funding must be exhausted first; these thresholds may only be waived at the Council's absolute discretion where no other suitable sources of funding can be identified, and the Council considers that financial hardship has been demonstrated using its standardised evaluation.
- 4.2 Eligible fees that may be included as part of the application for assistance are:
- i. Legal fees and disbursements incurred because of setting up the loan
 - ii. Financial advice
 - iii. Lenders' fees for registering a second charge

5. **Application Process**

- 5.1 Applications must be made on the Council's official application form and accompanied by:
- i. evidence supporting financial eligibility
 - ii. at least two written quotations on contractors' letter headed paper
 - iii. proof of owner's interest
 - iv. permission of all people who have an interest in the property
 - v. a valuation of the property for money lending purposes carried out by a RICS qualified surveyor
 - vi. proof of identity

- vii. any other documents reasonably required by the Council to process the application.
- 5.2 Before approving a loan application, the Council will have regard to the applicant's ability to repay the loan. The Council will take account of any charges already secured on the property, and any information obtained during its checks which reveal financial difficulties within the last six months. The Council will not normally award a loan where the existing charges registered on the property combined with the loan amount would reduce the available equity in the property to 10% or less of the property value.
- 5.3 Before a loan application is approved, the applicant and the Council must enter into a loan agreement and a legal charge must be registered at the Land Registry in favour of the Council.

6. **Carrying out and Completion of Works**

- 6.1 Details are set out at Appendix C.

7. **Loan Conditions**

- 7.1 The loan must be secured by way of a legal charge registered at the Land Registry.
- 7.2 The loan must be repaid as an Interest-free repayment loan, as set out at Appendix A.
- 7.3 The applicant must live in the property as their only residence.
- 7.4 A valid policy for buildings insurance enough to reinstate the building must remain in force until the assistance is repaid, with the Council's interest in the property noted on the policy.
- 7.5 Where an applicant has provided false or misleading information in their loan application or in their request for payment, the approved loan will be withdrawn, and a demand made for repayment of any monies already paid. The Council's interest in the property will not be removed from the Land Registry until all monies have been repaid. The Council reserves the right to apply interest at the Bank of England base rate plus 0.5% which will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.
- 7.6 The Council may by written notice require the applicant to provide a statement within 21 days showing how the loan conditions are being fulfilled. If the loan conditions are breached, the Council reserves the right to make a demand for repayment of any outstanding monies, and interest at the Bank of England base rate plus 0.5% will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.
- 7.7 Further applications for financial assistance for repairs to the same property will not be considered under this Policy and subsequent versions of this Policy, for a period of ten years from the certified date of completion, or until the loan is discharged, whichever is the earlier.

- 7.8 If the applicant seeks to remortgage the property or to secure further charges on the property, the Council will at its absolute discretion consider written requests to allow its charge to be postponed, considering all relevant information and consideration of the risks to the Council's interest.
- 7.9 The loan is not portable to another property.

'Disability Relocation' Grant

1. Eligible Applicants

- 1.1 Any individual(s) who is over the age of 18, and is disabled, or a member of their household is disabled, and has been assessed by a Council-appointed Occupational Therapist as needing adaptations to their home, **and**
- 1.2 Is assessed as being unable to afford the full cost of the eligible relocation expenses. The Test of Resources set out in the Housing Renewal Grants Regulations 1996 (as amended) will be used to assess whether the applicant is able to afford to afford the full cost of the eligible relocation expenses.

2. Eligible Properties

- 2.1 The current property (that is, the property that the disabled person is moving from) must be situated in Cheshire East, **and**
 - 2.2.1 It must not be reasonable or practicable to adapt the current property, **or**
 - 2.2.2 The landlord has refused to give permission to adapt the property, **or**
 - 2.2.3 The property that the disabled person intends to move to offers a better suited solution for the disabled person, and the solution offers better value for money for the Council.
- 2.3 The new property must, in the reasonable opinion of the Strategic Housing service in conjunction with a Council-appointed Occupational Therapist, be appropriate to the needs of the disabled person, and any necessary adaptations to the new property must be reasonable and practicable.
- 2.4 The new property must be intended to be the only or main residence of the disabled person. There are no restrictions on the tenure or location of the new property.

3. Eligible Expenses

- 3.1 Assistance will be given towards reasonable removal costs associated with moving home, including:
 - i. Professional removal costs
 - ii. Disconnection and reconnection of household appliances
 - iii. Removal and reinstallation of disability equipment
- 3.2 Expenses that have been incurred prior to the application for assistance will not be considered.
- 3.3 Eligible expenses will be determined by the Strategic Housing service.

4. Amounts

- 4.1 The maximum grant amount will normally be £2,000. All other potential sources of funding must be exhausted first; the grant may only exceed £2,000 where no

other sources of funding can be identified, and the applicant demonstrates financial hardship.

5. **Application Process**

5.1 Applications must be made on the Council's official application form and accompanied by

- i. an Occupational Therapy referral
- ii. proof of identity
- iii. a minimum of one written quotation on contractors' letter headed paper

5.2 The Council will approve or refuse a grant application in writing as soon as reasonably practicable. Where a grant application is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.

6. **Carrying out and Completion of Works**

6.1 Details can be found at Appendix C.

7. **Grant Conditions**

7.1 Where an applicant has provided false or misleading information in their grant application or in their request for payment, the approved grant will be withdrawn, and a demand made for repayment of any monies already paid.

7.2 Further applications for a disability relocation grant will not be considered from the same applicant under this Policy and subsequent versions of this Policy, except where there has been a change in the disabled person's or their carer's needs and the property cannot be adapted to meet those needs, or the needs of another disabled person residing at the property cannot be met within the property.

'Affordable Warmth' Grant

Subject to funding being available

1. **Eligible Applicants**

- 1.1 Any individual(s) who has a qualifying owner's interest in the property, and is over the age of 18, and:
- 1.2 Is living in the property to be improved as their only residence, and
 - 1.2.1 Is in receipt of a means tested income related benefit, OR
 - 1.2.2 Is in receipt of state retirement pension as their only source of income and has household savings less than £8,000 per person; OR
 - 1.2.3 Inadequate heating (either by absence or a working system, or a defective system) is preventing a person who is normally resident in the home from returning home from hospital.

2. **Eligible Properties**

- 2.1 The property must be situated in Cheshire East.

3. **Eligible Works**

- 3.1 The following types of work are eligible for assistance:
 - i. Heating and/or hot water repairs
 - ii. Boiler replacements
 - iii. Installation of an appropriate heating system or appliance in an inadequately heated room(s), for example additional radiator, first time central heating system, storage heater or gas fire.
- 3.2 Grants will not be approved retrospectively; any works that have been started or completed prior to a valid grant application will not be considered.
- 3.3 Eligible works will be determined by the Strategic Housing service.

4. **Amount of the Grant**

- 4.1 The maximum grant amount will be 75% of the cost of the works, up to a maximum of £2,000. All other potential sources of funding must be exhausted first. The maximum grant amount may only be exceeded where the works are necessary to enable a person to return home from hospital.
- 4.2 The maximum grant amount will include the cost of eligible works and any VAT.

5. **Application Process**

- 5.1 Applications must be made on the Council's official application form and accompanied by
 - i. evidence supporting financial eligibility, where applicable
 - ii. proof of identity

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- iii. one quote provided by a Council-appointed contractor or at least two written quotations on contractors' letter headed paper provided by the applicant
- iv. proof of owner's interest
- v. and any other documents reasonably required by the Council to process the application.

6. **Carrying out and Completion of the Works**

6.1 Details are set out at Appendix C.

7. **Conditions of Assistance**

7.1 Where an applicant has provided false or misleading information in their grant application or in their request for payment, the approved grant will be withdrawn, and a demand made for repayment of any monies already paid.

'Healthy Homes' Loan

Subject to funding being available

1. Eligible Applicants

Any individual(s) who has a qualifying owner's interest in the property and is over the age of 18, and has lived in the property for at least 12 consecutive months at the date of application, **and:**

- 1.1 Has insufficient savings to be able to afford to carry out the repairs, **AND**
- 1.2.1 Is in receipt of an income related welfare benefit provided by the Government, **OR**
- 1.2.2 Has reached state retirement pension age.

2. Eligible Properties

- 2.1 The property must be situated in Cheshire East and must be registered at the Land Registry.
- 2.2 The loan will not normally be available where repairs have previously been completed and financed by a loan from the Council under this or previous Policies where the condition relating to future applications has not yet expired.

3. Eligible Works

- 3.1 The following types of works are eligible for assistance:
 - i. Repairs that will make the main structure of the property weather tight. For example, typical repairs that could be considered, based on the severity of the disrepair, include roofing, windows, doors, and preventing damp penetration.
 - ii. Repairs that will eliminate a significant hazard within the living accommodation. Typical repairs that could be considered, based on the severity of the disrepair, include electrics, gas, fire prevention and falls prevention.
 - iii. Measures to reduce the consequences of flooding in areas designated by the Council as at risk of flooding.

- 3.2 The following areas of the home are excluded from being eligible for assistance with repairs: gardens, yards, annexes, garages, sheds, porches and conservatories, except where they form a fundamental part of the living accommodation and are creating a significant hazard to the health and safety of the occupants.

Assistance will not be provided for kitchen or bathroom upgrades, or for decorative or cosmetic works that are not as a result of the assisted repairs.

- 3.3 A loan will not be given where there are other suitable forms of financial assistance available, for example but not limited to energy supplier schemes, or household insurance.
- 3.4 Loans will not be approved retrospectively; any works that have been started or completed prior to a valid loan application will not be considered.

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3.5 Eligible works will be determined by the Housing service.

4. **Amounts**

4.1 The maximum loan amount that will be considered is £15,000, and a loan will not normally be considered for less than £1,000. These thresholds may only be waived at the Council's absolute discretion where no other suitable sources of funding can be identified, and the Council considers that financial hardship has been demonstrated.

4.2 Eligible costs that can be included in an application for assistance are:

- i. Reasonable cost of eligible works and VAT
- ii. Eligible fees as set out at Appendix B

5. **Application Process**

5.1 Applications must be made on the Council's official application form and accompanied by:

- i. evidence supporting financial eligibility
- ii. at least two written quotations on contractors' letter headed paper
- iii. proof of owner's interest
- iv. permission of all people who have an interest in the property
- v. a valuation of the property for money lending purposes carried out by a RICS qualified surveyor
- vi. proof of identity
- vii. any other documents reasonably required by the Council to process the application.

5.2 Before approving a loan application, the Council will have regard to the applicant's ability to repay the loan. The Council will take account of any charges already secured on the property, and any information obtained during its checks which reveal financial difficulties within the last six months. The Council will not normally award a loan where the existing charges registered on the property combined with the loan amount would reduce the available equity in the property to 10% or less of the property value.

5.3 Before a loan application is approved, the applicant and the Council must enter into a loan agreement and a legal charge must be registered at the Land Registry in favour of the Council. The owners must be party to the agreement.

6. **Carrying out and Completion of the Works**

6.1 Details are set out at Appendix C.

7. **Loan Conditions**

7.1 The loan must be secured by way of a legal charge registered at the Land Registry.

7.2 The loan must be repaid by one of the following methods:

- i. Interest-free repayment loan, as set out at Appendix A, or
- ii. Equity share loan, as set out at Appendix B.

- 7.3 The applicant must live in the property as their only residence.
- 7.4 A valid policy for buildings insurance enough to reinstate the building must remain in force until the assistance is repaid, with the Council's interest in the property noted on the policy.
- 7.5 Where an applicant has provided false or misleading information in their loan application or in their request for payment, the approved loan will be withdrawn, and a demand made for repayment of any monies already paid. The Council's interest in the property will not be removed from the Land Registry until all monies have been repaid. The Council reserves the right to apply interest at the Bank of England base rate plus 0.5% which will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.
- 7.6 The Council may by written notice require the applicant to provide a statement within 21 days showing how the loan conditions are being fulfilled. If the loan conditions are breached, the Council reserves the right to make a demand for repayment of any outstanding monies, and interest at the Bank of England base rate plus 0.5% will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.
- 7.7 Further applications for financial assistance for repairs to the same property will not be considered under this Policy and subsequent versions of this Policy, for a period of ten years from the certified date of completion, or until the loan is discharged, whichever is the earlier.
- 7.8 If the applicant seeks to remortgage the property or to secure further charges on the property, the Council will at its absolute discretion consider written requests to allow its charge to be postponed, taking into account all relevant information and consideration of the risks to the Council's interest.
- 7.9 The loan is not portable to another property.

'Empty Homes' Loan

Subject to funding being available

1. **Eligible Applicants**

- 1.1 Any individual(s) who has a qualifying owner's interest in the property and is over the age of 18.
- 1.2 The purposes for which an Empty Homes Loan may be given are:
 - i. For an owner of an empty home who intends to let the property on a tenancy that lasts for a minimum period of twelve months
 - ii. For an owner of an empty home who has entered, or intends to enter, into a lease agreement that lasts for at least the term of the loan agreement with a property management company or Registered Provider of social housing
 - iii. For an owner of empty home who intends to reoccupy the property as their main home

2. **Eligible Properties**

- 2.1 The property must be situated in Cheshire East and must be registered at the Land Registry.
- 2.2 The loan will not be available where repairs have previously been completed and financed by a loan from the Council under this or previous Policies where the condition relating to future applications has not yet expired.
- 2.3 The property must have been unoccupied for at least twelve consecutive months prior to the date of application.

3. **Eligible Works**

- 3.1 Works that will bring the property up to an acceptable living standard ready for occupancy are eligible.
- 3.2 The following areas of the home are excluded from being eligible for assistance with repairs: gardens, yards, annexes, garages, sheds, porches and conservatories, except where they form a fundamental part of the living accommodation.
- 3.3 A loan will not be given where there are other suitable forms of financial assistance available, for example but not limited to energy supplier schemes, or household insurance.
- 3.4 Loans will not be approved retrospectively; any works that have been started or completed prior to a valid loan application will not be considered.
- 3.5 Eligible works will be determined by the Housing service.

4. **Amounts**

- 4.1 The maximum loan amount that will be considered is £20,000, and a loan will not normally be considered for less than £1,000. All other potential sources of funding must be exhausted first; these thresholds may only be waived at the Council's absolute discretion where no other suitable sources of funding can be identified, and the Council considers that financial hardship has been demonstrated using its standardised evaluation.
- 4.2 Eligible costs that can be included in an application for assistance are:
- i. Reasonable cost of eligible works and VAT
 - ii. Eligible fees, as detailed at Appendix B

5. **Application Process**

- 5.1 Applications must be made on the Council's official application form and accompanied by:
- i. at least two written quotations on contractors' letter headed paper
 - ii. proof of owner's interest
 - iii. permission of all people who have an interest in the property
 - iv. a valuation of the property for money lending purposes carried out by a RICS qualified surveyor
 - v. proof of identity
 - vi. any other documents reasonably required by the Council to process the application.
- 5.2 Before approving a loan application, the Council will have regard to the applicant's ability to repay the loan. The Council will take account of any charges already secured on the property, and any information obtained during its checks which reveal financial difficulties within the last six months. The Council will not normally award a loan where the existing charges registered on the property combined with the loan amount would reduce the available equity in the property to 10% or less of the property value.
- 5.3 Before a loan application is approved, the applicant and the Council must enter into a loan agreement and a legal charge must be registered at the Land Registry in favour of the Council.

6. **Carrying out and Completion of the Works**

- 6.1 Details can be found at Appendix C.

7. **Loan Conditions:**

- 7.1 The loan must be secured by way of a legal charge recorded at the Land Registry.
- 7.2 The loan will be provided as an interest-free repayment loan over a maximum term of five years as set out at Appendix A.
- 7.3 The property must be occupied by a tenant and remain available to let to tenants throughout the term of the loan. There must not be any restrictions that prevents a person in receipt of welfare benefits occupying the property.

- 7.4 A valid policy for buildings insurance sufficient to reinstate the building must remain in force until the assistance is repaid, with the Council's interest in the property noted on the policy.
- 7.5 Where an applicant has provided false or misleading information in their application for assistance or in their request for payment, the approval of assistance will be withdrawn, and a demand made for repayment of any monies already paid. The Council reserves the right to apply interest at the Bank of England base rate plus 0.5% which will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.
- 7.6 The Council may by written notice require the applicant to provide a statement within 21 days showing how the loan conditions are being fulfilled. If the loan conditions are breached, the Council reserves the right to make a demand for repayment of any outstanding monies, and interest at the Bank of England base rate plus 0.5% will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full. The Council's interest in the property will not be removed from the Land Registry until all monies have been repaid.
- 7.7 Further applications for financial assistance for repairs to the same property will not be considered under this Policy and subsequent versions of this Policy, for a period of ten years from the certified date of completion.
- 7.8 The Council will normally only approve a maximum of three applications for Empty Homes Assistance from an applicant in any calendar year. This may only be waived where the applicant can demonstrate that no other suitable funding sources are available.
- 7.9 In the event that the applicant seeks to remortgage the property or to secure further charges on the property, the Council will at its absolute discretion consider written requests to allow its charge to be postponed, taking into account all relevant information and consideration of the risks to the Council's interest.

'Targeted Regeneration' Grant

1. Eligible Applicants

Any individual(s) who has a qualifying owner's interest in a property and is over the age of 18, who is:

- 1.1 An owner-occupier; **OR**
- 1.2 A private landlord; OR
- 1.3 An owner of a property that has been unoccupied for at least six months.

2. Eligible Properties

- 2.1 From time to time the Council may secure or allocate funding and designate a geographic area within Cheshire East that is eligible for a scheme of housing improvement or regeneration works. Residential properties within a designated area will be eligible for assistance.

3. Eligible Works

- 3.1 The following types of works are eligible for assistance:
 - i. Repairs that will make the main structure of the property weather tight. For example, typical repairs that could be considered, based on the severity of the disrepair, include roofing, windows, doors, and preventing damp penetration.
 - ii. Repairs that will improve the external appearance of the property. For example, fascias, gutters, downspouts, boundary walls or landscaping improvements that are sympathetic to the local heritage and street scene
 - iii. Measures that will improve the energy efficiency of the property. For example, loft insulation, cavity wall insulation, room in roof insulation, sold wall insulation, low carbon heating systems
- 3.2 Grants will not be approved retrospectively; any works that have been started or completed prior to a valid grant application will not be considered.
- 3.3 Eligible works will be determined by the Housing service.

4. Amounts

- 4.1 The grant amount will be determined and published in accordance with the individual regeneration scheme rules, terms and conditions that are in force at the time.
- 4.3 Eligible costs that can be included in an application for assistance are:
 - iii. Reasonable cost of eligible works and VAT
 - iv. Eligible fees as set out at Appendix B

5. Application Process

- 5.1 Applications must be made on the Council's official application form and accompanied by:

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- i. at least one form of identification
- ii. evidence supporting financial eligibility
- iii. at least two written quotations on contractors' letter headed paper
- iv. proof of owner's interest
- v. permission of all people who also have an owner's interest
- vi. any other documents reasonably required by the Council to process the application.

6. **Carrying out and Completion of the Works**

6.1 Details are set out at Appendix C.

7. **Grant Conditions**

7.1 The applicant must enter into a written Agreement with the Council that sets out the terms and conditions of the grant.

7.2 If the applicant disposes of the property within 5 years of the certified date of completion, the full grant will become repayable.

7.3 Where an applicant has provided false or misleading information in their grant application or in their request for payment, the approved grant will be withdrawn, and a demand made for repayment of any monies already paid. The Council reserves the right to apply interest at the Bank of England base rate plus 0.5% which will be charged daily from the 29th day after the demand for repayment is made until the loan is discharged in full.

7.4 Further applications for financial assistance for repairs to the same property will not be considered under this Policy and subsequent versions of this Policy, for a period of ten years from the certified date of completion.

Applications for assistance falling outside of this Policy

All grant and loan applications will be considered against the published criteria. If the application does not meet the criteria, the Council will inform the applicant in writing of the reason why their application is being refused.

Where an applicant is refused assistance and they wish to appeal against the decision, they should appeal in writing to the Council within 28 days of the date of refusal.

It is recognised that there may be situations where the refusal of assistance would disproportionately disadvantage the applicant. In these circumstances, the Council may waive or alter some or all of the eligibility criteria, minimum or maximum amounts, or conditions of assistance based on the individual circumstances, and approve the application for assistance.

Transitional Arrangements

From 1 July 2025, all new applications for assistance will be considered against the criteria set out within this Policy.

All applications for assistance approved under the Home Repairs and Adaptations for Vulnerable People: Financial Assistance Policy 2017 and Version 1 or Version 2 of the 2021-2026 Policy will continue to be valid in accordance with the specific conditions of assistance contained within that Policy.

All valid referrals and applications received on or before 1 July 2025 under the Home Repairs and Adaptations for Vulnerable People: Financial Assistance Policy 2021-2026 will be processed in accordance with that Policy, except where the applicant requests that their application is assessed in accordance with this revised Policy.

Appendix A

Interest Free Repayment Loans

1. Loans are offered as secured loans. The loan is secured by way of a legal charge registered at the Land Registry, until such time that the loan is repaid in full.
2. All joint owners and, where applicable, anyone with a legal interest in the property must give their consent to the works to be carried out and the registration of a legal charge.
3. The Council may request a written valuation of the property, carried out by a RICS qualified surveyor, to determine whether there is enough equity for its interest in the property to be secure.
4. The applicant must make monthly repayments of the loan in accordance with an agreed schedule. We will calculate the monthly payment so that the loan is repaid to us by the end of the term of the loan. The term of the loan will not exceed ten years (five years in the case of an Empty Homes loan).
5. Applicants can repay the loan early at any time without penalty.
6. We may withdraw the offer at any time before we make the loan for any of the following reasons:
 - a. The discovery of a defect in the title to the property
 - b. The deterioration of the applicant's financial position
 - c. The supply of false information in connection with the applicant's loan application
7. If the applicant experiences financial difficulty and has problems maintaining the repayments schedule at any time, the Council will, having regard to the applicant's financial circumstances, consider alternative payment options including:
 - a. Recalculating monthly payments to include any arrears
 - b. Extending the period of the loan beyond the maximum loan term of ten years
 - c. Terminating the interest free repayment loan and offering the outstanding balance as an equity share loan
8. The loan will become immediately repayable in the following circumstances:
 - a. Upon sale or transfer of the property
 - b. If the property is no longer the main residence of the applicant
 - c. In the event of a successful insurance claim related to the eligible works
 - d. Upon death of the applicant (or where there is more than one applicant, the death of the last surviving applicant).
 - e. In the event of a breach of a loan condition.

Illustration (example only)

Amount borrowed:	24 monthly repayments	60 monthly repayments	84 monthly repayments	120 monthly repayments	Total repaid:
£5,000	£208.33	£83.33	£59.52	£41.67	£5,000
£10,000	£416.67	£166.67	£119.05	£83.33	£10,000
£15,000	£625.00	£250.00	£178.57	£125.00	£15,000
£20,000	£833.33	£333.33	£238.10	£166.67	£20,000
£25,000	£1,041.67	£416.67	£297.62	£208.33	£25,000

Appendix B

Preliminary and Ancillary services and charges

Disabled Facilities Grants

- Confirmation that an applicant has an owner's interest in the property
- Specialist, technical and/or structural surveys
- Design and preparation of plans and drawings
- Preparation of schedules of the relevant works
- Assistance in completing forms
- Advice on financing the cost of the relevant works which are not met by the Council's assistance
- Applications for building regulations approval or planning permission (including the application fee and the preparation of related documents)
- Obtaining estimates for the relevant works
- Advice on contracts
- Consideration of tenders
- Supervision of the relevant works
- Disconnection and reconnection of electricity, gas, water or drainage utilities where this is made necessary by the relevant works (but not charges arising from non-payment of bills)
- Payment of contractors
- Services and charges of an occupational therapist in relation to the relevant works

Healthy Homes, Independent Living and Empty Homes Loans

- i. Specialist, technical and/or structural reports that are required by the Council
- ii. Building Control fees for eligible works
- iii. Legal fees and disbursements incurred as a result of setting up the loan
- iv. Valuation fees
- v. Financial advice
- vi. Lenders' fees for registering a second charge
- vii. A fee in accordance with the Council's Fees and Charges schedule will be included as part of the loan, for technical and professional services provided by the Council to facilitate the application process.

Affordable Warmth, Urgent Adaptations and Targeted Regeneration Grants

- i. Specialist, technical and/or structural reports that are required by the Council
- ii. Building Control fees for eligible works

Appendix C

Carrying out and Completion of Works

- 1 Works must be carried out by a contractor whose quotation was accepted as part of the grant or loan application. Any request to change the contractor must be made in writing. Consent will not be unreasonably withheld by the Council.
- 2 The timescales for the different grants and loans are set out below:

Grant/Loan	Work must be started by no later than -	Works must be completed by no later than -
Healthy Homes Loan	3 months from the date of approval	6 months from the date of approval
Affordable Warmth Grant	1 month from the date of approval	2 months from the date of approval
Disabled Facilities Grant	12 months from the date of approval	15 months from the date of approval
Urgent Adaptations Grant	1 month from the date of approval	2 months from the date of approval
Independent Living Loan	12 months from the date of approval	12 months from the date of approval
Disability Relocation Grant	1 month from the date of approval	1 month from the date of approval
Empty Homes Loan	3 months from the date of approval	6 months from the date of approval
Targeted Regeneration Grant	3 months from the date of approval	6 months from the date of approval

Requests for additional time to start or complete the works must be made in writing before the end of the relevant period. Consent will not be unreasonably withheld by the Council. If the timescales are not adhered to, the Council reserves the right to cancel the grant or loan approval.

- 3 In the event of unforeseen work or an increase in costs arising during the works the amount of the grant or loan may be increased at the discretion of the Council. The minimum amount of additional loan that will be considered is £200. The Council will only approve the request where the combined sum of the approved grant or loan with the additional request do not exceed the relevant maximum permitted grant or loan. Where the approved assistance is a loan, the applicant and the Council must enter into a revised loan agreement. Additional fees will be incurred for the registration of an amended legal charge.
- 4 Payment of assistance will be only be made where:
 - i. The eligible works have been completed in accordance with any statutory requirements and/or the Council's specification, and to the reasonable satisfaction of an appointed Strategic Housing officer, and
 - ii. The Council's standard payment request form has been completed, and
 - iii. The Council has received a valid invoice or receipt for the works. An invoice or receipt will not be considered valid where it is issued by a

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company that the applicant or a member of their family is a proprietor of.

- 5 Requests for interim payments will be considered. The value of interim payments will not exceed the value of the works completed and will not exceed 90% of the total value of eligible works that have been approved.
- 6 Requests for advance payments to make deposits for materials will not normally be considered and will only be allowed where the applicant demonstrates financial hardship.
- 7 Where requests are received for an increase to the grant or loan for unforeseen works, the Council will only approve the request where the combined sum of the approved grant or loan with the additional request do not exceed the relevant maximum permitted grant or loan. Where the approved assistance is a loan, the applicant and the Council must enter into a revised loan agreement.
- 8 In the event of a dispute between the applicant and the contractor about the satisfactory completion of works, the Council reserves the right to pay the grant or loan to the applicant or contractor if the works have been carried out to the satisfaction of a Strategic Housing officer.

Contact details

This Policy is operated by the Housing Standards and Adaptations team, part of the Strategic Housing service:

By telephone: 0300 123 5017 Option 4

By email: careandrepair@cheshireeast.gov.uk

By post: Floor 2 Delamere House, Delamere Street, Crewe, CW1 2LL

Or visit our website: www.cheshireeast.gov.uk/homerepairs