



Private Sector Housing Grants Policy

2026 to 2031

Introduction

This Policy is designed to assist the most vulnerable people living in the Private Sector within the Sevenoaks District. There are strong links between poor housing conditions and poor health. Poor housing disproportionately affects vulnerable people who do not have the necessary resources to keep their homes in good repair, or who require adaptations or alterations to their home to support them to live independently.

The Policy aims to:

- Increase the number of vulnerable people who are able to live independently at home
- Reduce the number of vulnerable households living in homes that pose an imminent risk to their health and safety
- Increase the number of empty homes that are brought into use, particularly accommodation that can be used to prevent and relieve homelessness.

The Council acknowledges that property owners are primarily responsible for maintaining and repairing their homes. However, the Council has legal obligations to protect and assist vulnerable members of the community to enable them to live safely and independently in their own homes wherever possible.

The Policy is written in accordance with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, the Housing Grants, Construction, and Regeneration Act 1996 and the Housing Act 2004, and details how the grant budget will be used by the Council in addressing these issues and meeting local needs.

The Council utilises flexibilities permitted under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer Disabled Facilities Grants, over and above the minimum statutory requirements for Mandatory Disabled Facilities Grants. This includes:

- Exemption to the test of resources for Mandatory Disabled Facilities Grants for applicants in receipt of Council Tax support
- Top up for Mandatory Disabled Facilities Grants for cases where the cost of eligible works exceeds the mandatory £30,000 limit
- Grants for works that are not eligible under the Mandatory Disabled Facilities Grant criteria

The Council is unable to provide assistance to all residents given the limited resources available. In determining the grants provided by the Council, consideration has been given to those residents in most need of assistance, their current situations, and financial circumstances.

The Council awards Mandatory Disabled Facilities Grants in accordance with the relevant legislation and guidance issued by Government which determines, amongst

other things, the type of work that can be funded, the maximum amount of grant, and the test of financial resources that must be made.

The Council offers the following grants:

- Mandatory Disabled Facilities Grants
- Discretionary Disabled Facilities Grant Excess Costs Top Up
- Discretionary Disabled Facilities Grant Related Works Top Up
- Relocation Grant
- Hospital Discharge Grant
- Safe and Secure Grant
- Homestraight Grant
- Housing Assistance Grant
- Empty Homes Grant

This Policy recognises the limitation on the Councils own capital funds and the fact it is unlikely that substantial additional support from either the Council or Central Government will be forthcoming, so ensuring whenever possible financial assistance is recovered and recycled to assist further residents is essential.

The Council will always prioritise the approval of Mandatory Grants over the approval of Discretionary grants.

Any queries relating to this Policy or Grant conditions should be referred to the Housing Policy and Enforcement Manager or the Head of Strategic and Private Sector Housing, Sevenoaks District Council, Argyle Road, Sevenoaks, TN13 1HG.

Eligibility

The Private Sector Housing Grants eligibility criteria apply to all applications for grant assistance contained within this Policy.

The eligibility criteria are as follows:

- Applicants must be **18** years of age at the date of the application, and
- Applicants must have an owner's interest in the dwelling (other than an interest by virtue of being a Registered Provider (formerly known as a Housing Association), or be a tenant or licensee of the dwelling with a tenancy or licence permitting occupation of the dwelling for a minimum of 12 months after approval of the housing grant (this may differ in respect of Disabled Facilities Grants), and
- Applicants must have the power or duty to carry out the works and where appropriate have the owners' consent in writing to carry out the works (excluding Safe and Secure Grants), and
- Applicants must satisfy such tests of resources as the Council has in place, and
- Applicants must not be ineligible, by virtue of the Housing, Grants, Construction and Regeneration Act 1996, regulations made under the Act, or any other enactment.

To be eligible for a Mandatory Disabled Facility Grant an assessment must be undertaken by a suitably qualified Occupational Therapist who recommends adaptations because of a person's disability and not for any other reason such as overcrowding. An assessment by the Council must be satisfied that the works required are "necessary and appropriate" and "reasonable and practicable" bearing in mind the layout and condition of the property.

The Council are obliged to consult with the welfare authority which in our case is Kent County Council before formal approval is given. Our focus is on supporting older and disabled individuals, along with their care givers, to live independently, confidently, and safely in their own homes. Housing grants can minimise the impact of a disabling environment and promote independence, aligning with the goals of the Care Act 2014 to prevent or delay the need for care and support.

Our housing grants supports care givers in their roles and contributes to various positive outcomes, such as improved safety, increased independence, personal resilience, and overall wellbeing.

Examples of common adaptations include:

- Providing ramps to allow a person to get in and out of their home
- Stair lifts and through floor lifts including a 5-year warranty
- Level access showers for people who cannot use a conventional bath

The Council awards Mandatory Disabled Facilities Grants in accordance with the legislation (Housing Grants, Construction and Regeneration Act 1996, as amended by

the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and guidance issued by Government which determines, amongst other things, the type of work that can be funded, the maximum amount of grant, and the test of financial resources that must be made.

The Discretionary Disabled Facilities Grant Excess Costs Top Up is to assist persons to fund works that are eligible under the Mandatory Disabled Facilities Grant criteria, but where the total cost of works exceeds the maximum allowable Mandatory Disabled Facilities Grant.

The Discretionary Disabled Facilities Grant Related Works Top Up is to assist persons to fund works that are not eligible under a Mandatory Disabled Facilities Grant but have been deemed necessary to support independent living.

Discretionary Grants are subject to the levels of available funding in each financial year, and the Council reserves the right to defer approval, or even consideration of applications, for periods of time in order to award grants within the budgets available

The Council offers the following Discretionary Grants:

- Discretionary Disabled Facilities Grant Excess Costs Top Up
- Discretionary Disabled Facilities Grant Related Works Top Up
- Relocation Grant
- Hospital Discharge Grant
- Safe and Secure Grant
- Homestraight Grant
- Empty Homes Grant

The Grant Terms and Conditions can be found at Appendix 1.

Mandatory Disabled Facilities Grant

The Council will award a Mandatory Disabled Facilities Grant where applications meet the criteria below and are in accordance with the relevant legislation.

Who qualifies for a Mandatory Disabled Facilities Grant

An owner, part owner, tenant, licensee or occupant (**see definitions in Appendix 2**) where adaptations are required to meet the needs of a disabled occupant living in the property to enable them to continue living there.

The disabled occupant must have the intention to live in the property as their only or main residence for at least the next 5 years.

A means test (test of resources) must be carried out in order to assess the amount, if any, that the applicant must contribute towards the cost of the works. This will be assessed in line with the national test of resources criteria for Mandatory Disabled Facilities Grants. Applicants must supply supporting evidence relating to all sources of income and any savings.

Where the disabled occupant is in receipt of 1 or more of the following benefits the means test is not applied, and an applicant contribution is not required:

- Universal Credit (excluding awards of £0)
- Income Support
- Income based Employment and Support Allowance (not contribution based)
- Income related Jobseeker's Allowance (not contribution based)
- Guaranteed Pension Credit (not Savings Pension Credit alone)
- Working Tax or Child Tax Credit with income of £15,050 or less
- Housing Benefit

At the time the application is made, their contribution towards the Disabled Facilities Grant will be Nil. Full entitlement is available for eligible works up to the grant maximum.

For those disabled occupants not in receipt of 1 or more of the benefits listed above, a test of resources must be carried out in order to assess the amount, if any, that the applicant must contribute towards the cost of the works. Documentary evidence must be provided to support the information provided about all sources of income and all savings. Means test for grants are not completed where an applicant is suffering from a terminal illness (for example Motor Neurone Disease, Huntington's Disease) where adaptations are needed to facilitate and assist with supporting the applicant through final stages of life.

Parents of disabled children are not means tested for applications for Mandatory Disabled Facilities Grants. Full entitlement is available for eligible works up to the grant maximum.

Where the applicant is the landlord of the property the means test is not applied and the tenant will be means tested and may have to make a contribution, however the landlord must agree and sign a Nomination Rights Agreement prior to grant approval, under which the Council can nominate persons to be tenants of the property for a period of 5 years from the date the works are certified by the Council.

An applicant can be considered for more than 1 Mandatory Disabled Facility Grant if the application is supported by formal Occupational Therapist recommendations, it is a general requirement that the needs assessment that is completed by Occupational Therapist should look at every aspect of the applicant's needs, taking into account the next 5 years before submitting their recommendations to the Council.

Eligible works may include

The purposes for which a Mandatory Disabled Facilities Grant may be given are set out in Section 23 (1) of the 1996 Act and fall into a number of categories:

- Facilitating access to and from the dwelling (which can include a qualifying houseboat, park home or, in the case of a flat, the building in which the flat is located) for example via a ramp or work to the threshold and associated doors.
- Facilitating access to a room used or usable as the principal family room.
- Facilitating access to a room used or usable for sleeping or alternatively providing such a room for the disabled occupant, for example, a stairlift.
- Facilitating access to a room in which there is a WC, a bath or a shower (or both) and a wash hand basin or providing a room in which there is such a facility. For example, a level access shower or over bath shower or a washing WC where self-hygiene cannot be achieved satisfactorily. Facilitating the use by the disabled occupant of such facility.
- Facilities for the preparation and cooking of food by the disabled occupant where appropriate, for example, lowering worktop or sockets.
- Making the dwelling safe, for example, through the provision of an enhanced alarm system for those with hearing difficulties, or where a disabled person has behavioural problems, minimising the risk of harm through appropriate adaptations.
- Improving any heating system within the dwelling or providing a heating system to meet the needs of the disabled occupant, for example, the provision of heating to rooms used by the disabled occupant the main living room, bedroom and bathroom.
- Facilitating the use by the disabled occupant of a source of power, light, or heat, for example, by altering the position of 1 or more means of access to or control of that source or providing additional means of control.
- Facilitating access and movement by the disabled occupant around the dwelling in order to care for another person who normally resides there and is in need of such care, for example, to provide access to an area that the disabled occupant would not normally need access to, but which is used by a person to whom they are providing care.
- Facilitating access to the garden for a disabled occupant.

In considering an application, the Council must be satisfied that the relevant works are necessary and appropriate to meet the needs of the disabled occupant and that it is reasonable and practicable to carry out the relevant works having regard to the age and condition of the dwelling.

Kent County Council Adult or Children's Social Care (Occupational Therapists) will be consulted when the above criteria is being considered. Applicants can engage the services of a Private Occupational Therapist where the cost of the assessment can be claimed back through a Mandatory Disabled Facilities Grant should the enquiry proceed to a formal grant application.

Most disabled people wanting a grant are referred to the Council via Kent County Council. If a self-referral is made, the disabled person will be asked to contact Kent County Council for an assessment of their adaptation needs. This is to enable Kent County Council to both assess the person's needs and identify any equipment that might help or any care package that might be available. An Occupational Therapist usually carries out this assessment because this is their area of expertise.

Grant amount

The maximum grant available is £30,000.

Once the grant application has been approved, no further recommendations from Kent County Council or a Private Occupational Therapist will be considered or accepted against the application. Any further work would require a new application.

Grant Repayment conditions

In the case of a Mandatory Disabled Facilities Grant for an owner or part owner where the grant exceeds £5,000, the Council will place a Local Land Charge on the property and demand repayment of the amount of grant in excess of the first £5,000 (up to a maximum of £10,000 in total) if the property is sold, transfer of ownership or if the disabled person ceases to live in the property within the grant condition period (10 years from the date that the works are certified).

The Council reserves the right to monitor grant commitment and expenditure at all times and will prioritise the provision of Mandatory Disabled Facilities Grants

Discretionary Disabled Facilities Grant Excess Costs Top Up

The Discretionary Disabled Facilities Grant Excess Costs Top Up is to assist applicants to fund works that are eligible under the Mandatory Disabled Facilities Grant criteria, but where the total cost of works exceeds the maximum allowable Mandatory Disabled Facilities Grant.

Who qualifies

Applicants who have qualified for a Mandatory Disabled Facilities Grant, where the cost of eligible works is in excess of the maximum allowable Mandatory Disabled Facilities Grant (£30,000).

Where the property is owned by a Registered Provider (formerly known as a Housing Association) tenants are able to apply for a Mandatory Disabled Facilities Grant and can receive up to £30,000. Given it would be considered good practice for a responsible social landlord to respond to the needs of its disabled tenants, discretionary assistance above the Mandatory Disabled Facilities Grant maximum will be limited to £15,000.

Discretionary funding will only be made available if a Registered Provider match funds any discretionary assistance given by the Council. If adaptations exceed £60,000 (Mandatory Disabled Facilities Grant £30,000 plus *Discretionary Disabled Facilities Grant Excess Costs Top Up* (up to £15,000 from the Council match funded by up to £15,000 from the Registered Provider) then no further grant funding will be made available from the Council.

As with Mandatory Disabled Facilities Grant all applicants for Discretionary Disabled Facilities Grant Excess Costs Top Up assistance will be subject to the means test used for Mandatory Disabled Facilities Grants. Any contribution made towards the cost of the Mandatory Disabled Facilities Grant by the applicant will be taken into consideration.

Those on a passporting benefit (see list on Page 6) and/or where the adaptations are for a child and at least 1 of the parents in receipt of such a benefit will not be subject to the means test.

Standalone applications for this type of grant are not accepted.

Eligible works may include

Work identified as eligible under the Mandatory Disabled Facilities Grant criteria.

Grant Amount

The maximum grant available is £30,000.

Once the grant application has been approved, no further recommendations from Kent

County Council or Private Occupational Therapist will be considered or accepted against the application. Any further work would require a new application.

Grant Repayment conditions

If a Discretionary Disabled Facilities Grant Excess Costs Top up is awarded and the applicant is an owner or part owner the Council will place a Local Land Charge on the property and will demand repayment of the full amount of the grant if the property is sold, transfer of ownership or if the disabled person ceases to live in the property within the grant condition period (10 years from the date that the works are certified).

Discretionary Disabled Facilities Grant Related Works Top Up

The Discretionary Disabled Facilities Grant Related Works Top Up is to assist applicants to fund works that are not eligible under a Mandatory Disabled Facilities Grant but have been deemed necessary to support independent living.

Who qualifies

Applicants who have qualified for a Mandatory Disabled Facilities Grant, where works that are not eligible under the Mandatory Disabled Facilities Grant criteria are necessary to support independent living and will facilitate or enhance works completed under a Mandatory Disabled Facilities Grant.

As with Mandatory Disabled Facilities Grant all applicants for Discretionary Disabled Facilities Grant Related Works Top Up assistance will be subject to the means test used for Mandatory Disabled Facilities Grants. Any contribution made towards the cost of the Mandatory Disabled Facilities Grant by the applicant will be taken into consideration.

Those on a passporting benefit (see list on Page 6) and where the adaptations are for a child and at least 1 of the parents in receipt of such a benefit will not go through the means test.

Standalone applications for this type of grant are not accepted.

Eligible works may include

Works that are not eligible under the Mandatory Disabled Facilities Grant criteria but are necessary to support independent living and will facilitate or enhance works completed under a Mandatory Disabled Facilities Grant, for example:

- An extended warranty (additional 4 years to a maximum of 5) for equipment provided through a Mandatory Disabled Facilities Grant, step lift, specialist WC, changing stretchers and specialist baths
- Adaptation works outside the boundary of a property to provide the disabled occupant with safe access to and from the home (this would be agreed on a case-by-case basis due to the complexities of land ownership around the curtilage of the property)
- Remedial works that are necessary to facilitate the completion of works under a Mandatory Disabled Facilities Grant
- Other alterations that will assist the disabled occupant to live safely and independently in the home, for example alterations that will make the property safer for a person with dementia or a sensory impairment.

Grant Amount

The maximum grant available is £10,000.

Once the grant application has been approved, no further recommendations from Kent County Council or Private Occupational Therapist will be considered or accepted against the application. Any further work would require a new application.

Grant Repayment conditions

If a Discretionary Disabled Facilities Grant Excess Costs Top up is awarded and the applicant is an owner or part owner the Council will place a Local Land Charge on the property and will demand repayment of the full amount of the grant if the property is sold, transfer of ownership or if the disabled person ceases to live in the property within the grant condition period (10 years from the date that the works are certified).

Relocation Grant

The Relocation Grant is to assist disabled persons to move into suitable alternative accommodation.

Who qualifies

Applicants who qualify for a Mandatory Disabled Facilities Grant, where works to the existing home are not possible or feasible, or where a move to alternative accommodation would provide benefits for the disabled person similar to adaptations to the existing home.

The new property must be suitable for the disabled occupant, or adaptation works to make the new property suitable for the disabled occupant must be possible and feasible.

The disabled occupant must have the intention to live in the new property as their only or main residence for at least the next 5 years.

A means test (test of resources) is not applied for this grant.

This grant is not available for Private Rented Sector or Registered Provider (formerly known as a Housing Association) tenants.

Eligible costs include

Funding will assist applicants in providing financial assistance to cover the costs of moving to another property which can be outside of the Sevenoaks District, including.

- Estate agent fees (limited to 1.5% of the property value)
- Solicitor fees
- Valuation fees
- Survey costs
- Stamp duty (limited to the amount for a property valued at 15% higher than the property being sold)
- Mortgage arrangement fees
- Removal costs

The applicant is responsible for obtaining an Occupational Therapist report advising that the new property is suitable/can be made suitable to fully meet the needs of the disabled person and their family and agreement from the Council as to the condition of the proposed property (i.e. the property is fit for human habitation).

Grant Amount

The maximum grant available is £10,000 payable on completion of the purchase or such other date as may be agreed with the applicant at the sole discretion of the Council.

Grant Repayment Conditions

There are no grant repayment conditions.

Hospital Discharge Grant

The Hospital Discharge Grant is to assist persons who are over the age of 60 years, disabled or vulnerable to carry out works to their home that are necessary to facilitate safe discharge from hospital.

Who qualifies

Owners or part owners (including leaseholders), tenants, occupants of caravans and qualifying houseboats, where works to the home are necessary to facilitate safe discharge from hospital.

Applicants must have the intention to live in the property as their only or main residence for at least the next 5 years.

Applicants are referred by the Hospitals that are discharging them back to their home.

A means test (test of resources) is not applied for this grant.

Eligible works may include

Due to the many housing related issues which prevent a timely hospital discharge a specific list of works cannot be given, however all works associated with the grant must be essential to enable the applicant to once again reside in their own home, examples of works include:

- deep cleaning
- decluttering
- minor adaptations
- boiler repairs and replacement
- minor repairs and moving furniture

Grant Amount

The maximum grant available is £5,000.

Grant Repayment Conditions

There are no grant repayment conditions.

Safe and Secure Grant

The Safe and Secure Grant is designed to reduce admissions to hospital and promote independence. This type of grant will be available to those who are over the age of 60 years, disabled or vulnerable. This grant is primarily aimed at those individuals and carers living with Alzheimer's and Dementia.

Who qualifies

Owners or part owners (including leaseholders), private rented sector tenants, occupants of caravans and qualifying houseboats, where works to the home are necessary to reduce hospital admissions and promote independence.

Applicants must have the intention to live in the property as their only or main residence for at least the next 5 years.

Organisations such as Community Care Agencies, Charities and family carers are able to refer applicants.

A means test (test of resources) must be carried out in order to assess the amount, if any, that the applicant must contribute towards the cost of the works if not on a passporting benefit (see list on Page 6).

Lifeline and Key Safes are approved under a Safe and Secure grant for all residents in the District and are not means tested.

Eligible works may include

Repairs to the house and its environs will be minor in nature and could include:

- repairs or modifications to stairs, floors and steps
- safety and security repairs
- providing additional property modifications to promote independence for applicant with a specific disability, diagnosed condition (or written evidence supporting a condition) to ensure they are able to live safely in their own home for as long as possible

Grant Amount

The maximum grant available is £5,000.

Grant Repayment Conditions

There are no grant repayment conditions.

Homestraight Grant

A Homestraight Grant is designed to assist people who are over the age of 60 years, disabled or vulnerable with hoarding and self-neglect issues.

Who qualifies

Owners or part owners (including leaseholders), tenants, occupants of caravans and qualifying houseboats, where works to the home is necessary.

Applicants must have the intention to live in the property as their only or main residence for at least the next 5 years.

Organisations such as Community Care Agencies, Charities and family carers are able to refer applicants.

A means test (test of resources) is not applied for this grant.

Eligible works may include

The grant covers essential works such as:

- deep cleaning
- decluttering
- minor adaptations
- minor repairs and moving furniture

Grant Amount

The maximum grant available is £3,000.

Grant Repayment Conditions

There are no grant repayment conditions.

Housing Assistance Grant

In principle, the Council takes the view responsibility for all repair and maintenance of a property rests with the owner or part owner (including leaseholders). Discretionary financial assistance will normally only be available where it can be demonstrated that other funding options have been explored and eliminated, or where the use of discretionary funding assists the Council in meeting its strategic objectives.

Who qualifies

Owners or part owners (including leaseholders), occupants of caravans and qualifying houseboats, where works to the home is necessary.

The applicant must have the intention to live in the property as their only or main residence for at least the next 5 years.

A means test (test of resources) must be carried out in order to assess the amount, if any, that the applicant must contribute towards the cost of the works if not on a passporting benefit (see list on Page 6).

Eligible works may include

Applications for works will only be considered in the following circumstances:

- essential works that are required to remedy Category 1 hazards (as assessed using the Housing Health and safety Rating System (HHSRS))
- where multiple Category 2 hazards (Band D) (as assessed using the Housing Health and safety Rating System (HHSRS)) that pose a risk to health of the applicant

Applications will not be considered in the following circumstances:

- non-essential repairs or for works which are considered desirable rather than essential (including kitchen and bathroom refurbishments to replace dated but otherwise serviceable fittings)
- repairs to porches, conservatories, sheds, outbuildings, garden fences, boundary wall
- replacement of windows and doors on grounds of energy efficiency unless considered by the Council to be in serious disrepair and beyond economical repair
- funding of works which would normally be covered by a household insurance policy (discretionary funding is not intended to be an alternative to insurance cover)

Grant Amount

The maximum grant available is £10,000.

Grant Repayment Conditions

If a Housing Assistance Grant is awarded and the applicant is an owner or part owner the Council will place a Local Land Charge on the property and will demand repayment of the full amount of the grant if the property is sold, transfer of ownership or if the applicant ceases to live in the property within the grant condition period (10 years from the date that the works are certified).

The Council will always prioritise the approval of Mandatory Grants over the approval of Discretionary Housing Assistance grants.

Empty Homes Grant

Empty Home Grants will be considered where it will assist the owners of empty homes to bring their properties back into use increasing the availability of housing. The grant will cover 50% of the costs of the works up to a maximum of £15,000, in return the property must be made available for rent to households who are homeless or at risk of becoming homeless.

Who qualifies

Owners of homes located within the District that have been empty for a minimum period of 1 year on the date of application. In exceptional circumstances the Council may consider providing a grant to enable a home that has been empty for less than 1 year to be brought back into use, for example where there has been an unforeseen natural disaster or emergency situation and the owner does not have enough funds to complete the necessary works.

A means test (test of resources) is not applied for this grant. However, applicants must agree to sign a Nomination Rights Agreement prior to grant approval, permitting the Council to nominate tenants to the property and to set the rents at the Local Housing Allowance rates.

Eligible works may include

Works required to bring the property up to a lettable standard, free from Category 1 and 2 Hazards (as defined under Part 1 of the Housing Act 2004). The Council will draw up a Schedule of Works to be undertaken to achieve this.

Grant Amount

The maximum grant available is £15,000 (or up to 50% of the cost of the work, whichever is lower).

Grant Repayment Conditions

The grant must be repaid in full if the applicant fails to comply with the terms of the Nomination Rights Agreement, and a nomination from the Council has not been accepted within 3 months from the date the works are certified by the Council.

The grant must be repaid in full if the property is sold within the grant condition period (10 years from the date that the works are certified by the Council and the property is deemed ready for letting).

Resources and Monitoring

Resources

Delivering the Private Sector Housing Grants Policy

Funding for Disabled Facilities Grants in England is channeled into the Better Care Fund which consists of pooled resources from a number of sources. One of the aims of the Better Care Fund is to achieve improved integration of care and support services. A proportion of the Better Care Fund is transferred to Sevenoaks District Council to fund Disabled Facilities Grants, helping to support the national aims for the fund, including the prevention of unnecessary hospital admissions, and reducing the delayed transfer of care when people are ready to leave hospital.

The Empty Homes Grants are funded under the Council's Section 106 Affordable Housing commuted sums fund. Funding is subject to availability of funds and the approval of the Council's Portfolio Holder. The funding is allocated to achieve the aims of the Private Sector Housing Grants Policy, Empty Homes Strategy, and the Affordable Housing Supplementary Planning Document 2011.

In addition, the Council may utilise funding from Central Government or other sources aimed at specific issues or to target issues of local and national concern in accordance with any special conditions, for example, the replacement of inefficient boilers.

Monitoring

Performance Monitoring and Review

The Policy will be monitored and reviewed on an annual basis or more frequently as changes in legislation, including benefits entitlement, may dictate.

Minor changes which make no significant difference to service provision will be made to the document under delegated authority by the Head of Strategic and Private Sector Housing in consultation with the relevant Portfolio Holder.

Should the Policy be impacted by significant changes or financial implications, it will be taken to Cabinet for consideration and on to Council for adoption.

Appendix 1 - Grant Terms and Conditions

The Grant Terms and Conditions will be applicable to all elements of the Private Sector Housing Grants Policy, except where otherwise stated. Legislation applicable to Mandatory Disabled Facilities Grant determined by Central Government is followed by the Council.

Applications

- **In making an application for a grant, when applicants or their Legal representative signs the application form, they are agreeing to all the grant terms and conditions as detailed by the Council.**
- In all cases (excluding Empty Homes Grants), the property must be the usual place of residence of the applicant at the time of application, including dwellings, mobile homes and houseboats.
- Information (including income and savings) provided to the Council by applicants as part of the application process will be checked thoroughly and may be shared and enquiries made with other departments of the Council and other organisations involved in any aspect of handling public funds to prevent and detect fraud or in investigation of other possible criminal activities. This includes checks to Credit Reference Agencies and any debts with the Council.
- Applications or enquiries will only be accepted on the prescribed forms of the Council.
- Proof of title may be required to enable property ownership to be confirmed, and the consent of any mortgagee may be needed.
- An application for a Disabled Facilities Grant will only be considered complete for processing when it is accompanied by an Occupational Therapist's report recommending the necessary works. It would be normal and beneficial for such a report to be provided at the commencement of the enquiry/application process.
- An application for a grant towards works that have already been completed will not be processed. Any part of works not commenced, which would otherwise have been considered for a grant may be processed for a possible grant as long as that work is not commenced prior to formal approval.
- Applications from tenants for a Housing Assistance Grant must be from owner or part owner who are according to the terms of their lease/tenancy agreement responsible for the work for which a grant is being sought.
- An application for an Empty Homes Grant will not be approved if the applicant has previously received an Empty Homes Grant funding for any

property (including the property to which the application relates) within the District.

- The Council may refer enquiries for a grant to other external agencies where an alternative, appropriate source of funding may be available.
- Except in exceptional circumstances approved at the discretion of the Council, where a Housing Assistance Grant has been paid, no further grant shall be considered for a period of 5 years from the date of payment.
- Grants will only be approved for the benefit of applicants who are able to provide evidence of a valid National Insurance Number.
- Applicants for the Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up can submit their own proposals on how works should be completed or included within a refurbishment of their property or in a new build development.

The proposal submitted would have to fully meet all the recommendations made by the Occupational Therapist and the revised proposal approved by the Occupational Therapist. The Council will only fund the works, that are specifically for the applicant following acceptable quotes.

- There is a requirement for **3** quotes for the Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up.
- Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up are not available for applicant submitted proposals.
- Discretionary Grants are subject to the levels of available funding in each financial year and the Council reserves the right to defer approval, or even consideration of applications, for periods of time to ensure grants are only considered within the budgets available.
- Discretionary Grants may be refused in cases where an applicant is found to have an outstanding debt to the Council. This does not have to be in relation to the same property that the current application is for. An applicant with Council Tax arrears may only apply for a Discretionary Grant once the outstanding debt has been repaid or an appropriate payment method has been arranged and adhered to.

- In considering applications for the benefit of people with disabilities the Council may choose not to grant fund adaptations for which County Council Social Services are responsible under the Chronically Sick and Disabled Persons Act 1970.
- There is no appeal route against the outcome of 'means testing' although calculations can be rechecked on application to the Housing Policy and Enforcement Manager.

Waiting List

- Mandatory Disabled Facility Grant applications will be prioritised, however should demand for these grants significantly increase or there be a legislative change there may be times when an applicant will unfortunately be placed on a waiting list. and be assisted in date order, although as part of any such waiting list clinical need as determined and evidenced by an Occupational Therapist will be used to determine if priority should be given above earlier applications.

Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up Estimates, Payments and the Works Undertaken

- The applicant is responsible for finding a contractor to complete the approved works. If an applicant is unable to source a contractor the Council do hold lists of contractors who have completed Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up similar works that can be provided. The Council are unable to recommend contractors; however, checks are completed for contractors on the list held by the Council for company details, VAT registrations, Public Liability insurance and DBS checks.
- Estimates and or quotations from a family member (including spouses, persons who live together as a couple, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces) of the applicant must be clearly identified as such by the applicant and must be made on the basis of materials only and not labour costs.
- If an applicant submits an estimate and or quote from a member of their family who then carries out the agreed works the grant will only be paid on the basis of the cost of materials and not labour.
- It is the applicant who employs the contractor to undertake the agreed works and the Council has no contractual liabilities in that relationship as its role is only to administer the grant process.
- The applicant is ultimately responsible for ensuring the quality of the completed works; the responsibility can be passed on to an agent of the

applicant, e.g. an Architect or a Home Improvement Agency.

- The Council will not undertake works on behalf of applicants, except where works may be due in default of an owner's, tenant's etc failure to comply with a Statutory Notice.
- The Council or its agents will hold final authority to determine what works are included on grant schedules although it is acceptable for owners, tenants or their agents etc to draw up initial Schedules of Work which may be reduced or added to by the Council in terms of work qualifying for a possible grant.
- The responsibility to gain all necessary approvals for works to be undertaken with grant funding rests with the applicant or their agent, such approvals may be Planning Permission or Building Regulation Approval or any of the matters raised within the terms and conditions of the grant.
- Ongoing maintenance and repair of completed works and adaptations provided under a grant will become the responsibility of the applicant or landlord as relevant.
- The amount of grant payable shall be the actual cost of undertaking the works plus any reasonable associated fees less any applicant contribution etc up to the total value of the grant approved. Additional funding will only be provided above the original approval level in the event of unforeseen work being needed to allow completion of eligible works or associated works of a nature to protect the health and safety of occupiers. A formal reapproval will be required before any payment above the originally approved level is paid. The additional work shall not be carried out before the Councils' consent has been obtained. Maximum grant limits will still apply.
- All payments of grant shall be conditional upon receipt of an acceptable invoice and will be made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed.
- Where the approved work has not been carried out to the satisfaction of the applicant, the Council may, at the request of the applicant and if it considers it to be reasonable, withhold payment.
- The Council will include the cost of preliminary or ancillary services fees and charges within the calculation of the grant; each submission of fees will be individually considered for reasonableness. The payment of any such fees is conditional on a grant being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.
- The Council will consider requests for interim payments such that no interim

payment will be for more than 90% of the cost of completed work and in aggregate no more than 90% of the total approved amount before final completion.

- The payment of any grant approved will only be considered after any applicant's contribution has been accounted for in the value of invoices submitted.
- The grant works must be carried out by the contractor on whose estimate/quote, submitted as part of the application process, the grant approval is based (usually the lowest priced estimate/quote). Where previously agreed by the Council and subject to receipt of a satisfactory estimates, the Council may allow the work to be carried out by an alternative contractor. The grant approval is based on the lowest priced estimate/quote.
- Where the Council believes that the likely cost of work will be less than £1,000, 1 estimate only will be required. In all other cases a minimum of 3 estimates must be provided. If 1 estimate only has been required and the cost significantly exceeds £1,000, a further estimate may be required. The Council reserves the right to ask for more estimates/quotes if it is not happy with those submitted. The Council may accept a single quote where 3 would normally be required in the case of highly specialised work. The Council may seek evidence as to the background and trading practices of any contractor.
- Should the applicant choose to use an external service such as a Private Occupational Therapist, Home Improvement Agency, Independent Surveyor, etc, the fees for this service can be reclaimed at the time of the grant application. If the grant does not proceed to a full application the applicant will be liable for these costs.
- Where the property belongs to a Registered Provider (formerly known as a Housing Association) the applicant can make a claim for a management fee for their Landlord of 7% of the full cost of works upon completion.

All other Discretionary Grants Estimates, Payments and the Works Undertaken

- The Council is responsible for finding a contractor to complete the approved works. An applicant may find their own contractor and the grant award will be for the most cost-effective solution.
- Estimates and or quotations from a family member (including spouses, persons who live together as a couple, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews and nieces) of the applicant must be clearly identified as such by the applicant and must be made on the basis of materials only and not labour costs.
- If an applicant submits an estimate and or quote from a member of their

family who then carries out the agreed works, the grant will only be paid on the basis of the cost of materials and not labour.

- It is the applicant who employs the contractor that the Council has sourced to undertake the agreed works and the Council has no contractual liabilities in that relationship as its role is only to administer the grant process.
- The applicant is ultimately responsible for ensuring the quality of the completed works; the responsibility can be passed on to an agent of the applicant, e.g. an Architect or a Home Improvement Agency.
- The Council will not undertake works on behalf of applicants, except where works may be due in default of an owner's, tenant's etc failure to comply with a Statutory Notice.
- The Council will hold final authority to determine what works are included on grant schedules although it is acceptable for owners, tenants or their agents etc to draw up initial Schedules of Work which may be reduced or added to by the Council in terms of work qualifying for a possible grant.
- The responsibility to gain all necessary approvals for works to be undertaken with grant funding rests with the applicant or their agent, such approvals may be Planning Permission or Building Regulation Approval or any of the matters raised within the terms and conditions of the grant.
- Ongoing maintenance and repair of completed works and adaptations provided under a grant will become the responsibility of the applicant or landlord as relevant.
- The amount of grant payable shall be the actual cost of undertaking the works plus any reasonable associated fees less any applicant contribution up to the total value of the grant approved. Additional funding will only be provided above the original approval level in the event of unforeseen work being needed to allow completion of eligible works or associated works of a nature to protect the health and safety of occupiers. A formal reapproval will be required before any payment above the originally approved level is paid. The additional work shall not be carried out before the Councils' consent has been obtained. Maximum grant limits will still apply.
- All payments of grant shall be conditional upon receipt of an acceptable invoice and will be made direct to the appropriate contractor following agreement with the applicant that works to the appropriate stage have been satisfactorily completed.
- Where the approved work has not been carried out to the satisfaction of the applicant, the Council may, at the request of the applicant and if it considers it to be reasonable, withhold payment.

- The Council will include the cost of preliminary or ancillary services fees and charges within the calculation of the grant; each submission of fees will be individually considered for reasonableness. The payment of any such fees is conditional on a grant being approved and the completion of all specified works, otherwise the Council will not be held responsible for any fees incurred before or after approval.
- The Council will consider requests for interim payments such that no interim payment will be for more than 90% of the cost of completed work and in aggregate no more than 90% of the total approved amount before final completion.
- The payment of any grant approved will only be considered after any applicant's contribution has been accounted for in the value of invoices submitted.
- The grant works must be carried out by the contractor on whose estimate/quote, submitted as part of the application process, the grant approval is based (usually the lowest priced estimate/quote). Where previously agreed by the Council and subject to receipt of a satisfactory estimate, the Council may allow the work to be carried out by an alternative contractor. The grant approval is based on the lowest priced estimate/quote.
- Where the Council believes that the likely cost of work will be less than £1,000, 1 estimate only will be required. In all other cases a minimum of 3 estimates must be provided. If 1 estimate only has been required and the cost significantly exceeds £1,000, a further estimate may be required. The Council reserves the right to ask for more estimates/quotes if it is not happy with those submitted. The Council may accept a single quote where 3 would normally be required in the case of highly specialised work. The Council may seek evidence as to the background and trading practices of any contractor.
- Should the applicant choose to use an external service such as a Private Occupational Therapist, Home Improvement Agency, Independent Surveyor, etc, the fees for this service can be reclaimed at the time of the grant application. If the grant does not proceed to a full application the applicant will be liable for these costs.

Cancellation, Withdrawal and Repayment

- The time allowed for the grant works to be completed will be 12 months from the date of the approval document. In exceptional circumstances, this may be extended at the discretion of the Council. Such agreement must be requested in writing no later than 11 months from the approval date.
- If the applicant or, in the case of a Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and

Discretionary Disabled Facilities Grant Related Works Top Up Grant, the disabled person should die before the grant is approved, the application shall be treated as withdrawn.

- If after approval is issued but before the grant works are certified by the Council as being complete, an applicant's circumstances change or are found to be different from those stated in your grant application to such an extent that approval of the grant would no longer be given, then the Council reserves the right to cancel the grant and, in such event, no further grant payments will be made. Where payments have been made, the Council may demand repayment together with compound interest from the date on which payment was made until repayment, at such reasonable rate as the Council may determine. If an applicant's circumstances do change from those originally stated, it is the applicant's responsibility to notify the Council immediately in writing.
- In any case where financial circumstances at the time of application are later confirmed to be different from those submitted by the applicant/s such that after approval a new processing of information would lead to a reduced grant or denial of a grant then the original approval will be amended/cancelled and the Council may demand repayment together with compound interest from the date on which payment was made until repayment, at such reasonable rate as the Council may determine to recover any over payment, is made in full. In such circumstances the Council may choose to cancel the whole approval or demand repayment of all monies paid, plus compound interest, despite the fact that a reduced level of grant would have been approved, where it is felt the degree of error in the applicant completing the original means test form is such to suggest a deliberate attempt to deceive.
- If the disabled person should die in the case of a Mandatory Disabled Facilities Grants, Discretionary Disabled Facilities Grant Excess Costs Top Up and Discretionary Disabled Facilities Grant Related Works Top Up Grant, after approval of the grant whilst the approved works are in progress, the Council may at its discretion agree to the making good of the works undertaken to that point and pay an appropriate portion of the grant.
- In circumstances where the Council believe that actions of applicants may have been taken to deliberately defraud the Council, at any stage, a file will be passed to the Police for investigation.
- In cases where a grant condition applies the applicant is required to repay the grant, e.g. on sale of the property or transfer of ownership or if the applicant or disabled person ceases to live in the property within 10 years from the completion of the grant assisted works. The Council will place a Local Land Charge against the property to secure the repayment of the grant.
- Where a grant repayment condition is in force, the Council may require the person responsible to provide information in writing to satisfy the Council

that the grant condition is being complied with. It is a grant condition that this information is provided in a reasonable time period, specified by the Council. Failure to comply with this requirement is a breach of the grant conditions in itself and the repayment amount must then be repaid to the Council.

- In the case of an Empty Homes Grant, if the applicant fails to comply with the terms of the Nomination Rights Agreement, and a nomination from the Council has not been accepted within 3 months of the completion of the works then they will repay on demand to the Council the total amount of grant paid out.
- In the case of an Empty Homes Grant if the property is sold within the grant condition period (10 years from the date that the works are certified by the Council and the property is deemed ready for letting), then the applicant will repay on demand to the Council the total amount of grant paid out.
- In the case of a Mandatory Disabled Facilities Grant for an owner, where the grant exceeded £5,000, the Council will demand repayment of the amount of grant in excess of the first £5,000 (up to a maximum of £10,000 in total) if within the grant condition period (10 years from the date that the works are certified) the property is:
 - disposed of in any way
 - occupied other than by the disabled person.
- In the case of Discretionary Disabled Facilities Grant Excess Costs Grant, Discretionary Disabled Facilities Grant Related Works Top Up and Housing Assistance Grant, if the property is sold or if disabled person ceases to live at the property within the grant condition period (10 years from the date that the works are certified by the Council) then they will repay on demand to the Council the total amount of grant paid out.
- Where an applicant dies after completion of the works, but before the expiry of the Local Land Charge on the property, the Council will seek repayment of the grant from the applicant's estate if a disposal by sale or change in ownership takes place.
- The Council may determine not to demand repayment of the grant, or to demand a lesser amount where extenuating circumstances exist (for example if the recipient would suffer financial hardship if required to make the repayment). This will be at the discretion of the Council and will be determined on a case-by-case basis.
- If in any situation whereby repayment of grant is required and the applicant fails to make the necessary arrangements, the Council will commence legal action to recover the amount due. This may result in a Court order for the amount due which will be registered as a Local Land Charge against the

property. This will incur compound interest at a reasonable rate as determined by the Council.

- Applicants will be required to pursue all available insurance or other damages claims that might be available to offset the cost of the works
- In the event of a recipient of a grant pursuing a successful insurance claim, action for legal damages etc which covers any part of the cost of works for which grant was previously paid, the applicant will on demand repay the total value of grant paid relating to such works or the value of the insurance payment/legal damages if lower.

Appendix 2 - Definitions

Activity	Details
Agreed Works	Are those works appearing on a Schedule produced or authorised by the Council.
Application	To be valid an application must include the completed application form and (where necessary) certificate of occupation, the requisite number of estimates in the form required and plans if needed.
Local Land Charge on a Property	Is where the Local Authority legally places a debt on the record of a property and recovers the debt, upon its sale if not settled beforehand.
Consent of Mortgagee	Is given by the Building Society, Bank etc. with whom the applicant has their mortgage in the case of freeholders and leaseholders.
Applicant Mandatory Disabled Facility Grants only	<p>The disabled person for whose benefit it is proposed to carry out any of the relevant works. For the purposes of applications under this Policy a person is disabled if:</p> <ul style="list-style-type: none"> • Their sight, hearing or speech is substantially impaired • They have a mental disorder or impairment of any kind • They are physically substantially disabled by illness, injury, or impairment • They are an adult who is or could be registered under Section 77 of the Care Act 2014 • They are an adult who is or could be registered under Section 18(5) of the Social Services and Wellbeing (Wales) Act 2014 • They are a child or young person registered • under paragraph 2 of Schedule 2 to the Children Act 1989 • They are a disabled child as defined by Section 17 of the Children Act 1989
Household Income	Means the amount of money the financial markets will consider available from a household to fund a loan but will not include income from children etc. residing in the home, but purely from the owner/s and any spouse or partner living in the property.
Licensee	A person having a licence to occupy.
Member of the family	Includes spouses, people who live together as a couple, parents, grandparents, children, grandchildren, brothers, sisters, uncles, aunts, nephews, and nieces.
Occupier	A person who occupies (jointly or with others) a qualifying houseboat or park home.

Activity	Details
Owners' Interest	<p>Where the applicant has, or proposes to acquire, an owner's interest in every parcel of land on which the relevant works are to be carried out.</p> <p>The Council may treat this grant condition as met by a person who has, or proposes to acquire, an owner's interest in only part of the land concerned.</p> <p>NB The Council will not approve an owner's application by a person who proposes to acquire a qualifying owner's interest until they are satisfied that she/he has done so.</p>
Part Owner	Means a shared ownership homeowner who within their tenancy agreement has the responsibility to repair or maintain the element of a structure for which they are seeking a grant
Person with a disability / People with disabilities	She/he is registered as a person with a disability or, in the opinion of the Social Services Authority, is registerable as a person with a disability. This definition recognises the fact that the majority of people will not be on a register.
Proof of Title	<p>A copy of the current Land Registry title document showing the applicant as an owner.</p> <p>If the property is not registered, a letter from a Solicitor, Building Society, or Bank on an applicant's behalf in the case of freeholders or leaseholders to confirm ownership.</p>
Tenant	Means a tenant who within their tenancy agreement has the responsibility to repair or maintain the element of a structure for which they are seeking a grant
Works in Default	Means works that the Council organises and possibly carries out as a result of the recipient of a statutory notice failing to comply with its requirements within a reasonable period of time.

Appendix 3 - Key Policy details

Policy Location

This Policy can be found at: www.sevenoaks.gov.uk/housing.

Policy Review Plans

This Policy is subject to a scheduled review once every 5 years or earlier if there is a change in legislation or local Policy that requires it.

Approvals

Version No.	Approval date	Approved by
1.0	30 April 2026	Full Council

Revision history

Version Control	Revision Date	Summary of Changes

Equality Analysis

- Has an Equality Impact Assessment form been completed as part of creating / reviewing / amending this Policy?
Yes
- If yes, where can a copy of the Equality Impact Assessment form be found?
View the [Equality Impact Assessment Template](#)