Cabinet Agenda

10 November 2026 at 7pm

Marconi Room, Civic Centre, Chelmsford

Membership

Councillor S J Robinson (Chair and Leader)
Councillor J Lardge (Culture and Leisure and Deputy Leader)

and Councillors

Councillor C Davidson (Finance)
Councillor N Dudley (Health and Wellbeing)
Councillor K Franks (Fairer Chelmsford)
Councillor J Hawkins (Connected Chelmsford)
Councillor R Lee (Planning and Place-Shaping)
Councillor R Moore (Greener Chelmsford)

Local people are welcome to attend this meeting, where your elected Councillors take decisions affecting YOU and your City.
There is also an opportunity to ask your Councillors questions or make a statement. These have to be submitted in advance and details are on the agenda page. If you would like to find out more, please email committees@chelsmford.gov.uk or phone (01245) 606480

THE CABINET

10 November 2026

AGENDA

PART 1 – Items to be considered when the public are likely to be present

1. Apologies for Absence

2. Declarations of Interest

All Members must disclose any interests they know they have in items of business on the meeting's agenda and that they must do so at this point on the agenda or as soon as they become aware of the interest. If the interest is a Disclosable Pecuniary Interest they are also obliged to notify the Monitoring Officer within 28 days of the meeting.

3. Minutes and Decisions Called in

Minutes of meeting on 13 October 2026.

No items were called in.

4. Public Questions

Any member of the public may ask a question or make a statement at this point in the meeting. Each person has two minutes and a maximum of 20 minutes is allotted to public questions/statements, which must be about matters for which the Cabinet is responsible. The Chair may disallow a question if it is offensive, substantially the same as another question or requires disclosure of exempt or confidential information. If the question cannot be answered at the meeting a written response will be provided after the meeting.

Any member of the public who wishes to submit a question or statement to this meeting should email it to committees@chelmsford.gov.uk at least 24 hours before the start time of the meeting. All valid questions and statements will be published with the agenda on the website at least six hours before the start time and will be responded to at the meeting. Those who have submitted a valid question or statement will be entitled to put it in person at the meeting.

5. Members' Questions

To receive any questions or statements from councillors not members of the Cabinet on matters for which the Cabinet is responsible.

6. Finance Item

6.1 Treasury Management Mid-Year Review

7. Health and Wellbeing Item

7.1 Proposed Changes to Housing Assistance Policy (Discretionary Assistance)

8. Urgent Business

To consider any other matter which, in the opinion of the Chair, should be considered by reason of special circumstances (to be specified) as a matter of urgency and which does not constitute a key decision.

9. Reports to Council

The officers will advise on those decisions of the Cabinet which must be the subject of recommendation to the Council.

MINUTES OF

CHELMSFORD CITY COUNCIL CABINET

on 13 October 2026 at 7pm

Present:

Cabinet Members

Councillor S Robinson, Leader of the Council (Chair)
Councillor J Lardge, Deputy Leader of the Council and Cabinet Member for Culture and Leisure
Councillor C Davidson, Cabinet Member for Finance
Councillor N Dudley, Cabinet Member for Health and Wellbeing
Councillor K Franks, Cabinet Member for a Fairer Chelmsford
Councillor J Hawkins, Cabinet Member for a Connected Chelmsford
Councillor R Moore, Cabinet Member for a Greener Chelmsford

Cabinet Deputies

Councillor S Goldman, Deputy Cabinet Member for Cleaner Communities
Councillor T Sherlock, Deputy Cabinet Member for Economy and Sustainable Transport

Opposition Spokespersons

Councillors, G. Bonnett, S. Dobson, J. Jeapes, M. Steel, S. Sullivan, A. Thorpe-Apps and R. Whitehead

Also present: Councillors J. Armstrong, V. Canning, P. Clark, R. Hyland, J. Potter, S. Scott, S. Shah and A. Sosin

At the start of the meeting, the Leader of the Council and Leader of the Opposition, paid tribute to former Councillor Graham Pooley, who had sadly passed away earlier in the week. They reflected on their 20 years as a Borough and City Councillor and the different wards they had represented. They also highlighted their role in setting up the Helping Hands charity which had undoubtedly helped many residents of Chelmsford and their other vital work, such as setting up the Homelessness Forum in 2019. A minute's silence was also held in their memory.

1. Apologies for Absence

Apologies for absence were received from Cllrs Lee and Raven.

2. Declarations of Interest

Members of the Cabinet were reminded to declare at the appropriate time any interests in any of the items of business on the meeting's agenda.

None were raised.

3. Minutes and Decisions Called-in

The minutes of the meeting on 14 July 2026 were confirmed as a correct record. No decisions had been called in.

4. Public Questions

No public questions had been submitted for the meeting.

5. Members' Questions

Six questions were asked at this point of the meeting by members not on Cabinet.

The first question was from Cllr Jeapes, regarding concerns with the suitability of the Council's Planning Portal, following repeated issues raised with them and other Councillors by residents, they asked when a new system would be introduced to address those concerns. In response the Cabinet Member for Finance acknowledged the technical issues with the system and that these were often caused by the front-end part of the platform, seeking documents from the back-end document management system. They noted that workarounds using SharePoint had been utilised by officers and that LGR had been viewed as an ideal opportunity to replace the back-end system in collaboration with Brentwood and Maldon. However, the Government pausing LGR had caused uncertainty for this, but officers had continued to work on this and to determine the cost of a new system. It was noted that transferring data and mapping work to a new system would be an expensive and complex project, potentially taking 6-12 months to complete. The Cabinet Member also stated that early budget proposals were welcomed, and views on this specific issue were of course welcomed for further discussions. In response to a follow up question, the Cabinet Member and Leader of the Council again acknowledged the concerns raised on the topic and that they agreed it was a problem that needed to be resolved quickly.

The second question was from Cllr Sullivan, regarding an overspend on housing benefit of £100k due to losses on supported housing schemes, that the Council was working with CHESS to change their status to a registered social landlord and what proportion of the overspend was due to CHESS's status, how long a change might take and why it hadn't been pursued before. In response the Cabinet Member for a Fairer Chelmsford stated that, CHESS being a registered provider would be very helpful, but the Council could not force this. It was noted that the Council had been supporting CHESS and encouraging others to become registered providers since 2024 and that CHESS was anticipated to become one in 2027. It was noted that the implementation of the Supported Housing (Regulatory Oversight) Act, may address this current anomaly and reduce the financial impact to local housing

authorities. It was also noted that 70% of the total supported housing subsidy loss was from CHESS.

The third question was from Cllr Bonnett, regarding the Highways Rangers Scheme, specifically how much of the allocated budget for the scheme had been spent to date, was the remaining budget sufficient for 2026/27 and would it continue in 2027/28. In response the Cabinet Deputy for Cleaner Communities stated that, they had been delighted to introduce StreetCare rangers in July, who had completed 116 requests for work since then, with a further 150 jobs waiting to be undertaken. They confirmed that the vast majority of costs were staffing and vehicle costs and that as it was fully staffed the current budget allocated for 2026/27 meant they would be fully utilised in 2026/27. It was also noted that the funding was in the base budget and the scheme was therefore expected to continue in 2027/28 and beyond.

The fourth question was from Cllr Thorpe-Apps, regarding relatively modest but recurring expenditures on external advice, consultancy and specialist support, against the context given of the Council's forecast budget deficits and stated need to identify savings. They asked for a consolidated cost across the past two years, an explanation why the services weren't delivered in house and what measurable outcomes or value for money had been delivered for residents. In response the Cabinet Member for Finance stated that the Council common with most organisations did spend money buying in a wide range of external services where required, for instance specialist legal advice, external cyber-security advice, required external auditors, internal audit expertise and software, to supplement the excellent teams of staff already at the Council. It was noted that the Council's criteria for the use of external professional advice and consultancy is where the required expertise was highly specialised, or where the work was a temporary demand that didn't justify recruiting permanent staff. They also noted that with regard to value for money, the external auditors had not raised any concerns and that they would welcome any specific questions or concerns from Cllr Thorpe-Apps that they wanted to discuss.

The fifth question was from Cllr Scott, regarding the critical shortage of rented properties and what action the Council could take to work with and influence housing associations to encourage single residents occupying larger properties to move into suitable like for like one bedroom accommodation where appropriate. They also asked what practical steps the Council could take to accelerate the process and ensure that every single opportunity to house a homeless family was actively pursued. In response the Cabinet Member for a Fairer Chelmsford stated that with 600 households in temporary accommodation, it was vital that the Council did everything it could to maximise the use of scarce housing. It was noted that the Council's housing policy already gave the highest possible priority to existing tenants wanting to downsize, but in practice many request this but a much smaller number go onto apply and move to a smaller home. It was noted that for some time, ideas had been explored to encourage this, but it was often the lack of an alternative property that stopped this happening. It was also noted that land had been allocated for additional housing in the updated Local Plan, specifically for downsizing and the positive Planning Committee decision on Fox Crescent would also assist. It was also noted that the Council would continue to work with Delta and other housing providers to explore other ideas.

The sixth and final question was from Cllr Shah who asked for a full breakdown on LGR costs, including shared Essex wide costs, several LGR related posts staying in place until the end of

2027/28, would the Government reimburse costs and what specific deliverables and operational improvements had been achieved. In response the Leader of the Council stated that, Chief Executive's across Essex were gathering information on costs but also that some of the costs would have been incurred anyway and that the partnership working with other authorities had been useful either way. The Chief Executive also stated that they had offered to co-ordinate the total cost for Essex, ahead of submitting a joint claim to Government on the matter, but that they were still awaiting information from six authorities. It was noted that opportunity costs would not be looked at as staff time was not recorded, instead the employing of specific posts or consultants. It was also noted that when it was available, the collated information would be shared with Councillors.

6.1 Local Council Tax Support (LCTS) Scheme 2027/28 (Connected Chelmsford)

Declarations of interest:
None.

Summary:
The Cabinet was informed that the Council was required to approve, by 11 March 2027, a Local Council Tax Support Scheme for 2027-28. It was proposed that the Scheme adopted for 2026-27 be retained in its current form.

Options:

Retain the present scheme or adopt an amended version.

Preferred option and reasons:
The existing scheme would be affordable to the Council and fair to recipients of Council Tax support.

RECOMMENDED TO THE COUNCIL that the Local Council Tax Support Scheme for 2026-27 be retained as the Scheme for 2027-28.

(7.39pm to 7.40pm)

6.2 Amendment to Discretionary Business Rate Relief Policy 2026/27 (Connected Chelmsford)

Declarations of interest:
None.

Summary:
The Cabinet were asked to consider amending the existing Discretionary Business Rate Relief policy to give effect to changes to business rate reliefs announced by the Government, regarding Electric Vehicle Charging Point Relief, to receive 100% relief until 2036, backdated to 1st April 2023.

Options:

To agree or reject the proposed amendments.

Preferred option and reasons:

To agree the proposed amendments because they implement a policy encouraging the expansion of electric vehicle charging stations at no cost to the Council

RESOLVED that;

1. The addition of the wording in paragraph 2.4 as Section 6 to the Discretionary Rate Relief Policy 2026/27 attached as Appendix A is agreed.
2. The revised policy is recommended to Full Council for agreement.

(7.40pm to 7.41pm)

7.1 Homelessness and Rough Sleepers Strategy (Fairer Chelmsford)

Declarations of interest:

None.

Summary:

The Cabinet were asked to consider and approve, a revised version of the Council's Homelessness and Rough Sleeper Strategy, which had been amended to reflect national requirements, which had been introduced by central government after the publication of the Council's current version in autumn 2025.

Options:

1. Approve the revised version being adopted as the Council's statutory strategy for homelessness and rough sleeping.
2. Request further amendments in which case the pre-existing strategy would continue to be the Council's strategy in the meantime.

Preferred option and reasons:

Option 1 was the preferred option as the Council was required to have an up-to-date strategy including recent amendments as stipulated by the Ministry of Housing, Communities and Local Government (MHCLG) by December 2026.

Discussion:

It was noted that the changes were required by MHCLG and that the Council would also implement the Government's rough sleeping programme as well. In response to questions it was noted that targets on preventing homelessness cases should be ambitious, but that they were set for cases that were actually possible to be prevented and that partnership working with the NHS and other authorities would continue to be important and expectations needed to be managed carefully. It was also noted that a gradual decline in private landlords was expected for various reasons including age demographics but that, many landlords were still keen to work with the Council, via the private sector leasing scheme, which had additional financial incentives for landlords. It was also noted that the main issue was simply a lack of housing supply, but that the Council would continue to focus on affordable rent properties, with the percentage set to increase from 22 to 24% in the updated Local Plan.

RESOLVED that the revised version of the Council's statutory strategy for homelessness and rough sleeping, as attached at Appendix 1 be approved.

(7.41pm to 7.54pm)

8.1 Mid-Year Financial Review 2026/27 (Finance)

Declarations of interest:

None.

Summary:

The Cabinet were provided with an update on the Council's overall financial outlook for current and future years and were requested to agree or vary the proposals contained within the report. The Cabinet were informed of the financial forecast and that it would be used as a basis to prepare the 2027/28 budget.

Options:

To agree or vary the proposals contained within this report whilst paying regard to the financial sustainability of any amendments.

Preferred option and reasons:

The preferred option was to accept the report's projections and recommendations. The report outlined the likely financial outcomes based on current approved policy and budgets.

Discussion:

It was noted that the Council's revenue budgets were forecast to have annual deficits, but that this was not unusual and was to be expected given Government funding limitations and inflation. It was also noted that the normal budget process should enable future budget shortfalls to be alleviated, however, the budget gap for 2028/29 was forecast to be more challenging. Cabinet also noted that the report identified some key areas where additional investment had been made in services and the approach to setting a budget and Council Tax for 2027/28. Cabinet were also informed that the pausing of LGR had caused uncertainty and clarity was required on the Government's plans. It was also noted that following the better than expected Government settlement in late 2025, extra funding had been provided to services in the current year 2026/27., However, it was identified, that just the same as in past years it was still necessary to resolve a forecast budget gap for the next year, 2027/28, of £1.2m. .

In response to questions, the Cabinet Member confirmed that it was difficult to consider hypothetical interest rate questions, but that a balanced budget would be provided in January, with savings and possible deferrals made on the capital programme where required. It was also noted that posts in sport marketing for example, were income generating posts and therefore very important for the Council's revenue budget, alongside statutory required posts for Biodiversity Net Gain officers. It was also acknowledged again, that it was planned to urgently sort issues with the planning portal, and points on that would be taken away to be considered as part of the 2027-28 budget.

RESOLVED that Cabinet;

1. Noted the in-year monitoring and the financial forecast
2. Approved the actions to produce a Budget recommendation to Council in February 2027

3. Approved the amendments to the capital programme as set out in Appendix 2

(7.55pm to 8.16pm)

9.1 Revised Masterplan and Planning Brief Procedure (October 2026) (Planning and Place Shaping)

Declarations of interest:
None.

Summary:
The Cabinet were asked to consider approving the revised Masterplan and Planning Brief procedure for publication.

Options:

1. Approve the revised Masterplan and Planning Brief procedure for publication.
2. Approve the revised Masterplan and Planning Brief with any amendments for publication.
3. Not approve the revised Masterplan and Planning Brief procedure for publication.

Preferred option and reasons:
To approve the revised Masterplan and Planning Brief Procedure as the amendments are intended to improve transparency, increase certainty for developers and stakeholders, and support the timely delivery of high-quality development across Chelmsford while maintaining the Council's commitment to sustainable growth and effective placemaking.

Discussion:
The updated document did not change the fundamental three route approach comprising Strategic Masterplans, Masterplans and Planning Brief's, instead focusing on clarifying roles and responsibilities, updated governance and approval arrangements and greater guidance on the context of each stage. It was also intended to improve transparency, increase certainty for developers and stakeholders, and support the timely delivery of high-quality development across Chelmsford while maintaining the Council's commitment to sustainable growth and effective placemaking. Cabinet also noted that any future minor changes would be dealt with under delegation to officers.

RESOLVED that Cabinet approved the revised Masterplan and Planning Brief Procedure as the amendments are intended to improve transparency, increase certainty for developers and stakeholders, and support the timely delivery of high-quality development across Chelmsford while maintaining the Council's commitment to sustainable growth and effective placemaking.

(8.16pm to 8.19pm)

10. Urgent Business

There were no items of urgent business.

11. Reports to Council

Items 6.1 and 6.2 were the subject of recommendations to Full Council.

Exclusion of the Public

RESOLVED that under Section 100A(4) of the Local Government Act 1972 the public be excluded from the meeting for items 12.1 and 12.2 on the grounds that they involved the likely disclosure of exempt information falling within paragraph 3 of Part 1 of the Schedule 12A to the Act (information relating to the financial or business affairs of any particular person including the authority holding that information).

12.1 Financial Support for Affordable Housing Development at Rectory Lane East Car Park (Fairer Chelmsford)

Declarations of interest:

None.

Summary:

Cabinet were asked to approve the provision of a capital contribution of up to £600,000 to support the delivery of 22 affordable rented apartments at Rectory Lane East Car Park and secure the continued viability of the development. The final contribution would be limited to the actual evidenced abnormal costs incurred.

Options:

1. Approve a capital contribution of up to £600,000
2. Approve a reduced capital contribution
3. Do Nothing

Preferred option and reasons:

Option 1 was the preferred option as the Council would secure nomination rights to 22 units of affordable housing in perpetuity.

Discussion:

It was noted that officers felt the £600k sum would be sufficient and that the issues were not ones that could have been foreseen at an earlier stage.

RESOLVED that Cabinet;

1. Approved the establishment of a capital budget of up to £600,000 and a revenue financing budget of £32,000 per annum to fund the Council's contribution towards the delivery of 22 affordable rented apartments at Rectory Lane East Car Park, and authorised a capital contribution of up to £600,000, with the final amount payable based on evidenced abnormal development costs and not exceeding the approved budget and;

2. Delegated authority to the Chief Executive, in consultation with the Cabinet Member for Fairer Chelmsford, to negotiate and complete all necessary legal and funding agreements.

(8.19pm to 8.25pm)

12.2 Property acquisition for supported accommodation (Fairer Chelmsford)

Declarations of interest:

None.

Summary:

Cabinet were asked to approve the acquisition of a freehold interest for £600,000 plus acquisition costs, securing the long-term provision of supported accommodation and helping to reduce reliance on temporary accommodation.

Options:

1. Do Nothing
2. Support CHESS to Acquire the Property
3. Acquire the Freehold Interest

Preferred option and reasons:

Option 3 was the preferred option as the Council would own a property that would deliver seven units of supported accommodation within Chelmsford.

RESOLVED that;

1. Cabinet approved the acquisition of the freehold interest for £600,000 and an additional £50,000 for associated legal, valuation and professional costs. An ongoing revenue budget of £35,000 is also required to finance the purchase.
2. the Chief Executive, in consultation with the Cabinet Member for Fairer Chelmsford, be authorised to negotiate, finalise and complete all legal documentation associated with the acquisition.
3. the Chief Executive, in consultation with the Cabinet Member for Fairer Chelmsford, be authorised to agree and complete a new lease with CHESS Homeless, including revised rental arrangements and nomination rights in favour of the Council.

(8.26pm to 8.27pm)

The meeting closed at 8.27pm

Chair

Chelmsford City Council Cabinet

10th November 2026

Treasury Management Mid-Year Review 2026/27

Report by:
Cabinet Member for Finance

Officer Contact:
Phil Reeves, Financial Services Manager (Section 151 Officer), 01245 606562, phil.reeves@chelmsford.gov.uk

Purpose
To inform the Cabinet of the treasury activities undertaken in the first part of 2026/27 and to report on compliance with the approved TM Strategy.

Options
1. Accept the recommendations contained within the report.

2. Recommend changes to the way by which the Council's investments are to be managed.

Preferred option and reasons
Recommend the report to Council without amendment for their consideration and thereby meet statutory obligations.

Recommendations
1. That Cabinet note the contents of this report and request that Full Council review the report and approve that no changes are required to the 2026/27 Treasury Strategy.

Summary of Key Points
- No breaches of the 2026/27 Treasury Management Strategy have occurred.
- Higher than expected cash balances are projected to result in investment income being £194K more than the budget for 2026/27.
- The Council has both external and internal borrowing to fund its capital investment and is expected to increase external borrowing before the end of the financial year.
- The long-term multi-asset funds have been disposed of to de-risk the Council from ongoing geo-political events and conflicts.

- No change to the TM Strategy is recommended for 2026/27.

1. Introduction

1.1. The Council has cash to invest arising from its revenue activities, capital balances and the collection of Council Tax and Business Rates. The Council can use borrowing only to fund its capital programme and for temporary liquidity. The activities around the management of Council cash and external borrowing are known as Treasury Management.

1.2. Under statute and the CIPFA Code of Practice on Treasury Management ("the Code"), members are required to receive reports on the Council's Treasury Management (TM) activities. The report in Appendix 1 complies with the CIPFA Code of Practice and relevant Government regulations.

1.3. Full Council has overall responsibility for Treasury Strategy but delegates to the Treasury Management and Investment Sub Committee (TMISC) responsibility to monitor and recommend changes to the strategy. The Section 151 Officer of the Council is delegated to manage operational TM activities within the approved strategy.

1.4. Members of TMISC were asked to review the contents of the report and recommend that the Cabinet note its contents and seek Council approval for it.

2. Conclusion

2.1. No changes to the 2026/27 Treasury Management Strategy are recommended.

2.2. Cabinet will be asked to recommend the report to Council.

List of appendices:

Appendix 1 – Review of Treasury Management Activity (2026/27)

Background papers:

None

Corporate Implications

Corporate Implication	Response
Legal/Constitutional	The report meets statutory obligations on reporting Treasury Management Activity.
Financial	As detailed in the report.
Potential impact on climate change and the environment	Fund managers are required to consider ESG (Environmental, Social and Governance) factors in their investment process. All the fund managers would be expected to have signed up to the UN Principles for Responsible Investment (PRI). PRI argues that active participation in ESG and exercising shareholder rights on this basis can help to improve the performance of companies which may otherwise not address such concerns and so being an engaged corporate stakeholder is a more effective way to bring about change in corporate behaviour on ethical issues. Further requirements from those identified above are not practical given the limited ability to directly influence any immediate change in the financial markets.
Contribution toward achieving a net zero carbon position by 2030	None
Personnel	None
Risk Management	The report is part of the Council's approach to managing risks arising from Treasury Management.
Equality and Diversity	None
Health and Safety	None
Digital	None
Other	None

Equality Impact Assessment:

An Equality Impact Assessment was not required, as the report was for information only and no decisions were sought.

Consultees:

None

Relevant Policies and Strategies:

Treasury Management Strategy 2026/27

Treasury Management Activity during the period 1st April 2026 – 31st August 2026

This report complies with the CIPFA Code by identifying the Council's investments and external borrowings as at 31/08/2026 and compares treasury activity to the approved strategy.

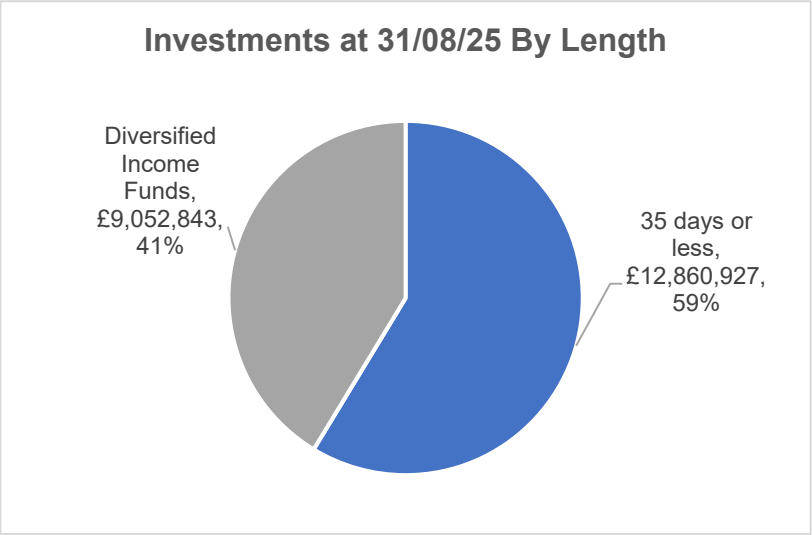
1 Liquidity Management

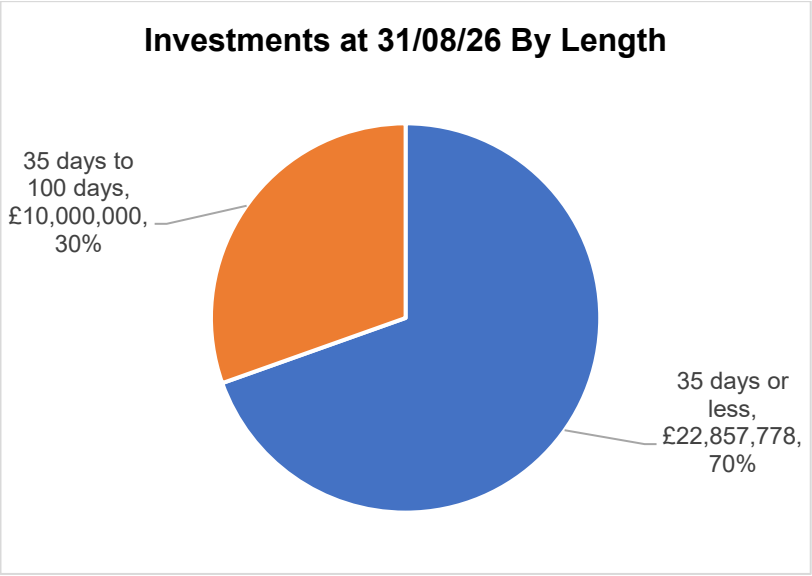
1.1 The Council has to keep a sufficient amount of its cash and investments available for instant access to fund services and the capital programme.

To assist in managing liquidity, the Council set the following target in its Treasury Management Strategy.

A minimum of £10m of all investments are targeted to be invested for periods of 35 days or less.

Outcome: The target was achieved, and officers will continue to keep the average durations of investments short.





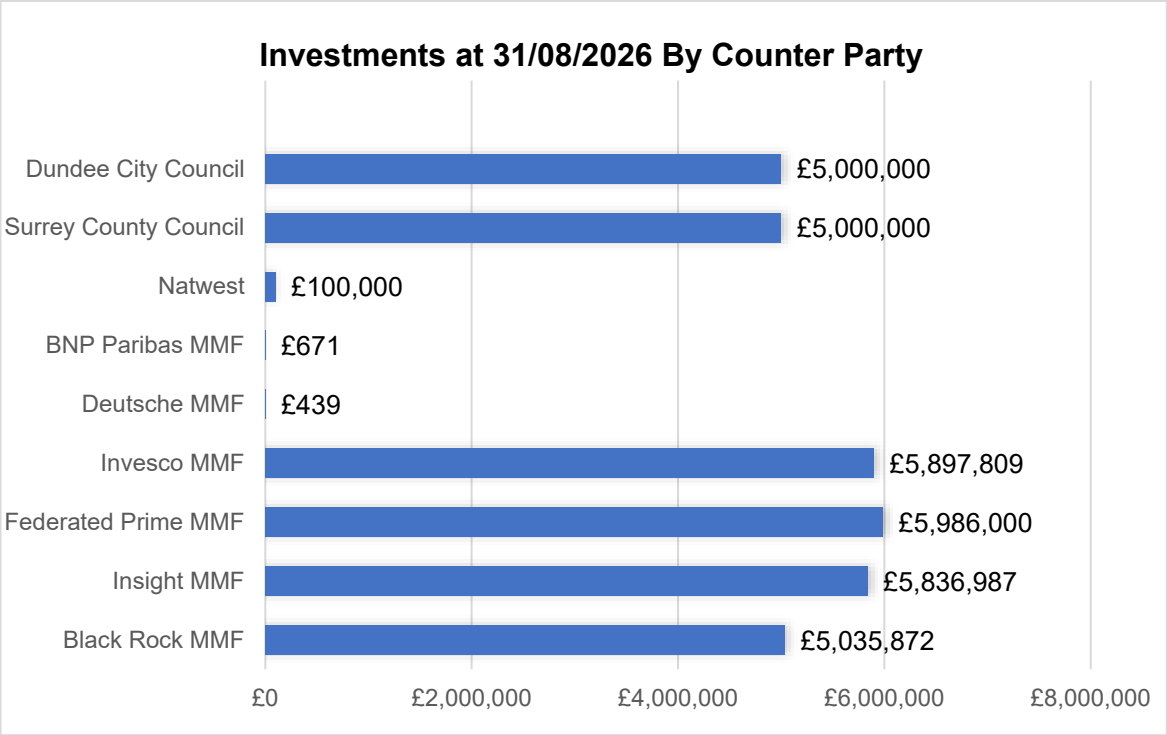
Investments at:	31/08/25	% of holdings
35 days or less	£12,860,927	59
35 to 100 days	£0	0
+100 days to 1 yr.	£0	0
Over 1 yr.	£0	0
Diversified Monthly Income Fund	£9,052,843	41
Total	**£21,913,770**	**100**

Investments at:	31/08/26	% of holdings
35 days or less	£22,857,778	70
35 to 100 days	£10,000,000	30
+100 days to 1 yr.	£0	0
Over 1 yr.	£0	0
Diversified Monthly Income Fund	£0	0
Total	**£32,857,778**	**100**

1.2 The Council's Treasury strategy identified the following.
No fixed duration investments over 365 days are proposed for 2026/27; Current cashflow forecasts suggest there will be insufficient liquidity to make investments longer than 365 days. However, this should also be retained as a contingent possibility, so it is recommended that any investments beyond 365 days are at the discretion of the Section 151 Officer. For investments 2 years and over, consultation will be made with TMISC Chair.

Outcome: The target has not been exceeded. Currently, none are proposed as a result of declining investment balances and a need to externalise debt.

1.3 **No breaches of counter-party limits have occurred**. The investments held by the Council are noted below.



1.4 **Investment Balances.** The Council's cash balances will fall as the year progresses due to the normal outflow of Council Tax to other precepting bodies and capital programme spend. A full review of the Council's forecast cashflow is taking place as part of the budget cycle and will update the long-term borrowing forecast.

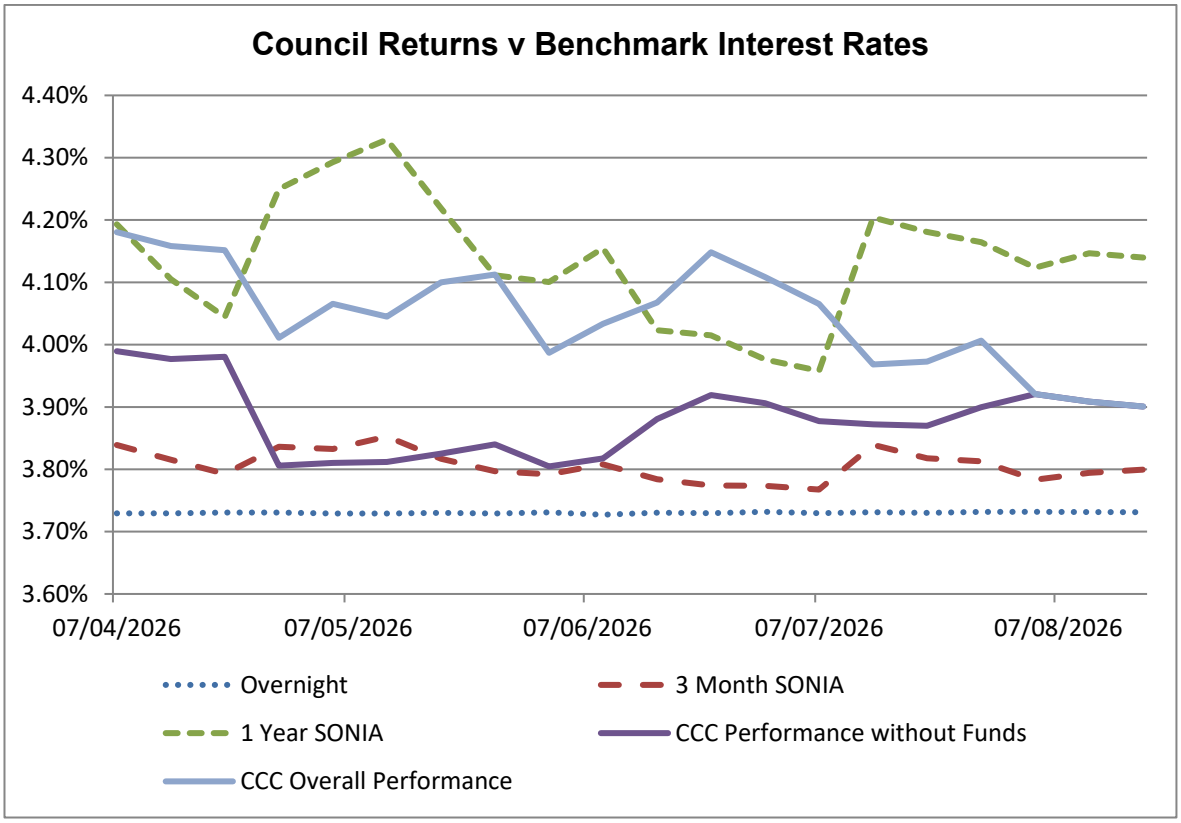
2. Rate of Return

2.1 The Bank of England base rate has stood at 3.75% since 18 December 2025, with the latest meeting in September split 6-3 in favour of maintaining the bank rate at this level. The pressures of rising energy prices and conflict in the Middle East may cause a rate rise to 4% at the next meeting.

On the 16th of September, the one-month local authority loans were around 4.1% and one-year loans around 5.1%. Money Market Funds are currently running between 3.78% to 3.92% with other cash investments such as building societies generally offering rates below the base rate. However, the rate of return is volatile.

The Council sold the remaining multi-asset diversified income funds that were previously held as a long-term strategy to generate returns and diversify the portfolio. The returns are discussed in section 3.

2.2 Money market interest rates on average are slightly higher than bank rate. The Council returns are shown below alongside some comparable benchmark rates



2.3 The Council had an average yield on all its investments of 4.07% as at 31st August 2026. The budgeted income for 2026/27 from investment returns is £882k; this is expected to be exceeded for the year by £194k, at £1,076k, mainly due to higher than forecast cash balances and interest rates not being cut as expected when set in February. However, the average income yield for 2026/27 is expected to be lower than last year, partly due to disposal of the multi-asset funds.

3 Externally Managed Fund Performance

3.1 Since 2021, the Council has invested in three multi-asset diversified income funds . At the time these investments were made, the Council already held an investment in the CCLA Property Fund These were intended to be longer-term investments made from core cash reserves to generate a higher return for the Council than standard cash deposits. The Council disposed of the CCLA Cautious Fund last year. The capital values of the other two funds have fluctuated throughout the period of investment and, in recent times, markets have been volatile. The s151 officer decided to reduce risks from rising borrowing rates and increasing volatility in capital values which are due to geo-political events and conflicts. The sale also provided an opportunity to exit the market while the funds were recovering and continued recovery could not be guaranteed given world events.

Fund	Initial Investment Value	01/04/2026 Investment Value	Disposal Value	Unrealised Gain/(Loss) (since inception)
Aegon DIF	£3,600,000	£3,570,445	£3,777,871	£177,871
Ninety One DIF	£3,300,000	£2,997,836	£3,027,207	-£272,793

- Aegon Multi-Asset Diversified Income Fund – A £3.6m investment was made into the Aegon DIF in June 2021.
  - Dividend received during 2026/27 was £61.5K representing a yield of 5.17% on the valuation at 1st April 2026.
  - Capital Value – 4.94% increase on initial investment and 5.81% increase against April valuation.
  - The capital appreciation continued in 2026/27 and the fund recovered the original investment sum.
  - The fund was performing well based on the current capital growth and income yield
- Ninety-One Multi-Asset Diversified Income Fund – A £3.3m investment was made into the Ninety-One DIF in June 2021.
  - Dividend received during 2026/27 was £49.1K representing a yield of 4.91% on the valuation at 1st April 2026.
  - Capital Value – 8.27% decrease on initial investment and 0.98% increase on April valuation.
  - The fund valuation had been slowly recovering.

3.2 The funds as a whole saw an improvement in value of £237k compared to the 1st April 2026 valuation, and the sale resulted in a realised loss of £95k against inception. The sale of the funds will now allow the remainder of the gain from the pooled fund reserve, £641k, to be released to the general fund. Overall, the funds portfolio since their inception has generated an extra net £1,247K over cash.

3.3 The portfolio of funds has had a positive impact compared to cash on the overall income yield. A return on the two funds improved the total investment return from 3.89% to 4.07% for the period.

4 Bail-in Risk

4.1 This is the risk that regulators will step in and enforce losses on depositors to recapitalise a failing bank or building society, rather than rely on taxpayer bailouts.

Exposure	As at 31st August 2025	As at 31st August 2026
Bail-in risk – Direct Investment	59%	70%
Bail in Risk – Diversified Income Funds	41%	0%
Exempt from bail-in (local authority)	0%	30%
Total	**100%**	**100%**

5 External Borrowing

5.1 The Council has the freedom to borrow in the following circumstances:

- Short-term borrowing to manage liquidity.
- Long-term borrowing is only used to fund capital expenditure if no other capital resources exist e.g. the Council has spent its capital receipts or expects to do so imminently.

5.2 The Council borrowed £14m externally towards the end of 2025/26 to ensure sufficient year-end liquidity to meet operational needs. The Council has not undertaken any further borrowing since then, and current forecasts indicate that external borrowing could be up to £37m by year-end, driven by capital programme spend. This is lower than the amount set at budget time due to capital receipts, balances from the sale of multi-asset funds and slippage in the capital programme.

Loans taken out are expected to be kept short, or around one year in duration. This is because borrowing costs are more expensive over medium- to long-term durations. However, keeping debt short creates refinancing risk and, although not expected, interest rates could rise. As a result, a portfolio of debt will need to be built up over time to help de-risk the debt portfolio.

The Council's approach to borrowing is informed by cashflow forecasts. These forecasts contain a significant margin of uncertainty because capital expenditure and other cashflows can vary during the year. Borrowing decisions are also affected by expectations about future interest rates, which remain volatile because of wider economic and geopolitical conditions. These factors mean that decisions on the timing and duration of borrowing remain challenging.

5.3 As of 16th September, the Public Works Loan Board (PWLB) one-year maturity loan, after the certainty discount, is 5.23%, and the equivalent Local Authority (LA) loan is currently around 5.1%. LA borrowing rates remains relatively high due to demand and a shortage of supply. These local authority rates are expected to rise towards the financial year-end and could exceed 6% for temporary periods in the first quarter of 2027.

5.4 Liability Benchmark:

This indicator is a tool devised by CIPFA to help establish whether the Council is likely to be a long-term borrower or long-term investor. The liability benchmark is a calculation of the cumulative amount of external borrowing the Council must hold to fund its capital plans while keeping treasury investments at the minimum level required to manage day-to-day cash flow.

The liability benchmark is shown below.

Row	Liability Benchmark	31/03/26 Actual (£m)	31/03/27 Forecast (£m)	31/03/28 Forecast (£m)	31/03/29 Forecast (£m)	31/03/30 Forecast (£m)
1	Capital Financing Requirement (CFR) (total of external borrowing and internal borrowing)	46	58	79	86	85
2	Less: Balance sheet resources Internal borrowing, temporary surplus cash used instead of external loans	44	31	38	34	34
3	Subtotal of 1 and 2: Net loans requirement (Positive figures are external borrowing requirement)	2	27	41	52	51
4	Plus: Cash balance to ensure we have liquidity allowance, which we hold as short term investments for treasury management purposes.	5	10	10	10	10
5	**External Borrowing requirement:** Total of 3 and 4; Known as Liability benchmark. (Positive figure indicates an external borrowing requirement)	7	37	51	62	61
			<------- Forecast - Externally borrowed ------>			

The table above shows how the Liability Benchmark is calculated.

Ref./Row 1 shows the Capital Financing Requirement (CFR), which is the total of external and internal borrowing needed to fund the capital programme. At 31 March 2026, the capital programme required £46m of borrowing and is expected to be £58m by 31 March 2027 based on latest forecast.

Ref./Row 2 shows the balance sheet resources available to support internal borrowing instead of external debt. Most of these resources comprise revenue reserves and capital grants.

Ref./Row 3 shows the net loans requirement. A positive figure indicates that external borrowing is forecast. A further allowance is then added to ensure that the Council holds a minimum level of liquid cash, as shown in Row 4.

Ref./Row 5 shows that the forecast year-end external borrowing requirement for 2025/26 was £7m. Actual external borrowing was £14m, meaning the Council was £7m over-borrowed at year end. This was because some payments were made later than expected and cash receipts were higher than expected at year end. The latest projections show external borrowing requirements of £37m at the end of 2026/27 and £51m at the end of 2027/28, after allowing for a minimum liquidity requirement of £10m. This also factors in an assumed slippage allowance of £11m in 2027/28.

5.5 Maturity Structure of borrowing

The Council had £14m of external loan borrowing with the PWLB with durations of a year. It is within the limits set in the 2026/27 Strategy shown below.

Maturity structure of fixed interest rate borrowing 2026/27		
	Lower	**Upper**
Under 12 months	0%	100%
12 months to 2 years	0%	100%
2 years to 5 years	0%	100%
5 years to 10 years	0%	50%
10 years to 25 years	0%	50%
25 years to 50 years	0%	50%
Maturity structure of variable interest rate borrowing 2026/27		
	Lower	**Upper**
Under 12 months	0%	100%
12 months to 2 years	0%	100%
2 years to 5 years	0%	100%
5 years to 10 years	0%	50%
10 years to 25 years	0%	50%
25 years to 50 years	0%	50%

5.6 Other borrowing indicators

The funding of the approved Capital programme has required borrowing but to date that has been mostly internal borrowing which reduces the amount the Council has to invest plus temporary periods of external short-term borrowing.

The Council operates two external borrowing limits, the Authorised (maximum limit) which cannot be exceeded without Council agreement and an Operational boundary (which provides an expected level of external debt). The current limits are noted below.

	2026/27 Limit
Authorised Limit of Borrowing	**£85m**
Operational Boundary of Borrowing	**£68m**

The table below shows the updated affordability indicator based on the current forecast. A comparison with the position in February shows that the impact is similar, and marginally lower, across the projection. The movement in the forecast is based on assumed slippage in the planned programme. The context of affordability is reviewed as part of the budget process and has traditionary been underspent. The increase in borrowing costs for the capital programme is the driver for increasing costs and this is compared to the Net Revenue Stream (the amount funded from Council Tax, Business Rates and general Government grants) as the standard basis.

Local Indicator on Affordability	2024/25 Actual	2025/26 Actual	2026/27 Forecast	2027/28 Forecast	2028/29 Forecast
Total Financing Costs (excludes Private sector lease (PSL) costs and net of self-financing)	**£1.437m**	**£1.860m**	**£2.247m**	**£3.395m**	**£4.852m**
Net Revenue Stream	£29.186m	£30.947m	£31.566m	£32.197m	£32.841m
Local Indicator Ratios:-					
Updated Ratio of financing costs to Net Revenue Stream	**4.92%**	**6.01%**	**7.12%**	**10.54%**	**14.77%**
Previously identified at February 2026; Ratio of financing costs to Net Revenue Stream	**4.92%**	**6.33%**	**10.57%**	**13.07%**	**15.66%**

The indicator has been updated to match what has been reported in the Mid-Year Review 2026/27 being presented to Cabinet which present excluding financing private sector leased temporary accommodation and after allowing new schemes likely to be self-financing capital schemes. Also, included above is the updated forecast for the current year based on current forecast for 2026/27.

The rise in financing costs over time is caused by the need to fund the majority of the replacement of plant, equipment and vehicles through external borrowing which has significantly higher (per pound borrowed) than the debt repayment charge for one-off/longer life schemes. An action in the budget will be to review capital financing costs and seek reductions where possible.

6 Treasury and Prudential Code Consultation

CIPFA is currently consulting on proposed revisions to the Prudential Code for Capital Finance in Local Authorities and the Treasury Management Code. The key proposed changes are, in summary:

- Requiring greater consideration of risks within group structures where these may be obscured by considering prudential indicators on a single-entity basis. This has no current impact on the Council as it does not have a group structure.
- Clarifying the link between the authorised borrowing limit and affordability, in line with the principles of the Local Government Act 2003. This changes the emphasis from whether borrowing remains within approved limits to whether borrowing requirements identified through the liability benchmark are affordable and sustainable.
- Removing non-treasury investments from the scope of the Treasury Management Code, so they are considered instead under the MHCLG Investment Guidance, which is currently under review.
- Embedding the liability benchmark as a key decision-making tool by redesigning treasury management prudential indicators so they are driven by its outputs. This is intended to help users review the Council's best estimate of the borrowing required to support the capital programme and day-to-day cash flow.
- Simplifying the structure of the two documents, including bringing all prudential indicators together in the Prudential Code.

The revised Codes are expected to apply from 2027/28. There is no immediate impact on the 2026/27 Treasury Management Strategy, but officers will review the final requirements and incorporate any necessary changes into the 2027/28 strategy, prudential indicators and liability benchmark reporting.

7 Conclusion

- No breaches of the 2026/27 Treasury Management Strategy have occurred.
- Higher than expected cash balances are estimated to result in investment income being £194K more than the budget for 2026/27.
- The Council has £14m external borrowing with the remainder being internally borrowed to fund its capital investment; however, the Council is expected to need to undertake external borrowing later this financial year.
- The holdings of diversified investment funds have been sold to de-risk the Council from the potential volatile capital values of holding these funds.
- No change to the TM Strategy is recommended for 2026/27.
- The indicators shown are to be noted.

Chelmsford City Council Cabinet

10 November 2026

Proposed Changes to Housing Assistance Policy

Report by:
Cabinet Member for Health and Wellbeing

Officer Contact:
Lewis MOULD, Public Health and Protection Services Manager

01245 606439, lewis.mould@chelmsford.gov.uk

Purpose
To agree changes to the Policy to enable the Council to make best, and full, use of the Better Care Funding we receive for delivering disabled facility adaptions.

Options
1. Approve the proposed changes to the Policy
2. Not approve the proposed changes, leaving the Policy as existing

Preferred option and reasons
That changes to the Policy are approved so that the Council can deliver more discretionary assistance to those individuals who require disabled facility adaptions to their home.

Recommendations
1. That Cabinet approves the proposed changes to the policy attached at Appendix A.

Summary of Key Points
- Removing the requirement for a means test for applicants for discretionary disabled facility adaptions where the cost of the works is likely to be less than £15,000.
- This will enable more residents to access the funding to make their properties safe and suitably adapted that may not have been able to due to the outcome of the means test.
- There is sufficient funding in the allocation Chelmsford City Council receives to deliver these additional adaptions and making this change will assist these residents and help prevent onward pressure on hospital admissions and social care.

1. Introduction

1.1. The Disabled Facilities Grant is allocated to local authorities through the Better Care Fund. The inclusion of this within a wider health agenda provides for a clear correlation between how investment in major adaptations to help people remain safe in their own home has a direct financial benefit to the wider health services: helping to reduce the cost of social care and prevent hospital admissions.

1.2. The Council funds mandatory grants for disabled adaptations where the individual and property meet the necessary criteria – up to a maximum of £30,000. Children up to the age of 18 and anyone on a means tested benefit is automatically entitled to a grant. For any other situation, the applicant is subject to a test of resources.

1.3. Mandatory grants are subject to certain conditions including that the applicant undertakes to remain at the property for 5 years, within which period the full grant may be required to be repaid.

1.4. Chelmsford City Council has also adopted other provisions which means that after 5 years, any grant amount between £5,000 and £15,000 – up to a maximum of £10,000 is placed as a local land charge for a further 10 years. Allowing for a certain amount to potentially be re-cycled to help other people in a similar position

1.5. In recent years, the Council has been allocated a higher amount of funding for disabled facility works and has introduced a discretionary policy under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. Through this, we have extended the range of adaptations that can be funded and can assist applicants with additional finance. The Council has also used the policy to simplify the application process by removing the requirement for a means test for certain ‘urgent and interim’ work to get a person home from hospital or to install a stair lift.

2. Proposals

2.1. Despite the discretionary policy and funding the installation of disabled facilities that support the wider community through Social Care Capital Projects, the Council has not fully allocated its disabled facility grant allocation. The Government has advised Councils to make full use of the grant allocation and that underspends will need to be returned.

2.2. It is considered that the means test, which has not been reviewed for around 20 years, is out of date and remains a barrier to application especially for older residents. The means test does not take account of expenditure and therefore increases in cost of living in the previous 20 years are not considered and in that time have had a real impact. In practice, only those in receipt of a state pension [with no other private/work pension] and limited/no savings would ‘pass’ the means test. There are many people who therefore fail the means test even though they have no funds available to use for the works and outgoings equal/exceed incomings. These are the people we are trying to help.

2.3. The proposed amendments therefore remove the requirement for a means test where the cost of work is estimated to be less than £15,000. Other Local Authorities in Essex have already made similar such changes.

2.4. Other proposed minor changes to the policy are listed below:

- Dual Residency Children - The mandatory grant eligibility for children allows for adaptations at the main residency only. The discretionary policy already allows the Council to consider providing financial assistance to help provide adaptations at the other parent's home. The amendment will remove the means test for children's adaptations where parents are separated or divorced.

- Foster Home Adaptions - The discretionary policy already allows for financial assistance to fund adaptations at a foster parent's home. The amendment will remove the means test and amend the amount that might need to be repaid to between £5,000 and £15,000 for ten years.

- Include 'safe play space' in adaptions for disabled children.

- Urgent and Interim Solutions and Stairlifts – clarification of the policy wording that for any finance over £5,000 will be placed as an indefinite land charge on the property. Amendment also references that this specifically extends to life-limiting conditions such as MND (Motor Neurone Disease)

- Specific reference to 'key safes' in the policy to help people get home from hospital.

3. Review

3.1. All discretionary assistance remains dependent on the finance being available. The Council's mandatory responsibilities remain a priority. If an applicant is eligible for mandatory assistance, that route will be taken. Discretionary assistance will be suspended should it appear that the available funding will be needed to meet the demand for mandatory grants applications. The spend from the disabled facility grant budget is carefully tracked and monitored through the year by officers to ensure mandatory assistance is prioritised.

4. Conclusion

4.1. The proposed changes to the Policy will have a positive impact on residents who need disabled facility adaptions to their properties but have cost barriers to apply for the works due to the means test. The removal of the means test for works up to £15,000 under the discretionary policy will help these individuals who cannot afford their contribution and make their homes safe and suitably adapted.

List of appendices:

Appendix A – Draft Proposed Policy

Background papers:

None

Corporate Implications

Corporate Implication	Response
Legal/Constitutional	The decision is an executive one as it involves a change in policy that will mean more funding is allocated to residents without a means test.
Financial	The proposal can be funded by the Council's allocation from the Better Care Fund. However, spend is tracked throughout the year as the Mandatory DFG is the priority and a duty.
Potential impact on climate change and the environment	None
Contribution toward achieving a net zero carbon position by 2030	None
Personnel	No additional staff required to deliver this change in policy.
Risk Management	Failure to implement this change could result in the Council returning allocated funding back to Central Government.
Equality and Diversity	An EIA assessment has been carried out for this proposal, and no adverse impacts have been identified.
Health and Safety	None
Digital	None
Other	None

Equality Impact Assessment

Assessment of impact

Using the information above, assess if the policy / function could potentially disproportionately impact on different protected groups.

Specify if the potential impact is positive, could adversely impact or if there is no impact. If an adverse impact, indicate how the impact will be mitigated.

Please note any data used in the impact assessment should be anonymised and with due regard given to data privacy in line with GDPR.

Characteristic	Positive impact	Could adversely impact	No impact	How different groups could be affected	Actions to reduce negative or increase positive impact
Age What will the impact be on different age groups such as younger or older people?	The change in policy will positively impact those residents who require adaptions to the homes. These can be elderly people but also all other ages.				
Disability Consider all disabilities such as hearing loss, dyslexia etc as well as access issues for wheelchair users where appropriate	The proposed changes are specific to disabled people and will open up more opportunities for required disabled facility adaptions to properties to take place.				

Characteristic	Positive impact	Could adversely impact	No impact	How different groups could be affected	Actions to reduce negative or increase positive impact
Pregnancy and maternity Pregnant women and new and breastfeeding Mums			This is not relevant to the proposals.		
Marriage or Civil Partnership Could this policy discriminate on the grounds of marriage or civil partnership	The proposed changes on dual residency children ensures all children are treated the same irrespective of whether parents are married or divorced.				
Sex Is the service used by people of both male and female biological characteristics or intersex and are the sexes given equal opportunity?			This is not relevant to the proposals.		
Gender reassignment Is there an impact on people who are going through or who have			This is not relevant to the proposals.		

Characteristic	Positive impact	Could adversely impact	No impact	How different groups could be affected	Actions to reduce negative or increase positive impact
completed Gender Reassignment? Additionally, is there an impact on people with different gender identity?					
Religion or belief Includes not having religion or belief			This is not relevant to the proposals.		
Sexual Orientation What is the impact on people of different sexual orientation such heterosexual, lesbian, gay or bisexual people?			This is not relevant to the proposals.		
Race Includes ethnic or national origins			This is not relevant to the proposals.		

Characteristic	Positive impact	Could adversely impact	No impact	How different groups could be affected	Actions to reduce negative or increase positive impact
Are there any other groups who could find it difficult to access or make use of the policy / function? For example: low income / people living in rural areas / single parents / carers and the cared for / past offenders / long-term unemployed / housebound / history of domestic abuse / people who don't speak English as a first language / people without computer access etc.			None		

Consultation on Equality Impact Assessment

None

Equality Impact Assessment Conclusion

Decision	Explanation
■ **Continue the policy with no changes** *[For example: evidence suggests no potential for discrimination / all opportunities have been taken to advance equality.]*	The evidence suggests there is no potential for discrimination with the changes to the policy. In fact, the changes will assist some protected characteristic groups including those with disabilities.
☐ **Continue the policy with adjustments** *[For example: Low risk of negative impact / actions or adjustments would further improve positives or remove a potential negative impact.]*	
☐ **Adverse impact but continue** *[For example: Negative impact has been objectively justified.]*	
☐ **Suspend or withdraw the policy for further review / consideration of alternative proposals** *[For example: High risk of negative impact for any group / insufficient evidence / need to involve or consult with protected groups / negative impact which cannot be mitigated or justified / unlawful discrimination etc.]*	

Consultees:

No consultation required.

Relevant Policies and Strategies:

None.

Chelmsford City Council
Housing Assistance Policy

Sustainable Communities	Date Produced:	July 2019
Public Health and Protection Services	Reference No. Version No:	HP/05 5
Housing Standards	Date Reviewed: Next Review Due Originating Officer:	September 2026 April 2028 Jane Smith
Housing Assistance Policy	Revisions Approved by:	

Executive Summary

1.1 This document replaces any previous version of Chelmsford City Council's 'Housing Assistance Policy'

Current Version – Version 5: Latest amendments approved September 2026

1.1 Chelmsford City Council's view is that the primary responsibility for maintaining property lies with the property owner and the Council cannot and should not seek to fund all improvements to all properties. We accept that some homeowners, particularly the elderly and most vulnerable do not have the necessary resources to keep their homes in safe and good repair. Our priority therefore, is to work with residents and partners to direct available resources to those who need them most, to protect the health and safety of residents, support independent living, and improve the quality of life for disabled and vulnerable residents.

1.2 The Policy takes a safety net approach to protect and assist vulnerable, disabled and elderly residents who may not have the financial resources to improve or maintain their property. It aims to be flexible to support the needs of these residents and underpins a number of the Council's priorities for health and wellbeing and housing need

1.3 Part I of this document refers to the Council's statutory responsibility for the administration and delivery of Mandatory Disabled facilities Grants

1.4 Parts II – IV provides the Council's Policy on Discretionary Assistance using the powers provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to offer a range of assistance to improve housing for low income and vulnerable groups and to increase the range of support for disabled people.

1.5 This policy does not include detailed conditions relating to offers of grants or loans. These are included in a supplement document 'Housing Assistance Conditions' which should be read in conjunction with this document.

Social Care Capital Projects

1.6 The Council will consider providing financial assistance through part of its DFG allocation to one or more social care capital projects. Social Care Capital projects are secondary to the Council's legal obligations in relation to mandatory DFGs and to the Council's discretionary assistance which is designed to supplement this statutory role.

1.7 Social Care Capital projects will be considered if it appears that there will be an underspend in the current year's allocation (for example, due to a reduced demand for mandatory DFGs or discretionary Disabled Facilities Assistance) or there is a cumulative carry forward sufficient to support a social care project.

1.8 Chelmsford City Council will liaise with Essex County Council for approval from the relevant parties (eg the Essex Integrated Better Care Fund board) before DFG funding is allocated to a Social Care Capital Project. A social care capital project funded under the DFG is to have a community benefit for disabled people with the intention that it is a permanent addition to benefit of the community or a group within the community. The process for approving a social capital project can therefore differ significantly from the process required for mandatory or discretionary assistance and are managed separately from the elements set out in this document.

Comments and Complaints

1.9 Anyone who feels that their application for assistance has been refused unfairly can make a complaint and ask for their case to be reviewed through the Council's corporate complaints procedure.

1.10 The Council has a published policy for complaints which covers all services. Any complaints will be dealt with in line with this policy.

1.11 If you have suggestions for improving the service please contact: Jane Smith, Business Compliance Manager via email at: jane.smith@chelmsford.gov.uk, Public Health and Protection Services, Chelmsford City Council, Civic Centre, Duke Street, CM1 1JE

2 Introduction

2.1 The Housing Grant, Construction and Regeneration Act 1996 (as amended) provides the statutory framework and responsibilities for mandatory Disabled Facilities Grants (DFGs). Power is also available under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to provide assistance to improve living accommodation if the Authority have adopted and published a Policy relating to the exercise this power. Parts II-IV of this document provides Chelmsford City Council's Policy under the 2002 Order.

2.2 With the exception of mandatory Disabled Facilities Grants (DFGs) all Housing Assistance referred to in the Policy will be discretionary and subject to the Council having sufficient funds available

2.3 Assistance can take any form, including Grants, Loans and Services. Chelmsford City Council's policy includes providing Discretionary Financial Assistance for eligible works by way of repayable grants or loans. In this way, essential funds can be eventually re-used to support others in financial need.

2.4 Financial Assistance may be subject to certain repayment conditions, depending on the type and amount of finance. DFGs will be processed in accordance with the appropriate legislation and this document will not re-iterate matters that are bound by legislative standards. However, Part I of this document indicates where there are options for locally agreed conditions, for example, circumstances under which the finance is to be repaid.

Scope of Policy

2.5 This Policy covers the priorities for assistance and the type of assistance that is available. Our Aim in providing assistance is to help people maintain their health, safety and independence. This is achieved by assisting people who have insufficient income or savings to fund work to prevent or remove serious hazards from their homes that impact on health, safety and welfare and improve/increase availability of appropriate accommodation.

2.6 We also acknowledge that the DFG allocation is made through the Better Care Fund and that by providing the appropriate adaptations in a timely manner will help reduce the financial burden on other health and support services paid for through this fund.

2.7 Priorities:

- The health, safety and security of disabled and vulnerable people
- Reduction of the most serious hazards
- (Where resources permit) to reduce the number of empty homes

2.8 The type of Assistance currently provided by Chelmsford City Council is set out in the following sections:

Part I: Mandatory Assistance:

- Disabled facilities Grants

Part II: Discretionary Assistance:

- Discretionary withdrawal of means test for mandatory grants for works up to £15,000
- Discretionary Disabled Facilities Assistance
- Remaining Independent Assistance

Part III

- Healthy Homes Loans

Part IV

- Empty Homes Loans (currently suspended due to closure of the PLACE scheme)

Exceptions to the Policy

2.9 Although the Council is specific about the circumstances in which an application for assistance will be accepted and approved, there may be exceptional circumstances based on need where the Council finds it appropriate to deviate from the policy, these will be considered by the Public Health and Protection Services Manager

Resources

2.10 Disabled facilities grants are funded through an allocation made to local authorities by central government via The Better Care Fund.

2.11 Authorities may decide to spend Government funding for the DFG in three ways:

- Approving DFGs in accordance with the Housing Grants, Construction and Regeneration Act 1996 (the 1996 Act)
- Providing housing assistance in accordance with a locally published Housing Assistance Policy under RRO powers.
- Using a portion of the DFG funding for other social care capital funding purposes (as locally agreed between County and District Councils in two-tier areas).

2.12 Authorities can apply a mix of these options to meet local priorities but should consider that:

- The local housing authority has a statutory duty under the 1996 Act to provide adaptations for those who qualify for a DFG.
- The primary role of Government funding is for the provision of home adaptations to help eligible people safely access their home and key facilities within it. Government funding is via a capital grant so must not be used for any revenue purposes.

2.13 DFG funding can be used to support local authority expenditure incurred under the Regulatory Reform Order 2002 which allows local authorities to use specific DFG funding for wider purposes. Discretionary Assistance (financial or services) that are required for medical needs can be financed through the joint Memorandum of Understanding drafted by Essex County Council and the Essex Disabled Facilities Grants Working Group. This includes the fast delivery of small-scale adaptations to assist in the quick discharge of people from hospital.

2.14 In addition, Chelmsford City Council may provide a financial allocation, determined annually, to fund healthy homes loans and other discretionary finance set out in Part II that do not fall within the scope of work that can be funded through the Better Care Fund.

2.15 All discretionary assistance is dependent on sufficient funding being available and may be suspended or withdrawn if it appears that there may be insufficient funds available to deliver the Council's Mandatory function or if funds have already been disbursed, allocated or withdrawn.

2.16 Financial assistance of over £60,000 is to be approved by the Director of Sustainable Communities with prior consultation with the appropriate Cabinet Member.

Data Sharing

2.17 Personal data provided to the Council by applicants as part of the application process will be checked thoroughly and may be shared with other departments of the Council and other organisations involved in any aspect of handling and allocating public funds to help prevent and detect fraud or in the investigation of other possible criminal activity

PART I

Mandatory Assistance:

1 Disabled Facilities Grants

1.1 These are mandatory grants governed by the requirements of the Housing Grants, Construction & Regeneration Act 1996. Many elements of the process and approval are prescribed by law and are therefore not repeated within this document. Examples of such matters include:

- The information, certification, undertakings and evidence that needs to accompany an application or be considered prior to approval.
- The nature of preliminary and ancillary charges that can be included in an application
- The minimum age of the applicant and other applicant ineligibility criteria
- Provisions relating to the assessment of financial means of an applicant and where benefits or other forms of assistance are relevant
- Those relating to owner's and tenant's applications and those made in respect of a qualifying houseboat or caravan
- The purposes for which a grant must or may be given
- The restrictions relating to the approval of a grant
- The requirement to consult the social services authority that works are necessary and appropriate to meet the needs of the disabled occupant
- The maximum grant payable
- The decision process
- Conditions that can be applied to an approval and/or payment
- How the grant may be paid
- The repayment, recalculation repayment or withholding of a grant
- Preliminary and ancillary fees that can be grant-aided

1.2 The maximum grant available is £30,000

1.3 Any resident who owns or rents a house, bungalow, flat, qualifying houseboat or qualifying caravan with an occupant who is registered (or is registerable as) disabled may apply for a Disabled Facilities Grant for adaptations. Landlords can also apply on behalf of their tenant.

1.4 Disabled facilities grants can also be applied for to secure suitable adaptations to common parts of buildings containing one or more flats.

1.5 Registered Providers of Social Housing (RPs) are eligible to apply for mandatory Disabled Facilities Grants. The Council may require that the RP contributes towards the cost of the adaptation works

1.6 Each case must be supported by a recommendation from an Occupational Therapist with Essex County Council Social Services. Applicants will be advised to contact Social Care for an assessment prior to submitting an application

1.7 The purpose of mandatory Disabled Facilities Grants is to enable adaptations to be undertaken to provide the disabled person with:

- Access into and around the dwelling
- A safe and suitable dwelling (e.g. providing or improving a heating system, eliminating or reducing changes in level)

- Access to bathroom facilities
- Access to suitable bedroom facilities
- Access to main living/family room
- Use of suitable lighting and heating
- Access to kitchen facilities
- Access to the garden
- Any adaptations necessary to enable the disabled person to care for dependent residents

1.8 The Council reserves the right to refuse grant aid where the works are not necessary and appropriate, or reasonable and practicable (including where the cost is excessively high or the property is not suitable for the adaptation

1.9 For all forms of financial assistance, the Council must be certain that it is reasonable *and* practicable to approve the application having regard to the age and condition of the dwelling concerned. It is not always reasonable and practicable to adapt some dwellings, for example:

- Where there are multiple or excessive changes in levels;
- Where the dwelling is in a poor or dilapidated condition;
- Where moving existing services would be prohibitively expensive;
- IV. Where the dwelling is a listed building or in a conservation area and the adaptation would be prohibitively expensive or inappropriate
- V. Where the footprint or location of the dwelling make an adaptation inappropriate
- VI. Where the adaptation work would have a negative effect on other residents.

In cases where it is not possible to adapt a dwelling to an appropriate standard or where the cost of works is considered excessive, the Council will take the view that the works are not 'reasonable and practicable'

Where a proposed adaptation is not considered to be 'reasonable and practicable' applicants would be asked to seriously consider if they are currently in the most appropriate housing and if moving to a more suitable dwelling would be a better option (financial assistance may be available to help relocation to a more appropriate dwelling)

1.10 As medical needs and personal situations can change over time, there is no restriction on the number of DFGs that may be applied for in respect of one property if an adaptation is required that was not covered by a previous grant. The 'necessary and appropriate' criteria will be assessed by the OT who will consider what adaptations have already been funded and whether new work is justified. Depending on the time lapse between applications there is provision for any means-tested contribution made on earlier grants not to be taken into account on a subsequent application. Successive grants can take into account previous client contributions made within a grant condition period

Alternative Schemes

1.11 Where a number of different suitable options have been identified to meet the needs of the disabled person, the Council will provide disabled facilities grant funding in relation to the lowest cost option. The applicant (or their representative) will therefore need to secure adequate alternative funding to meet their assessed contribution and the additional costs associated with a more expensive option if that is their preference. The Council will require evidence that sufficient funding has been secured to meet the additional costs before it approves the grant. To ensure that grant funding results in a successfully completed adaptation, payments will only be authorised once all other funding contributions have been paid

1.12 An applicant may choose to progress with an alternative more expensive scheme to that for which grant funding has been approved, however the alternative scheme must be approved by the Occupational Therapist before works start as meeting the disabled person's needs. Only the funding approved for the original scheme will be approved and paid. The difference in the cost of works resulting from selecting an alternative scheme must be funded by the applicant and there can be no additional requests for increased funding (eg for unforeseen works). The Grant funding will be paid on completion of the works and following the issue of a certificate by the Grant Officer confirming that the elements required in the original scheme of works have been satisfactorily completed and that the entire scheme is fit for purpose

Converting Existing Living Space

1.13 Where it is reasonable and practical to do so, funding will be based on schemes to convert existing rooms to meet the needs of the disabled person. This is to avoid the higher cost of extending a property, so that the overall budget available to the Council can be used effectively to help as many people as possible. Examples include provision of ground floor facilities such as a bedroom, a safe room or a shower

1.14 Conversion of existing rooms will normally be considered reasonable where adequate space remains available, having regard to the total number of residents

1.15 If it is appropriate to use a room for more than one purpose then the Council will base the funding on this option. An example might be redesigning the disabled person's bedroom to provide a specially adapted safe room

Re-instatement works

1.16 The reasonable cost of redecorating all disturbed surfaces, where required in Kitchens and Bathrooms, will be included in the grant calculations. In other areas of the home, the reasonable cost of 'making good' decoration as a result of grant-aided works may be included.

Conditions (Mandatory Grants)

1.17 Chelmsford City Council will attach suitable conditions to all financial assistance it approves

1.18 Mandatory Disabled Facilities Grants have conditions attached under the Housing Grants Construction and Regeneration Act 1996

1.19 The applicant will be required to confirm that this is their intention that the disabled person will live in the adapted dwelling for five years after the works have been completed. Landlords will also be required to give consent on this basis (the 'grant condition period')

1.20 The entire amount of financial assistance is deemed repayable if the property is sold or transferred or the adaptation removed within the grant condition period of 5 years of the certified completion date.

1.21 Where a mandatory disabled facilities grant funding of more than £5,000 is provided to an applicant in respect of a home they own, the sale or transfer of the property within 10 years of the certified completion date will result in a requirement to repay all grant funding between £5,000 and £15,000 (i.e up to a maximum of £10,000). This condition will be registered as a local land charge on the property for 10 years from the certified completion date

1.22 In exceptional circumstances, the Council may decide to waive this repayment condition or reduce the amount repayable. The factors to be considered in determining the repayment of a mandatory grant are set out the in Disabled Facilities Grants (Conditions relating to approval or repayment of Grant) General Consent 2008 (England)

1.23 Chelmsford City Council will exercise its right to approve a disabled facilities grant with a deferred start date if it appears that the funding for the financial year has already been disbursed or allocated or withdrawn

PART II

1 POLICY ON DISCRETIONARY ASSISTANCE

1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to publish their policy for providing households with financial assistance to improve living conditions.

> 'For the purpose of improving living conditions in their area, a local housing authority may provide, directly or indirectly, assistance to any person for the purpose of enabling him—
>
> (a) to acquire living accommodation (whether within or outside their area);
> (b) to adapt or improve living accommodation (whether by alteration, conversion or enlargement, by the installation of any thing or injection of any substance, or otherwise);
> (c) to repair living accommodation…

1.2 The range of support that local authority can help finance is broad and may include essential repairs to reduce injury and accidents in the home, ensuring homes are adequately heated and expanding the scope of adaptations available under the Mandatory Disabled Facilities Grants legislation

1.3 Improvements may be achieved through alteration, conversion, installation or injection of materials or through the repair or demolition of buildings

1.4 This policy is not intended to duplicate or replace financial or other assistance which is available from other statutory agencies and to this end, Chelmsford City Council will liaise with partners and external agencies to help ensure, as far as possible, a joined-up approach is achieved to meet a person's identified needs

1.5 Discretionary Assistance may be provided directly or through partner agencies and can take the form of

- A grant
- A loan
- The provision of services – e.g. installation of items, minor works, services or advice

1.6 Legislation does not restrict discretionary assistance to private sector homeowners alone. However, with some exceptions (see below), Chelmsford City Council would not normally provide discretionary assistance to housing association tenants for the improvement as other mechanisms are in place to improve their homes. The Council will not fund work that is due to the failure of a landlord to meet their statutory obligations or to repair or improve property that is in poor condition as a consequence of the nature of its occupation or a deliberate act of the occupier.

Repayments

1.7 This policy provides that financial assistance is repayable. We acknowledge that as this is recorded as a local land-charge, it may disadvantage some residents within the rented sector. If a landlord consents to the disabled adaptations taking place, discretionary assistance provided to the tenant that would otherwise be repayable within this policy may be provided without a requirement for repayment

Assistance to Landlords, Registered Providers and Housing Associations

1.8 It is expected that social landlords will manage the delivery of adaptations in their own stock, with investment over and above the DFG, improving the long-term accessibility of their stock and also reducing the number of adaptations that are removed on change of tenancy

1.9 If a Housing Association Tenant is entitled to a mandatory disabled facilities grant, but the works required are in excess of the maximum mandatory grant, Chelmsford City may consider providing additional discretionary assistance towards the total cost so that the housing association can progress the works. These will be considered on a case by case basis

1.10 Where disabled facilities grant funding is or has been provided to adapt a property in the social rented sector, it should be maintained for priority housing for someone who would also benefit from those adaptations. Where the works are being completed with the assistance of additional discretionary assistance, this assistance will be conditional on an undertaking from the registered provider that the adaptation will be maintained and that the property will be kept as a priority property for a disabled person.

1.11 We will encourage the use of landlord applications for disabled adaptations in privately rented property. No means test will be required of the tenant for landlord applications and applications for additional discretionary assistance may be considered where the works exceed the mandatory maximum. This is normally provided as an interest-free repayable assistance, secured as a local land charge.

General considerations for Discretionary Assistance

1.12 Qualifying criteria will exist relating to:

- The eligibility of the applicant
- The ability of the applicant to pay for the works themselves
- The works that can be funded

Types of Discretionary Assistance

1.13 Chelmsford City Council's Discretionary Assistance falls into the following categories:

1) Discretionary removal of the means test for mandatory grants for works up to £15,000
2) Discretionary Disabled Facilities Assistance
3) Remaining Independent Assistance - these being:
    - Urgent and Interim Solutions
    - Stairlifts or
    - Minor works: home improvements to keep elderly residents safe at home
4) Healthy Homes Loans (See PART III)
5) Empty Homes Loans (see PART IV) currently suspended following the closure of the PLACE scheme

A summary of the main types of discretionary assistance and eligibility criteria can be found as an appendix to this Policy

1.14 Where deemed repayable, the financial assistance will normally be secured on the property being occupied and be registered as an indefinite local land charge to be repaid when the property is sold, transferred or otherwise assigned

1.15 An application for Discretionary Disabled Facilities Assistance will not normally be considered if the applicant or the property to which the application relates has been the subject of a successful application within the previous 5 years

1.16 For Healthy Homes Loans, an application will not normally be considered if the applicant or the property to which the application relates has been the subject of a successful application within the previous 10 years. The degree to which a property has been maintained by the occupier will also be taken into account when considering a second application

1.17 The terms, conditions and eligibility criteria for discretionary assistance will be provided to applicants following receipt of an enquiry or application

1.18 Discretionary Assistance will, where appropriate, be funded through the Disabled Facilities Grant allocation. Mandatory assistance will take precedence and discretionary assistance may be suspended or withdrawn if resources are limited

1.19 Discretionary Assistance will be subject to maximum amounts and to the availability of necessary funds. The Council reserves the right to refuse an application for discretionary assistance and may withdraw discretionary assistance at any time

1.12 The Council meets the majority of needs for disabled adaptations by providing mandatory Disabled Facilities Grants as set out in legislation. However it does have discretion to provide help beyond this, provided that it does so in accord with its own published policy.

1.13 The purpose of this policy is to allow the Council, subject to the availability of resources from the Better Care Fund, to extend the scope of the help that it can provide.

1.14 Qualifying residents are entitled to mandatory disabled facilities grants as set out in the relevant grant legislation and that entitlement is in no way diminished by anything in this policy. Administering mandatory disabled facilities grants will continue to be the Council's first priority when allocating resources made available for home adaptations for people with disabilities.

1.15 Our Discretionary Policy aims to:

- Provide Assistance –to help people who qualify for a mandatory disabled facilities grant, but where the recommended adaptations to meet the individual's need fall outside those which are funded through that route.
- Streamline the application process for certain home adaptations for certain types of work by, for example, simplifying the application form, limiting the situations when the means test applies and varying the requirements around contractors
- Provide additional financial assistance where the necessary works exceed the maximum mandatory grant available, and the applicant cannot afford the balance or where the applicant cannot afford their assessed contribution.

- Help people return home from hospital or care situations and keep vulnerable people safe in their own homes

1.16 It is not the aim of this policy to duplicate support that is already available, therefore, where provision already exists through other agencies or organisations to fund the necessary work or provide the necessary improvements or adaptations, the work would not normally be eligible for Discretionary Assistance

1.17 Discretionary Disabled Facilities Assistance will normally be repayable or a repayable placed as a local land charge on the property or a combination of the two

1.20 This policy on Discretionary Assistance supersedes any previously published Council Policy for assisting residents with disabilities under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

The Council reserves the right to amend the criteria relating to or range of discretionary assistance available; withdraw access to discretionary assistance or not to approve discretionary assistance as it sees fit and having regard to the amount of resources available and the demand for referrals for mandatory grants.

2 Discretionary Removal of means test for mandatory grants (works up to £15,000)

2.1 This part of the policy applies to applications for major adaptations are received which are eligible for a mandatory grant, whether for single or multiple adaptations, costing less than £15,000. NB: This excludes the installation of stairlifts which will be treated separately (see 'Remaining Independent Assistance' – 'Stairlifts').

2.2 Where the applicant is in receipt of a passporting benefit, the application will be processed as a mandatory grant application. This will ensure that they are not disadvantaged by the upper limit applied to non-means tested grants.

2.3 Where someone is not in receipt of a passported benefit, however, it will be treated as if passported and no means test will be applied if the cost of the works is less than £15,000.

2.4 All other conditions (including repayment conditions) will apply as if for a mandatory grant. (eg the entire amount of grant is repayable if the property is sold or transferred within 5 years and any grant amount over £5,000 is repayable if the property is sold or transferred within 10 years of the certificated date of completion).

2.5 Where the adaptation works are estimated to exceed £15,000 the application will be processed as normal and the applicant will be subject to a full financial means test to determine the amount of any contribution they may be required to make towards the cost of the required adaptation works.

2.6 The Council reserves the right to re-introduce means testing at any time, as it sees fit, and having regard to the amount of resources available at that time. The Council also reserves the right to suspend or withdraw or not to approve any discretionary assistance.

3 Discretionary Disabled Facilities Assistance (major adaptations or assistance that are not covered by Mandatory Grants)

3.1 **Discretionary Disability Facilities Assistance**: is available to help fund major home adaptations that are recommended as necessary and appropriate by the Occupational Therapist to meet the needs of a disabled person but which fall outside those for which mandatory grants are available.

3.2 The maximum financial assistance available for discretionary disability adaptations and assistance is £20,000.

3.3 Unless described differently, the entire amount of discretionary assistance is placed in full as an indefinite local land-charge to be repaid when the property is sold, transferred or otherwise disposed of

3.4 The following may be considered under Discretionary Disabled Facilities Assistance. Examples are given below but this list is not exhaustive :

(a) To help fund work for a disabled child where parents are separated or divorced and adaptations are necessary at the property which is not considered to be the child's main residence. It is not intended that the eligible works are to the same or equivalent extent as those undertaken at the main residence of the disabled child (which would be eligible for a mandatory disabled facilities grant).

Repayable assistance for dual residency children will not be means tested

(b) To help fund adaptations within a foster home, where the foster parent(s) have the care of a disabled child

Repayable assistance for adaptations at a foster home will not be means-tested. Any assistance over £5,000 up to a maximum of £10,000 will be placed as a land charge for a period of 10 years only

(c) Providing improvements to the grounds of the property that would enable the disabled person to benefit from outside space, e.g. safe play spaces or safe paths around a garden.

(d) improvements to help a disabled person to access the community, eg :

i. funding of a dropped kerb – (authority from the Highways authority will need to be secured) NB: Where this is recommended as part of wider adaptations to the home being considered under a mandatory DFG, the work and the funding will be processed as part of the mandatory grant application.

ii. Providing facilities appropriate for essential equipment for the disabled person (eg an electrical charging point for electric wheelchair or mobility scooter – which may be considered where it is recommended as part of wider adaptations to the home being considered for a mandatory DFG

(e) Providing of an area for specialist treatment (e.g. the provision of space for dialysis)

(f) Providing adaptations at the home of a family member who has a recognised caring responsibility for the disabled person and where the disabled person would qualify for a disabled facilities grant but the home is not the disabled person's main residence.

Eligibility for Discretionary Disabled Facilities Assistance:

3.5 The referral route and the eligibility Criteria for Discretionary Disabled Facilities Assistance is the same as for a mandatory Disabled Facilities Grant.

3.6 The applicant: must be resident in the Chelmsford area, and intending to live at the property for 5 years from the date of completion of works. The landlord (if applicable) must agree to the works being undertaken. Private landlords are encouraged to apply on behalf of a tenant, if they are willing to oversee the works

3.7 The application must be referred via a written recommendation deeming that the works are Necessary and Appropriate from an Occupational Therapist working with Essex County Council' Social Services

3.8 Applicants must be aged 18 or over at the time the application is made. In the case of a disabled child, the application must be made by the parent(s) (or foster parent)

3.9 Where the applicant is not in receipt of a qualifying benefit and unless specifically exempted within this policy a test of Resources (or 'means test') will be applied. This states the applicant's contribution towards the cost of the work and can vary from zero to the full cost

of the works. The means test will be applied as if applying for a mandatory disabled facilities grant.

3.10 The means test is applied to the disabled person requiring the facilities except if that person is under 19 years old and in full time education, when the test of resources is completed by the persons living at the property who have parental responsibility.

3.11 The funded work will require the agreement of all persons with an interest in the property

3.12 The work must be assessed as reasonable and practicable by the Council before it can be approved

3.13 Applications must be submitted and approved prior to the works being undertaken. Financial assistance cannot be paid retrospectively

3.14 The Council reserves the right not to approve an application If the total cost of works exceeds the amount of financial assistance available in particular where the applicant is unable to evidence that they have the resources to fund the difference. Proof of access to funds to cover any difference in the cost of works over and above the requested financial assistance will be required.

3.15 The Council reserves the right to refuse grant assistance where the works are not necessary, appropriate or reasonable and practicable (including excessively expensive or where it is considered that the property is not suitable for adaptation)

Ancillary Costs

3.16 Reasonable ancillary costs associated with the application, such as planning permission, building control application, land searches, OT assessment costs, charges associated with help in submitting an application and supervision of works in progress may be included for consideration within the application if the total costs are not in excess of the maximum assistance available.

3.17 However, it should be noted that that any costs already incurred are to be funded by the applicant if the application is unsuccessful

4 Relocation Assistance

4.1 Relocation Assistance Helping someone to relocate to a more suitable dwelling: In situations where it has been identified that the disabled person would be entitled to a disabled facilities grant, but it is not practicable or too expensive to undertake the adaptations at their current address, a grant may be available to help them move to another property. The new property must be one that has been assessed as already meeting the needs of the disabled person or capable of meeting the needs by adapting at reasonable cost

4.2 If the move is construed as providing access to facilities, the move can be funded/part funded through the mandatory DFG

4.3 Maximum available for relocation assistance: £30,000

4.4 The application for relocation assistance must be supported by a formal recommendation from the Occupational Therapy service at Essex County Council. Both the Council and the

Occupational Therapist must be satisfied that the proposed dwelling already meets the needs of the disabled person without further adaptations or are satisfied that it can be adapted at reasonable cost. The cost of the discretionary relocation assistance together with the cost of any adaptations required to the new dwelling must demonstrate value for money.

4.5 The financial assistance is towards the cost of specific relocation expenses which includes estate agent fees, legal costs and removal costs. Assistance will not be made towards the cost of the new dwelling.

4.6 The new dwelling must be the disabled person's main residence and no applicant will be awarded a discretionary relocation assistance more than once

4.7 Applicants will need to complete the move within 12 months from the date of approval of their application

4.8 If, on the sale of the applicant's existing dwelling, a net equity of more than £10,000 is released, (ie the equity released when the purchase price of a new dwelling is less than the existing dwelling's selling price) the financial assistance will only fund the physical removal costs.

5 Discretionary Top Up Assistance:

5.1 **Discretionary Top Up Assistance** may be used to provide additional financial assistance where the applicant cannot afford to fund their contribution to works which are eligible for a mandatory disabled facilities grant. All discretionary top-up assistance is recorded as a local land charge in full to be repaid at such time that the property is sold, transferred or otherwise disposed of.

5.2 The maximum available mandatory disabled facilities grant is £30,000. There are occasions when this figure is insufficient to provide major adaptations to meet the needs of a disabled person or their family.

5.3 where the applicant is unable to meet their assessed contribution under the means- test for a mandatory DFG, in the absence of any suitable affordable alternative, the Council may provide the applicant with assistance to enable to works to proceed.

5.4 The Council will consider applications for Top-up Assistance on a case-by-case basis. Additional financial information may be required in order to inform a report prepared for consideration by the Service Manager

5.5 Maximum available top-up assistance: £50,000

6 Remaining Independent Assistance

This assistance is not means tested and is available on a discretionary basis subject to eligibility criteria and available resources

The Council reserves the right to amend or vary the range of work that is supported by discretionary assistance; to re-introduce means testing at any time and/or withdraw access to discretionary

assistance or not to approve discretionary assistance as it sees fit and having regard to amongst other things, demand for mandatory grants and the amount of resources available

Remaining Independent Assistance: eligible work

a) **Urgent and Interim Solutions** to help a disabled person be discharged from hospital or other care setting and help reduce their need for hospital or hospice care and return home or in the home of a relative in a home environment. This is in response to the assist in the discharge from hospital to reduce care costs associated with extended, unnecessary hospital stays

b) **The installation of a stairlift:** The decision to remove the means test for stairlift adaptations is to reduce the risk of falls associated with stairs and the potential financial implications on the NHS resulting from falls.

c) **Home improvements** to help keep elderly residents safe at home:

(Note: If the applicant is in receipt of passported benefits, and their adaptation is eligible for a mandatory grant, the application will be administered as a mandatory grant – this will ensure that they are not disadvantaged regarding the amount of finance available and ensure that the application is dealt with under the Council's statutory obligation)

6.1 Urgent and Interim Solutions

- The maximum amount of assistance is £10,000, no means test will be applied.

- The Council will accept a referral/recommendations from an occupational therapist, adult social care, hospital admittance or discharge team or other medical professional from a similar care service with direct knowledge of the client's health condition. Grants officers will seek confirmation of the nature of the works from an Occupational Therapist,.
- The assessment of 'Urgent and Interim' as appropriate to a particular case is undertaken as part of the referral by Social Services' Occupational Health and is an assessment of the immediate needs of that person and their environment to help them return safely to a home environment. It will not necessarily address longer term needs.

- Assistance up to £5,000 will take the form of a non-repayable grant.

- Any assistance above £5,000, will be placed as an interest-free indefinite local land charge on the applicant's property to be repaid at such time that it is sold, transferred or otherwise disposed of

- Types of eligible Works (Each case will be determined on its merits)

    (a) Works and services deemed necessary to assist in the discharge from hospital, rehabilitation, care setting (whether formal or informal) or hospice, or to prevent re-admission, or assist with care of someone with a life-limiting condition at home, such as MND. The grant may, for example, facilitate the prompt installation of stairlifts and modular ramps, door widening, modification of step and threshold details with necessary preliminary and ancillary works

    (b) Urgent interim works pending the assessment and application for a disabled facilities grant that would assess the wider and longer term needs of a disabled person.

(c) The provision of a rented adaptations eg a stairlift or ramps for up to 24 months may be funded through this assistance where (for example), the adaptations would facilitate them being cared for at the home of a family member or

(d) A single quote will be accepted for works up to £5,000 (as long as it appears reasonable (ie to be comparable to similar competitive quotes for the work required)

- In the case of 'Urgent and Interim Solutions' (ie work to enable a person to return home), the Grant's Officer and referring Occupational Therapist may arrange for a joint visit to the property with an appropriate company / installer. This will enable a necessary and appropriate and practicality assessment of the proposal and installation and liaison with the installation company. If the cost of works required to enable the person to return home, is less than £5,000, and only one competitive quote will be required.

- If a valid application is subsequently received for a mandatory grant for other works at the property within 12 months of the Urgent or Interim discretionary assistance, the previous amount of financial assistance may be taken into account when assessing the total amount of mandatory disabled facilities grant available such that the total cost of adaptations funded do not exceed that permitted by the maximum available under a mandatory grant.
- Separate to the above, the Council may fund the installation of a key safe to enable a person to return home from hospital or care setting where this request has been submitted via the discharge team. This is funded through the Better Care Fund through the DFG in line with permitted 'handyman' activity This is not means tested or re-chargeable to the individual. With the individual's permission, we may make later contact to determine if they are eligible for any adaptations to the home that may be funded through mandatory or discretionary assistance.

6.2. **Stairlifts**

- The installation of a stairlift can have a significant impact on how someone is able to continue living with dignity in their own home. It can significantly reduce the risk of injury both for the person needing the adaptation and anyone needing to provide that physical support. It may also reduce care costs.

- Essex County Council OT referrals for stairlifts will not be subject to a means test, but be 'passported' through the process

- A single quote will be accepted, if it appears to be comparable to similar competitive quotes.

- Experienced Housing Grants Officers with the appropriate level 4 qualification may undertake an assessment for the installation of an appropriate stairlift assessment if desirable to reduce processing delays, liaising with the OT as necessary.

- Financial assistance can include the cost of the structural alterations necessary to facilitate the installation of the stairlift (though not decorative work).

- The assistance will generally include an extended 60 months warranty. However, this extended warranty will not be funded for tenants of Registered Providers if stairlift maintenance is part of a wider contractual arrangement.

- Stairlifts costing over £5,000 will be subject to repayment conditions: any grant amount exceeding £5,000 will be registered as an indefinite local land charge on the property to be repaid on the sale or transfer of the property

- If the quote received for the stairlift is less than £5,000, only one competitive quote may be required.

6.3. Minor Works: home safety improvements for elderly residents

- The aim is to help elderly resident keep safe in their home and reduce risk of admittance to hospital resulting from falls.

- There is no means test where all occupiers are over 75 years of age.

- The applicant must be an owner occupier.

- The amount of assistance available is a total maximum of £3,000, (if more than one application is received, the maximum is applied cumulatively)

- Any assistance provided over £1,000 is re-payable and placed as an indefinite land charge on the property.

- The following list of examples of eligible work is not exhaustive.

- Work to reduce risk of falls for example:

    (a) Provision of improved lighting to reduce risk of falls including movement activated external lighting to external access areas
    (b) Work to reduce tripping hazards (eg providing a concrete path)
    (c) improvement to heating in one or more key rooms (if not eligible for other funding)
    (d) Improvement to stairs, steps or lighting to reduce tripping.

- Works to a property to improve safety and security
    (a) Replacement of one or more windows or window latches
    (b) Replacing or improving doors and/or door frames so that they can opened and closed easily to ventilate the property and reduce risk of unauthorised entry.

Eligibility for Minor Works

3.38 At least one of the occupiers must be over 75 years old

- Various referral routes are available including: in writing by Social Services, Occupational Therapist, hospital discharge team, medical practitioner, police or charitable organization, community agent, social prescriber. Applications may also be made by a relative or be self-referred. The recommendation must state what works are requested and why the works are required to maintain or improve the person's safety or wellbeing.
- If a referral is received from someone other than the OT, housing grants officers may liaise with the OT regarding the request.

- The person(s) for whom the work is considered necessary will not be subject to a test of resources. Unless on a passported benefit, a test of resources will normally be required of other adults under 75 years old who are resident at the same address
- An application will not be approved if work is deemed not to be reasonable and practicable to achieve the desired outcome. (this will include an assessment of cost).

Specific matters relating to Minor Works Assistance

3.40 More than one minor works grant may be applied for, but the cumulative total assistance provided in respect of a single property must not exceed £3,000.

3.41 Applications can only be accepted for properties that are owner-occupied and the Council may complete a land registry search to confirm ownership on behalf of the applicant and may add the the cost of the search to the amount of assistance provided.

3.42 Proof of age and that the eligible person is resident at the property will be required

3.43 Financial Assistance under this part of the policy up to the value of £1,000 is provided by way of a non-repayable grant.. Assistance provided in respect of a property over £1,000 will be placed as an indefinite local land-charge on the property to be repaid when the property is sold, transferred or otherwise disposed of

3.44 All discretionary assistance is dependent on the financial resources being available. The Council's obligations in relation to mandatory grants take precedence over discretionary assistance. Access to discretionary assistance may be withdrawn at any time.

General Conditions for Discretionary Assistance

1. Unless specifically exempted within this policy, all discretionary assistance is repayable and recorded in full on the local land charge register and remains indefinitely to be repaid to the Council in full at such time that the property is disposed of by sale, assignment, transfer of the title or otherwise for any reason. This discretionary amount will be in addition to any Mandatory grant amount that is also charged against the property

2. As for mandatory grants, discretionary assistance is dependent on the intention that the disabled person is to remain at the property for a minimum of 5 years. (if the applicant is a tenant or landlord, it will also be subject to a landlord declaration that they will continue to let the property to the disabled person for a minimum of 5 years)

3. Unless specifically stated otherwise within the policy, the Council will require two quotations from independent contractors. In some specified cases, (eg in urgent an interim works to return a person home from hospital and stairlifts where works will cost no more than £5,000), a single estimate may be accepted if the Council is satisfied that the cost is reasonable.

4. Quotes for work will not be accepted from individuals or companies that have a familial relationship with the applicant.

5. The contract of engagement of services is between the applicant and the relevant contractor. The Council may make payments direct to the contractor with the approval of the applicant . Valid invoices must be provided. All grant payments are made following confirmation of completion of the work to a satisfactory standard

6. Any regulatory requirements or other permissions associated with grant-aided work (eg building regulations, planning requirements, covenant restrictions) must be complied with.

Other Key Considerations

1. All discretionary funding is dependent on resources being available.

2. Where the work and all other criteria satisfy the eligibility requirements for a mandatory DFG, that will be the primary route for funding.

Charges

1. An administration fee of 7% up to a maximum of £350 may be added to the discretionary grants to cover administrative expenses. This fee will not form part of the Award

2. Unless specifically exempted within this policy, all discretionary disabled facilities assistance (with the exception of the administrative fee) is repayable in full and will be placed as an indefinite land charge on the property. Its repayment is required at such time that the property is sold, transferred or otherwise assigned (see exceptions under Remaining Independent Assistance

PART III

Healthy Homes Loans

4.1 Healthy Homes Loans are dependent on funds being available

are available on a discretionary basis to help owner-occupiers remedy what are known as 'Category 1 and/or serious Category 2 Health and Safety Hazards'. These are deficiencies identified under the Housing Health and safety Rating System (HHSRS).

4.2 The loan is interest-free, though subject to a single administrative charge of 7% of the total cost of works up to a maximum of £350 which may be added to the loan amount. The loan is registered as an indefinite charge on the property and repaid when the property is sold, transferred or otherwise assigned to another owner.

4.3 The aim a Healthy Homes Loan is to make a property safe, healthy and free from serious hazards for a minimum of 10 years. However where either the funding does not cover the cost of removing all category 1 health and safety hazards from a home, or the applicant chooses not to have certain works undertaken to remove a category 1 hazard, the Council has a duty to take follow up action. In such circumstances, the Council will usually look to discharge its duty by serving a Hazard Awareness Notice which provides details of the remaining hazard(s) and the works required to remedy the hazard(s) to all owners and anyone else with a legal interest in the home.

4.4 **Examples of qualifying works include:**

- electrical rewiring or repairs to an electrical installation to reduce the risk of electrocution and/or fire (including mains wired smoke detection)
- repair or renewal of a boiler or other element of a heating or hot water system to reduce the risk of ill-health associated with living in a cold home or being without hot water
- repair or renewal of floors and staircases that are liable to collapse or otherwise present a significant risk to residents
- repair or renewal of walls and ceilings that are liable to collapse
- repair or renewal of windows or doors that seriously compromise security or pose other significant risks to residents
- repair or renewal of any building element causing significant rising or penetrating damp affecting the internal fabric of the building.
- to prevent ongoing and significant structural movement. (in most cases this will be achieved by funding the excess payment required for insurance works to proceed)
- to provide adequate space and a safe layout for the storage, preparation and cooking of food
- to provide a bath/shower, wash-hand basin and toilet where current provision is absent or inadequate (for example if a property only has an outside toilet)
- to provide adequate foul drainage where current provision is absent or inadequate

4.5 Any deficiencies that result from the removal of facilities or poor workmanship within the control of the owner will not qualify for loan assistance

4.6 Anyone who believes they meet the basic criteria for eligibility (see below) is able to make an initial enquiry, but only those whose properties have subsequently been assessed as having eligible hazards and whose financial means have also been assessed as meeting the qualification criteria will be invited to complete an application form

4.7 Applications are prioritised according to the seriousness of the deficiencies and potential impact on excess winter deaths/falls and the financial circumstances of the applicant.

Amount

4.8 Loans can only be provided in respect of qualifying works and the maximum loan available per dwelling is £30,000 and subject to available resources. An applicant can only receive Healthy Homes Assistance on one occasion within a 10 year period

Eligibility

4.9 The property must:

- be over 10 years old
- be within Council tax bands A – E · present one or more category 1 health and safety hazards when assessed under the Housing Health and Safety Rating System (HHSRS); or
- present a significant, serious category 2 hazard which makes the home difficult to keep warm and/or presents a serious risk to health (sometimes evidenced by serious damp and mould problems)

4.10 Note: property includes qualifying mobile homes and qualifying houseboats that are permanently sited or moored in the District.

4.11 The applicant must:

- be an owner-occupier or leaseholder with a full-repairing lease
- have lived at the property for at least 3 years prior to making an enquiry
- not have had a Healthy Homes Loan within 10 years of the current enquiry
- be in receipt of a qualifying benefit or be eligible by way of a means test:
- qualifying benefits: entitled to 100% of a loan up to a maximum of £30,000:
    - (qualifying benefits may be subject to change and will be confirmed at the time of application).

4.12 A means test will confirm the percentage of the loan that the applicant is eligible for, up to a maximum of £30,000.

4.13 Qualifying works will be determined by a technical survey and hazard assessment, in accordance with the latest national guidance, and will be undertaken by a qualified HHSRS assessor

Main Conditions

4.14 A Healthy Homes Loan is subject to a test of resources

4.15 The maximum loan is £30,000 (plus the administrative fee)

4.16 An administrative fee of 7% of the cost of works up to a maximum of £350 will be applied to the loan and included in the total loan amount.

4.16 Healthy Homes Loans are registered as an indefinite land charge on the property to be repaid in full when the property is sold, transferred or otherwise disposed of.

4.17 A full set of conditions is published separately from this policy. An applicant will be provided with a full set of conditions for consideration on application or enquiry.

4.18 Requests for a deviation from the eligibility criteria may be considered in exceptional circumstances

4.19 Healthy Homes Loans are dependent on funding being available and may be withdrawn at any time

PART IV Empty Home Assistance

(*Currently suspended following closure of the PLACE scheme*)

5.1 Empty Home Assistance is available to renovate an empty dwelling to the Decent Homes Standard (as a minimum) or to convert an empty property into one or more units to the Decent Homes Standard so that it is suitable for immediate occupation whether by selling it, or renting it out.

5.2 The PLACE Scheme, made up of a consortium of Local Authorities, exists to assist owners of long term empty properties (those that have been registered as empty for 6 months or more) to bring those homes back into use.

5.3 Certain empty property loans are made available through the PLACE scheme. This is a loan that has been developed to offer assistance to renovate and/or convert empty properties so that they are suitable for reoccupation.

5.4 Two loan options are available

- "Loan to Sell" the loan will be repayable either immediately upon sale of the property, or within 2 years of the dated Loan Facility Agreement (whichever is the sooner).
- "Loan to Let" the loan will be repayable within 5 years of the dated Loan Facility Agreement, or upon the future sale of the property (whichever is the sooner).

Eligibility

5.5 To be eligible:-

- The property must have been empty for at least 6 months
- The property must be in the ownership of the applicant
- The property must require work to bring it up to the Decent Homes Standard
- All necessary consents for the works must be obtained. In the case of conversions, these will have been approved and will include full planning permission, building regulation approval, listed building and conservation area consent, where applicable
- The owner must intend to either sell the property or rent it out on completion of the works
- There must be sufficient equity in the property and have an acceptable risk rating
- There must be no legal constraints or restrictive covenants on the property that would prevent the proposed works/ conversion from being undertaken.

5.6 Loan assistance will not be available for:

- Properties, which are not of a permanent nature such as houseboats and caravans
- Sheds, outhouses and extensions such as conservatories which do not have Building Regulation approval
- Buildings not suitable for conversion to habitable dwellings
- Buildings, which are intended to be used by the applicant and/or his family use,

Main Conditions

5.7 Loans available through the PLACE scheme are determined and bound by conditions agreed by the PLACE consortium and although implemented and administered locally in line with those conditions, Chelmsford City Council cannot make any unilateral decisions in respect of this assistance.

5.8 All loans under the scheme are repayable and subject to funds being available.

5.9 The maximum amount of loan available is £50,000 per unit of accommodation up to a maximum of £175,000. The amount of loan available is dependent on the total cost of the eligible works, costs will be assessed by the Council to ensure that they are reasonable and present value for money.

5.10 A Legal Charge is placed on the property for the period of the loan or until repaid in full (whichever is the sooner)

5.11 Loan to Sell: This loan is repayable either, immediately upon sale of the property, or within 2 years of the dated Loan Facility Agreement (whichever is the sooner).

5.12 Loan to Let: This loan is repayable within 5 years of the dated Loan Facility Agreement, or upon the future sale of the property (whichever is the sooner).

5.13 If the loan is to convert a property into multiple units and there is a disposal of one or more units then the applicant must repay the lesser amount of either the gross sale proceeds or the amount of loan outstanding. If after this there are still monies outstanding on the loan, then the applicant must repay this on whichever occurs the earlier of either the disposal of the final unit or the relevant date set out in Loan Facility Agreement.

5.14 The loans are interest free providing there is no default on the loan agreement.

5.15 Detailed information including information on conditions will be provided to any person expressing interest in applying for an Empty Home Loan.

Creation date	Version no:	changes	Changes approved by	date
1st July 2019 Approved by Cabinet 1st July 2019	2	Replaces the 2015 policy and includes wider Discretionary Assistance	n/a	n/a
Revision November 2022	3	See below - summary of main and minor changes	Cllr Moore cabinet member	16/11/2022

Main changes to discretionary policy: (approved 16/11/2022)

1. additional assistance to social landlord - (with conditions)
2. increase in 'top up' assistance to £50,000
3. Urgent and Interim & stairlifts non-means testing max assistance increased from £5,000 to £10,000 (with conditions over £5,000)
4. Minor works for elderly residents to keep safe/reduce falls increased from £1,000 to £3,000 (with conditions over £1,000)
5. Ability to rent stairlifts for up to 12 months for life-limiting conditions or to assist return from hospital - no means test
6. Relocation assistance - no repayment required if equity released

Minor changes:

- Definition of 'urgent' for Urgent and Interim solutions
- Numbering of paragraphs.
- Table summary added as attachment

Amendments December 2025	4	See below – summary of amendments	Cllr Eley	10th December 2025

1. Provides remaining independence assistance up to £10,000 to tenants without requiring land charge for amount over £5,000
2. More information included regarding social capital care projects
3. Minor changes to ordering of paragraphs and numbering phrasing to assist with clarity
4. Suspension of finance for empty homes following the closure of the PLACE scheme

Amendments September 2026	5	See below – summary of amendments		

1. Discretionary assistance – no means testing for separated parents adapting second home for disabled child. No means test for a foster parent – time limited repayment period and maximum repayment of £10,000 for foster homes
2. Discretion to remove means test for mandatory grants where cost of work is less than £15,000. Eligibility criteria and repayment conditions remain as per mandatory grants (Repayment conditions: all repayable within 5 years, finance over £5,000 repayable up to 10 years.
3. Discretionary assistance for Stairlifts and urgent and interim works repayment for funding over £5,000 which remains as indefinite land charge. Single quote acceptable for works up to £5,000.
4. Other changes do not materially affect content

Appendices:

Attachment 1: Overview of assistance available in table form

References:

- Disabled Facilities Grant (DFG) Delivery: Guidance for Local Authorities (Department for Levelling Up, Housing and Communities & Department of Health and Social Care)

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1065574/DFG_Guidance.pdf

- Housing Grants, Construction & Regeneration Act 1996
- Housing Renewal Grants (Service and Charges Order 1996
- Housing renewal (Services and Charges) Order 1996
- Disabled Facilities Grants (Conditions relating to approval or repayment of Grant) General Consent 2008 (England)
- Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008
- Regulatory Reform (Housing Assistance) (England and Wales) Order 2002
- Home Adaptations for Disabled People - Good Practice Guide by the Home Adaptations Consortium (published 2013)

Attachment 1: Overview of assistance available

	Assistance	Referral route	Name of assistance	Eligibility	Maximum amount	Resident conditions	Repayment conditions
Mandatory DFG	Major adaptations for disabled person at main place of residence (*discretionary removal of means test for DFG works costing no more than £15,000)	ECC social care - Occupational Therapist	Mandatory DFG	Set out in legislation. means test unless for a child/ proof of ownership or landlord consent/ proof of entitlement (NI number)	£30,000	Minimum 5 years	<-£5000 none > £5000 land charge up to £10,000 for 10 years
Mandatory / discretionary	Relocation to adapted property	ECC social care - Occupational Therapist	relocation assistance	Same as mandatory DFG	£30,000 (based on quote to adapt existing dwelling)	Minimum 5 years	If mandatory same as mandatory DFG (if discretionary - full amount placed as charge on new home)
Discretionary	Adaptations at child's second home (eg separated parents) no means test	ECC social care - Occupational Therapist	Discretionary disability adaptations	Same as Mandatory DFG	£20,000	Minimum 5 years	Fully repayable on sale/transfer of property
	Safe play area or paths around a garden for disabled person	ECC social care - Occupational Therapist	Discretionary disability adaptations	Same as Mandatory DFG			
	Providing area for specialist equipment	ECC social care - Occupational Therapist	Discretionary disability adaptations	Same as Mandatory DFG			
	Facilities at home of family member with caring responsibility	ECC social care - Occupational Therapist	Discretionary disability adaptations	Same as Mandatory DFG			
	Adaptations at a foster parent's home no means test	ECC social care - Occupational Therapist	Discretionary disability adaptations	Same as Mandatory DFG		Minimum 5 years	Assistance between £5,0000 and £15,000 (up to maximum of £10,000 repayable for 10 years
	Person cannot afford their DFG contribution to a DFG Person cannot afford the costs of work that exceed the mandatory DFG	Already referred and confirmed as eligible for mandatory DFG	Top Up Assistance	As per mandatory DFG *plus:* additional income and expenditure information required	£50,000	Minimum 5 years	Fully repayable on sale/transfer of property
	Urgent works to access the home to get from hospital/ hospice	ECC social care - Occupational Therapist/hospital discharge team	Remaining independent - Urgent and Interim solutions	No means test	£10,000	5 year intended tenancy for landlords	funding in excess of £5,000 repayable - local land charge (for owner occupiers)
	stairlifts	ECC social care - Occupational Therapist	Remaining Independent Stairlifts	No means test	Funding over £5,000 repayable indefinitely	Minimum 5 years	funding in excess of £5,000 repayable indefinitely (exceptions for tenanted homes)
	* discretionary removal of means test for mandatory dfg work costing no more than £15,000	ECC social care - Occupational Therapist	Mandatory grant work up to £15,000	No means test	Funding over £5,000 repayable up to 10 years	Minimum 5 years	funding in excess of £5,000 repayable – 10 years local land charge (for owner occupiers) (all conditions as per mandatory DFGs

	Small works for elderly owner occupiers	Multiple routes of referral	Remaining independent - Minor works for elderly owner occupiers	At least one householder to be 75 or over. Means test occupiers under 75 years	£3,000	no	Anything over £1,000 repayable - local land charge
	Serious hazards at a property over 10 years old	Self-referral. No prior loan in previous 10 years. Defects assessed by housing standards officer	Discretionary Healthy homes loans	Means-tested. Lived in property for 3 years	£30,000	no	Full amount repayable - local land charge
	Works required to bring empty property into use *Currently suspended*	Self-referral. Officer assessment of work required to sell or rent the property	PLACE loan	Property registered empty for 3 or more months	£50,000	Property must be brought back into use by sale or renting	Repayable on sale or after 5 years if rented