

Housing Assistance Policy

2024 - 2028



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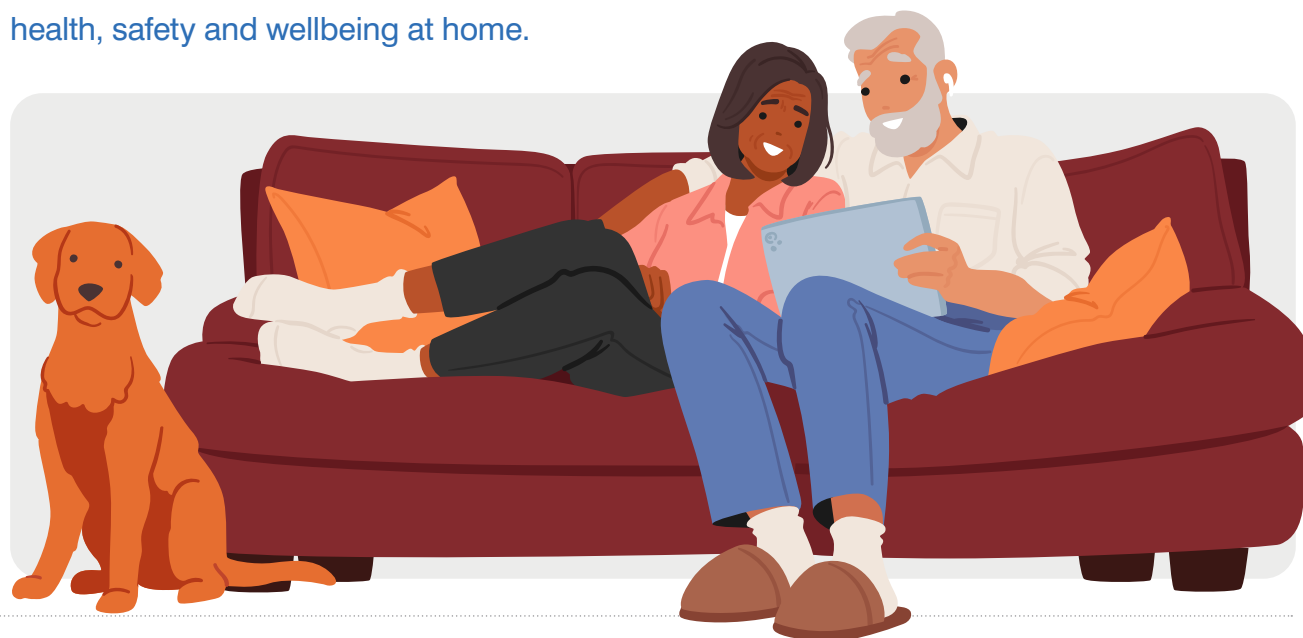
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Introduction

This policy sets out Stafford Borough Council's approach to providing housing assistance for improving living conditions for residents.

The policy aims to improve the quality of housing available and to support some of the most vulnerable people in the Borough, by providing the framework for financial assistance under the provisions of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. It also aligns with the Housing, Grants, Construction and Regeneration Act 1996, which covers the mandatory Disabled Facilities Grants (DFG).

The policy seeks to make best use of resources and achieve added value and outcomes wherever possible that demonstrate improvements in housing standards and residents' health, safety and wellbeing at home.



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Strategic Context

Homeless and Rough Sleeper Strategy 2020 - 2025

The Housing Options Service extends beyond the provision of social housing. The Service has a wide range of interventions to enable households to remain in their current home and where this is not possible, to provide alternative housing. Housing options that are suitable and accessible are required to address all forms of homelessness.

This Housing Assistance Policy can support upstream prevention of homelessness by providing funded adaptations and help with essential home improvements to ensure that disabled, vulnerable and older people are not at risk of homelessness due to occupying unsuitable or unsafe homes. This Housing Assistance Policy seeks to support delivery of the Homeless and Rough Sleeper Strategy aim to raise awareness of Disabled Facility Grants and how they can be used to prevent homelessness.

Allocation Policy 2020

The aim of the Allocation Policy is to ensure that best use is made of all affordable housing in Stafford Borough by allocating housing in a fair and transparent way, to applicants with the greatest housing need, in accordance with legislative requirements. The Allocation Policy endeavours to provide vulnerable households with the opportunity for additional support in order to secure sustainable accommodation. The policy definition of Urgent Housing Needs includes housing conditions that pose a serious risk to health, safety or welfare and medical needs where the applicant's accommodation is having a serious detrimental impact on their health. Where the home improvement/adaptation needs of a resident exceed the provisions available via this Housing Assistance Policy, the Allocation Policy will indicate reasonable preference criteria for housing in alternative accommodation.

Enforcement Policy 2022

The Council's Enforcement Policy aims to protect residents from unacceptable levels of risk. This includes identifying and dealing with any failure to comply with safeguards provided for in law to prevent such risks. In respect of Housing Standards, the Council has adopted the principles of The Housing Health and Safety Rating System (HHSRS) Enforcement Guidance and will consider the impact of any identified hazard(s) on the health and wellbeing of the current or potential future occupiers or visitors of the home. Taking into account the extent of control occupiers have over their own living conditions and their ability to finance and carry out remedial action, there will be a general presumption towards provision of advice and information to owner-occupiers to tackle hazards. The Housing Assistance Policy sets out the financial assistance that is available to meet the cost of essential home repairs and improvements needed to protect the health, safety and welfare of a vulnerable occupier.



Empty Homes Strategy 2019 - 2024

Stafford Borough Council's Empty Homes Strategy sets out what the council will do, with partners, to bring homes back into use, to make best use of housing stock in the Borough and to reduce the negative impact empty homes can have on surrounding homes, neighbourhoods and communities. There are a number of actions and interventions to bring properties back into use which are outlined in the Empty Homes Strategy. These have several commonalities with the Housing Assistance Policy, including aims to:

- improve the health and wellbeing of communities and individuals;
- help meet housing need by providing additional housing options for the local community;
- ensure best use of assets; and
- improve housing conditions

Better Care Fund Plan

The Better Care Fund combines health and social care budgets to enhance outcomes for residents. By providing more disabled facilities grant funding, this policy supports a joined-up approach across health, social care, and housing, benefiting disabled, older, and vulnerable residents in Stafford Borough.

Overall, the Housing Assistance Policy works in harmony with these strategic documents to improve housing conditions, support independent living, and create better, safer, and sustainable services for the people of Stafford Borough.

In 2024-25, we received an allocation of £1,660,158 from the government via the Better Care Fund; this grant level is 8% higher than the previous year's allocation of £1,522,033.

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General Principles of Assistance

All residents of the Borough should have access to a safe, warm and healthy home that meets their needs. The primary responsibility to maintain private homes lies with the owner. The Council will support owners in fulfilling this responsibility by providing advice, support and assistance to enable them to make use of their own resources to fund repairs and improvements and will only provide financial assistance where this is not possible or practical. In respect of residents with a disability or care needs, the Council will assist residents who are owners, occupiers and tenants to remain living independently within their homes.

Applicants for assistance must:

- be aged 18 or over, although applications for grants can be made on behalf of children under the age of 18 by a parent or guardian, and
- be a UK citizen (have a UK National Insurance number), and resident in Stafford Borough.

Applications must be made in writing; we can provide and assist with forms for this; a referral for assistance does not constitute an application.

Funding calculations are based on what the council considers to be a reasonable price for necessary work (known as the eligible expense). When considering necessary work, the council will consider whether adaptations:

- Are needed for a care plan that will enable the disabled occupant to remain living at home as independently as possible;
- Would meet, as far as practicable, the assessed needs of the disabled person;
- Distinguish between what is desirable and what is actually needed.

Where financial assistance is provided, the eligible expense will include necessary associated costs such as Building, Planning and Architects Fees, Land Registry search charges to confirm property ownership, Occupational Therapist assessments or scheme recommendations, and other professional fees and agency advice service fees. Grant/loan eligible expense will always exclude labour carried out by the applicant or a member of their family.

Ongoing maintenance and repair of home improvements, adaptations and equipment provided will become the responsibility of the home owner or landlord as relevant.

Payment will only be made if acceptable invoices are submitted upon completion.

Financial assistance cannot be given retrospectively. Applicants are strongly advised not to start any eligible work before their application for assistance is approved.

The Council can provide support to applicants to help with sourcing suitable needs assessments, identification of solutions, specifications, application forms, engagement of contractors, works supervision and monitoring through to completion, sign off and managing payments. Payment will normally be made direct to the main contractor(s) not their sub-contractors or grant applicant(s).

Once approval has been given the applicant has 12 months from the date of the approval in which to complete the works, with a possible extension of up to 6 months if agreed in advance by the Council.

The Care Act 2014 states that local authorities must provide services and facilities that help people live independently. The core purpose of adult care and support is to assist individuals in achieving their personal goals. According to the DFG Guidance 2022, if the social care authority confirms a need, they must provide assistance, even if the housing authority cannot fully approve or fund the application. For residents of Stafford Borough, the social care authority is Staffordshire County Council, and the housing authority is Stafford Borough Council.

Under section 343 of the Armed Forces Act 2006 (as amended by section 8 of the Armed Forces Act 2021), Stafford Borough Council must consider the Armed Forces Covenant when allocating disabled facilities grants.

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Disabled Facilities Grant: Mandatory



The maximum amount of mandatory (prescribed by the Housing Grants, Construction and Regeneration Act 1996) grant that the Authority can pay for any single grant application is currently £30,000. These grants are means tested according to detailed government regulations. The grant is the difference between the disabled person's means tested contribution and the eligible expense.

To be eligible, you or someone living in your property must be disabled. The grant applicant must:

- Own or occupy the property or be a tenant
- intend to live in the property during the grant period (which is currently 5 years).

You can also apply for a grant if you're a landlord and have a disabled tenant.

The council needs to be happy that the work is:

- necessary and appropriate to meet the disabled person's needs
- the most reasonable option and can be done - depending on the age and condition of the property.

On completion the dwelling must be free from serious (HHSRS category 1) hazards, except where insistence on remedying such problems would prevent completion of a DFG and therefore a disabled person's ability to remain at home.

A self-fund option is permitted whereby the grant applicant prepares a scheme of adaptations that is more elaborate than necessary, partly funding these works using the amount of grant that would have been paid towards a basic scheme, had that basic scheme been executed. The Council reserves the right to withhold support for the identification of solutions, specifications, engagement of contractors and on site works supervision in self-fund applications. In a self-build scenario, the Council would perform its statutory duty to approve an application and pay grant funds on satisfactory completion only.

Disabled Facilities Grants are not normally repayable. Should the applicant own their own home, or have a qualifying owner's interest in the property, a land charge will be applied where a mandatory DFG is awarded. This enables the Council to require limited repayment of the grant in the event of sale or other disposal of the property within ten years of the certified completion date of the relevant works. The charge will be applied where:

- (a) The funding given is for a sum exceeding £5,000; and,
- (b) the applicant has a qualifying owner's interest in the property at which the relevant works are carried out.

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Support for Neurodiversity

Under mandatory grant provision, adaptations can be funded to assist non-neuro typical residents to have access to safe spaces which meet sensory needs.



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Disabled Facilities Grant: Discretionary Assistance

Further assistance is available with the aim to minimise the impact of a disabling environment and promote independence, aligning with the goals of the Care Act 2014 to prevent or delay the need for care and support. Discretion is applied beyond the mandatory requirements with the following intentions:

- To speed up administration and the processing of grant funded work

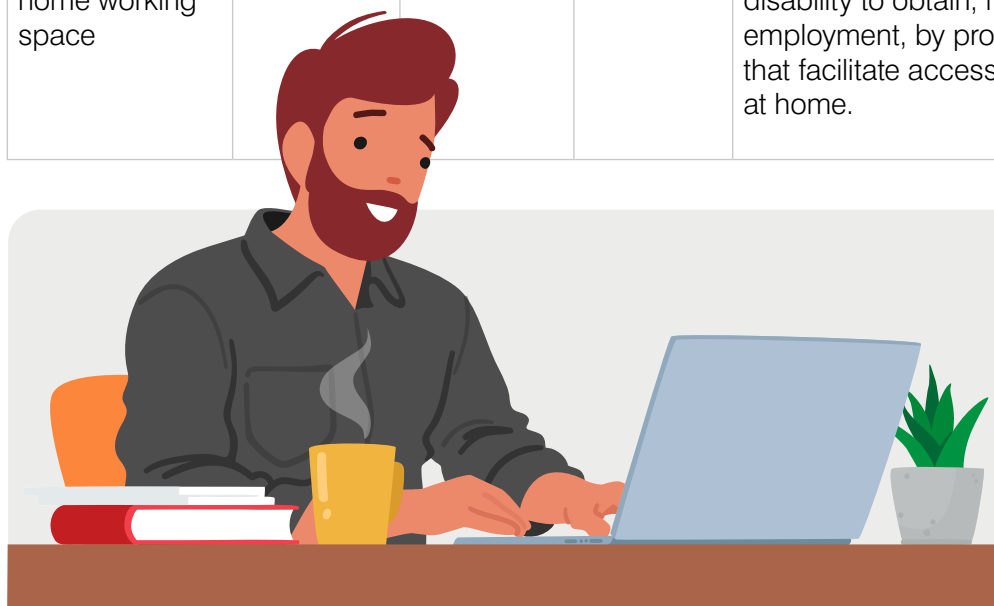
- To broaden the scope of works available
- To provide financial assistance that is not covered by mandatory funding

Grants labelled discretionary may be revised, prioritised or withdrawn, without prior notice as they are subject to the council having sufficient financial resources.



Description	Value	Means Test	Land Charge	Objective	Terms
Local Council Tax Reduction is included as a passporting benefit	Not applicable	No	Not applicable	To help people who have been identified through a localised scheme and are in exclusive receipt of this benefit to access necessary adaptations. To speed up administration.	The applicant must provide proof of entitlement to Local Council Tax Reduction support or authorisation for this information to be shared by the Council's Revenues and Benefits team.
Top-up grants	£25,000 maximum	Yes	Yes Full amount of grant	To provide for the cost of adaptations where necessary works exceed the mandatory £30,000 limit and all other funding options, including the applicant's own resources, charitable funding and support from the social care authority have been exhausted/excluded.	Eligibility for top up is identical to the mandatory disabled facility grant in every way. Should the applicant own their own home or have an owner's interest in the property, a land charge for top-up awarded will be applied for a period of 10 years. This will be in addition to any land charge applied for the mandatory grant awarded. A means test will be carried out on the person(s) applying on behalf of a disabled child.
Equipment grants	£30,000	No	No	To fast-track grant funded provision of stairlifts where other adaptations are not required and the cost exceeds £1,000.	Identical to the mandatory disabled facility grant in every way however these grants are not means tested.
Extended warranties	As appropriate	Subject to the statutory means test as applicable.	As per grant	For all adaptations which require electrical installations such as stair lifts and specialist wash-dry toilets, which are excluded from Staffordshire County Council's Maintenance of Disability Fixed Equipment contract.	The Council will include the reasonable costs of additional warranty years on specialised equipment beyond the standard warranty, to maximise the usable life of the equipment for as long as possible.
Rapidly progressing conditions pathway	£5,000	Yes	No	Anticipated to help people with any condition that rapidly deteriorates, is highly debilitating and adaptations remain appropriate, and where the applicant is obliged to make a significant or unaffordable contribution to the adaptations required.	The assessing OT confirms that the relevant person's condition is rapidly progressive, highly debilitating or palliative with a life expectancy below 2 years. Identical to the mandatory disabled facility grant in every way other than the first £5,000 of an applicant's means tested contribution towards the eligible expense is funded from the grant.

Description	Value	Means Test	Land Charge	Objective	Terms
Landlord applications	£30,000 maximum	No	No	For individuals residing in Homes Plus properties, these referrals along with OT recommendations are passed to the housing provider for Homes Plus to prepare the application for funding towards necessary adaptations.	For social housing tenants in Stafford Borough, we will accept DFG applications from their housing provider. The Council may have the right to nominate tenants to the property if it becomes available for letting after adaptations are completed.
Dementia Friendly Dwelling grants	£5,000	No	No	This assistance will provide specialised living aids and adaptations in the home designed to enable people with a diagnosis of dementia to safely manage their surroundings and retain their independence.	<p>The types of works available may include:</p> <ul style="list-style-type: none"> · Provision of a safe space · Colour and contrast decorating · Carbon monoxide/cold/heat alarms · Lighting · Safety flooring · Digital assistive technology <p>This list is not exhaustive and each case will be considered with advice from an Occupational Therapist or Dementia specialist.</p>
Provision of home working space	£10,000	Yes	No	Adaptations to assist residents with a disability to obtain, maintain or improve employment, by providing measures that facilitate access to safe space to work at home.	Applicants need to have a paid job or be about to start or return to one. Grants are not available for voluntary work. Priority will be given to new Access to Work claimants, key workers and those beginning new roles; eligibility will be in line with Access to Work.

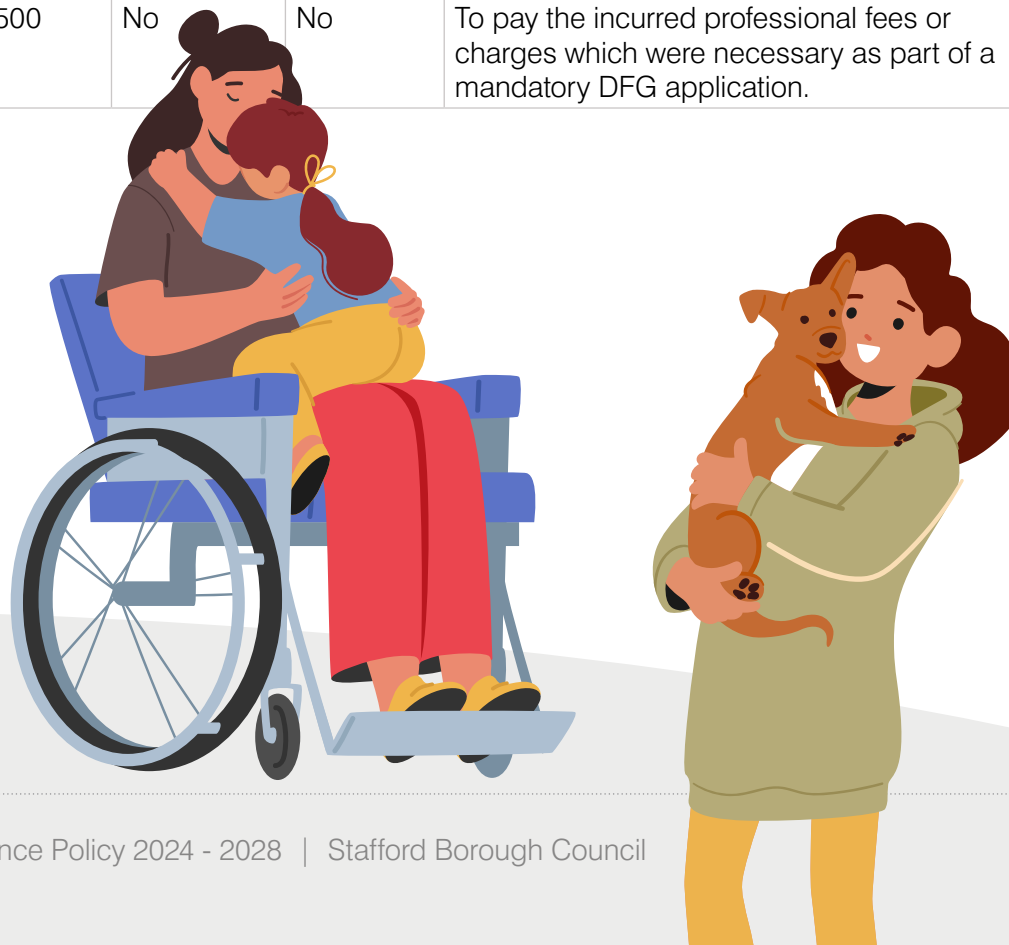


Description	Value	Means Test	Land Charge	Objective	Terms
Second homes	£30,000	No - applicable to children	Yes	<p>In cases where families separate, and a court order provides that residency of the subject disabled child is split between two households, the Authority may consider the award of discretionary DFG to one property.</p> <p>Mandatory DFG can only be provided to the 'sole or main residence' of the disabled applicant; main residence is determined by which party receives child benefit.</p> <p>Under this discretion, adaptations may be provided in a second home, which is not the primary residence of the disabled individual but which facilitates access to necessary respite care (including foster placements).</p>	<p>The Authority will consider the details of any court order and specifically the allocation of time spent with separate parents/guardians in determining eligibility for assistance. No specific percentage split is proposed by this policy as each case will be reviewed on its own merits.</p> <p>Factors to be considered include the specific details of any order, likely time to be spent at each property, whether the child will stay overnight at the subject property and for what period. Advice will be taken from the Occupational Therapist and Children's Social Worker where relevant.</p> <p>The principles of mandatory DFG funding apply.</p>
Hospital discharge	£10,000	No	No	For fast-tracked and non-means tested works to the home to enable earlier hospital discharge where problems in the home are identified as a possible reason for delayed discharge	Only for disabled people who have been admitted to hospital and don't live with related, non-vulnerable adults. The type of works may include, but are not limited to: repairs to reduce hazards or risks that are likely to cause serious harm or injury, modifications to stairs, floors and steps, repairs to remove identified Category 1 hazards, (including heating repairs), house clearances and disinfestations.



Description	Value	Means Test	Land Charge	Objective	Terms
Admission prevention	£10,000	Yes	Yes	Prevent admission to hospital, residential care or nursing by assisting with adaptations that reduce the likelihood of slips, trips and falls in and around the home.	<p>Only for disabled people who don't live with related, non-vulnerable adults.</p> <p>This discretion is directed at applicants with arthritis (requiring ongoing treatment and monitoring), respiratory and cardiovascular conditions.</p> <p>The type of works may include, but are not limited to: repairs to reduce hazards or risks that are likely to cause serious harm or injury, modifications to stairs, floors and steps, repairs to remove identified Category 1 hazards, (including heating repairs), house clearances and disinfestations.</p>
Relocation	£10,000	Yes	Yes	To meet the reasonable costs associated with moving where the existing home is not suitable for adaptation.	<p>The specific eligible relocation expenses are:</p> <ul style="list-style-type: none"> · Estate agent fees · Solicitor costs · Survey costs · Stamp duty · Removal expenses · Disconnection/reconnection of appliances <p>Applicants must be moving within Stafford Borough to a property which will be their main residence.</p> <p>Assistance will not be given towards the purchase price of a property.</p> <p>Applications must be supported by an OT who can confirm that the new property will meet the needs of the disabled person or be suitable for adaptation at a reasonable cost.</p>
					<p>If the move is aborted at the fault or choice of the applicant, costs will not be paid.</p>

Description	Value	Means Test	Land Charge	Objective	Terms
New/newly adapted homes	£30,000	No	Yes	<p>To increase the proportion of adapted homes/lifetime homes in the housing stock by working in partnership with Registered Housing Providers to contribute funding to the development of new build, lifetime standard and wheelchair accessible homes.</p> <p>Additionally, supporting empty homeowners who are willing to adapt properties for disabled access which in turn increases access to private rented sector homes for people with disabilities.</p>	<p>Where empty homeowners receive funding, a land charge for the full grant value will be placed in perpetuity/until transfer of ownership at which time repayment will be sought.</p> <p>Landlords will be required to agree to allocation by SBC nomination and rent levels not exceeding Local Housing Allowance rate.</p> <p>Not available to those housing developers who are building homes for market sale.</p>
Professional fees grant	£2,500	No	No	To pay the incurred professional fees or charges which were necessary as part of a mandatory DFG application.	Necessary fees or charges are paid directly to the supplier of the service required.



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Home Improvement Assistance (Home Improvement Loans)

The key aims are to provide financial assistance to carry out home repairs and improvements to protect the health, safety and welfare of a vulnerable occupier.

The Council will seek to reduce the number of persons and particularly vulnerable persons living in homes that have category 1 and serious category 2 hazards (as set out within the Housing Act 2004).

The council will consider in all cases a person's ability to repay or contribute towards the assistance given whether under a mandatory requirement or as a criteria set within any discretionary form of assistance. The council or its appointed agent will provide in writing the conditions and any obligations to which any form of assistance provided is subject. Assistance will be in the form of an interest free repayment or secured loan. Tenants with a repairing obligation who cannot afford a repayment loan will be offered a non-repayable grant.

Eligible Persons

- Applicants must be an owner-occupier or tenant with a repairing obligation who have occupied the home continuously for at least 12 months.
- Applicants and any person with repairing obligation must meet the following financial condition:
 - Be in receipt of a means tested benefit, or
 - Provide evidence of a household income of less than £21,000 or
 - Be in receipt of an income/expenditure form completed by an independent and competent third party that indicates a household income of less than £25,000 and an inability to raise a high street loan.

Eligible Works

- Works to protect the health, safety and welfare of the occupier; for example (but not limited to) category 1 or high scoring category 2 hazards under the Housing Health and Safety Rating System, particularly where the property is occupied by a member of the most vulnerable group for that hazard;
- Property clearance and disposal works where accumulated possessions are identified as posing a significant risk to the safety and welfare of occupants or neighbours.
- Works to achieve specific strategic outcomes for example tackling fuel poverty and Excess Winter Deaths.
- Any other purpose agreed by the relevant Head of Service or agreed upon appeal by the Public Appeals Committee (or equivalent).



Fees and Charges

The following fees or charges may qualify for assistance:

- Costs of preparing a schedule of works;
- Reasonable agent fees for submitting an application and supervising works on site;
- Building Regulations and Planning Fees;
- Legal costs in confirming ownership and registering any relevant charges;
- Any other relevant fee necessary for the completion of the eligible works and agreed by the relevant Head of Service (or equivalent) or agreed upon appeal by the Public Appeals Committee (or equivalent).

Amount of Assistance

- The maximum amount of assistance for eligible works will be £3,000 for repayment loans and £5,000 for secured loans.
- Eligible fees, up to a maximum of £1,000 may be included on top of the maximum assistance for eligible works.
- Loans may be repayable by monthly instalment or upon disposal of the dwelling – the type of loan offered will be dependent on an assessment of the applicant's ability to meet repayments.
- The maximum period for repayment loans will be 3 years.
- The relevant Head of Service may at their discretion approve assistance above the maximum amount for an individual case or revise the maximum payable in order to ensure effective budget management.
- No interest charges will be applied to Home Improvement Assistance loans.

Specific Conditions

- Applicants must be able to demonstrate they are unable to raise a loan to cover the cost of the works from traditional high street lenders or relevant specialist loan providers approved by the Council or its agents.
- The Council will determine prior to agreeing a loan whether an applicant has the ability to repay any loan requested with reference to an assessment of the client's income and expenditure. Alternatively, loans may be recovered upon disposal of the property.
- Assistance may be provided at the discretion of the relevant Head of Service where it is considered that requiring the applicant to exhaust all other sources of funding would cause unacceptable delays and/or hardship or would be counter to achieving specific strategic outcomes.
- All general conditions set out below.
- The relevant Head of Service may at any time specify additional conditions for the provision of assistance.



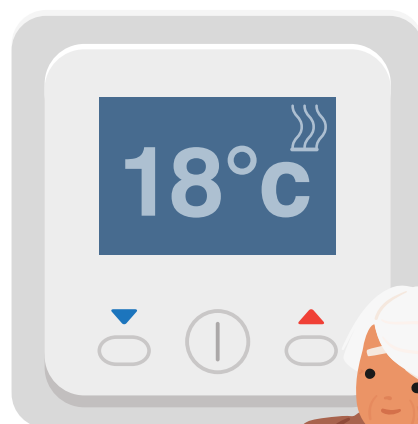
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Energy Efficiency Advice

The Council will work in partnership with an energy advice specialist to develop and deliver programmes to tackle fuel poverty and reduce the negative health impact of cold homes in the Borough in accordance with guidance issued from the National Institute of Clinical Excellence and from NHS England and Public Health England.

The key aims of the Warmer Homes Stafford service are to:

- improve the health and wellbeing of residents by reducing the number of households in fuel poverty in the Borough;
- reduce the levels of CO2 emissions from homes in the Borough;
- support communities to understand and reduce their vulnerability to cold weather;
- improve planning for and response to cold weather in collaboration with the community and voluntary sector.



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Flexible Eligibility

The Energy Company Obligation (ECO) is an obligation placed on energy suppliers by government to contribute to the installation of energy saving measures, where funding is aimed at helping households cut their energy bills and reduce carbon emissions. The Affordable Warmth (AW) element of the ECO programme delivers heating and insulation measures to low income and vulnerable households in receipt of certain benefits. Warmer Homes Stafford will support residents with applications for ECO funded measures.

Flexible eligibility allows local authorities to make declarations determining that certain households meet the eligibility criteria for a measure under the Affordable Warmth element of ECO in their area. Stafford Borough Council proposes to use the Flexible Eligibility element of ECO to support and assist fuel poor households and those at risk from cold homes; this is detailed within our Statement of Intent which is published online.

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Fuel Poverty Top-Up Grants

Funding is available to provide grants to households in fuel poverty to meet their contributions towards the costs of heating and insulation measures.

- Top-up grants are available to homeowners and private tenants.
- Qualifying criteria are in line with Affordable Warmth criteria and ECO Flexible Eligibility Criteria, as published in the Statement of Intent.
- The grant limit is £2000 per household; or
- A maximum of 50% contribution to the total cost of works, whichever is the lesser; or
- In exceptional circumstances, where a client has minimal savings and accessing borrowed funds from relatives or a high street lender would lead to unmanageable debts, a greater contribution could be offered provided the overall Council contribution across the whole scheme does not exceed 50% of the total cost of works within one complete financial year.
- A target has been set to achieve a minimum 75% funding levered into the Borough from external sources within one complete financial year.



10

Empty Homes

The key aims are to provide financial assistance to the owners of:

- long term empty homes or
- properties furnished for use as a second home

for works that will enable the property to be brought back into full-time occupation and not subject to empty homes or second homes levy charges.

Eligible Properties

To be eligible, the subject property must:

- Be located within the Stafford Borough area.
- Be either recorded as being empty or furnished for use as a second home by Stafford Borough Council's Council Tax team for at least the previous two years.
- There must be sufficient equity in the property to meet the full repayment of the loan value on sale taking into account all relevant existing charges. Applicants must be able to provide the accurate value of all relevant charges with their application.

Eligible Persons

- The applicant must be able to demonstrate ownership of the property for at least 12 months, either via a relevant land registry entry for the property or production of certified deeds demonstrating ownership.
- The applicant must not have outstanding debts to the Council.
- The applicant must not have benefitted from an empty homes loan for the previous two years.

Eligible Works

The loan is to pay for building works that help bring properties back into use, either by immediate sale or ready for renting out. Without prejudice to the generality of the aim, eligible works could include:

- Building works to meet legal requirements for property to be let, or to address safety failings in the property.
- Clearance or cleansing works to allow a property to be marketed for sale.
- Installation of kitchen or bathroom where the existing facilities are of poor quality or damaged beyond economic repair.

The loan would not be available to pay for non-building works such as legal fees, outstanding debts, surveyor reports or marketing. A specification of all works must be agreed by an officer from Stafford Borough Council and relevant estimates for the cost of works agreed.

Without prejudice to the above, Stafford Borough Council reserves the right to refuse to approve works where it considers the requested items not in the public interest to fund either because it considers them not necessary to achieve the overall objective, or not representing reasonable value for money.





Amount of Assistance

- The loan is a maximum of £10,000
- The loan becomes repayable once the property becomes reoccupied, or the property is sold or the ownership is otherwise transferred.
- Approved loans will be valid for 12 months from the date of approval, works must be completed and invoiced within this period.
- Irrespective of the above, the loan must be fully repaid to the Council within 2 years of drawdown.
- Loans will be registered as a local land charge until repaid in full.

Specific Conditions

- If the total cost of repair work is greater than the loan amount, the owner **MUST** provide evidence that they have the finances to complete the repairs and any unforeseen additional costs.
- The owner must source their own contractors.
- Where the applicant is applying for financial assistance to enable sale of a second home, they must take all reasonable steps to ensure that it is not marketed for sale as a second home so that it does not continue to be subject to the second homes levy.
- Stafford Borough Council reserves the right to refuse to approve a loan where it considers it reasonably likely that, following completion of the works and sale of the property, it will be continue to be occupied as a second home subject to the relevant council tax levy.

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