

Hyndburn Borough Council

Housing Renewal Policy

July 2019



Our Vision

Driving growth and prosperity in Hyndburn



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1. Policy Aim

- 1.1 The Council's Corporate Strategy (2018 – 2023) is "A Strategy for Growth, Efficiency and Quality". It promotes housing and employment growth making growth central to Hyndburn's strategic vision for the borough.
- 1.2 The Corporate Strategy recognises access to a wide choice of good quality housing and employment opportunities will make Hyndburn an attractive place to live and invest and help the people of Hyndburn to enjoy a standard of living and have a quality of life that enables them to fulfil their potential and supports their health and wellbeing.
- 1.3 The Housing Renewal Policy supports the strategic vision by promoting the improvement of housing standards across the borough. The main Policy aims are to:
 - Improve housing conditions across the borough
 - Reduce the number of vulnerable households living in sub-decent housing
 - Reduce the number of vacant homes
 - Adapt homes for people with disabilities
 - Tackle fuel poverty and improve energy efficiency
 - Achieve improvements in condition and management in the private rented sector

2. Legal Context

Primary legislation:

- 2.1 **The Housing Grants, Construction and Regeneration Act 1996**
 - 2.1.1 Much of this Act has been repealed by the Regulatory Reform Order (See 2.2 below) in order to remove the "burdens upon local authorities in the exercise of their functions in relation to the provision of financial and other assistance for, or in connection with, the improvement, repair and renovation of housing."¹
 - 2.1.2 The remaining legislative framework contained within this Act provides the basis for the provision of Disabled Facilities Grants (DFG's) and loans.
- 2.2 **The Regulatory Reform (England and Wales) (Housing Assistance) Order 2002 (the RRO)**
 - 2.2.1 The RRO radically changed the way in which government sought to encourage private sector home improvement in England and Wales. The RRO swept away much of the prescriptive nature of previous legislation (See 2.1 above), instituting a general power on local authorities to provide "assistance" "in any form" "to any person", to improve, repair, adapt or rebuild residential premises.

¹ The Regulatory Reform Order 2002 (a)(i)

2.2.2 The RRO reflects the view that it is primarily the responsibility of private sector owners to maintain their own property but it recognises that some owners, particularly the elderly and most vulnerable, do not have the necessary resources to repair or improve their homes. Local authorities therefore have an important role to play in providing assistance in these cases. This is the context for Hyndburn's Housing Renewal Policy.

2.3 **The Housing Act 2004**

2.3.1 The Housing Act includes the method of evaluating the condition of the housing stock (the Housing, Health and Safety Rating System) and a system of mandatory and discretionary licensing for houses in multiple occupation (HMOs) in the private rented sector.

3. **Other Relevant Guidance**

To assist the decision making process and implementation of this Policy, the Policy has been developed in line with the following guidance:

3.1 **Home Adaptations for Disabled People – A detailed Guide to related legislation, Guidance and Good Practice 2013²**

3.1.1 This Guidance was commissioned by the Department for Communities & Local Government and provides information about the legal position concerning home adaptations alongside examples and ideas for service delivery.

3.2 **The Disabled Facilities Grant – Before and after the introduction of the Better Care Fund 2016³**

3.2.1 This report brings together information about the development of Disabled Facilities Grants (DFG's), relevant legislation, and the different organisations involved. It looks at the implications of the Better Care Fund introduced April 2014 and makes recommendations about how DFG delivery could be improved.

3.3 **Preparing a Policy under the Regulatory Reform Order (2002) Housing Renewal⁴**

3.3.1 This gives local authorities guidance on using the RRO in practice to develop programmes to expand their grant delivery.

² Home Adaptations Consortium

³ Foundations 2016

⁴ Foundations 2016

Part 1 - The Policy

4. Introduction

- 4.1 Part 1 outlines the policy areas and describes the various types of assistance which may be made available under the Policy.
- 4.2 The amount of financial assistance to be provided each year will be determined by the Council and Lancashire County Council and will be dependent upon the level of capital resources available through the Council's Capital Programme and the Better Care Fund. Eligibility criteria and maximum and minimum levels of assistance will be determined through this Policy as set out in Part 2 of this document (Types of Housing Assistance).
- 4.3 The overall aim of the this Policy is to encourage home owners and landlords to invest in their own property and to target available funds towards the most vulnerable households living in the worst housing conditions and within areas of market weakness. In particular, public funds will be utilised to meet the Council's objectives to support independent living, increasing levels of fitness and decency, targeting empty homes and alleviating fuel poverty and excess cold.
- 4.4 Additional forms of assistance may be added from time to time as new initiatives are developed or funding becomes available.
- 4.5 The main policy areas are:
- Education and Encouragement
 - Direct Financial Assistance
 - Indirect Financial Assistance
 - Enforcement

5. Education and Encouragement

- 5.1 In line with Government direction, the Policy reinforces the view that it is primarily the responsibility of property owners to maintain their own property but also recognises that some owners, particularly vulnerable households including the elderly and disabled, do not have the necessary resources to repair, adapt or improve their own homes. Resources will be targeted at these households. However, the Council will try to advise and provide direction to those households not eligible for financial assistance under this Policy.
- 5.2 Working with partners we aim to provide information and advice to assist any person to improve, repair, adapt or rebuild residential premises. In doing so, we may enter into partnership arrangements with Registered Providers, the private sector, the voluntary sector, home improvement agencies, health, other local authorities and fuel poverty and energy efficiency partnerships and collaborations.

6. Direct Financial Assistance

- 6.1 It is the responsibility of owners to maintain and improve their properties at their own expense. However, the Council recognises that we have a role and responsibilities to provide assistance, particularly to the elderly and vulnerable.

All financial assistance given is subject to:

- a) Available funding resources and capacity
- b) Written terms and conditions under which assistance will be given

Before giving any assistance the Council will:

- a) Provide appropriate advice or information about the extent and nature of any obligation (financial or otherwise) they will be taking on
- b) Give regard to the person's ability to afford to make a contribution or repayment.

The Council will/may provide:

6.2 ***Disabled Facilities Grants (DFG):***

- 6.2.1 With effect from April 2015, Disabled Facilities Grant funding was included within the Better Care Fund (BCF) paid by Department of Communities and Local Government programme spanning both the NHS and local government which seeks to join-up health and care services, so that people can manage their own health and wellbeing, and live independently in their communities for as long as possible.

- 6.2.2 Within two tier areas, the housing authority (i.e. District/Boroughs) and the social care authority (Lancashire County Council), have to establish new working relationships to manage the DFG funding element of the Better Care Fund to meet shared objectives within the Health & Wellbeing Strategy. However, the legal responsibility for provision of DFG (a mandatory grant) remains with the local housing authority i.e. Hyndburn Borough Council.

- 6.2.3 Since 2015/16 annual agreements have been made between Lancashire County Council and the Lancashire Districts to transfer the DFG allocation from the BCF to local housing authorities. Subject to any changes in legislation and regulations from 2019/20 onwards the Council will:

- a) Provide Disabled Facilities Grants in accordance with the purposes, eligibility and test of resources as defined in the Housing Grants, Construction and Regeneration Act 1996.
- b) Provide an agency service (an optional and chargeable support service to applicants to include form completion, drawing up of schedule of works and contract management).
- c) Ensure that all contractors carrying out DFG works meet the required quality and professional standards.

- d) Use our discretionary powers to remove the requirement for a means test for the cost of all adaptations up to a maximum of £7,000.00 requested following an assessment of need by an Occupational Therapist or other health or social care specialist.
- e) Use our discretionary powers to award top up assistance above the mandatory maximum of £30,000 up to a limit of £50,000 where requested by health and social care following an assessment by an Occupational Therapist.
- f) For “d)” and “e)” above the works must be for the benefit of the disabled person or carer and are required to help retain independence in the home, facilitate discharge from hospital, access care or hospital treatment, alleviate the risk of injury or the disabled person or carer are terminally ill.

6.2.4 As part of the standard DFG application process a standard test of resources is undertaken to determine whether the applicant needs to make a financial contribution toward the cost of the works. This is called a means test.

6.3 ***Additional Assistance for Vulnerable Households***

6.3.1 Subject to the availability of funding, we seek to provide additional grant assistance to help eligible vulnerable households remain in their own home where there is an evidenced outcome contributing towards the health and well-being of a resident. The vulnerability eligibility criteria are attached at Appendix A.

6.3.2 This type of assistance will extend to:

- Affordable Warmth Grant – up to a maximum amount of £7,000
- Hospital Discharge Grant – up to a maximum of £3,000
- Emergency Works Grant – required to alleviate Category 1 hazards⁵ - up to a maximum of £7,000
- Home Security Assistance Grant – up to a maximum of £3,000 as a top up to any of the above

6.4 ***Group Repair Works including Facelift Assistance***

6.4.1 This type of assistance will normally be used to support wider regeneration activity in specific geographical neighbourhoods.

6.4.2 It will be available to those invited by the Council to participate in specific targeted schemes for works of external repair, external improvement or improvement to security to groups of buildings, usually terraced blocks. Assistance will be determined by the Council on a project by project basis and will extend to both privately owned and rented accommodation, although eligible works may vary by tenure.

6.4.3 Costs for this type of scheme will normally be met through the Council’s capital programme subject to availability of funds.

⁵ Housing Act 2004 – the Housing, Health and Rating System

6.5 **Relocation Assistance**

6.5.1 Subject to available resources, Relocation Assistance will normally be provided to support the Council's regeneration and growth plans and will be for one of the following purposes only:

- To acquire living accommodation within a specified geographical area usually as part of a regeneration scheme
- To demolish buildings comprising or including living accommodation

6.5.2 In addition, Relocation Assistance will only be given when the Council has:

- Decided to make a compulsory purchase order in respect of dwellings
- Decided to purchase dwellings
- Decided that the provision of direct assistance under this Policy will improve living conditions and neighbourhoods within the borough of Hyndburn.

6.5.3 Costs for this type of assistance will normally be met through the Council's Capital Programme subject to the availability of funds.

6.6 **Empty Homes**

6.6.1 Subject to available resources empty homes assistance will be available to private sector owners, (which includes potential landlords), to facilitate the completion of essential repairs, renovation works and improvement works required to bring an empty dwelling back into use.

6.6.2 Assistance will normally targeted towards specific geographical areas forming part of regeneration schemes or specific empty dwellings that are causing a wider nuisance to a neighbourhood.

6.6.3 Empty Homes Assistance could be in the form of:

- Empty Homes Repayment Loan
- Empty Homes Equity Loan
- Empty Homes Grant

6.6.4 Any assistance under this area will be subject to:

- Defined assistance specific to the project and funding available including criteria, eligibility and amount of funding which may be subject to separate approval
- Provision having been made within the Council's Capital Programme.

7. In-direct Financial Assistance – Other

- 7.1. This Policy aims is to respond to identified need, and to support partners & deliver shared objectives we will take up discretionary powers to provide additional financial assistance for housing adaptations/improvements under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
- 7.2 The Council will seek to use these powers to:
- a) Support Lancashire’s Health & Wellbeing Strategy
 - b) Support joint commissioning schemes to address housing and health impacts. In particular the Policy aims to support projects and programmes that seek to address fuel poverty, improve well-being and reduce admissions into hospital
 - c) Support joint commissioning initiatives to provide advice practical support for vulnerable households to maintain independence and safety within the home.
 - d) Work with the voluntary, private and public sectors to achieve the objective of this Policy. For example the Council will work with Registered Providers and Private Sectors partners to bring long term homes back into use or bring about the repair and improvement of occupied homes to an agreed standard.

8. Enforcement

- 8.1 Hyndburn’s Corporate Strategy (2018-2023) spells out that it is the Council’s objective to “work to enhance the quality of life for our residents”. This extends to residential accommodation and therefore the Council has in place a Housing Enforcement Policy which was adopted in June 2017. The Policy sets out the broad principles the Council will follow to ensure that housing accommodation across the borough does not adversely affect the health, safety and welfare of the occupiers or visitors and how it will improve the management of the private rented sector.
- 8.2 Local Authorities are responsible for the local implementation and enforcement of the general provision for safety in dwellings through the Housing Health and Safety Rating System (HHSRS). The HHSRS is a risk based evaluation tool to identify risks and hazards, such as damp and excess cold, to health and safety from any deficiencies within the home.
- 8.3 We will only use enforcement action to:
- Help to identify and protect against potential risks and hazards
 - Ensure that a property is used for housing – that it is occupied and managed properly
 - Bring long term empty dwellings back into use
- 8.4 Enforcement action will only be used when information and encouragement and financial assistance options have been exhausted and consideration has been given to the human rights of anyone with an interest in the property.

8.5 The Council:

- a) Will use its statutory powers⁶ to intervene where housing conditions are unacceptable, particularly in response to complaints from tenants about disrepair in order to make the property safe or allow the Council to take emergency action to make it safe
- b) Will use relevant powers to bring long term empty homes back into use, including the use of Council Tax Empty Property Premiums⁷
- c) Will use statutory powers to require someone to make the property secure or allow the Council to board it up in an emergency
- d) May use Enforced sales procedures⁸ to use and enforce charges against a property where someone has failed to meet the terms of a statutory notice or where someone owes Council Tax or other debts to the Council
- e) May use Compulsory Purchase Orders (CPOs)⁹ where the property has been empty for two or more years and it is not on the market to let or sell.

8.6 Part 2 of this Policy will set out the various forms of Housing Assistance available, usually subject to resources.

Part 2 – Types of Housing Assistance

9. Introduction

9.1 This section outlines the general conditions which apply to the various forms of assistance. Any additional conditions or exceptions to the general conditions that apply will be detailed in the description of the “Type of Assistance”, which will describe:

- Purpose of the assistance
- Amount of assistance available
- Eligibility criteria
- Method of application
- Terms and Conditions

10. General Provisions Relating to the Provision of Housing Assistance

The following general conditions will normally apply to applications for assistance:

10.1 Make this Policy available for inspection by the public free of charge and provide a copy of this Policy to any member of the public who requests it free of charge.

⁶ Section 36 of the Local Government Act 1974

⁷ The Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018

⁸ Law of Property Act 1925

⁹ Relevant legislation including Housing Act 1985 and the Town and Country Planning Act 1990

- 10.2 Make a written offer of assistance setting out what conditions, if any, are attached to the assistance offered.
- 10.3 Impose conditions on the assistance to be given in accordance with this Policy.
- 10.4 Ensure that each applicant has received appropriate advice and assistance or information about the extent and nature of any obligation, whether financial or otherwise, to which s/he will become subject as a consequence of the provision of assistance.
- 10.5 When and if appropriate, register a legal charge in respect of assistance given, or make contractual provisions for the recovery of the assistance as an unsecured debt.

Agency Service and Fees

- 10.6 Normally the Council will impose agency fees and/or administration fees to cover its costs in providing assistance. The amount of fees will not exceed 15% of the total cost of the assistance, and this cost will normally be eligible for assistance up to the prescribed maximum.
- 10.7 Where the Council provides an agency service, such as for DFGs, the applicant will normally have to enter into an agency agreement with the Council.

Applications for Assistance

- 10.8 All applications shall be in writing, using a prescribed form as adopted and amended from time to time by the Council. Additional documentation to accompany each form of assistance will normally be specified within the Method of Application section of the each form of assistance or on the application form and accompanying notes and guidance.

Fees and Other Ancillary Services

- 10.9 In addition to the actual cost of carrying out works other necessary charges incurred in undertaking the assistance works may also be eligible for assistance; such as architect and/or surveyor fees, charges for planning permission and building regulations approval, costs relating to confirmation of ownership, legal fees, etc.

Exclusions from Assistance

- 10.10 No assistance shall normally be granted for a dwelling that has been constructed or converted within 10 years of the date of application, except in relation to an application for assistance for an adaptation for the benefit of a disabled person, or an application for relocation assistance.

Restrictions on Assistance

- 10.11 The Council will not generally approve an application for assistance if the works involved have been carried out before an application has been approved. Where the relevant works have been started but not completed the application may be approved if the Council is satisfied that there were good reasons for beginning the

works before the application was approved. Where the Council decides to approve an application in these circumstances, the Council may treat the application as varied so that the works eligible for assistance do not include any of the works that were completed before the approval.

Calculation of the Assistance Amount

- 10.12 The process by which the amount of assistance is calculated will be detailed within the specific section describing the form of assistance. This will include details of any test of financial resources (means test), where applicable.

Minimum and Maximum amount of Assistance

- 10.13 The assistance may take the form of a grant or loan. Unless specified within the type of assistance, there will normally be no minimum amount, but the maximum amount of assistance will be detailed within the type of assistance specific conditions.

Payment of Assistance

- 10.14 Where the Council has approved an application for assistance then it will pay the assistance as detailed within each specific grant or loan. The assistance may be paid as follows:
- In whole after completion of the eligible works.
 - In part by instalments as the works progress and the balance after completion of the works. Where the assistance is paid by instalments the aggregate of the instalments paid before completion will not normally be paid before completion of the eligible works shall not exceed nine tenths of the amount of the assistance.
 - In whole, prior to the commencement of the works, upon completion of the legal documentation to secure the assistance against the applicant's property.
- 10.15 In approving an application for Assistance the Council may require, as a condition of payment, that the eligible works are carried out in accordance with all such specifications as the Council may determine.
- 10.16 In any event the payment of any type of work related assistance is conditional upon:
- The eligible works being executed to the satisfaction of the Council, and
 - The Council being provided with an acceptable invoice, demand or receipt for payment for such works.
- 10.17 An invoice, demand or receipt is acceptable only if satisfies the Council and is not given by the Applicant or a member of the Applicant's family.
- 10.18 The Council may pay the assistance, or part of the assistance, by direct payment to the Contractor, or by delivering a cheque to the Applicant made payable to the contractor.

- 10.19 The Council will inform the Applicant before the application of assistance is approved, or in the approval notification, the likely method and timing of payment.
- 10.20 Where assistance is payable, but the works in question have not been carried out to the satisfaction of the Applicant or the Council (especially if the Council is providing an agency service), and where the Council considers it appropriate to do so, withhold payment.

TYPES OF ASSISTANCE

Type of Assistance:
Mandatory Disabled Facilities Grant

Purpose of Assistance

To fund adaptations so that a person with disabilities can live safely in their home and maintain their independence and is awarded for:

- Facilitating access to and from the dwelling by the disabled occupant
- Making the dwelling or building safe for the disabled occupant
- Access to principle family room by the disabled occupant
- Access to, or providing a bedroom for the disabled occupant
- Access to, or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to, or providing a room containing a WC for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to, or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of power, light or heat by the disabled person by altering same or providing additional means of control
- Facilitating access and movement around the dwelling to enable the disabled person to care for someone else
- Access to gardens

Amount (Maximum)

- The cost of necessary and appropriate adaptations including ancillary costs which are over and above any calculated contribution identified from a financial assessment.
- The maximum that can be awarded is £30,000 inclusive of fees

Eligibility

- Home owners, tenants and landlords who are aged 18 or over. A parent or legal guardian may apply on behalf of a child or young person.
- The proposed adaptations have been assessed by an Occupational Therapist or other health or social care specialist as necessary and appropriate to meet the needs of the disabled person.
- The proposed adaptations are reasonable and practicable with regard to the age and condition of the property
- The works are eligible works are set out in S23 Housing Grants, Construction and Regeneration Act 1996
- The grant is subject to an assessment of the finances of the disabled person and any partner in accordance with allowances set by the Government unless the application is being made on behalf of a child. Applicants in receipt of certain means tested benefits will qualify without further assessment.
- The owner of the property must agree to the works and provide an Owner's Certificate
- A tenant must provide a Tenant's Certificate to certify intention to occupy the property for the term of the grant
- Works must not have been started or completed

Method of Application

- By prescribed application form
- Accompanied by :-
 - a referral from a competent Occupational Therapist or other health, or social care specialist
 - Documentary evidence of all income, savings and capital for the financial assessment.
 - details of the proposed works, relevant planning and building regulations approval, evidence of - compliance with health and safety regulations
 - at least two quotations
 - confirmation of tenure and Owner's Certificate, and Tenant's Certificate if appropriate
- Assistance is available to the applicant if they wish to use the Council's agency service, for which there is a charge of 15% +VAT, which is grant applicable.

Terms and Conditions

- Provided in accordance with the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) England and Wales Order 2002
- Payment is made when works are completed in compliance with planning and building regulations and having been confirmed as meeting the disabled person's needs by an Occupational Therapist.
- Where a property is privately owned and the grant is awarded for an extension a land charge of £10,000 will be placed against the property for a period of 10 years.
- If the property is sold or otherwise changes ownership within 10 years of the award of the grant the Council will require repayment up to a maximum of £10,000 subject to assessment of individual circumstances.
 - The extent to which the recipient will suffer financial hardship if the grant was reclaimed
 - Whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment
 - Whether the disposal of the property is made for reasons of the recipient's physical or mental well-being, or
 - Whether the disposal is made to enable the recipient to live with, or near, any person who will provide care for the recipient by reason of their disability

Type of Assistance:
Discretionary Disabled Facilities Grant

Purpose of Assistance

Provide additional resources for works and items that fall outside the scope of the mandatory grant scheme at the discretion of the Council and are subject to the availability of funding. Applications will be given individual consideration and include the following:

- Waiver of the mandatory financial assessment for adaptations that do not exceed £7,000 such as stair lifts, step lifts, level access showers, wash/dry toilets
- Assistance where it will be difficult for the applicant to make their assessed contribution
- Assistance with costs above the statutory grant maximum, currently £30,000
- Works which are not eligible for mandatory grant funding
- Temporary accommodation whilst works are being carried out
- Assistance with the costs of relocation to a property which will be more effective or economic to adapt than the current home

Amount (Maximum)

- The grant can fund the costs of necessary and appropriate adaptations and ancillary costs up to a maximum of £50,000.

Eligibility

- Home owners, tenants and landlords who are aged 18 or over. A parent or legal guardian may apply on behalf of a child or young person.
- At the discretion of the Council in consultation with an Occupational Therapist or other health or social care specialist.
- The proposed adaptations are reasonable and practicable with regard to the age and condition of the property
- The owner of the property must agree to the works and provide an Owner's Certificate A tenant must provide a Tenant's Certificate or certify intention to occupy the property for the term of the grant
- Works must not have been started or completed
- Where costs will not exceed £7,000 there will be no financial assessment. If additional works are required after the grant has been approved or costs increase there will be no retrospective financial assessment.
- Where costs will exceed £7,000 for example when more than one item is required or a single item, such as a vertical lift, will exceed £7,000 the financial assessment may be waived in consultation with an Occupational Therapist or other health or social care specialist applicant.
- Discretionary grant funding for will be available for other items including:
 - Assistance with calculated contributions towards works that will cost over £7,000
 - Assistance with costs above the mandatory grant level
 - Assistance with works that are not eligible for mandatory grant funding
 - Relocation Assistance - Relocation Assistance applicants will require supporting

evidence from an Occupational Therapist or other health or social care professional that the property they propose to move to will be suited to their needs, or their needs can be met, with a Mandatory or Non- Mandatory Disabled Facilities Grant and provide evidence of expenditure.

- Total Household Income is not in excess of £25,000 and the total Household Savings are not in excess of £25,000.

Method of Application

- By application form
- Accompanied by :-
 - a referral from a competent Occupational Therapist or other health, or social care specialist
 - details of the proposed works, relevant planning and building regulations approval, evidence of - compliance with health and safety regulations
 - at least two quotations for proposed works
 - confirmation of tenure and Owner's Certificate, and Tenant's Certificate if appropriate
- Assistance is available to the applicant if they wish to use the Council's agency service, for which there is a charge of 15% +VAT, which is grant applicable.

Terms and Conditions

- Provided in accordance with the Housing Grants, Construction and Regeneration Act 1996 and the Regulatory Reform (Housing Assistance) England and Wales Order 2002
- Payment is made when works are completed in compliance with planning and building regulations and having been confirmed as meeting the disabled person's needs by an Occupational Therapist.
- Where a property is privately owned and the grant is awarded for an extension a land charge of £10,000 will be placed on the property for a period of 10 years.
- If the property is sold or otherwise changes ownership within 10 years of the award of the grant Council will require repayment up to a maximum of £10,000 subject to assessment of individual circumstances.
 - The extent to which the recipient will suffer financial hardship if the grant was reclaimed
 - Whether the disposal of the property was to enable the recipient to take up employment, or change the location of their employment
 - Whether the disposal of the property is made for reasons of the recipient's physical or mental well-being, or
 - Whether the disposal is made to enable the recipient to live with, or near, any person who will provide care for the recipient by reason of their disability

Type of Assistance: Affordable Warmth Grant
Purpose of Assistance
<ul style="list-style-type: none"> • Servicing, repairs and replacement boilers and heating systems and associated works, including controls • Repairs to and new radiators and radiator reflectors • Gas fire services and repairs • Draught proofing measures – windows, doors, loft hatches, electrical fittings on walls and ceilings, suspended floorboards, pipework leading outside, ceiling-to-wall joints. Thermal blinds and carpets may be included as draught proofing measures in appropriate circumstances where other long-term measures have been considered and the thermal benefit can be demonstrated. • Standard loft and cavity wall insulation • Interventions for 'hard to treat' cavities and solid walls such as non-standard insulation solutions and external or internal wall insulation. • Glazing improvements
Amount (Maximum)
<ul style="list-style-type: none"> • £7,000.00
Eligibility
<ul style="list-style-type: none"> • All tenures • Vulnerable household – see Appendix A • Income – total households income not in excess of £25,000 • Savings – total households savings under £25,000
Method of Application
<ul style="list-style-type: none"> • Application Form • 2 quotations
Terms and Conditions
<ul style="list-style-type: none"> • A fee of 15% will be charged • Work not to start prior to the consent of Hyndburn Borough Council • Works must be carried out by the contractor whose quotation accompanied the application • Payment will be made on completion of the works and the satisfaction of the client and Council following receipt of invoices / claim form / other relevant certification. Payment to be made direct to the contractor.

Type of Assistance: Hospital Discharge Grant
Purpose of Assistance
<p>To assist where there is an emergency requirement:</p> <ul style="list-style-type: none"> - To allow the applicant to be discharged from hospital - To assist an applicant who is terminally ill - Where the applicant is unable to access essential hospital appointments, dialysis or day care without adaptations - The service user and/or their carers are currently at considerable risk or injury
Amount (Maximum)
<ul style="list-style-type: none"> • £3,000.00
Eligibility
<ul style="list-style-type: none"> • An Occupational Therapy Service or other health, or social care specialist has identified the need • All tenures • Vulnerable household – see Appendix A • Income – total households income not in excess of £25,000 • Savings – total households savings under £25,000
Method of Application
<ul style="list-style-type: none"> • Application form • Accompanied by :- <ul style="list-style-type: none"> ○ evidence of identified need from an Occupational Therapist or health / social care professional ○ details of the proposed works, relevant planning and building regulations approval, evidence of - compliance with health and safety regulations ○ at least two quotations ○ confirmation of tenure and a certificate of intended occupation ○ completion of a finance questionnaire
Terms and Conditions
<ul style="list-style-type: none"> • A fee of 15% will be charged • Work not to start prior to the consent of Hyndburn Borough Council • Works must be carried out by the contractor whose quotation accompanied the application • Payment will be made on completion of the works and the satisfaction of the client, Council and Occupational Therapist following receipt of invoices / claim form / other relevant certification (planning & building regulations). Payment to be made direct to the contractor.

Type of Assistance: Emergency Works Grant
Purpose of Assistance
<p>To carry out such works that are required to eliminate Category 1 Hazards as assessed under the Housing Health and Safety Rating System that pose an imminent risk to the health or safety of the occupants.</p> <p>The grant is not for general home improvements but to provide assistance to enable works of an urgent nature where they would not otherwise be achievable.</p> <p><u>Eligible works</u></p> <p>To be eligible works must protect the occupants from immediate exposure to danger.</p> <p><u>Types of eligible works</u></p> <ul style="list-style-type: none"> • securing the basic fabric of the property from the entry of wind or rain • repairs to windows and doors • defective drainage • dangerous wiring • essential repairs to hot water systems • essential repairs to heating systems in times of cold weather • works to prevent injury from structural collapse and falling elements • works to prevent exposure to un-combusted fuel gases and explosions • works to prevent harm from fire • works to prevent injuries from falls
Amount (Maximum)
<ul style="list-style-type: none"> • £7,000.00
Eligibility
<ul style="list-style-type: none"> • Owner Occupiers • Main or Only residence • Vulnerable household – see Appendix A • Income – total households income not in excess of £25,000 • Savings – total households savings under £25,000 • Subject to availability • Works covered by an Insurance Policy would not be eligible
Method of Application
<ul style="list-style-type: none"> • Application Form • at least two quotations

Terms and Conditions

- A fee of 15% will be charged
- Work not to start prior to the consent of Hyndburn Borough Council
- Works must be carried out by the contractor whose quotation accompanied the application
- Payment will be made on completion of the works and the satisfaction of the client and Council following receipt of invoices / claim form / other relevant certification e.g. minor works certificate. Payment to be made direct to the contractor.

<p>Type of Assistance: Home Security Assistance Grant</p>
<p>Purpose of Assistance</p> <p>The purpose of the grant is to enable improvements of security to</p> <ul style="list-style-type: none"> • Eliminate Category 1 Hazards of Entry by Intruders • Improve security to a reasonable and safe level where occupants have genuine and reasonable concern for their safety as determined by the Council taking into consideration a history of threats, intimidation, violence, arson and other relevant matters • Enable persons to stay in their homes securely <p>The assistance will be to provide</p> <ul style="list-style-type: none"> • Intruder Alarms • Close Circuit Television up to 4 cameras externally • Outside lighting • Secure window locks • Secure door locks • Secure doors • Secure windows • Secure fabric of the building
<p>Amount (Maximum)</p> <ul style="list-style-type: none"> • £3,000.00
<p>Eligibility</p> <p>Applicants must be eligible for one of the following to receive this assistance:-</p> <ul style="list-style-type: none"> • Disabled Facilities Grant • Emergency Works Grant • Hospital Discharge Grant • Affordable Warmth Grant <p>And meet the following conditions:-</p> <ul style="list-style-type: none"> • All tenures • Vulnerable household – see Appendix A • Income – total households income not in excess of £25,000 • Savings – total households savings under £25,000
<p>Method of Application</p> <ul style="list-style-type: none"> • Application Form • at least two quotations

Terms and Conditions

- A fee of 15% will be charged
- Work not to start prior to the consent of Hyndburn Borough Council
- Works must be carried out by the contractor whose quotation accompanied the application
- Payment will be made on completion of the works and the satisfaction of the client and Council following receipt of invoices / claim form / other relevant certification e.g. minor works certificate. Payment to be made direct to the contractor.

Type of Assistance: Group Repair / Face Lift
Purpose of Assistance
<ul style="list-style-type: none"> • Group repair or facelift works will be available to those invited by the Council to participate in specific, targeted schemes within geographical areas given priority as described in the Housing Capital Programme. • Works will normally form part of a regeneration or renewal scheme. • Group or face lift works will be to the exterior envelope of a terrace block to achieve either external improvement (group repair) or external repair (face lift), to terraces that are predominantly residential houses. • The works will comprise of works specified by the Council on a scheme by scheme basis and will take into account the nature of the scheme, what works are required and the cost of the works. • A group repair or facelift scheme will normally be to a terrace block and therefore will not normally be granted to individual dwellings
Amount (Maximum)
<ul style="list-style-type: none"> • Will vary on a scheme basis and will determined by the specification of works and the actual amount set aside in the Council's capital programme.
Eligibility
<ul style="list-style-type: none"> • A person must have an owner's interest in a property to take part in a scheme. • Private landlords and registered providers will normally be considered for inclusion but may not benefit from certain works which will be considered on a scheme by scheme basis. • Normally there will not be a means test for group repair / face lift works.
Method of Application
<ul style="list-style-type: none"> • By prescribed application form
Terms and Conditions
<ul style="list-style-type: none"> • The Council will issue a Scheme Consent form which will include the specification of works and related terms and conditions. No works will start until the Scheme Consent has been signed and returned to the Council.

Type of Assistance:**Relocation Assistance (including Equity Share Loan where appropriate)****Purpose of Assistance**

Relocation Assistance will be for one of the following purposes:

- To assist a household to relocate and acquire alternative living accommodation within a specified area, but only in the following circumstances:
 - The Council has acquired, or proposes to acquire (whether compulsory or otherwise), a person's existing accommodation
 - The Council is satisfied that the acquisition of other living accommodation would provide for the person a benefit similar to that which would be provided by the existing / previous accommodation
 - Relocation assistance will only be paid to allow an applicant to purchase a replacement dwelling within the borough of Hyndburn. Exceptional cases, where it is considered appropriate to allow an applicant to relocate outside of Hyndburn, will be determined by the Head of Regeneration and Housing in consultation with the Executive Member for Housing and Regeneration
- Where it is proposed to demolish property comprising or include living accommodation
- To assist households where the Council has deemed to acquire accommodation as described above to relocate to appropriate housing

Amount (Maximum)

The form of assistance will be assessed taking into account three elements:

1. The open market value or Compulsory Purchase Compensation paid for the property acquired from the assisted person by the Council (Compensation)
2. The amount of Home Loss Payment that reflects the statutory minimum in force at the time that is payable to the assisted person.
3. The value of a replacement property

An Equity Share Loan will be the amount of additional money the Council may consider paying to assist an owner move to suitable, alternative accommodation. The amount will shall not exceed £40,000 and will be held as a mortgage on the new home after displacement in favour of Hyndburn Borough Council

Eligibility

Equity Loan:

- The Council may resolve when making a formal resolution to purchase a dwelling for the purpose of demolition, redevelopment, improvement or any other purpose, to allow occupiers of properties subject to that resolution, to apply for assistance to purchase a replacement property for their own occupation in accordance with the provisions of this Policy.
- The Council may resolve that such assistance may be available in the case of properties that are purchased by others on behalf of the Council.
- A person is eligible to apply for an Equity Share for Relocation if he/she holds an owners interest and was resident in a property in an area subject to a resolution as described above at the date upon which the resolution was made, and remains in residence until the date of the Council taking ownership of property.
- A person is eligible to apply for an Equity Share for Relocation if he/she has been a tenant and was resident in a property in an area subject to a resolution as described above at the date upon which the resolution was made, and remains in residence until the date of the Council taking ownership of property. A formal tenancy agreement must be produced.

Method of Application

- The application for an Equity Share for Relocation must be in the form set out by the Council, providing the details required by the Council.
- The application must be accompanied by such details about the replacement property as required by the Council.
- The Council will require the owner to provide evidence of his interest in the dwelling from which he/she is to be displaced from.

Terms and Conditions

- The displaced person may purchase a replacement property within the Borough of Hyndburn. Exceptional cases, where it is considered appropriate to allow an applicant to relocate outside of Hyndburn, will be determined by the Head of Housing in consultation with the Executive Member for Housing and Regeneration
- To be eligible to apply for an Equity Share for Relocation, the applicant must be purchasing an owner's interest in a replacement property.
- The replacement property shall be of the same number of bedrooms as the property from which the household was displaced.
- The replacement property must be in good repair or the applicant may use part of the Equity Share for Relocation to carry out any repairs and improvements agreed by the Council.
- The Equity Share will be interest free.
- The Council will take security for the loan (Equity Share) by registering a charge for the amount of the loan on the property to which the assisted person moves (the replacement property) as a consequence of the Council buying their existing home.
- No instalments will be payable on the loan. The Council will calculate the value of the loan as a proportion of the acquisition cost. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time the loan becomes repayable.
- The loan will become repayable:
 - i. Upon sale or transfer of the replacement property

- ii. Before the sale or transfer if the loan terms are breached or the assisted person dies
- iii. At any time should the assisted person choose to repay the loan
- The Council may refuse to offer a Relocation Assistance Equity Share Loan if the Council is satisfied that there is insufficient equity in the replacement home to provide a reasonable prospect of repayment of the loan or that suitable arrangements cannot be made so as to give priority to the charge securing the loan.

<p>Type of Assistance:</p> <p>Empty Homes:</p> <ul style="list-style-type: none"> i) Repayment Loan, ii) Empty Homes Equity Loan, iii) Empty Homes Grant
<p>Purpose of Assistance</p> <p>Empty Homes Assistance will be available to private sector owners, (including potential landlords) to facilitate the completion of essential repairs and renovation works required to bring an empty property back into use.</p> <p>Eligible Works – to be eligible, works must be agreed with the Council and aimed at bringing the property back into use.</p>
<p>Amount (Maximum)</p> <p><u>Empty Homes Repayment Loan</u> - 100% of costs up to a maximum of £ 15,000 inclusive of agency fees</p> <p><u>Empty Homes Equity Loan</u> – 100% of costs up to a maximum of £ 25,000 inclusive of agency fees</p> <p><u>Empty Homes Grant</u> - 100% of costs up to a maximum of £ 7,000 inclusive of agency fees</p>
<p>Eligibility</p> <ul style="list-style-type: none"> • Subject to available funding • Assistance will be available to owner occupiers who, following completion of the works, intend to either: <ul style="list-style-type: none"> ○ Sell the property ○ Rent the property ○ Occupy the property as their only and principle home • Assistance will be offered where the property has been empty for a minimum of 6 months or longer •
<p>Method of Application</p> <ul style="list-style-type: none"> • Application Form

Terms and Conditions

General

- Fee charged at 15% of cost of works
- Schedule of works to be agreed by the Council
- Works not to start prior to the consent of the Council
- The Council will require all works to be completed within 6 months from the date assistance is approved
- Works must be carried out by the contractor who's quotation accompanied the application
- Payment will be made on completion of the works to the satisfaction of the Council and receipt of invoices and other relevant certification and guarantees
- The contract for works is between the applicant and the contractor
- Payment will be paid direct to the contractor

Empty Homes Repayment Loan

- The loan will be interest free
- The loan repayment period will be a maximum of 5 years
- Repayment of the loan is made by instalments that will be set at rates that are agreed with the assisted person and assessed so as not to cause hardship
- The balance of the loan shall be repayable :
 - On the sale or transfer of the dwelling
 - On the death of the assisted person
 - The assisted person may choose to repay the loan at any time

Empty Homes Equity Loan

- The Council will offer an empty Homes Equity Loan where the value of the works exceeds £5,000
- The Council will take security for the loan by a charge on the property
- The Council must be satisfied that the assisted person has sufficient equity in the property to repay the loan and will undertake the appropriate investigations and checks in such regard.
- The loan will be interest free
- The Council will determine the open market value of the empty property before the repair and renovation works are carried out and will calculate the amount of the loan as a percentage of the then open market value. Repayment of the loan will be by payment of the same percentage of the open market value of the property at the time that the loan becomes repayable. In the event that this amount is lower than the original loan, the minimum repayment sum will be the amount of the original loan plus the administration charge.
- Repayment of the loan will be required under the following circumstances, whichever occurs soonest:
 - On sale or transfer of the dwelling
 - On the death of the assisted person, or where there are joint owners the death of the last survivor of them
 - After 10 years from the date that the loan was approved
 - Any breach of the terms of the loan which are not remedied
- The assisted person may choose to repay the loan at any time. Only the full amount of the loan may be repaid and payments of part or parts will not be permitted.
- Where the assisted person dies or the property is sold during the lifetime of the loan, the Council will recover the loan from the estate of the deceased, or from the proceeds of the sale.

Empty Homes Grant

- The Council will offer an empty homes grant up to the value of £7,000.

Hyndburn Housing Renewal Policy

Vulnerability Eligibility Criteria

Households will be eligible for funding if they meet at least one of the following vulnerabilities defined as follows.

Vulnerabilities:

- people with a diagnosed cardiovascular conditions
- people with a diagnosed respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
- people with diagnosed mental health conditions
- people with diagnosed disabilities
- older people (65 and older)
- households with (young) children (up to the age of 5)
- pregnant women
- people who are terminally ill
- people with suppressed immune systems (e.g. from cancer treatment or HIV)
- people who have mobility issues and have attended hospital due to a fall
- people who suffer from dementia or have visual impairments

The following vulnerable groups will be considered on referral from a professional organisation

- people who move in and out of homelessness
- people with addictions
- Recent immigrants and refugees.