

RIBBLE VALLEY PRIVATE SECTOR

GRANT ASSISTANCE POLICY

2011-2014

Introduction

The Housing Act 2004 places a duty on local authorities to consider housing conditions in their areas and to take action as appropriate. It is the Government's view that it is primarily the responsibility of homeowners to maintain their own property. However, the Government is also committed to improving housing quality across all tenures and fully accepts that some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in good repair.

Local authorities have an important role to play by providing help in these cases. The Regulatory Reform (Housing Assistance) Order 2002 provides the flexibility for councils to provide assistance in a way which best suits local circumstances.

Ribble Valley Borough Council wants to ensure that the quality of residential accommodation in the borough is as high as possible. The Private Sector Housing Home Assistance Policy sets out the types of financial help available to homeowners, private sector tenants, and their landlords to improve property condition, or to provide adaptations for people with disabilities. It includes information on eligibility criteria, procedures and conditions of assistance.

Why do we need this Policy?

The national context

The link between health and housing conditions is well established. Research undertaken by Shelter in 2006 found that poor housing conditions increase the risk of severe ill-health or disability by up to 25 per cent during childhood and early adulthood. People with asthma are twice as likely to be living in damp homes, and 1 in 12 children in Britain are more likely to develop diseases such as bronchitis, TB or asthma because of poor housing conditions.

Excess cold - The number of additional deaths occurring in winter, compared to the rest of the year, depends, amongst other things, upon the temperature and the level of disease in the population. The Office for National Statistics reports that nationally, there were 36,450 excess winter deaths in 2008/09, and 25,400 in 2009/10. In Ribble Valley nearly 80% of winter deaths are in the over 75 age group. The key diseases that cause an excess of deaths during the winter period are cardiovascular and respiratory diseases. Many people suffering ill health live in cold and damp homes. Making homes affordably warm can improve indoor temperatures and reduce the incidence of mould growth, so will assist in health improvement.

The Royal Society for the Prevention of Accidents report that every year in the UK, almost 4,000 people die in accidents in the home and 2.7 million report to accident and emergency departments seeking treatment. One older person dies as a result of a fall every five hours in England.

The Housing Act 2004 introduced the Housing Health and Safety Rating System to address these issues. It identifies and evaluates the risks to health and safety in residential accommodation. Recommendations can then be made to eliminate or reduce the risks identified. The most common hazards are excess cold, damp and mould growth, falls, entry by intruders, and fire.

Dealing with health hazards in the home due to poor housing conditions reduces the burden on the National Health Service and other public services.

Demographic issues:

Currently 30 per cent of households are headed by someone over 65; by 2026 this will have increased by 48 per cent – an additional 2.4 million households.

By 2036 the number of people over the age of 85 will be 2.3 million, an increase of 184 per cent.

By 2041, the numbers of older disabled people will have doubled.

Rural areas will see a noticeably greater increase in numbers of older people.

Social and economic wellbeing:

By 2026, 75 per cent of older households will be owner occupiers.

Whilst many older people have considerable equity in their homes many also live in the worst housing and have low incomes

Recent EU studies show 30 per cent of pensioners living well below the national average income.

Health and care needs:

Current trends suggest that living longer means living longer with ill health.

40 per cent of people aged 80 plus report living with a long term illness or disability, and 1.5 million have a condition requiring specially adapted accommodation.

By 2025, more than 1 million older people are likely to be living with dementia.

4 Care home admissions cost on average £40,000 per person per annum.

The local context

The evidence base and strategic approach for this Policy is sourced from the private sector stock condition survey completed in 2004. Ribble Valley Borough Council has undertaken a comprehensive assessment of private sector housing conditions across the whole area.

The stock condition survey was conducted in accordance with national guidelines and have comprised of full property inspections including internal and external assessments and a questionnaire survey of householders to explore views and attitudes to their housing and local neighbourhood.

The combined survey information now permits reporting for all main tenure groups, geographically by rural/urban areas, to form a headline findings report for the whole borough.

The combined headline findings report covers a random sample of 1200 dwellings across Ribble Valley. Headline findings are based on the extrapolation of information based on this sample to represent overall private sector housing data in Ribble Valley.

Some of the key statistics from the headline findings report include;

A total housing stock of 23,961 dwellings.

82% of homes are in owner occupation.

5% of homes are private rented.

35% of households are headed by a person over 65.

32% of households are in receipt of a means tested benefit and are economically vulnerable.

19.8% of dwellings approximately 4640 don't comply with the Decent Homes Standard.

The SAP rating for private sector was 51 equivalent to the national average. Private rented sector SAP rating was 50 and pre 1919 housing rating of 46.

Vulnerable households account for 47% of households living in non-decent housing.

The cost of addressing non decent homes in the borough is 22.8 million averaging £4494 per non decent.

The key statistics from the headline findings report are those relating to vulnerable households living in non-decent housing and the extent of fuel poverty.

Based on this evidence, and through the implementation of this Policy, the Council intend to target funding to increasing the availability of affordable private rented, preventing homelessness and addressing fuel poverty. This approach is in accordance with the Government's sustainable communities policies and reflects the national and regional agenda.

Strategic policy context

This Policy is informed by and contributes to the delivery of a number of strategic and corporate priorities on a regional and sub regional level. The relevant strategies and priorities are as follows:

Regional and sub-regional housing strategy priorities

The **Regional Housing Strategy** for the North West was launched in March 2009. The overall vision is:

To create balanced housing markets across the North West that support economic growth, strengthen economic and social inclusion and ensure that everyone has access to appropriate, well-designed high quality, affordable housing in sustainable, mixed and vibrant communities.

Key themes:

Quality - improving the quality and sustainability of existing stock, supporting the place-shaping function and improving quality of life activity.

People - better connecting people to the enhanced housing offer through improving access to affordable homes.

Lancashire Housing Strategy

Mid Lancashire Housing Strategy

Key themes ;

Affordable Housing development.

Improving Quality ;Sustainable Communities and Decent Housing.

Meeting the Housing Needs of all parts of the Community, including supported housing and housing for older people.

The **Ribble Valley Housing Delivery Plan 2010 -2014**. The agreed priorities are:

- Develop a comprehensive affordable housing statement to assist developers in the delivery of affordable housing.
- Build on our strong partnership working with RSLs and develop regular forums to encourage continuous market engagement.
- Address a housing need in areas where house price to income ratio is the highest as a priority.
- Ensure corporate support of all schemes delivered through funding by the Homes and Communities Agency.
- Develop the mortgage rescue package to prevent owner occupiers losing their homes.
- Assess housing need survey and methodology to maximise information collated from the surveys.
- Raise the profile of affordable housing schemes to increase understanding of all affordable housing products.
- Maximise the use of existing stock through development of appropriate elderly accommodation.
- Investigate the specific housing need of the elderly in the borough.
- Refresh the housing need survey to enable collation of more detailed information.
- Raise awareness of the importance of the housing need survey and how the information is used.
- Ensure community involvement in the development of any elderly housing provision.
- Develop an elderly persons housing strategy and establish an elderly persons housing strategy steering group.
- Establish a pilot oil buying co-operative and a roll out programme for the rural parishes interested in inclusion.
- Develop a renewable energy advice programme to raise awareness of the options available to home owners.

- Encourage developers to use renewable energy sources and provide them with adequate information.
- Investigate use of natural resources and develop a community led energy action group.

Key Targets

- Increase the number of affordable homes delivered annually (40 delivered 07/08).
- Increase the number of empty properties brought back into use to 20 per year.
- Develop an affordable warm strategy and increase the use of renewable energy sources.
- Investigate the specific housing needs of the elderly and in response develop an elderly persons housing strategy.

Objectives

1. Match the display of homes in Ribble Valley with identified housing need.
2. Achieve the objectives agreed in the Pennine Lancs Housing Strategy.
3. Reduce carbon emissions from domestic properties.
4. Ensure supported housing is available to vulnerable households.
5. Investigate specific housing need of the elderly and in response develop an elderly persons housing strategy.

The Ribble Valley Borough Council's Corporate Priorities.

The corporate Strategy 2009-2011 outlines this borough's priorities and the specific pledges to which we are committed.

To match the supply of homes in our area with the identified housing need.

The key objectives are to:

- Improve and maintain the condition of the private sector housing stock particularly in relation to pre 1919 properties and bring empty properties back into use.
- To meet the housing needs of all sections of the Community.
- To provide additional affordable homes throughout the Ribble Valley particularly in rural communities.

Improving the energy efficiency of dwellings by assisting and promoting householders to take up a range of energy saving measures provided by a range of agencies.

Assisting elderly and disabled residents to achieve independent living through the provision of disabled facilities grants.

Increasing the supply of affordable housing by assisting the improvement and conversion of empty residential properties and obsolete commercial buildings to be brought back in to use as homes.

Achieving a well maintained and managed private rented sector by encouraging the professional development of landlords, through incentives, education, and advice.

Related strategies that contribute to achieving the priorities outlined above, and to which this Policy contributes are:

Priority Empty Homes List 2011 which aims to tackle the problems caused by long term empty properties in the borough, and make better use of existing stock.

Homeless Prevention Strategy 2008-2012 aims to prevent homelessness in the borough and assist households faced with losing their home most effectively.

How will we achieve our priorities?

The Council, through the Private Sector Housing Team, has adopted a pronged approach to achieve the key priorities:

Ensure Addressing Housing Needs Policy secures the most needed type of accommodation.

The offer of advice and advocacy,

The provision of grant assistance, and prevention initiatives,

The enforcement of housing standards.

Advice and advocacy

The Housing Needs service offers advice to homeowners and private tenants on all aspects of housing issues on a daily basis. Information is also available on our website www.ribblevalley.gov.uk.

All households at risk of losing their property for any reason can have support from Calico. The service is contracted to offer 100 hours of support in the borough per week and they provide households with advice and support in their own homes to include benefits advice.

The Housing Forum is held twice a year and is an opportunity for anyone in the borough with an interest in housing to be consulted on any proposed policy change or arising issues in the borough.

Ribble Valley Home Care and Repair this is the Home Improvement service available to any vulnerable households in the borough. The service can offer the assistance of a handy person if small repair jobs are required or if planned alterations are required then they can oversee the works and ensure an approved contractor.

Financial Assistance

We provide grant assistance to achieve our key priorities in the delivery of affordable homes.

The availability of grant assistance for the provision of affordable private rented properties encourages growth of the type of housing which is in great demand in the borough. Affordable private rented is the only alternate to social rented accommodation which is very difficult to secure. The reason being that Ribble Valley holds the lowest provision of social housing stock in the North West. This initiative not only increases the amount of affordable

properties but also helps to address long term empty properties in the borough as owners need this incentive to kick start renovation.

The availability of grant assistance for investment in renewable energy sources demonstrates the Councils commitment to reducing carbon emissions. The assistance is targeted at households that are currently restricted to unregulated fuel sources.

The council is committed to addressing housing need and the provision of disabled facilities grants is a key element in ensuring this objectives. The council invests in this budget to ensure applicants receive a no wait service. Once a recommendation is received the grant application is processed within a working week.

The repossession prevention fund is to prevent any household losing their property due to eviction or repossession through no fault of their own. Any household who has been unable to keep up with mortgage or rental payments due to a reduction in earnings outside their control (loss of employment or ill health) can be assisted with this grant.

Enforcement of Housing Standards

The Council will always attempt to improve housing conditions through the offer of advice, negotiation, agreement, and the offer of incentives where appropriate. Enforcement action is a last resort and will only be taken if resolution through these methods has not been possible. However, the Council will not hesitate to take action to protect the health, safety and welfare of occupants when appropriate.

Resource implications

Generally, the Council will resource the policy through a combination of the following:

The allocation from the Department of Communities and Local Government for Disabled Facilities Grants.

A proportion of its own resources. These resources will usually be decided on an annual basis by the Council as part of its budget setting process. The provision of loans will enable the Council to recycle a proportion of the funding available for housing renewal.

The award of any financial assistance by the Council in accordance with this policy is discretionary (with the exception of Disabled Facilities Grants) and is subject to the availability of adequate financial resources.

Review and revision

This Policy shall remain in force until 31 March 2013. During the currency of the document, further research will be undertaken to identify specific ways to improve private sector housing within the borough. The policy will be reviewed and revised accordingly using the Housing Forum as the consultation body.

This Policy has been carefully drafted so that changes to policy delivery, which do not affect the broad thrust of the strategic direction, can be accommodated without a formal re-adoption process.

Equality and diversity

This Policy produces significant positive outcomes for vulnerable groups, particularly older people and those with disabilities. It reduces inequalities experienced by these groups in respect of health, housing and income. An Equality Impact Assessment has been carried out as part of this Policy's development. This will be updated during the course of this Policy's revision.

We aim to continuously improve the quality of our services for our residents and are committed to giving an equal service to all members of the public regardless of their age, colour, culture, disability, economic status, ethnic origin, gender, race, marital status, religious or sexual orientation.

We have arrangements in place to help people who may have difficulty accessing our services. We can help with translation, interpretation and provide information in a variety of formats.

For more information contact housing@ribblevalley.gov.uk or 01200 414567

Appeals and applications for assistance falling outside the policy

Although this policy will be the primary consideration in determining applications for assistance, all such applications shall be dealt with on an individual basis based on the merits of each particular case. The Council will not refuse to consider an application that falls outside this policy.

It is recognised that there will always be exceptional circumstances. Exceptional cases will be considered by a Strategic Housing Working Group.

Any person wishing to make an appeal against a decision made under this Policy, or make an application for assistance outside this Policy, should initially write with full details to the Housing Dept at Ribble Valley Borough Council, Council Offices Church Walk Clitheroe.

Comments, compliments and complaints

Ribble Valley Borough Council is committed to providing high quality and accessible services. We welcome any queries or suggestions about this policy. You should set out any comments in writing to the Housing Strategy Officer, Council Offices Church Walk Clitheroe or email: rachael.stott@ribblevalley.gov.uk

The Council's Comments, Compliments and Complaints scheme sets out our policy and procedures for dealing with all sorts of customer feedback. Where you believe the council has failed to provide the level of service expected, a complaint can be made through our corporate complaints procedure.

Alternative assistance

The Council works in partnership with Ribble Valley Home Care and Repair, our Home Improvement Agency. RV Home Care and Repair provides a service to older and disabled homeowners, helping them with repairs, adaptations and improvements so that they can remain at home in safety, security and warmth.

The Agency can act on your behalf if you are applying for grant or loan assistance, or having work carried out privately. They also offer help and advice on obtaining funding for work including, grants, savings, welfare benefits, loans, equity release and charitable funding. In addition, they provide complementary services, such as a Handyperson Service, offering small home safety repairs, security measures, and energy efficiency advice.

Their advisory service is free and if you are visited by a caseworker, they will offer confidential advice and support on how to access the various relevant services and organisations in the area.

General process

Making an enquiry

Upon request, we will provide service users with the appropriate information and sign post them to the appropriate officer.

Application forms and information leaflets setting out a summary of the types of assistance including details of availability, eligibility criteria, levels of assistance and any conditions that apply are available at the locations listed below.

Making an application

If you wish to apply for a **Disabled Facilities Grant**, in the first instance, you should contact the **Ribble Valley Social services Customer care Team**. You will be advised whether or not you meet the criteria for an assessment by an Occupational Therapist.

Following this assessment, you will be asked to complete a form about the financial situation of yourself and your family. This will help us to calculate whether you are eligible for a grant. Disabled Facilities Grants are subject to a means test unless the application relates to a child. Your property will also need to be inspected by a Technical Officer to see whether the works that the Occupational Therapist has recommended can be reasonably and practicably carried out in your home.

If you wish to apply for other types of financial assistance, the first stage is to make contact with the Housing Team. You may need to provide income and savings details and you may also be asked to describe the problems you are experiencing. Providing photographic evidence will help us assess your case. On receipt of your completed form, we will check the details submitted against the qualification criteria for the type of assistance you are applying for.

For Landlord tenant Grants we will carry out a survey of the property to establish if it meets the Government's minimum standard for housing: the Decent Homes Standard (see appendix C for further information). We will also check for any safety issues in the home using the Housing Health and Safety Rating System (HHSRS). We will check for hazards that may be a risk to the occupants or visitors to the property. We will discuss any hazards we find and advise you of any action you should take to remove the hazard, or to reduce the risk to an acceptable level.

An assessment to decide the most satisfactory course of action for dealing with the conditions identified is also completed. If your property meets the eligibility criteria we will issue a schedule of repair works necessary to ensure the property meets the Decent Homes Standard.

Applicants are required to submit a minimum of two estimates from separate VAT registered contractors, to complete the necessary works.

Approval of your application

Upon receipt of your application form we will undertake a series of checks to ensure that all documentation received is complete and correct. A formal test of resources (the means test) is included within this.

The test of financial resources for the purpose of means-testing owner-occupiers and qualifying tenants will be in accordance with the legislation that governs the means test for mandatory Disabled Facilities Grants. The prescribed regulations are updated on an annual basis.

We will also carry out a costing exercise to determine an eligible cost for the repair works and compare this to your contractor's estimates. Where additional non-eligible items of work have been included in the estimate, these are not considered for assistance. Similarly, where contractors costs or professional fees are considered to be excessive, the excess proportion of the costs will not be eligible for assistance. This process helps the Council ensure value for money is achieved for public funds spent in the borough.

Payments

Once the repair works have commenced, applicants (or their agents) written requests for the release of a payment will be considered. All payment requests must be made on the Council's prescribed payment request form. Where the works undertaken are of a satisfactory standard and are supported by an acceptable invoice, interim payments will be made subject to conditions.

Other than exceptional circumstances, grant payments will be made directly to the main contractors.

Upon notification of completion of the works, we will undertake a full inspection of the works. We will only release final payment when you and ourselves are happy that all works have been completed satisfactorily, and all relevant invoices, guarantees, certificates etc. have been received, and conditions met.

In cases of dispute between the applicant and the contractor over the satisfactory completion of **grant** works, the Council reserves the right to adjudicate and release payment to the contractor if it deems it appropriate.

Loan administration

The Council must be aware of, and comply with, all aspects of consumer credit regulation and guidance. The principal regulators for financial services are the Financial Services Authority (Mortgage Regulation), and the Office of Fair Trading (Consumer Credit Regulation). Any financial service providers including local authorities and housing associations may give advice about their own financial products. However, they must not offer financial advice on other financial products.

The Council can only offer information on the availability of our products. Where loans are being offered, applicants will be strongly advised to take independent financial and legal advice.

Local authorities and housing associations (but not their wholly owned subsidiaries) are exempt from the Financial Services Authorities authorisation for mortgage lending and administration. However, we must still adhere to the underlying key principles of mortgage regulation, which will be taken into account in any case referred to the Local Government Ombudsman. These are: authorities must ensure that their procedures are open and readily accessible to members of the public.

Loans are administered in a manner which is both reasonable and fair.

The Council must ensure that recipients have received appropriate advice or information on any obligations or conditions arising from the assistance.

The Council will set out in writing the terms and conditions under which the assistance is being given and have regard to the applicant's ability to make a contribution or repayment.

Conditions of assistance

General conditions

All forms of assistance referred to in this policy document are subject to a number of general conditions. We will set out in writing to each person being provided with assistance, confirmation of the terms and conditions. Applicants should consider these terms and conditions carefully, particularly when applying for loan assistance. The following list is not exhaustive.

All applications for assistance must be made on the Council's official application forms.

All applicants for loan assistance will be required to have their property registered with the Land Registry office.

A minimum of two quotes must be submitted with the application from appropriately qualified VAT registered contractors, one of whom must subsequently complete the works.

The payment or part payment of grants and loans is conditional on the eligible works being carried out to the satisfaction of the Council and the receipt of an acceptable invoice for the works and any ancillary or professional fees. An invoice will not be acceptable if it is provided in the name of the applicant or a member of the applicant's family.

If an interim grant or loan payment has been released before the work is certified as complete and the owner disposes of the property, the owner will be required to repay to the Council the full amount of financial assistance paid. (Separate arrangements apply to Disabled Facilities Grants).

Unless stated otherwise, any loan or grant assistance and related conditions will be secured as a legal charge against the property, where breach of the condition would require repayment of all or part of the financial assistance. This charge will not be removed until either the conditions expire or until the financial assistance is repaid.

Costs (including maximum levels of assistance) include VAT at the applicable rate.

For assistance subject to a test of financial resources (the means test), applicants will be required to submit the following:

1. If you are working and not self-employed, a certificate of earnings completed and stamped by the employer. We will provide the appropriate form to be completed.
2. If you are self-employed, income details for the 52 weeks immediately preceding the date of application, verified by a qualified accountant. Full audited accounts may be required. We will provide the appropriate form to be completed.
3. If you are in receipt of a state means-tested benefit, a copy of the payment book or relevant documentation. We may contact the appropriate government agency to check and verify the information submitted.
4. Evidence of savings or assets such as a second property.

No assistance will be awarded for works that have commenced prior to the date of formal notification of grant or loan approval.

Where it is ascertained that an application for assistance has been determined on the basis of inaccurate or incomplete information, we can withhold or demand repayment of monies from the applicant.

If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for financial assistance or payment, including details of income and savings, we may refer the matter to the Police with a view to prosecution.

Exceptions to repayment conditions

There will be no exception to the repayment of any loan as the Council is mindful of the fact that public money is being used to fund works and would wish to maximise recycling of resources to assist others. However, it is recognised that there will be certain situations where it would be inappropriate or unreasonable for the owner to be required to repay other grant assistance monies on disposal of the dwelling.

A written request for a repayment waiver must be made to the Council, explaining the circumstances of the case and the reasons why repayment of grant would cause undue hardship. The particulars of each individual case will be considered on their own merits and the applicant (or agent acting on their behalf) will be notified of the outcome in writing.

Where a property is vested in another individual's name under a will or intestacy, the death of the owner will trigger repayment, unless the property was the inheriting person's main residence at the time of application. In this case the condition to repay the loan or grant assistance and occupy the property will transfer to the new owner.

Fees and charges

For the purposes of this policy, professional fees and charges in respect of applications for financial assistance will include the following:-

Confirmation, if sought by the local authority, that the applicant has an owner's interest.

Technical and structural surveys.

Design and preparation of plans and drawings.

Preparation of schedules of relevant works.

Assistance in completing forms.

Advice on financing the cost of the relevant works which are not met by grant.

Applications for building regulations approval (including application fee and preparation of related documents)

Applications for planning permission (including application fee and preparation of related documents).

Applications for listed building consent (including application fee and preparation of related documents).

Applications for conservation area consent (including application fee and preparation of related documents).

Obtaining of estimates.

Advice on contracts.

Consideration of tenders.

Supervision of relevant works.

Disconnection and reconnection of electricity, gas, water or drainage utilities where this is necessitated by the relevant works.

Payment of contractors.

Loan charge land registration fees

Requests for extension of time

It is a condition of payment of grant and loan assistance that the eligible works are carried out within 12 months from the date of the approval of the application concerned. Only in exceptional circumstances will we agree to extend the period of time in which the approved works must be completed. Nonetheless, it is recognised that occasionally there will be valid and genuine reasons, beyond the control of the applicant, for not being able to complete the work on time.

Requests for extension of time must be made in writing to the Council, explaining the circumstances of the case and the reasons why the works cannot be completed within the specified timescale, together with the amount of additional time being requested. The particulars of each individual case will be considered on their own merits and the applicant (or agent acting on their behalf) will be notified of the outcome in writing.

Revisions after loan or grant approval

Where, owing to circumstances beyond the control of the applicant, the eligible works cannot be completed for the estimated costs submitted with the application, we will consider written requests for additional assistance.

Requests will be considered in accordance with the following guidelines:

Where the eligible works cannot be completed without carrying out additional unforeseen works;

Where the additional costs would place the applicant in undue hardship.

Types of Assistance Available

Landlord/Tenant Grant

A grant to provide assistance to landlords who require support to create or improve privately rented property. The grant may be used for energy efficiency measures or reduce fuel poverty but on completion must achieve a decent homes plus standard.

Eligibility Criteria

- Applicant has an owners interest in the property.
- A demand for the type of housing in the location of the property must be identified.
- The property is within the borough of Ribble Valley.
- Within Council Tax bands A-D.

Conditions

- Grant eligible work can only begin once the grant has been approved.
- The maximum grant is £15,000 per house and £10,000 per flat. Any grant investment from the Council must be match funded by investment from the owner.
- All properties where grant aid has been approved must meet building and planning regulations.
- On completion the properties must meet the standards attached in Appendix 1.
- Once approved the grant must be completed within 12 months of the approval date.
- The following grant conditions apply for 5 years from the date of completion.
- The nominations will be provided by the Council and the landlord must accept a tenant from those nominated.
- The rent will be set in line with the local housing allowance rates across the borough.
- The landlord must accept households in receipt of housing benefit and must accept the Council's Tenancy Protection Scheme.
- Grant aid cannot be claimed for time if the owner of the property carries out the work.
- Works to be included in the grant scheme must be approved prior to commencement of work.

Amount

- Up to 50% of the eligible costs of the work with a maximum of £15,000 grant per house and £10,000 grant per flat.
- The full amount of grant is repayable to the Council if within a grant period the property is sold. Interim payments can be made up to a maximum of 80% of the total grant. This is subject to a progress inspection.

Standards to be Achieved

- A reasonably modern kitchen (10 years old or less).
- A kitchen with adequate space and layout for food preparation and storage.
- A reasonably modern bathroom of 10 years old or less.

- An appropriately located bathroom and wc.
- Adequate insulation against external noise.
- Adequate bedroom size for room to be acceptable as a habitable room.
- Provides a reasonable degree of affordable thermal comfort to include an efficient central heating boiler, double glazing, loft and cavity wall insulation.
- To meet all building regulation requirements with regard to fire safety and escape.

Mandatory Disabled Facilities Grants

A mandatory grant to provide adaptations to enable a disabled person to live as independently as possible at home. Eligible works include improving access to the home and garden, adaptations to allow access to essential facilities within the home, for example stairlifts, level access showers, ground floor bedroom and bathroom extensions and kitchen alterations. See Appendix 2 for a full definition.

Eligibility Criteria

- Referral by adult social care or occupational therapists confirming that the work is necessary and appropriate.
- Adaptation is the most satisfactory course of action subject to a reasonable and practicable assessment.
- Available across all tenures with the exception of Ribble Valley Homes' tenants. Work costs in excess of £1000.
- Applicant is means tested. Adaptations for children under the age of 19 are exempt from means testing.
- The property must be the applicants main home.
- Applicants are entitled to one mandatory adaptation up to a maximum of £30k within 5 year period.

Conditions

- As set out in the Housing Grants, Construction and Regeneration Act 1996.
- Repayment of grant maybe required if the applicant moves within 10 years of the completion date for any grants above £5000 up to a maximum repayment of £10,000.
- Costs incurred prior to approval for example architects fees/planning application etc, maybe included in the grant at approval stage. If the applicant decides not to proceed, then these costs will be charged to the applicant unless Health and Housing Committee offer discretion.
- On death of the applicant, all the grant conditions are discharged.

Discretionary Disabled Facilities Grant.

Ribble Valley Borough Council does not offer a discretionary disabled facilities grant. The council is determined to maintain a service whereby applicants do not have to wait for a mandatory grant processed. In order to sustain this responsive service the council have agreed that discretionary grants will not be awarded.

The Health & Housing Committee will review this decision annually when the budget for disabled facilities grant is approved.

Repossession Prevention Loan

This loan is to prevent households becoming homeless. The loan is for households who, through no fault of their own, or for reasons beyond their control are at risk of losing their

property due to repossession or eviction. The loan was made available in July 2009. The Council received a grant, a one off payment of £28,000.

The Principle for Administering the Repossession and Eviction Fund

The fund will be used for any households which risk becoming homeless through repossession or eviction. There are a number of key principles that will underpin the use of the fund:

- (a) The fund will seek to support households who generally cannot pay their rent or mortgage as distinct from those who choose not to pay. Eg help will be provided to tenants in a private rented sector or social sector who have accumulated rent arrears as a result of loss of earnings or reduced hours and there where there is no previous history of high rent arrears. Any assistance will only be agreed following confirmation a recipient is prepared to act on money or debt advice to resolve the problem that has led to the accumulation of arrears.
- (b) A loan may be considered in order to reduce mortgage arrears where the lenders cannot apply forbearance measures due to the level of arrears. Households can face repossession for relatively small sums owed on a second charge. Any loan should only be agreed following confirmation that the recipient is prepared to act on money or debt advice to resolve the problem that had led to the mortgage arrears accumulating in the first place.
- (c) The fund is not intended to be used to fully clear rent or mortgage arrears, a loan should be made to recover the position where all other options have failed. Where possible loans should be made on the basis of all parties being prepared to compromise on the debt owned in order to resolve the problem that is putting the household at risk of repossession.
- (d) Loans will not be made available where there is another way to resolve the problem eg a loan should not be used to reduce or clear arrears because of housing benefit delays or problems where this could be resolved through the backdating of benefit or where the issue relates to problems with administration of a housing benefit claim that can be resolved.
- (e) Funding is intended to enhance and increase the capacity of the Local Authorities existing prevention fund.
- (f) Local Authorities should seek to provide help by the way of a loan to ensure that money can be recycled and used to help other households in the future.

Eligibility

- The household is at risk of repossession or eviction.
- A financial assessment has evidenced that the household cannot genuinely afford to pay their arrears but can afford to remain in the property.
- The loan will only be available for owner occupiers/tenants in Council Tax bands A-D.
- The household must be in priority need within the homeless definition.

Conditions

- The recipient must be prepared to act on money/debt advice.
- The loan is to be registered as a charge against the property where an owner has applied. The loan will be repaid on sale or change of ownership.

Amount

- Maximum loan to owner/occupiers is £5000.
- Maximum grants to tenants is £1000.

Home Safety Grant

The initiative is provided in partnership with the Health Visiting team and is to prevent accidents in the home. Vulnerable families with children under the age of 5 years will be able to access a home safety pack which will include stair gates, bath mat, door restricting mechanisms and other small safety devices. This scheme was put in place due to concerns raised by Health Visitors about availability of such packs in other districts other than Ribble Valley. The total cost of the packs is approximately £140 each.

Eligibility

Referral from the Health Visiting team as a vulnerable family in need of a home safety pack.

A child under 5 years old in the house.

The property must be within Council Tax bands A-D.

The household must also accept a fire escape check by the Fire Officer and the recommended works.