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Housing assistance policy

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Housing Grants Construction and Regeneration Act 1996 Regulatory Reform (Housing Assistance) (England & Wales) Order 2002

March 2025

1. Introduction

It is widely recognised that poor quality housing has an adverse effect on the health and well-being of the occupants. Blackpool Council, in partnership with Blackpool Coastal Housing, are committed to ensuring that residents of the borough are able to live independently and safely in their homes for as long as possible.

This document sets out the framework for the provision of assistance to Blackpool residents for the purpose of adapting, improving or repairing residential property within the council's boundaries.

Known as the Housing Assistance Policy it has been developed in accordance with the provisions of Article 3 of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 (RRO) and the Housing Grants, Construction and Regeneration Act 1996. Article 3 of the RRO provides the council with flexibility to devise appropriate policies to meet local housing issues, contribute to its social and economic objectives and support the wider prevention agenda of housing, social care and health authorities.

The policy sets out how the local authority intends to use its duties and powers under the legislation to introduce a wider range of housing interventions to promote independent living and wellbeing. It sets out the scope of adaptations available under the Disabled Facilities Grant (DFG), assistance available for funding essential repairs to reduce injury and accidents in the home and to ensure homes are adequately heated.

It is recognised that assistance cannot be made available to all residents however the policy aims to provide greater flexibility in how the DFG is used to help deliver wider strategic aims to keep people warm, safe and well at home and to reduce bureaucracy in the grant's administration.

The policy will ensure that all relevant statutory duties are carried out and followed to allow an assessment of need and deliver efficient and quality services to disabled and vulnerable people, including adapting properties or facilitating relocation.

The policy has been developed to allow Blackpool to make best use of their DFG funding and home owner assistance funding. The policy has been developed with the support of Blackpool Coastal Housing, and is in line with the joint strategic priorities of both

organisations to support people to live well in Blackpool and to work collaboratively across housing, health and social care to provide better outcomes for residents.

In addition it provides the opportunity to contribute positively to addressing key inequalities in Blackpool, including long term physical and mental health and wellbeing, poor property conditions, fuel poverty and social exclusion.

All forms of discretionary assistance beyond the mandatory disabled facilities grant capital funding are dependent on the availability of external funding and can be withdrawn at any time.

In accordance with the provisions of the RRO, this document is the published policy of Blackpool Council and Blackpool Coastal Housing adopted from March 2025 and effective from this date. The policy will be available to view on the BCH website: www.bch.co.uk and Blackpool Council website at www.blackpool.gov.uk or on request.

2. Background

The Housing Grants, Construction and Regeneration Act 1996 placed a statutory duty upon local housing authorities to provide Disabled Facilities Grants (DFGs) for residential adaptations where the appropriate legislative conditions are met.

DFGs enable people to live in more accessible, purpose adapted housing which enhances their quality of life and reduces the burden on statutory services. The adaptations facilitated by DFGs are becoming increasingly important as the population ages. Adaptations restore dignity, improve safety and make life easier both for disabled people themselves and for their carers. They can be crucial in avoiding a move into care or in enabling someone to leave hospital and return to their home.

[For more information](#)

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), gave local authorities wider powers to introduce policies to assist individuals with renewals, repairs and adaptations in their homes through discretionary grants or loans. This is based on the principle that repairs are fundamentally the responsibility of the property owner but assistance should be given in particular circumstances. The power includes awarding discretionary grants or loans in addition to statutory DFGs.

In recent years the government extended RROs to include the use of DFG money. This has enabled councils to use DFG funding more flexibly to keep people safe and well within their home.

In 2015/16, DFG funding became part of the Department of Health's Better Care Fund (BCF). The Better Care Fund is a single pooled budget for health and social care services designed to promote integrated working between the NHS and local authorities. BCF enables councils to utilise DFG funding more flexibly to support wider strategic health aims that include reducing waiting lists, accelerating hospital discharges and reducing hospital admissions.

DFG funds are not permitted to be used for local authority owned properties, therefore this policy does not apply to Blackpool Coastal Housing tenants.

3. Key principles

Where people have a disability, local authorities have a statutory duty to offer financial assistance to adapt their homes to meet their assessed needs.

Homeowners are responsible for the repair and maintenance of their home but the council is mindful that for some people maintaining their property can be difficult due to their financial circumstances or inability to organise the work. The council will primarily encourage homeowners to maintain their own properties but will also provide a range of practical assistance, advice and information services to homeowners and, subject to availability, offer limited financial assistance.

The financial assistance that is available will be provided to improve housing conditions for people with eligible needs in the town via a combination of statutory duties and discretionary powers.

The key objectives of the policy and the purposes for providing assistance can be summarised as:

- Provide adaptations to existing homes to meet disabled people's needs
- Assist with essential works to help disabled, elderly and vulnerable people to remain safe, independent and well in their home for as long as possible
- Help prevent hospital, care home or residential school admission or reduce reliance on domiciliary care - ensuring support is provided in the least restrictive way
- Facilitate safe, early hospital discharge including making it easier for carers to provide support
- Prevent the need for higher expenditure elsewhere in the health and/or social care system
- Reduce fuel poverty and the effects of living in cold homes including excess winter deaths and illness

- Ensure that assistance is used as effectively as possible; that monies are recycled where possible and to provide assistance to those persons in greatest need and at greatest risk of harm

4. Regulatory and legislative compliance

This policy will comply with statutory, regulatory and legal requirements including, but not limited to the following:

- Housing Grants, Construction and Regeneration Act 1996 (The Act) as amended
- The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions Relating to Approval or Payment of Grant) General Consent 2008
- The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (The Order)
- The Housing Act 2004
- The Housing Renewal Grants (Amendment) (England) Regulations 2008
- The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008
- Delivering housing adaptations for disabled people - a good practice guide (June 2006)
- The Equality Act 2010

5. The housing assistance policy

The types of assistance available under this policy comprise:

1. Mandatory disabled facilities grants
2. Discretionary disabled facilities grants
3. Discretionary home repair assistance

Mandatory disabled facilities grant

Most adaptations required to support people with disabilities and/ or long term health problems to support them to maintain their independence at home can be supported through the disabled facilities grant. The council has a statutory duty under the Housing, Grants, Construction and Regeneration Act 1996 to provide mandatory DFGs for residents who need adaptations to their homes to continue to live safely and independently.

An assessment by a suitably qualified person will be undertaken which will determine what works are needed to meet the disabled person's needs and whether they are necessary and appropriate. Consideration must then be made as to whether the recommended adaptations are reasonable and practicable. In some instances, it is not feasible for adaptations to be carried out and so financial assistance may be available to explore alternative options such as moving to a more suitable home. Permission for any property adaptations must be agreed, in writing, by the owner if a tenant rents the property.

All owner-occupiers and tenants, licensees or occupiers who are able to satisfy the criteria of sections 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996 are eligible for a DFG. Landlords may also apply for a DFG on behalf of disabled tenants but must also satisfy those requirements. Adaptions to council owned housing are provided via a different funding stream.

Purpose of assistance

The purposes for which a disabled facilities grant may be given fall into one or more of the following categories:

- Providing access to and from the home and the principal family room
- Making the home safe for the disabled occupant and other people living with them
- Enabling access to a bedroom or providing a bedroom. An extension to provide a new bedroom will only be considered if there is no other suitable room available
- Providing access to, or the use of, a toilet or providing a room containing a toilet
- Providing access to, or the use of a bath/shower, or to providing a room containing a bath/shower
- Giving access to, or the use of a wash hand basin, or providing a room containing a wash hand basin
- Enabling access to, or the use of a room used for the preparation and cooking of food
- Improving or providing a heating system in the home, if recommended by an OT for health reasons
- Providing access to, or control of, the source of power, light and heat
- Improving access and movement around the home for the disabled person to care for someone who is normally resident there, for example a child
- Enabling access to and from the garden of the home, or making access to the garden safe
- Providing a suitable space for sleeping for an essential carer for the disabled occupant
- Any reasonable expenses paid in helping customers and disabled people to move to a more suitable home if their current home cannot be adapted to suit their needs

Criteria

- The customer is a disabled person as described by the Housing Grants, Construction and Regeneration Act 1996 as amended
- The customer is a resident, or will reside in the property as their main home for 5 years
- That an owners or tenants certificate is completed
- The owner/s of the property agree that the adaptation work can be carried out
- The relevant adaptations need to be 'necessary and appropriate' to meet the needs of the disabled persons
- It must be 'reasonable and practicable' to carry out the works having regards to the condition of the property
- That a test of resources is completed to check eligibility for a grant and in some instances the customer will be liable to make a financial contribution to the works
- There are no category one hazards as detailed in the Housing Health and Safety Rating System (HHSRS)

Limits of assistance

Where a scheme involves substantial structural alterations or extensions, re-housing should be considered as an alternative where more suitable accommodation is available.

Where a householder has a preference or aspiration for work that is over and above those recommended or considered reasonable and practicable to meet the disabled person's needs, only the cost of the original recommended work will be funded. Any additional costs for work will be met by the customer or through other benevolent funding sources. The service will assist with these applications if required.

Where the existing footprint or layout of the property, including outbuildings and garages, can be converted or adapted to accommodate the facilities required, the service will not consider any extension to the property.

Where an extension is required as there are no other options, consideration will be made to ensure that the most cost effective method of delivering the requirements is considered.

Applications will not normally be considered where works have started but have not been completed, or where works have already been completed.

The maximum disabled facilities grant available for each application is £30,000. To qualify, a 'test of resources' or means-test will be carried out as specified by legislation, with the following exceptions:

- Families of disabled children under the age of 19
- The adaptation consists of specialist equipment (mechanical equipment, specialist toilets, modular ramps)
- Adaptations costing less than £2,000
- The adaptation is required to facilitate hospital discharge in extreme / urgent circumstances and impossible to source alternative housing
- If additional works are required after approval of the grant that would increase the amended approval cost above £2,000 there will be no retrospective means test carried out

In exceptional circumstances, and if available from identified funds, the mandatory limit can be "topped up" with home owner assistance funding, to a maximum value of £10,000.

All customers will be assisted with the grant process for which an agency fee of 15% will be added to the cost of the work.

Land charges

The council will, for disabled facilities grants above £8,000 in relation to permanent structural alterations such as bathroom/kitchen facilities or extensions, consider the registration of the relevant amount up to a maximum of £10,000 as a charge against the property in the local land charges register, with 0% interest. Sale or conveyance of the property would give rise to repayment of the relevant amount to the council on demand unless a repayment has been made by the recipient before disposal.

Whilst the council has the discretion as to whether or not to place a land charge on the property, or reclaim any or all of the grant paid, it is required to consider the following:

- The extent to which the recipient would 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 health or wellbeing
- 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

Registered social landlords (RSL)

Most social housing providers have their own adaptation policy and set aside finances for works that are needed for their residents, to assist them to remain in their homes as set out in their policies.

Where an application is received from a tenant in an RSL property, the recommendation will be discussed with their landlord in the first instance.

As resources are finite, RSL providers will be requested as part of this policy to provide a financial contribution towards the cost of the works of 50%. This will be in discussion with each social housing provider on a case by case basis, and for work that the provider would not carry out as part of their own existing policy arrangements.

Prioritising adaptations

Where a need for major adaptations has been identified, an assessment is made as to whether the adaptation is urgent or non-urgent. This assessment is made by the occupational therapist involved with the case and is based on medical grounds.

Blackpool Coastal Housing will then deliver major adaptations in line with the prioritisation awarded by the occupational therapist. The urgent adaptations will be carried out in date order, followed by the non-urgent cases.

Non-urgent cases are not prioritised, and are added to the end of the waiting list. These works are then completed in chronological order.

High priority

- An adaptation is necessary to manage a serious and imminent risk to the health and/or safety of the occupants or carers
- The disabled person has a progressive illness which will deteriorate rapidly and may become unmanageable without the provision of an adaptation
- An adaptation is essential to enable a timely discharge from hospital or a short term care facility

Evidence for the priority will be required.

Standard

Those who do not meet the above criteria, but have an identified need for the recommended adaptation.

Discretionary disabled facilities grant

The Regulatory Reform Order 2002 gives further powers to local authorities to expand the scope of adaptations and assistance available under the DFG legislation. This additional assistance will only be offered where the additional expenditure represents the most reasonable, cost effective and appropriate course of action. It is only available subject to resources being available and is made solely at the discretion of the council on a case by case basis.

Any discretionary funding will be subject to a financial assessment and usually be secured by a lifetime charge against the property, with 0% interest and repaid on the sale or transfer of the property including its inheritance as part of an estate. At the council's discretion, a time limit of no less than 10 years may be applied in exceptional circumstances.

Examples of potential discretionary assistance include but are not limited to:

DFG top-up

To help residents to carry out essential DFG works that exceed the £30,000 limit, consideration may be given to awarding additional discretionary funding where there are exceptional circumstances, or where all other funding avenues have been exhausted.

The type of work that will qualify for this assistance is the same as for mandatory DFGs, for example, where an extension to provide sleeping and bathing facilities exceeds the £30,000 limit. The maximum amount of discretionary DFG top-up funding is £10,000, which will be assessed on a case-by-case basis having considered:

- Whether the disabled person's needs can be met in some other way, for example, by re-housing
- Whether there is any other form of funding available
- Whether discretionary top-up funding is the only solution available to ensure the safety and independence of the disabled person

If the customer has been offered reasonable alternatives to a discretionary DFG but decided not to pursue them, this will be taken into account when deciding whether to award a discretionary sum.

Client contribution funding

Consideration may be given to awarding discretionary funding to assist those who have been assessed as ineligible for a DFG or those who are eligible but are required to make a contribution.

Progressive or life limiting conditions

Consideration will be given to urgent assistance without means testing for customers with a progressive or life limiting illness which is likely to deteriorate rapidly and become unmanageable within their current environment without the provision of the identified adaptation.

Urgent hospital discharge

Consideration will be given to urgent assistance without means testing to facilitate urgent hospital discharge in order avoid unnecessary delays to transfer of care or inappropriate discharge that may result in re-admission or hardship to patients and carers where there is no other alternative available.

Children living in joint residency arrangements

Where a disabled child has parents who are separated and the child lives for part of the time with both parents, consideration will be given to providing adaptations at both locations. Mandatory DFG however, is only available at the address which is the main residence of the disabled occupant.

Moving costs

In cases where major adaptations are required and it is difficult to provide a cost-effective solution in an existing home, particularly in the context of the 'reasonable and practicable' judgements, then the possibility of moving elsewhere should be considered. 'Move on' financial assistance may be provided to enable owner occupiers to sell their current home and purchase another which better meets the needs of the disabled person, rather than adapting the original property. If there are issues with regard to affordability of home ownership, help with moving to social housing may be provided.

Discretionary assistance in the form of a grant to help a household move or achieve a resolution of their housing needs may be provided. This could be appropriate where:

- The existing home of a disabled person is clearly unsuitable for adaptation on the grounds of technical feasibility and/or cost
- the cost of any adaptations to the new property and the relocation grant would be lower than the cost of adapting the customers' existing home
- The landlord of a privately rented property has reasonably refused permission to complete the work

The following discretionary assistance may be considered however this list is not exhaustive:

- Buying and selling solicitors fees
- Packing and removal costs
- Cost of valuation survey
- Mortgage redemption fees
- Estate agents fees
- Stamp duty fee

The maximum assistance for home owners purchasing a different property will be £4,000 and the amount offered will be secured by a lifetime charge (0% interest) against the property and repaid on the sale or transfer of the property or its inheritance upon death.

Professional Fees

A feasibility visit is occasionally required between the occupational therapist and surveyor to establish the feasibility of a proposed adaptation. These do not always progress to a DFG application and such costs and associated fees will be approved on a case by case basis.

Defects on installed adaptations

Completed adaptation works are subject to a 12 months defects period. During this time, if any defects are noted by the customer then the adaptation service must be informed and the contractor will be asked to return and remedy. After 12 months it will become the customers/landlord's responsibility to maintain and repair. If latent defects are identified after 12 months, it is at the council's discretion to offer financial assistance to undertake remedial works.

Discretionary home repair assistance

Assistance for homeowners to carry out essential repairs to their home may be offered at the discretion of the council. This may include but is not limited to:

- Advice and signposting to appropriate services
- Home energy advice or survey
- Property survey to identify essential items of work
- Production of schedule of works
- Advice on selecting a contractor

- Signposting to other sources of funding/assistance
- Support to move to a more suitable property
- Services provided by the council's home improvement agency, care and repair
- Financial assistance in the form of a loan secured against the property

Who can apply

In order to qualify for assistance customers must:

- Have a long term medical condition or disability that impacts their daily life or be aged 60 or over and
- Be in receipt of an income-related benefit, council tax reduction scheme, or be on a low income

A financial assessment which takes into account income, expenditure and savings will be carried out to determine eligibility. It is expected that any savings will be utilised towards the cost of the work.

Properties eligible for home repair assistance

The property must meet the following criteria:

- Require works to either remove category 1 hazards under the HHSRS and/or contain deficiencies under the decent homes standard
- Constructed not less than 10 years before the date of application
- Registered in the Blackpool Council Tax list
- Constructed as a permanent building and not a temporary structure
- Capable of being repaired at reasonable cost
- Physically capable of being made compliant with the decent homes standard

In determining whether any properties comply with the decent homes standard, any failures caused directly by damage, vandalism or wanton dereliction as a result of any act by the customer and/or others in support of application for home repair assistance will be disregarded.

Properties not eligible for home repair assistance

- Glebe land or Ecclesiastical property
- Accommodation that would fail the council's space and amenity standards (which may vary from time to time)
- Touring/mobile caravans/static/park homes (heating measures may be considered)
- Properties that require specialist interventions

Criteria

The customer must pursue any claims against work covered under insurance policies before an application is made.

All other possible sources of funding have been exhausted.

The customer must satisfy any financial assessment and other qualifying criteria relevant to the type of assistance applied for.

The customer must have an owner's interest in the property or have been assessed as being in necessitous circumstances (i.e. freehold or long term lease with over 20 years remaining including repairing obligations).

The customer must provide proof of ownership.

When the property is a shared ownership property, proof must be provided that the customer has a legal duty to repair the property.

The property will be the customer's only and main residence and will have been occupied by the person named on the Land Registry record for a period of no less than 3 years. This rule will be waived for works of less than £500 where those works are carried out in isolation.

The 3 year rule may be waived for properties that are deemed to be in the highest areas of deprivation and/or occupied by the most vulnerable groups at the council's discretion.

In circumstances where a customer resides in a property and it is their main and only residence they may be treated as if they were a joint owner and be eligible for assistance at the council's discretion.

The customer must agree in writing to the offer of financial assistance acknowledging any financial commitment or conditions attached to the offer before any home repair assistance is approved or paid.

The customer must either have, or take out, valid buildings insurance when the works are completed.

Properties which have benefited from home repair assistance will not be eligible for further assistance for a period of 5 years beginning on the certified date. This rule may be varied at the discretion of the council.

Amount of assistance

The amount of assistance available to customers is subject to the following criteria:

- Availability of funding
- Financial assessment including consideration of savings held by the customer
- Maximum ceilings for assistance
- The extent of work to be carried out and its estimated cost to those areas of the property deemed appropriate by the council

Emergency repair assistance

Consideration will be given to providing financial assistance to eligible households for emergency works which pose an imminent health and safety risk to the occupants of the property. This will be available to a maximum of £500 and is non-repayable.

Essential works assistance

Where works fall outside of section 3, consideration will be given to providing financial assistance in the form of an interest free loan secured against the property for which assistance is being sought. The loan will be registered as a restriction against the registered title to the property or a Caution against 1st registration and registration of a Land Charge at the Land Charges Registry. It will be a condition that the householder will have to agree to enter into an agreement and sign the necessary Land Registry forms to lead to such registration. In the case of unregistered property, it will be necessary for the householder to produce the title deeds to the property or a letter from their mortgage lender or solicitor confirming ownership details and sufficient equity in the property to cover the loan. The loan will be repayable on a disposal of the property to a third party.

Essential works assistance is limited to a maximum of £10,000 excluding the agency fee.

In exceptional circumstances, and for those customers in the worst properties, and where all other interventions have failed, consideration may be given to increasing the value of the works in order to bring the property up to the decent homes standard.

Additional fees and charges

Care & repair

Customers have the option to use the council's home improvement agency (Care & repair) to oversee their home repair assistance. A fee of 15% of the cost of the works will be charged for this assistance and is payable by the customer. The fee includes:

- The services of a caseworker to gather initial information and complete application forms. The caseworker will assist the customer to access other Care & repair services and alternative sources of funding help. The caseworker will support the customer throughout the work and signpost to other services
- The services of a technical officer, who will survey the property, draw up and agree a schedule of works, obtain competitive quotes from contractors, oversee the work on site through to completion and sign off the work once the work has been completed to the satisfaction of all concerned
- Liaison with legal professionals where appropriate
- Liaison with relevant building professionals and statutory agencies e.g. building control, structural engineers, planning.
- Benefit maximisation checks
- Advice on energy efficiency

The agency fee may be paid "up front" by the customer or can be added to the cost of the work.

The customer does not have to use the agency service Care & repair provides. If the customer does not choose to use the agency service the customer must satisfy all the requirements of the assistance themselves including provision of preliminary information required, completion of necessary forms, liaison with solicitors, obtaining competitive quotes, drawing up schedules of work and managing the work on site. No payments will be made until the council is satisfied that all the terms of the assistance have been met.

Specialist reports

The cost of any report that is required to determine the scope of the repairs at the council's discretion.

Party wall act

This is the responsibility of the property owner and payment will be made to cover the cost of this requirement at the council's discretion.

Building and planning Applications

The application relates only to home repair assistance approval and does not imply the council's approval to any other consent, which may be required (such as planning permission or building regulation consent). It is the customer's responsibility to arrange for such other consents to be obtained.

Standards

It is a condition of payment that the works are carried out in accordance with the particulars, plans and specifications approved by the council for the purpose.

The specification approved by the council for home repair assistance may not be varied or amended without the express instruction of the council or the agreement of the customer.

The payment of home repair assistance by the council will only be authorised upon satisfactory completion of the works in accordance with the specifications, directions or plans approved by the council for this purpose. All works approved by the council for home repair assistance must be completed to the council's satisfaction within 12 months of written notice to the customer of the home repair assistance award, unless otherwise agreed by the council (the 'approval period').

The council may at its discretion, pay interim instalments of home repair assistance upon completion of part of the work.

Payments

Payment of the assistance either by instalments as the work progresses or in full on completion of the works is conditional on the works being undertaken to the satisfaction of the council.

The payment of assistance or part payment of the assistance is conditional upon the authority being provided with an acceptable invoice, demand or receipt for payment for the works and any preliminary or ancillary services or charges in respect of which the assistance or part of the assistance is to be paid.

For this purpose an invoice, demand or receipt is acceptable if it satisfies the council and is not given by the customer or a member of their family.

It is a condition of payment that the eligible works are carried out by the contractors selected as part of the application.

Cancellation fees

If at any stage the customer should choose to withdraw their application then the cost of any works, charges, or associated fees that have been accrued against the property may be recovered.

If the customer should die before the financial assistance is approved, the application will be treated as withdrawn.

If the customer should die after approval of the financial assistance or whilst the approved works are in progress, the council may at its discretion agree to completion or making good of the works and pay the financial assistance in full or, if the works originally agreed are not completed in full, an appropriate proportion of the financial assistance.

Insurance

It is a condition of assistance that the customer has taken reasonable steps to pursue any relevant insurance or legal claim for the work prior to submitting a formal application.

The claim to which this section applies is:

- An insurance claim, or legal claim against another person, in respect of damage to the property to which the assistance relates, or
- A legal claim for damages in which the cost of the works to property to which the assistance relates is part of the claim

It is a condition of assistance that adequate insurance for the property is maintained for the duration of the assistance.

Repayment

Where an interest free loan has been awarded, either a restriction or a caution against 1st registration will be registered against the title to the property at H M Land Registry and if necessary a land charge entry against the name of the householder registered at H M Land Charges Registry.

Repayment of assistance will remove the relevant charge from the register accordingly.

With the exception of emergency repair assistance, all other relevant discretionary assistance is repayable on disposal of the property

and can be repaid earlier should the customer wish to do so.

It is a condition of assistance that the customer shall immediately notify the authority of his/her intention to make a relevant disposal of any property, with respect to which there is in force as a condition of the assistance, and shall give the authority any information reasonably requested by them in connection with such notification.

It is also a condition of the assistance that where an owner makes a disposal of the property from the date on which the council certifies that the eligible works have been carried out to their satisfaction ("the certified date"), he will be required to repay the assistance to the council, on demand.

The Council reserves the right to demand repayment of any interim instalments paid where the property is sold or otherwise conveyed to a third party, or where works are not completed within the approval period. The council will not normally agree to waive this repayment.

Customers will be given the opportunity to repay discretionary assistance amounts on a reasonable basis if requested. The customer may opt to repay the assistance via monthly payments facilitated by the credit union or other means as agreed by the council or in lump sums on a flexible loan basis.

Non repayment appeals procedure

This policy will allow customers to make an appeal against repayment of their assistance when certain circumstances prevail.

The council may consider an appeal in relation to the following:

- Financial hardship
- Changes in employment
- Health and wellbeing
- Mental or physical health
- Provision of care
- Suitability for occupation
- Disposal to the local authority or a registered social landlord

Breach of conditions

In the event of a breach of any of the conditions set out above, the council may demand repayment from the customer of a sum equal to the amount of the assistance. The council may agree to payment by instalments. The council will not normally agree to waive this repayment.

Exceptional cases and applications outside the scope of this policy

In some exceptional cases, customers may require Housing Assistance outside the scope of this policy. The council will consider exceptions to the policy and in so doing will consider in each individual case:

- Whether the property is occupied as a residence
- The extent of poor conditions exhibited by the property in question
- The overall estimated costs of works (including fees and ancillaries)
- The economic circumstances of the owner and their ability to contribute towards the likely cost
- The social circumstances of the owner (and/or intended occupants)
- The nature of the property and its suitability for the current occupant (if any)
- The availability of alternative forms of assistance, including insurance
- The level of equity in the property
- Whether there would be any wider social and community benefit in providing assistance
- Alternative courses of action to achieve a remedy
- Any other relevant matters

The council reserves the right to vary the assistance with regard to the rate of assistance offered and/or the composition of the assistance in this and any subsequent review of this policy.

Details on how to apply for any of the assistance above can be found at www.bch.co.uk, email: adaptations@bch.co.uk or telephone: 01253 476679.

6. Complaints and appeals

If you wish to complain about the service relating to this policy or appeal a decision please do so via the following channels:

- The BCH website: www.bch.co.uk
- Email to: adaptations@bch.co.uk
- telephone: 01253 476679
- In writing to: The service manager, Care & Repair, Blackpool Coastal Housing, Coastal House, 17 - 19 Abingdon Street, Blackpool, FY1 1DG

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