
ADOPT REVISED HOUSING ASSISTANCE AND DISABLED ADAPTATIONS POLICY 2014-2016

To: **Cabinet - 20 January 2015**

Main Portfolio Area: **Housing and Planning**

By: **Cllr Richard Nicholson, Deputy Leader and Portfolio Holder**

Classification: **Unrestricted**

Ward: **Thanet Wide**

Summary: In order for the council to offer financial assistance to homeowners in the district a policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The council has a policy that was adopted in 2003 and last revised in 2009. The attached policy represents a refresh of the current document to cover current priorities. A full consultation has been undertaken and the final document is being presented to Cabinet for adoption.

For Decision

1.0 Introduction and Background

- 1.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and provides the council with the discretion to develop new schemes for providing financial assistance to deal with issues in privately owned housing. This draft policy sets out the areas of focus for any available resources in order to improve housing conditions across the district.
- 1.2 With limited resources available it is essential that any funding is targeted to those areas that contribute to the delivery of the councils priorities.
- 1.3 The policy also includes the mandatory Disabled Facilities Grant programme. This grant does not come under Article 4 mentioned above as it is governed by the Housing Grants Construction and Regeneration Act 1996. However as this policy refers to grants and loans primarily for vulnerable residents, it is appropriate to include it. A copy of the final document can be found in Annex 1.

2.0 The Current Situation

- 2.1 The council's existing Housing Assistance Policy was first adopted in 2003 and was last reviewed in 2009. This is now out of date and the amount and types of funding have changed, therefore a new policy is required to cover the current priorities and funding.
- 2.2 The refresh of this policy has also provided the opportunity to include more detail on the disabled facilities grant process and confirms the councils approach to dealing with these grants.

- 2.3 The document was originally issued for consultation to a select list of organisations with an interest in the policy for a two week period from 11th August 2014. Following representation from some parties this was increased to five weeks.
- 2.4 However, following the recommendations made by Overview and Scrutiny, on the 11th September 2014 Cabinet agreed to extend the consultation for a six week period to include a public consultation.
- 2.5 The consultation, which subsequently ran from 11th August to the 24th October 2014, received eight responses, three of which were submitted via the online consultation that was open to the public. A copy of the responses received can be seen in Annex 2.

3.0 Scope of Policy and Guidance

- 3.1 The policy identifies 4 main aims which relate to the key priorities in the housing strategy. These are:

Aim 1 - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (where possible)

Aim 2 – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health in the home

Aim 3 - Maximise housing through supporting repairs and improvements to return empty homes back into use

Aim 4 - Promote affordable warmth through improving private sector home energy efficiency

- 3.2 The Policy document includes the following content:

Chapter No./Title	Summary of Content
1. Introduction	This chapter explains why the document has been authored
2. Aims and Priorities	Details the aims and priorities as mentioned in 3.1 above
3. Mandatory disabled facilities grants	This section covers more detail on the disabled facilities grant and the councils approach
4. Emergency assistance repayable grant	Discusses the proposed new emergency works grant for vulnerable owner occupiers
5. Empty Property loans	Provides an outline of the loans available to deal with empty homes
6. Energy efficiency 'Top Up' grants and loans	Gives information on the current position around the energy company obligation (ECO) and proposed grants to top up this scheme
7. General provisions for providing assistance	Details the main parameters as set out in the regulatory reform order that allows for assistance schemes to be developed.
Appendix 1	Summary of Initiatives for 2015/2019
Appendix 2	Guidance and code of practice for agents/advisors

4.0 Options

- 4.1 Option 1 – To adopt the policy found in annex 1 of this report.
- 4.2 Option 2 – To make amendments to the policy and then adopt.
- 4.3 Option 3 – To keep the existing policy from 2009.

5.0 Corporate Implications

5.1 Financial and VAT

- 5.1.1 Currently there is a small pot of capital resource available to support this policy. All the discretionary funding is external funding and does not impact on the general fund. However, once the existing funding has been utilised a decision will be required on whether general fund capital is used to keep the schemes going. This will be a future budget decision considered as part of the capital bid process.
- 5.1.2 This current pot of money is recycled grant money from previous schemes. Money is paid back each year providing, on average, £66,500 back into the pot per year.
- 5.1.3 There will be no scope to advertise these grants as the levels of funding available will only be able to support a small number of grants each year.
- 5.1.4 The recycling element of the funding is maintained in these new schemes but there is no guarantee that this will be recycled within a reasonable time frame. The funding is only repaid if the property is sold, transferred or assigned.
- 5.1.5 There is currently £213,000 within this budget. This will be allocated between the schemes based on demand any underspend will be carried forward to the next year or redirected to another scheme.
- 5.1.6 Up to £1million of the clusters of empty homes money from DCLG has been allocated to the empty homes loans, however it will be necessary to ascertain whether FCA registration is required and if so if there is any additional cost.
- 5.1.7 The disabled facilities grant is funded through government grant and a council contribution of £300,000. The amount of funding provided by the council is subject to the annual budget setting process.

5.2 Legal

- 5.2.1 The policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. This allows the council the discretion to provide financial assistance subject to available funding.
- 5.2.2 The disabled facilities grant is a mandatory grant covered by the Housing Grants, Construction and Regeneration Act 1996. Ability to place a charge on the property is covered by The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008.
- 5.2.3 The original decision to place a charge was agreed at cabinet in October 2008.

5.2.4 In the event that there is a requirement for the Council to be registered with the FCA to administer loans relevant applications should be made and appropriate regulatory regimes should be applied to any charge.

5.3 Corporate

5.3.1 This policy links to the Housing Strategy and the following corporate priorities:

- Priority 2: We will tackle disadvantage across our district;
- Priority 4: We will make our district a safer place to live;
- Priority 7: We will plan for the right number and type of homes in the right place to create sustainable communities in the future.

5.3.2 Without an adopted policy the council is unable to provide discretionary grant and loan schemes.

5.4 Equity and Equalities

5.4.1 An equality impact assessment has been carried out and no adverse impact has been identified relating to the protected characteristics. However, it does have a positive impact on age and disability as the policy specifically seeks to introduce schemes to assist vulnerable residents. A copy of the impact assessment can be found in Annex 3.

6.0 Recommendation(s)

6.1 To adopt the policy and provide delegated authority to the Head of Housing in consultation with the Portfolio Holder to develop further grant and loan schemes within the scope of this policy.

7.0 Decision Making Process

7.1 This is a non-key decision.

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Reporting to:	Ged Lucas, Director of Community Services

Annex List

Annex 1	Housing Assistance and Disabled Adaptations Policy 2015-2019
Annex 2	Consultation responses
Annex 3	Equality Impact Assessment

Background Papers

Title	Details of where to access copy
None	N/A

Corporate Consultation Undertaken

Finance	Nicola Walker, Finance Manager ,HRA, Capital and External Funding
Legal	Steven Boyle, Legal Services Manager