

Allerdale Borough Council

Delegated Decision – May 2017

Housing Grants and Assistance Policy 2017

The Reason for the Decision	This report provides details of a new Housing Grants and Assistance Policy, which sets out the circumstances in which the Council can provide financial assistance to improve the condition of or to adapt existing housing in the borough.
Summary of options considered	The Council has successfully delivered financial assistance to residents in the Borough for many years. The introduction of the Better Care Fund and an increase in funding for Disabled Facilities Grants has allowed the Council to consider Discretionary grants that will help to improve the health and wellbeing of our residents, enable them to remain safe and well in their own homes and improve housing conditions across the borough.
Recommendations	The Head of Housing and Health is asked to approve and endorse the Housing Grants and Assistance Policy 2017.
Financial / Resource Implications	The policy dictates that both Mandatory and Discretionary grants will be offered. Where grants are provided, repayment may be demanded on the sale of the property, although discretion will be used depending on the financial circumstances of the client at that time. The provision of mandatory Disabled Facilities Grants will be prioritised over discretionary grants.
Legal Implications	The Policy ensures that the Council is compliant with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
Community Safety Implications	The proposed interventions will help to reduce the crime and anti-social behaviour associated with empty properties and in the private sector housing stock.
Health and Safety and Risk Management Implications	There are no additional risk management implications arising from the recommendations of this report.

Equality Duty considered / Impact Assessment completed

Financial Assistance supports many vulnerable people within the borough as it seeks to improve housing conditions.

Residents and Homeowners will be given opportunity to access a wider variety of advice and funding for the maintenance of their homes

Wards Affected

All wards

The contribution this decision would make to the Council's priorities

The Policy supports the drive to; improve health and wellbeing, tackle inequality, enhance our towns and strengthen our economy.

Is this a Key Decision

No

Portfolio Holder

Councillor Carni McCarron-Holmes

Lead Officer

Graeme Wilson
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Report Implications (Please delete where applicable).

Community Safety	Y	Employment (external to the Council)	Y
Financial	Y	Employment (internal)	N
Legal	Y	Partnership	Y
Social Inclusion	Y	Asset Management	Y
Equality Duty	N	Health and Safety	Y

Background papers

N/A

Housing Grants and Assistance Policy 2017

1.0 Introduction

- 1.1 The purpose of this policy is to set out the forms of financial assistance which are available from Allerdale Borough Council to assist vulnerable homeowners, owners of privately rented property, empty homes owners and disabled people to improve or adapt their homes.
- 1.2 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 equipped local authorities with a wide ranging power to provide assistance for housing renewal based on the principle that repairs are fundamentally the responsibility of the property owner, but grant assistance should be given in particular circumstances.
- 1.3 This policy makes use of these powers to broaden the scope of Disabled Facilities Grants and also to offer alternative forms of grants for disabled, elderly and other vulnerable residents in Allerdale.
- 1.4 To provide financial assistance for housing repairs and improvements, the local housing authority must first adopt and publish a policy setting out how it intends to use this general power to award assistance.
- 1.5 The existing Housing Financial Assistance Policy was adopted in 2013 and whilst still relevant, evidence from a Housing Study and Stock Condition Survey in 2016 has provided us with a robust evidence base to make informed decisions around capital funding investment.
- 1.6 This evidence, alongside our experience of delivering financial assistance through previous financial policies and knowledge from our partners, has informed this policy.
- 1.7 This policy will remain in force until such time as it is reviewed and amended. It is intended to review this new policy within 12 months so that demand for the revised assistance can be assessed and the policy amended accordingly to account for this and any further funding changes.

2.0 The Policy

- 2.1 The Policy sets out our approach to helping home-owners to improve or adapt their properties and is less about who is or is not 'eligible' and more about having a range of tools to help everyone.

2.2 The policy serves to address four key objectives:

- To facilitate adaptation or other more appropriate course of action to restore or enable independent living, privacy, confidence, and dignity for individuals and their families
- To improve and maintain healthy living conditions for vulnerable homeowners by removing the most severe health and safety risks
- To reduce the number of people affected by fuel poverty
- To reduce the number of long term empty homes in the Borough

2.3 The fundamental aspect underlying these objectives is the improvement of housing conditions across Allerdale and ensuring that everyone has the opportunity to live in decent, affordable and appropriate accommodation.

2.4 Under the new policy, **Disabled Facilities Grants** continue to be awarded in line with the duty placed upon councils to support independent living.

2.5 Grants of up to £30,000 can be awarded towards one or more of the following categories:

- Facilitating access to and from the dwelling;
- Making a dwelling or building safe;
- Provision of a room usable for sleeping;
- Access to a principle family room;
- Provision of a bathroom;
- Facilitating preparation and cooking of food;
- Heating, lighting and power;
- Movement around the dwelling in order to care for another if in need of such care;
- Facilitating access to and from a garden by a disabled occupant, or making access to a garden safe for a disabled occupant

2.6 In addition, the following table provides an overview of the assistance available to disabled and vulnerable residents and to support the housing renewal across Allerdale.

2.7 Overview of assistance:

Assistance	Target Group	Maximum Assistance	Type of Assistance	Eligibility Criteria	Means Tested?
Mandatory Disabled Facilities Grant	People with disabilities	£30,000	Grant Local Charge placed on property where works over £5,000 10 years	Assessed as needing adaptation by occupational therapist	Yes Excluding Children
Discretionary Disabled Facilities Top Up Grant	People with disabilities	£10,000	Grant	Where cost of works exceeds Mandatory DFG maximum. Owner Occupier	N/A
Discretionary Disability Relocation Grant	People with disabilities	£3,000	Grant	Existing home can not be adapted. More suitable property found	No
Discretionary Disability Grant Assistance (exceptional circumstance)	People with disabilities	£30,000	Grant assistance Legal Charge placed on property where works over £10,000 10 years	Dual residency of child/adult Meets adult social care means test Care Act eligible works Hospital discharge 100% Stair lift grants	No Yes Yes No No

Assistance	Target Group	Maximum Assistance	Type of Assistance	Eligibility Criteria	Means Tested?
Safe and Warm Grant	Homeowners	£15,000	Grant assistance Legal Charge placed on the property	Qualifying means tested disability or armed forces benefits age 60+ Cold related health issue	Yes
Central Heating Fund Grant	Home owners and private landlord where tenant meets criteria	Full cost of install	Grant First time central heating system Insulation measure	Affordable warmth criteria Hard to Treat Criteria	No
Empty Homes Grants	Home owners	75% cost of eligible works Up to £10,000	Grant to Remove / Reduce Category 1 Hazards Charge on property for 5 years	Empty for more than 12 months	No

2.8 The Policy sets out how the Council will administer its assistance scheme, and how, in light of budgetary constraints, it will focus resources, and actions, to ensure that the strategic priorities and objectives are delivered.

3.0 Customer Satisfaction and Service

3.1 Customer satisfaction continues to be a priority for the Service. Following the completion of works clients are requested to complete a customer satisfaction survey and results used to steer the team.

4.0 Finance/Resource Implications

- 4.1 The policy dictates that grant assistance will be offered. Where grants are provided, repayment may be demanded on the sale of the property, although discretion will be used depending on the financial circumstances of the client at that time.

There will be an administration fee charged for the processing of grants. This has been set at 10% for the 2017/18 financial year. This will be reviewed on an annual basis. The 10% administration fee has allowed the team to employ a Housing Grants Officer to help deliver the new grant schemes.

There is the possibility of recruiting another Housing Grants Officer subject to the demand for the grant products on offer.

A proportion of the additional revenue funding may need to be used to provide the grant assistance that the council is unable to use capital fund for i.e. a certain element of the helping people to move is not capital expenditure.

5.0 Legal Implications and Risks

- 5.1 Home owners are now encouraged to be more responsible for the maintenance of their own properties, therefore enabling local authorities target their resources to those most in need.
- 5.2 The financial assistance provided to homeowners to maintain their properties in reasonable state of repair, or for area-based improvement schemes, will assist in the sustainability, and energy efficiency of housing within residential areas.

6.0 Consultation

The Policy has been developed by Officers of Allerdale Borough Council.

As part of the preparation of this Policy, internal consultation has been carried with members of the Executive, Senior Management Team, Legal Services, Finance Services and Assurance, Risk and Audit Service.

In September 2016, the Community Overview and Scrutiny Committee were presented with a report on the future development of Disabled Facilities Grants scheme delivery options.

Consultation with other stakeholder including Adult Social Care, NHS, Public Health, Foundations and third sector agencies including AgeUK West Cumbria, Allerdale Disability Association was carried out.

No negative comments were received regarding the draft Policy.

Consultation with service users continues to be used by the Housing Team in order to allow for service improvement. Our clients provide valuable information on how services are currently operating and how they can be further improved.

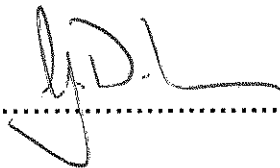
8.0 Recommendation

To approve and endorse the Housing Grants and Assistance Policy 2017.

Emma Bundock
Private Sector Housing Manager

Approved by Head of Housing and Health (Delegated Decision) following consultation with Executive and Senior Management Team

Signed:

A handwritten signature in black ink, appearing to be 'E. Bundock', written over a dotted line.

Date:

18/5/17