

Private Sector Housing Renewal Assistance Policy

Cabinet

Date: 15th March 2017

Author:	Cabinet Member for Housing and Homelessness Director of Public Health
Wards:	All
Locality Affected:	All
Parishes Affected:	All

1. Purpose and Reasons

- 1.1 This report seeks to refresh the Council's Private Sector Housing Renewal Assistance (PSHRA) Policy (originally approved by Cabinet in July 2003). The policy would outline the mandatory and discretionary housing assistance currently available to Swindon residents to assist them with the cost of adaptations, essential repairs and energy efficiency improvements to their homes. It is proposed that, in general assistance would continue to be aimed at those households who by virtue of their age, disability or financial disadvantage are least able to help themselves.
- 1.2 Poor quality or unsuitable housing can have an adverse impact on the health and wellbeing of occupants. The Council's priorities for improving the lives of local residents are set out in its Corporate Vision and in the Swindon Health and Wellbeing Strategy. Priority Four of the Council's vision *"Help people to help themselves while always protecting our most vulnerable children and adults."* seeks to keep local residents living healthy and independent lives so far as is possible.

2. Recommendations

Cabinet is recommended:

- 2.1 To adopt the Private Sector Housing Renewal Assistance (PSHRA) Policy 2017
- 2.2 To authorise the Director of Public Health to determine applications for a grant or other assistance that are within existing policies by means of a Notice of Executive Decision.
- 2.3 Where variations on policy arise, but they have similarity to previous cases, or where minor changes to the policy are required, to authorise the Director of Public Health to approve such changes after consultation with Cabinet Member for Housing and Homelessness, the Director of Law and Democratic Services, and the section 151 Officer.

3. Detail

- 3.1 Swindon Borough Council is committed to improving the standards of accommodation within its area and this policy supports Council's Vision by

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Cabinet

Date: 15th March 2017

improving the health, wellbeing and independence of its most vulnerable residents.

- 3.2 This policy describes in detail the range of assistance now being made available; who is eligible to receive this assistance; how they should make an application; the levels of assistance being offered and the legal conditions that apply.
 - 3.3 It is proposed that in general assistance would continue to be aimed at those households who by virtue of their age, disability or financial disadvantage are least able to help themselves. However, with the exception of Mandatory Disabled Facilities grants, availability of assistance would always be determined by the availability of funding.
 - 3.4 The range of assistance currently being offered takes advantage of the flexibility introduced under the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 and recognises the broader powers the Council has available to achieve improvements to housing conditions in its area.
 - 3.5 Forms of assistance covered in this proposed policy are listed below
 - 3.5.1 A grant for the provision of adapted facilities for a disabled person is referred to as a "**Disabled facilities grant**". Such assistance could be mandatory or discretionary. Further details on both forms of assistance are contained later in this policy.
 - 3.5.2 A grant for the urgent repair of a dwelling where the works are relatively small is referred to as an "**Urgent Repair Grant.**" This form of assistance would be intended to assist the most vulnerable owner occupiers to remediate severely hazardous housing conditions likely to affect their health.
 - 3.5.3 A grant for assisting with the costs of moving to more suitable accommodation is referred to as a "**Re-housing Grant.**" This form of assistance would be intended to offer a more suitable and cost effective option to occupiers needing substantial adaptations repairs or improvements to their homes. As such they can be an alternative to a Disabled Facilities or Urgent Repair grant.
 - 3.5.4 Members are requested to note that in some circumstances a Rehousing grant and Disabled Facilities grant could be offered together to ensure that the new home meets the needs of its occupants.
 - 3.5.5 A grant for assisting with the costs of improving the energy efficiency of a home is referred to as an "**Energy Efficiency Grant.**" These may cover all or part of the cost of insulating a home subject to funding being available expressly for this purpose. It would be intended that these grants would incentivize energy efficiency improvements particularly where they
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Private Sector Housing Renewal Assistance Policy

Cabinet

Date: 15th March 2017

could supplement other schemes funded centrally or via fuel utility company levies.

- 3.5.6 In addition to the various forms of grant listed above, other assistance would be provided in the form of advice to home owners and enforcement to alleviate seriously hazardous housing conditions where this is considered necessary and appropriate.
- 3.6 The Council supports the Government's view that home owners should be encouraged wherever possible to take responsibility for maintaining their own homes. It is recognised that many Swindon residents have considerable equity in their homes, which could be used to fund repairs, improvements and adaptations and, where appropriate, the Council encourages owners to utilise this equity. However, it is acknowledged that the market for low cost home loans and equity release products is complex and still developing. The Council is unable to give advice on loans and other financial options and always recommends seeking expert financial and legal advice.
- 3.7 Public assistance in the form of grants and other support currently remains available only to those who have a mandatory entitlement or for those with greatest need and living in hazardous housing conditions.
- 3.8 Delivery of this policy and the various forms of assistance detailed within, would be subject to the availability of funding at any time. Prioritisation using the stated eligibility criteria will be used to distribute available financial support in the most effective way.
- 4. Alternative Options**
- 4.1 Not to provide the discretionary assistance in accordance with the criteria laid out in the policy. However, the consequences for not doing so would be weaken the Councils ability to provide assistance to those who most need it in order that they can remain living in a Decent Home that meets their particular needs.

5. Implications, Diversity Impact Assessment and Risk Management

Financial and Procurement Implications

- 5.1 The Council will meet its obligation to fund all mandatory forms of assistance. Where the funding provided for that purpose by central Government (via the Better Care Fund) in any year is insufficient, it will aim to meet the additional funding required through its own capital borrowing. It is acknowledged that limited availability of funding may delay approval of mandatory grants at certain times.
- 5.2 All discretionary forms of assistance will be subject to availability of funding. Where budgets have been exhausted, applicants will be refused grant assistance on the grounds of no budget being available. This situation can change and

Private Sector Housing Renewal Assistance Policy

Cabinet

Date: 15th March 2017

applicants who have been refused on these grounds will be able to apply for assistance in the future should funding subsequently become available.

- 5.3 Where assistance has been refused on any grounds the Council will aim to offer appropriate advice and support.
- 5.4 Some forms of financial assistance are subject to grant conditions, which require repayment of grant on sale of the property or in other circumstances which breach the conditions on which the assistance was granted.
- 5.5 To enable monitoring of these conditions a local land charge will be made in the case of owner occupied applications where the award exceeds £5,000. In certain other cases of 'discretionary' financial assistance the amount will be secured as a formal charge registered against the property with the Land Registry.

Legal and Human Rights Implications

- 5.6 All legal and human rights considerations have been taken fully into account in compiling this report. It is considered that the recommendations of this report are compatible with Convention rights.

All Other Implications (including Staff, Sustainability, Health, Rural, Crime and Disorder)

- 5.7 This report has no other specific implications.

Diversity Impact Assessment

- 5.8 A Diversity Impact Assessment (DIA) was undertaken and a copy can be obtained from the report author. This DIA identified that there was no adverse impact for any equality group and that the policy will positively impact on our most vulnerable residents.

Risk Management

- 5.9 There are no identified unmitigated risks

6. Consultees

- 6.1 The section 151 Officer and Director of Law and Democratic Services (Monitoring Officer) are consulted in respect of all reports.

7. Background Papers

- 7.1 None

8. Appendices

- 8.1 Appendix 1 - Private Sector Housing Renewal Assistance Policy Document

Private Sector Housing Renewal Assistance Policy

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9. Key Decision/Decision in Cabinet Work Programme and Forward Plan

- 9.1 This is a Key Decision and is included in the Cabinet Work Programme and Forward Plan for March 2017.