

**Committee:** Cabinet

**Agenda Item**

**Date:** 25<sup>th</sup> May 2017

**9**

**Title:** Home Repairs Assistance Policy

**Portfolio Holder:** Cllr Julie Redfern

**Key decision:** Yes

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### **Summary**

1. This report seeks Cabinet approval of the new Home Repairs Assistance policy.
2. The new policy sets out how the council intends to provide a range of assistance for homeowners and has been influenced by feedback from consultation carried out with the partners, interested stakeholders and members.
3. The policy changes the primary focus of assistance from grants to loan products. It also provides a wider range of assistance and gives officers greater flexibility to address poor housing conditions for the most vulnerable in society.

### **Recommendations**

4. Cabinet is requested to:
  - a) approve the new Home Repairs Assistance Policy 2017, attached as Appendix A to this report, to be implemented with effect from 1<sup>st</sup> July 2017
  - b) approve transition arrangements for customers who are being dealt with under the existing Policy that will ensure applications submitted prior to 1<sup>st</sup> July 2017 are honoured in accordance with the former policy conditions

### **Financial Implications**

5. None – The policy seeks to maximise the use of existing resources made available through the capital programme and does not require additional resource. Over time it is anticipated that the increased recycling of loans back into the housing capital pot will serve to increase available resources.
6. In addition, the service area will look to measure outcomes of its intervention and apply for additional funding streams to support additional work.

### **Background Papers**

7. The following papers were referred to by the author in the preparation of this report and are available for inspection from the council's website:
  - Uttlesford District Council Housing Assistance Repairs Policy

- BRE Dwelling Level Housing Stock Modelling and Database for Uttlesford District Council – 2015
- BRE A Quantitative Health Impact Assessment: The cost of private sector housing and prospective housing interventions in Uttlesford District Council - 2015
- Draft Private Sector Housing Strategy 2017-2021
- UDC's Corporate Plan 2017-2021

## Published Papers

- The District Council Contribution To Public Health: A Time Of Challenge And Opportunity – The Kings Fund – 2015

## Impact

8.

Communication/Consultation	Consultation with partners and interested stakeholders has taken place
Community Safety	A positive impact on community safety will arise from the adoption of the policy
Equalities	Equality Impact Assessment has been carried out
Health and Safety	No impact on employee health and safety
Human Rights/Legal Implications	The Home Repairs Assistance Policy fulfils the requirements of the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002, for the Council to publish a policy regarding the types of grants it will award and their criteria, amounts and the circumstances under which they might have to be repaid. The approach proposed will also help to meet the requirements of the Care Act 2014. Offers of assistance will be carried out in accordance with the Policy and existing legislative framework
Sustainability	The policy is in keeping with government and Council's strategic aims to improve private sector housing stock
Ward-specific impacts	No specific impact - information is available

	for all wards.
Workforce/Workplace	Housing Health and Communities – within existing resources

## Situation

9. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 ('RRO') gives the Council wide discretionary powers to provide financial and other assistance for repair, improvement and adaption of homes. Local authorities can provide assistance, directly or indirectly, in any form, and this can be unconditional or subject to certain conditions that the authority wishes to impose.
10. The local authority may not exercise the power unless they have adopted a policy for the provision of assistance and given public notice of the adoption of the policy. The local authority must then exercise the power in accordance with their written policy.
11. The existing Home Repairs Assistance Policy was first published in 2003 and offers discretionary grant assistance to homeowner occupiers to carry out essential repairs. All applicants need to be on a means tested benefit to receive the grant, which is up to £3,000. A further loan is available for £7,000. The policy was amended in 2008 to include thermal insulation and energy efficiency measures in mobile homes, and to increase the maximum grant in circumstances where repair works are also undertaken from £3,000 to £5,000.
12. With the changes brought about by the Care Act 2014 and recent evidence on the cost of poor quality housing on the NHS (Estimated to be 2.5 billion per year), the existing policy does not reflect current thinking. A change in policy will broaden the Council's ability to work with partners and deliver on a variety of schemes and initiatives to improve poor housing that ultimately aims to improve the health and wellbeing of residents.
13. There is a growing body of evidence detailing the many ways that inadequate housing adversely affects health. The condition of a property has the potential to have both direct and indirect impacts on physical, social and mental health. From indoor dampness and mould, physical injuries from falls, cold homes, overcrowding to household carbon monoxide poisoning, the links between poor housing and health are many and complex.
14. Government has made it clear that it expects homeowners to look after their properties and maintain them, as their properties are likely to be their most valuable asset. However, it accepts that intervention will be necessary in certain circumstances, such as to protect health and safety where owners cannot afford to carry out the works
15. In delivering this policy, resources are to be targeted at those most disadvantaged in society through social deprivation, disability, age, vulnerability or infirmity. Giving priority to low income and vulnerable persons, the policy

provides a degree of flexibility to make the most efficient use of available resources and allows the Council to offer a greater range of assistance.

16. The Policy sets out a range of offers to assist private sector homeowners and links in with the Corporate Plan, the Health and Wellbeing Strategy and the Private Sector Housing Strategy.
17. In delivering the Policy, the Council aims to work with our partners, utilise stock modelling information and target the most disadvantaged people in society with the poorest housing conditions.
18. The draft policy document was circulated to a range of partners and interested stakeholders. No adverse comments were received about the policy.
19. The policy makes provision for a number of types of assistance, namely:

<b>Assistance Title</b>	<b>Value</b>
<b>Safety, Security and Emergency Repair Grant</b>	<b>£500</b>
<b>Home Improvement Loan</b>	<b>£5,000</b>
<b>Winter Resilience Assistance Service Grant</b>	<b>£500</b>
<b>Winter Resilience Assistance Loan</b>	<b>£5,000</b>
<b>PLACE Scheme Assistance</b>	<b>Up to £50,000</b>
<b>Disabled Facilities Grant (mandatory)</b>	<b>£30,000</b>
<b>Disabled Facilities Loan (discretionary top up loan assistance)</b>	<b>£10,000</b>
<b>Disabled Garden Service Grant</b>	<b>£300</b>
<b>Park Homes Energy Efficiency Grant</b>	<b>£3,000</b>

20. The main change is the introduction of a range of interest free loans, which will cover home improvement works up to £5,000 and will result in a charge being placed on the property.
21. In the case of Disabled Facilities Grants (the only mandatory grant remaining) any costs, which exceed the mandatory maximum statutory limit (currently £30,000), will be provided by means of an interest free loan and will result in a charge being placed on the property.
22. It is anticipated that recycled loans will, in future, provide additional resources for the improvement of the private sector stock, although in reality the individual loans will be paid back over a period of several years as properties are sold.
23. The Council is required to give public notice of the adoption of the policy. It is proposed that the new policy will be implemented with effect from 1<sup>st</sup> July 2017.

24. A detailed set of procedures for applying the various elements of the policy will be prepared, together with standard documentation including application forms and letters that meet the good standards of customer care. In addition, a suite of information leaflets will be produced which aim to give information on all of the proposed forms of assistance. This information will also be available on the Council's web site.
25. The transition between the existing and the new policies will need to be managed as there are residents currently making applications under the existing policy. It is proposed to allow residents who are already in discussion with the Council about potential assistance until the end of June 2017 to make a valid application, which can then be considered under the terms of the existing Policy. Any applications received after 30<sup>th</sup> June 2017 will be considered under the new policy.
26. Commentary on the level of assistance awarded and health outcomes will be presented to the Council's Housing Board on an annual basis.
27. The policy will be reviewed annually and if necessary updated to reflect changing priorities.

## **Risk Analysis**

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Risk	Likelihood	Impact	Mitigating actions
Current policy does not reflect changes brought about by the Care Act 2014	2 The policy has been regularly reviewed however it now needs a full re-write	3 Vulnerable people continue to live in poor housing	The policy has been fully reviewed and re-written introducing new deliverable initiatives to improve poor housing

1 = Little or no risk or impact

2 = Some risk or impact – action may be necessary.

3 = Significant risk or impact – action required

4 = Near certainty of risk occurring, catastrophic effect or failure of project.