

Committee: Housing Board

Agenda Item

Date: 6th October 2016

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Title: Housing Renewal Assistance Policy

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Item for information only

Summary

1. This report outlines the need for changes to the existing Housing Renewal Assistance Policy.

Recommendations

2. That the Housing Board supports a review of the existing Housing Renewal Assistance Policy.

Financial Implications

3. None – from existing resources.
4. There may be an increase in demand for the service following the review.
5. The service area will look to measure outcomes of its intervention and apply for additional funding streams to support this work.

Background Papers

6. The following papers were referred to by the author in the preparation of this report and are available for inspection from the author of the report:
 - Uttlesford District Council Housing Renewal Assistance Policy – 2008
 - 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

Published Papers

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

Impact

8.

Communication/Consultation	Partner organisations
Community Safety	No direct impact on community safety from decision to review.
Equalities	Policy has had EqIA
Health and Safety	No impact on employee health and safety
Human Rights/Legal Implications	All intervention work will be carried out in accordance with existing legislative framework
Sustainability	The proposal will aim to target those in greatest need to maintain UDCs private sector housing stock
Ward-specific impacts	No specific impact - information is available for all wards.
Workforce/Workplace	From existing resources

Situation

9. 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.
10. According to the British Research Establishment (BRE), it is now widely accepted that the calculated cost of poor housing to the NHS is approx. 1.4bn. This represents first year treatment costs of those living in the poorest 15% of the housing stock. If expanded to include all homes the figure rises to approx. 2bn.
11. When compared with other health cost to the NHS, such as smoking related illnesses, (2.3 - 3.3 bn) housing gets very little attention. It is the view of the Environmental Health service that the burden on the NHS and wider society from poor housing is greatly overlooked.

12. In May 2015 the Council commissioned the BRE to model the housing stock within the district combining information on property type, age, construction, insulation and heating method to give an overall assessment of the condition of the property. The model also provides the Council with information on the economic status of the residents.
13. The headline results were presented to the Housing Board in June 2015.
14. An indication of the condition of the housing stock can be gained by the number of category 1 hazards estimated to be in the district. Based on 2015 modelled data 22% (6314) of private sector dwellings in the district have category 1 hazards present, this compares with 19% regionally and 17% nationally. 27% of properties in the private rented sector are thought to have category 1 hazards.
15. Excess cold is the most common category 1 hazard found in 18% of owner occupied stock and 22% of private rented dwellings.
16. In recognition of the range of housing problems within the private sector there is a need to take a long term strategic view to help to improve the health, safety, and wellbeing of residents. A separate report has been prepared for the Housing Board presenting the draft private sector housing strategy for comment.
17. To deliver some of the outcomes given in the proposed draft private sector housing strategy it is recognised that the Council's existing Housing Renewal Assistance Policy will need to change.
18. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local housing authorities with a general permissive power for the provision of assistance for improving living conditions. The 2002 Order allows Councils to provide assistance in the form of grants, loans, materials or to carry out work directly for the repairing and improving of housing accommodation. There is no statutory requirement for the Council to provide assistance. However, depending on the priorities of the Council, the legislation enables assistance and resources to be targeted at those most disadvantaged in society through social deprivation, disability, age, vulnerability or infirmity.
19. In order to exercise this power a local authority must first adopt a policy for the provision of assistance. The existing policy on assistance grant was first published in 2003 and offers discretionary grant assistance to owner occupiers of dwellings to carry out essential repairs. All applicants need to be on a means tested benefit to receive the grant, which is up to £3000. The policy was amended in 2008 to include thermal insulation and energy efficiency measures in mobile homes, and that the maximum grant in circumstances where repair works are also undertaken be raised from £3000 to £5000. A summary of the current Uttlesford Housing Renewal Assistance Policy is attached to this report.

20. With the changes brought about by the Care Act 2014 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 can ultimately improve the health and wellbeing of residents.

Risk Analysis

21.

Risk	Likelihood	Impact	Mitigating actions
Current policy does not reflect changes brought about by the Care Act 2014	3 Policy has not been reviewed since 2008	3 Vulnerable people continue to live in poor housing	Review policy – introduce 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.



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Summary of Uttlesford Housing Renewal Assistance Policy

ELIGIBLE PROPERTIES

Assistance is available to owner occupiers of houses, flats, mobile homes, and in exceptional circumstances the owners of long term empty houses (but subject to additional conditions).

ELIGIBLE APPLICANTS

All applicants must be over the age of 18 and have an owner's interest in the property, they must be in receipt of a means tested benefit; currently these are Income Support, LCTS, Income Related Job Seeker's Allowance, Income Based Employment Support Allowance, Guaranteed Pension Credit or Universal Credit

ELIGIBLE WORK

There are three categories of work eligible for assistance; Repairs, Adaptations or Improvements

Repairs	Assistance is <u>not</u> available for routine maintenance. It is for the repair of dilapidated parts of the building structure such as rotten windows, defective roofs, rusty and leaking rainwater gutters and pipes, and other similar major defects.
Adaptations	A separate grant is available for Registered Disabled Persons to adapt their homes. However assistance will be given to adapt the home of an elderly and frail owner if it is supported by their Doctor and will enable them to remain living independently in their own home.
Improvements	Assistance will be given to provide for the first time an inside WC or bathroom with hot and cold water, or energy efficiency works in a mobile home.

TYPE of ASSISTANCE

Work costing up to £3000 or in the case of a mobile home having both energy efficiency work and repairs carried out £5000	Once the work has been agreed as eligible and the applicant is also eligible, a grant will be given based on the lower of two estimates for the cost of the work plus any agreed agents fees. The work must be carried out by the contractor who submitted the lower estimate, and completed within six months from the approval date. The work must be carried out to the Council's satisfaction before payment will be made
Work costing between £3000 and £10000	The first £3000's worth of work will be a grant as described above but for the additional work over £3000 an interest free loan will be given which will have to be repaid when the property is sold or the applicant no longer lives in the property. This loan will be a Land Charge on the property which in simple terms means the Council will be legally able to recover the cost of the loan from who ever owns the property. The Council will require proof that the applicant owns the property before approval of the assistance and this will mean that the owners of mobile homes who do not own the ground on which their home stands will be unable to apply.
Work costing more than £10000	The first £10000's worth of work will be a combination of a grant and an interest free loan as described above, but for any work costing more than £10000 the Council will refer the applicant to a list of Independent Financial Advisors registered with the Financial Services Authority. The purpose of the referral will be to explore the possibility of releasing equity from the property to fund the cost of the works over the £10000 limit of Council assistance.
Additional Applications	Additional applications will be considered, but if they are made within 5 years of each other the previous assistance will be taken in to account in calculating the cost of the works and grant or loan (if any) available.
Unforeseen Works	If after the approval of an application for assistance additional unforeseen works are required then the Council must agree the extent of the works and their cost before they are carried out.
Appeals	The Council recognises that there may be exceptional cases which fall outside the agreed policy and will give due consideration to any properly made application. Appeals against a refusal will be considered by the Council's Community Committee.