

**Committee:** Housing Board

**Agenda Item**

**Date:** 7<sup>th</sup> March 2017

**6**

**Title:** Uttlesford Home Repairs Assistance Policy

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Item for information only

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### **Summary**

1. The Council's existing Home Repairs Assistance Policy was first published in 2003 and later amended in 2008 to take into consideration thermal insulation and energy efficiency measures in mobile homes.
2. This policy has been revised to increase the range of offers. It also changes the focus of assistance from grants to loan products.
3. The revised policy will provide the Council with greater flexibility to address poor housing conditions for the most vulnerable in society.

### **Recommendations**

4. That the Housing Board endorses the revised policy and consents to a period of consultation to take account of the views and opinions of interested stakeholders.

### **Financial Implications**

5. None – The policy seeks to maximise the use of existing resources made available through the housing capital programme and does not require additional resource.
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 author of the report:
  - Uttlesford District Council Housing Assistance Repairs 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
- Draft Private Sector Housing Strategy 2016

#### 8. Published Papers

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

### Impact

9.

Communication/Consultation	No communication/consultation 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	All intervention work will be carried out in accordance with 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	Environmental Health – from existing resources

### Situation

10. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 ('RRO') introduced a wide discretionary power allowing local authorities to provide financial and other assistance for repair, improvement and adaption of homes. In doing so local authorities can provide assistance, either directly or indirectly in any form, and this can be unconditional or subject to certain conditions that the authority wishes to impose.
11. Before providing assistance, the authority must ensure that the person receiving the assistance has had appropriate advice about any obligation they are undertaking as a condition of receiving financial assistance. In return, the local authority can take a form of security, such as the placing of a legal charge against the property to recover the cost of the assistance when the property is sold.

12. 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. The policy must state how much assistance is available, in what form and who is eligible for assistance. The policy must also detail the circumstances in which any assistance must be repaid, together with any advice that is available to help people access such assistance.
13. The existing policy 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 £3,000. 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. A summary of the current Uttlesford Housing Renewal Assistance Policy is attached to this report.
14. 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.
15. The Government also makes it clear that it expects home-owners to look after their properties and maintain them, as their properties are likely to be their most valuable asset. 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.
16. 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.
17. The proposed assistance policy sets out a range of offers to assist private sector home owners in line with the corporate agenda of the Council, the Health and Wellbeing Strategy and the Private Sector Housing Strategy.
18. 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 than under the current policy.

19. 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.
20. It is envisaged that the Policy will continue to be updated regularly to take account of new initiatives, the development of new tools or products, and to reflect changing priorities.
21. Agreement on the proposed policy by the Housing Board will initiate a period of consultation to welcome input from community groups and stakeholders that will serve not only to develop the policy but also serve to promote awareness.

## Risk Analysis

22.

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.

## Existing UDC Assistance Policy



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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.

## Proposed Assistance Policy (Summary)

Assistance Title	Grant Loan or Assistance	Brief outline of assistance	Max awarded grant/ loan	Availability	Eligibility
<b>Safety &amp; Security &amp; Emergency repair grant</b>	Grant	To make a property, secure and to pay for emergency works. Primarily aimed to address urgent/distressing circumstances.	£500.00	Once every 3 years	Eligible for income related benefits or in receipt of income related benefits.
<b>Home Repairs Loan</b>	Loan	To remedy Category 1 hazards, serious disrepair and/or essential works	£5000.00	Once every 3 years	Eligible for income related benefits or in receipt of income related benefits.
<b>Winter Resilience Assistance Service</b>	Assistance	A series of quick fix measures provided by a handyman service to tackle immediate problems associated with the onset of winter. Measure to combat fuel poverty and/or poor thermally efficient homes.	Works up to the value of £400.00	Once every 3 years	Anyone over 65 yrs in receipt of income related benefit or disabled persons in receipt of a disability living allowance No repayment conditions
<b>Winter Resilience Assistance Loan</b>	Loan	To pay for energy efficiency works such as central heating boilers, radiators, insulation works etc. Intended to remedy fuel poverty. Works may attract external funding.	£5000.00	One off	Constrained to those on means tested benefits or fuel poverty assessment.
<b>Disabled Facilities Grants</b>	Grant/loan	Mandatory Disabled Facilities Grants will be assessed and paid under the provisions of Chapter 1 of the Housing Grants Construction and Regeneration Act 1996 as amended	£30,000	One each year	The DFG is subject to a test of financial resources. The grant for the adaptation is a maximum of £30,000, less any contribution to reflect that the contribution counts towards the maximum of £30,000. Grant repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000.
<b>Disabled Facilities Grants (Discretionary top up loan)</b>	Loan	Discretionary Loan Assistance to “top up” the DFG. Loan assistance will also be considered for applicants that fall outside the DFG eligibility criteria	£10,000	One off	Available for owner occupiers only. Cases assessed on individual basis with input from Adult social care
<b>Park Homes Energy Efficiency grant</b>	Grant	To address cat 1 disrepair and/or energy efficiency measures	£4000	One off	Anyone over 65 yrs in receipt of income related benefit or disabled persons in receipt of a disability living allowance No repayment conditions
<b>PLACE Scheme</b>	Lease agreement (Grant) &/or Loan	Grant available to bring the dwelling up to the government's Decent Homes Standard in return for a lease arrangement.  Loan to allow a dwelling to be renovated for sale, whereupon the loan is repaid, or made available for letting, repaying the loan through rental income.	Up to £50,000	One off	Any home owner in possession of a property vacant for a period greater than 6mths. PLACE terms and conditions apply

		The owner has full control over future occupation of the dwelling			
<b>Relocation Assistance</b>	Loan	<p>A loan of up to £4,000 for costs of relocating to a more suitable property. Usually provided where the remaining property is not suitable or the costs of works to make it suitable are not viable.</p> <p>Funding might also be available to assist a tenancy move for a vulnerable tenant to move to a more suitable property, where without such assistance the move is at risk. This is determined on a case by case basis.</p>	£4000	One Off	Anyone over 65 yrs in receipt of income related benefit or disabled persons in receipt of a disability living allowance. Local land charge to be attached to the new property
<b>Relocation Assistance (DFG)</b>	Grant	Continuation of DFG. To provide assistance with the costs of relocating to a more suitable property where it is reasonable or practical to carry out works	Up to £10,000	One off	The DFG is subject to a test of financial resources.