

Central Bedfordshire
Council
Priory House
Monks Walk
Chicksands,
Shefford SG17 5TQ

**This meeting
may be filmed.***



**Central
Bedfordshire**

please ask for Paula Everitt
direct line 0300 300 4196
date 16 June 2016

NOTICE OF MEETING

SOCIAL CARE, HEALTH & HOUSING OVERVIEW & SCRUTINY COMMITTEE

Date & Time

Monday, 27 June 2016 10.00 a.m.

Venue at

Council Chamber, Priory House, Monks Walk, Shefford

Richard Carr
Chief Executive

To: The Chairman and Members of the SOCIAL CARE, HEALTH & HOUSING OVERVIEW & SCRUTINY COMMITTEE:

Cllrs P Hollick (Chairman), P Downing (Vice-Chairman), Mrs A Barker, N B Costin, P A Duckett, Mrs S A Goodchild, Mrs D B Gurney and G Perham, Cllr B Walker

[Named Substitutes:

R D Berry, Mrs C F Chapman MBE, J Chatterley, Ms A M W Graham and M A Versallion

All other Members of the Council - on request

**MEMBERS OF THE PRESS AND PUBLIC ARE WELCOME TO ATTEND THIS
MEETING**

***Please note that phones and other equipment may be used to film, audio record, tweet or blog from this meeting. No part of the meeting room is exempt from public filming.**

The use of arising images or recordings is not under the Council's control.

AGENDA

1. **Apologies for Absence**

Apologies for absence and notification of substitute members

2. **Minutes**

To approve as a correct record the Minutes of the meeting of the Social Care Health and Housing Overview and Scrutiny Committee held on 31 May 2016 and to note actions taken since that meeting.

3. **Members' Interests**

To receive from Members any declarations of interest and of any political whip in relation to any agenda item.

4. **Chairman's Announcements and Communications**

To receive any announcements from the Chairman and any matters of communication.

5. **Petitions**

To receive petitions from members of the public in accordance with the Public Participation Procedure as set out in Annex 2 of Part A4 of the Constitution.

6. **Questions, Statements or Deputations**

To receive any questions, statements or deputations from members of the public in accordance with the Public Participation Procedure as set out in Annex 1 of part A4 of the Constitution.

7. **Call-In**

To consider any decision of the Executive referred to this Committee for review in accordance with Procedure Rule 10.10 of Part D2.

8. **Requested Items**

To consider any items referred to the Committee at the request of a Member under Procedure Rule 3.1 of Part D2 of the Constitution.

9. **Executive Members Update**

To receive a brief verbal update from the Executive Members for

- Social Care and Housing and
- Health

Part A: External and NHS matters

To review and scrutinise any matters relating to the planning, provision and operation of health services in Central Bedfordshire commissioned by the NHS or external organisation (such as the Clinical Commissioning Group).

Reports

| Item | Subject | Page Nos. |
|------|--|-------------|
| 10 | Adult Mental Health Services in Central Bedfordshire To scrutinise the First Year update on the Bedfordshire Mental Health and Wellbeing Service and provide comment on the progress made. | * verbal |
| 11 | Bedfordshire Plan for Patients 2016/17 To receive for information the Bedfordshire Plan for Patients 2016/17 report and comment on the provision of service for our residents. | * 13 - 14 |
| 12 | NHS System Resilience & Seasonal Pressures in Urgent Care To scrutinise the effectiveness of the NHS System Resilience and Seasonal Pressures in Urgent Care 2015/16 and the impact of the Junior Doctors strike on Central Bedfordshire patients. | * to follow |
| 13 | Re-procurement of Community Health Services in Central Bedfordshire The report outlines the proposed set of guiding principles for the “aligned” tendering process between Bedfordshire Clinical Commissioning Group and Central; Bedfordshire for the re-procurement of Community Health Services. Members views are sought on the proposals outlined. | * to follow |

Part B: Public Health, Social Care and Housing

To review and scrutinise any matters that fall within the remit of the Council's Social Care, Health and Housing or Public Health Directorates

Reports

| Item | Subject | Page Nos. |
|------|---|-----------|
| 14 | Central Bedfordshire Housing Assistance Policy | * 15 - 70 |

Members are requested to consider the findings of the public consultation on the reviewed Housing Assistance policy for Central Bedfordshire. Comment on the draft Housing Assistance policy and the Council's duty to promote equality in this regard.

15 **2015/16 Revenue and Capital Financial Outturn report** * 71 - 80

To receive a presentation regarding relevant capital and budget monitoring information outturn for 2015/16.

Full details of the outturn capital and revenue budgets is available from the Executive papers dated 07 June 2016 available from the link below:

<http://centralbeds.moderngov.co.uk/documents/g5156/Public%20reports%20pack%20Tuesday%2007-Jun-2016%2009.30%20EXECUTIVE.pdf?T=10>

16 **Work Programme 2016 -17 and Executive Forward Plan** * 81 - 86

The report provides Members with details of the currently drafted Committee work programme and the latest Executive Forward Plan.

This page is intentionally left blank

CENTRAL BEDFORDSHIRE COUNCIL

At a meeting of the **SOCIAL CARE, HEALTH & HOUSING OVERVIEW & SCRUTINY COMMITTEE** held in Committee Room 1, Watling House, Dunstable on Tuesday, 31 May 2016.

PRESENT

Cllr P Hollick (Chairman)
Cllr P Downing (Vice-Chairman)

Cllrs N B Costin
Mrs S A Goodchild

Cllrs G Perham
B Walker

Apologies for Absence: Cllrs Mrs A Barker
P A Duckett
Mrs D B Gurney
M R Jones

Substitutes: Cllrs Mrs C F Chapman MBE
J Chatterley

Members in Attendance: Cllrs E Ghent Deputy Executive Member for
Adult Social Care
Mrs C Hegley Executive Member for Social
Care and Housing

Officers in Attendance: Mrs P Everitt – Scrutiny Policy Adviser
Mrs J Ogley – Director of Social Care, Health and
Housing

Others in Attendance Mrs T Bridstock Acting Director of Nursing and Patient
Services
Mrs J Evans Head of Quality and Patient Safety,
East & North Herts Trust
Dr Z Kittler Clinical Director, East London
Foundation Trust
Ms V Parsons Head of Quality Development (Luton
and Dunstable Hospital NHS
Foundation Trust)
Mrs H Smart Director Integrated Adult Services &
Lead Nurse, SEPT Integrated
Services
Mrs R West Acting Deputy Director, SEPT

SCHH/16/1 **Minutes**

RESOLVED that the Minutes of the meeting of the Social Care Health and Housing Overview and Scrutiny Committee held on 21 March 2016 be confirmed and signed by the Chairman as a correct record.

SCHH/16/2 Members' Interests

Cllrs Hollick, Goodchild and Costin all declared an interest as appointed Members of the Luton and Dunstable Hospital Governors Board. Cllr Goodchild was also an appointed Member of the SEPT Governors Board.

SCHH/16/3 Chairman's Announcements and Communications

None.

SCHH/16/4 Petitions

None.

SCHH/16/5 Questions, Statements or Deputations

None.

SCHH/16/6 Call-In

None.

SCHH/16/7 Requested Items

None.

SCHH/16/8 Executive Members' Update

The Executive Member for Social Care and Housing announced the completion of Priory View in Dunstable and the positive comments made by residents who had moved into their new homes. It was also reported that Allison House Residential Home in Sandy had received a good CQC rating.

The Deputy Executive Member for Social Care and Housing would lead work on the Integration agenda for the Council.

SCHH/16/9 Hospital and Care Providers' Quality Accounts 2015/16

Bedford Hospital

The Chairman welcomed Tracey Brigstock, Acting Director of Nursing and Patient Services at Bedford Hospital who introduced the Bedford Hospital Quality Account and drew Members attention to the primary areas of achievement that included hospital related infections and clinical effectiveness of in-patient experience. A recent CQC Inspection had also highlighted a number of areas that required action and these would be addressed through training and underpin improvement work. The Trust had scored well in the patient care category.

In light of the report Members raised the following concerns:

- What steps had been taken to improve the figures of the number of staff claiming to be victims of bullying/abuse by colleagues. The Acting Director of Nursing advised the figure of 20% had been taken very seriously and a listening campaign launched to find out more about staff relationships. Changes to the hospital's management of communications had taken place and monthly roadshows arranged to help staff.
- How many of infections monitored were new infections to patients? The Acting Director of Nursing advised it was difficult to know where infections start or end and some were caused by a patient who had not completed a course of antibiotic, however, collaborative work with the Trust Development Authority (TDA) had started in April with information gathered by the Lead Nurse and other medics to reduce the number.
- There seemed to be no improvement on the reduction of non-elective admissions. In response Members were advised the Commissioning for Quality and Innovation (CQUIN) framework would be implemented with support from the Commissioners and SEPT to improve this figure.

South Essex Partnership Trust (SEPT)

Helen Smart, Director for Bedfordshire Community Health Services and Lead Nurse, SEPT and Rachel West Acting Deputy Director, Bedfordshire Children's and Specialist Services SEPT gave a presentation that outlined SEPT's performance against the quality priorities for 2015/16. The targets to reduce pressure ulcers and the number of patient falls were exceeded and SEPT had received awards for their innovative work both internally and externally and from the newly developed Quality Academy.

In light of the update, Members raised the following questions:-

- The number of staff claiming to be victims of bullying/abuse by colleagues was high at 18% and that staff were less confident in the service than their patients. In response the Director advised this figure referred to issues mainly within the Mental Health service in Essex and was not an evidenced concern in Bedfordshire. However, SEPT as an organisation took such issues very seriously and had a variety of means that staff could raise/report and there was access straight to the Chief Executive.
- That a figure be stated against future targets/priorities rather than the aim "to move up or down".
- That the pressure ulcer target should be zero and indicated a lack of care for a patient. The Director responded that tissue viability was a priority for all organisations and indeed services and the problem within community services is that the pressure ulcer is normally developed in the patient's own home and not directly in SEPT's care. SEPT's tissue viability team have been recognised by NHS England for its exemplary service.

Members requested that the Quality Account be split from the Mental Health and Essex Service. The Committee also requested a greater ambition in setting targets rather than a less or more than the previous year. The good progress made by SEPT overall was noted.

Luton and Dunstable Hospital

Victoria Parsons, Company Secretary Luton and Dunstable (L&D) University Hospital NHS Foundation Trust introduced the Quality Account and advised the L&D had achieved the best performance for an A&E services in the country. The discharge of patients, however, had remained a challenge due to the delay in part of GP cluster alignment in South Bedfordshire. The pilot rolled out in Luton had been successful and demonstrated the new model of care had provided continuity of care for patients and collaborative work with Primary Care was possible.

With the exception of integrated care, all priorities had been achieved including the implementation of an electronic prescribing system and patient focused booking system.

An improvement in the turnaround of complaints was required and staff that had reported bullying and harassment was also high. A role play theatre company is being commissioned to help resolve these issues by focusing on culture and behaviours.

In light of the update, Members raised the following questions:-

- Whether the national dementia screening programme for the over 75 years should be lowered? In response the Company Secretary advised that if there was a clinical need, this test would be carried out on someone younger.
- Why the number of carers consulted regarding dementia prognosis had dropped significantly. Members were advised that this was due to a resilience issue and two clinical nurse specialists were now in post.
- What issues had caused the rise in sickness levels of staff and high turnover of vacancies. The Company Secretary explained the sickness levels drivers were elements of work load pressures and staff working over their routine hours. A lead officer had been appointed to drive this figure down. The high turnover of staff was due to the hospital's close proximity to London and higher wages. The hospital had been successful in driving up the number of bank staff as an alternative to agency staff.
- What steps had been taken to improve the performance in mortality ratio. In response Members were advised that all mortality and near miss case notes were now reviewed and learning shared with staff.

Members requested the target area and provision for older persons continue as a priority in the Central Bedfordshire area in 2016/17 and that the Quality Account contain less jargon.

East and North Herts (ENH) Hospital Trust

Jacqueline Evans, Head of Quality and Patient Safety introduced the ENH Hospital Quality Account and advised Members of the consolidation project that had taken place to move in-patients at the QEII Hospital in Welwyn Garden City to EHN Hospital in Stevenage. This project was now complete and the hospital was now stabilising its services.

The CQC had visited in October 2015 and had announced the hospital 'required improvement'. The hospital had achieved 'good' in the caring for

patients category and action plans to improve on quality, A&E admissions, appointment delays, communications and staff development had been implemented.

A Member raised a concern that 30% of staff felt unhappy at work. In response the Head of Quality advised that cultural changes were being implemented and an external review had been launched into the bullying claims. There was also symptoms surround the consolidation project and instability for staff.

Members noted the mixed Quality Account report and that additional data were awaited. Improvements had been made in a number of areas to provide good quality services to patients.

East London Foundation Trust

Dr Zelpha Kittler, Clinical Director for Bedfordshire Mental Health and Wellbeing Services gave a presentation that highlighted the key achievements of the Trust in the short time they had run the service. Developments included the reduction in staff vacancy rates and patient waiting lists, improved in-patient bed facilities and patients had been moved back into the Central Bedfordshire area for their treatment.

Staff survey results had showed a marked improvement, however, 25% of staff had reported bullying and harassment. The Trust had implemented a staff appraisal and mandatory training programme and wished to ensure it had a happy work force.

A Member enquired if the mandatory training had improved staff retention figures. The Clinical Director advised retention had improved and the policy of promotion of staff within the Trust was a success.

The achievements by ELFT in a short period of time were applauded, with improvements in quality patient accommodation and the Trust's approach to staff training that had been successful.

General Comments

A Member asked whether a network existed for Trusts to share good practice and whether it was possible to standardise priorities. Members were advised that SEPT met with the Bedford and Luton and Dunstable Hospital Trusts and Bedfordshire Clinical Commissioning Group colleagues to share good practice and improve quality.

A Member asked why 'bed blocking' was not featured in all hospital quality accounts as it was a matter of public interest. Following on from this point, the matter of public involvement and patient choice was of paramount importance to Members and provision of a comparative list would have been helpful.

The Director for Social Care Health and Housing proposed health colleagues be requested to provide a comparative list of performance indicators so that Central Bedfordshire residents who used 7 hospitals, and Members, could compare the performance of the different hospitals. It was noted that NHS

Choices was available, however, this was not widely used by residents and tended to be in NHS jargon.

RECOMMENDED:-

1. **The Committee was assured that the statements below had been achieved by Bedford Hospital, SEPT, East and North Herts Hospital, Luton & Dunstable Hospital and ELFT:-**
 - **That the priorities matched those of the public?**
 - **There had been no omissions of any major issues and**
 - **It had been demonstrated that patients and the public had been involved in the production of the quality account.**
2. **A priority list of 20 performance indicators be provided by each Hospital Trust and Care Provider so that Central Bedfordshire residents can compare hospital services in their area.**
3. **That the SEPT Quality Account be split from the Mental Health and Essex Service. The Committee also requested a greater ambition in setting targets rather than a less or more than the previous year aim.**
4. **The ELFT Quality Account be split from the services provided in London.**

That the Luton and Dunstable Hospital target area and provision for older persons continue as a priority in the Central Bedfordshire area in 2016/17 and that the Quality Account contain less jargon.

(Note: The meeting commenced at 10.00 a.m. and concluded at 1.15 p.m.)

Chairman.....

Dated.....

Central Bedfordshire Council

**SOCIAL CARE HEALTH AND HOUSING OVERVIEW AND SCRUTINY
COMMITTEE**

27 June 2016

Bedfordshire Plan for Patients

Presenting Officer: Alison Lathwell, Acting Director of Strategy and System Redesign
Bedfordshire Clinical Commissioning Group. (BCCG)
(Alison.Lathwell@bedfordshireccg.nhs.uk)

The Plan details the activities to be undertaken by the BCCG within 2016/17 to work towards achieving their local ambitions for health care services in Bedfordshire. The plan is a product of the collective vision of local clinicians and partners to lead improvements in the quality, experience, safety and outcomes of care for the residents of Central Bedfordshire and Bedford Borough.

RECOMMENDATIONS

To receive for information the Bedfordshire Plan for Patients 2016/17 report, comment on the provision of service for our residents and consider whether to focus on a specific area of care or challenge an assumption in the Plan.

Council Priorities

This report supports the following council priority

- Protecting the vulnerable, promoting well being

Corporate Implications

The Bedfordshire Plan for Patients 2016/17 has been produced by Bedfordshire Clinical Commissioning Group and any corporate implications to the Council are detailed in the report.

Conclusion and next Steps

Members are requested to consider and comment on the information provided by the Bedfordshire Clinical Commissioning Group.

Appendices

Appendix A – The Primary Care Strategy for Bedfordshire Report.

This page is intentionally left blank

Central Bedfordshire Council

**SOCIAL CARE, HEALTH & HOUSING OVERVIEW & SCRUTINY
COMMITTEE**

Monday, 27 June 2016

Central Bedfordshire Housing Assistance Policy

Advising Officers: Director of Social Care, Health and Housing,
(julie.ogley@centralbedfordshire.gov.uk and Nick Costin, Head of Housing
Service, nick.costin@centralbedfordshire.gov.uk, Tel: 0300 300 5219

This report relates to a Key Issue

Purpose of this report

1. The report introduces the reviewed Central Bedfordshire Housing Assistance policy and proposes that it is presented to Executive for adoption.

RECOMMENDATIONS

The Committee is asked to:

1. Consider the feedback received as a result of the public consultation on the reviewed Central Bedfordshire Housing Assistance policy. This is included as Appendix B
2. Comment on the draft Central Bedfordshire Housing Assistance policy (Appendix A), with particular regard to the Council's duty to promote equality and provide comment to the Executive
3. Note the equality impact assessment of the draft Housing Assistance policy

Issues

1. Legislation requires local authorities to develop a policy for providing households with financial assistance to improve their homes. Every local authority is required to adopt and publish such a policy. The Council's current (second) Renewal Policy was approved by Executive in July 2012.
2. The current policy has been operating relatively successfully during the last three years. The policy is very much Loan Assistance based, which has resulted in funding returning to the Council, enabling further

improvement work. £0.093M was returned to the Council in 2014/15 and £0.125M in 2015/16. Appendix C provides a summary of the types of assistance provided over recent years. Customer satisfaction is measured at the end of the process and remains high

3. Housing assistance is popular since promotion through Warm Homes Healthy People, and demand normally exceeds the budget. Returned funding can help the programme be extended to assist further customers. In general, the policy is working well and only minor changes are recommended with no changes to overall policy intent. There is, however, a proposed closer alignment with the aims of the Better Care Fund in provision of assistance to help prevent hospital and care home admissions, and facilitate earlier discharge.
4. The types of assistance proposed in the draft policy are broadly similar and are aimed at preventing negative health impacts. Research in 2013 indicated that the highest proportions of health hazards in homes in Central Bedfordshire are Fall/Trip hazards and Excess Cold

Options for consideration

5. Whilst the Council has the option of not providing any assistance, the eligibility criteria helps ensure a basic safety net for the most vulnerable households with poor or unsafe housing conditions. If there was no Housing Assistance, some cases would result in costly enforcement work in order to remedy hazards that pose a risk to residents. The Council has a duty to take action in respect of category 1 hazards.
6. The Council has to provide mandatory Disabled Facilities Grants (DFGs) and receives funding through the Better Care Fund. The Council would be legally challenged if DFGs were not provided. There would be alternative cost impacts in some cases where discretionary funding is not provided, for example, funding for discretionary Adaptation works would be required for customers meeting Care Act eligibility.
7. The public consultation did not recommend a significantly different policy for Central Bedfordshire. There were comments concerning the need to develop good quality and accessible homes through the Development Strategy.

Reason/s for decision

8. There are no perceived negative impacts of the draft Policy as it improves assistance for older people in Park Homes and disabled residents with assessed needs that don't qualify for mandatory Disabled Facilities Grant. The draft policy aligns with aims of the Better Care Fund and provides more opportunity to work with landlords and

empty homes owners where they want to work with the Council to meet urgent affordable housing need.

9. Public consultation was undertaken from late March to early May and resulted in more than 50 responses. The Consultation report is attached at appendix B. Respondents were generally supportive and in agreement with the reviewed policy. 78% agreed with the priorities in the draft policy, 74% agreed with additional assistance to Park Homes residents, 80% agreed with additional assistance for empty homes owners where they help the Council meet affordable housing need, and only 8% were dissatisfied with the draft policy.

Council Priorities

- Enhancing Central Bedfordshire
 - Protecting the vulnerable; improving wellbeing
10. The policy improves the quality of homes and helps enhance residential environments. Assistance provides a safety net for vulnerable households living in unsafe, cold or unsatisfactory homes. The policy helps improve the health and well being of customers receiving assistance to improve their homes.

Corporate Implications

Legal Implications

11. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes if the authority wishes to use its powers under the Order. The Order removed previous prescriptive legislation (apart from DFG legislation) and provided authorities with more freedom to develop financial products and innovative forms of assistance.

Financial and Risk Implications

12. The capital programme in 2015/16 was £0.15M gross (£0.1M net) but increases to £0.25M gross (£0.15M net) for 2016/17, and £0.3M gross (£0.2M net) for the remainder of the MTFP period. Repaid Loan assistance can help provide further in year funding to meet demand but is not predictable.
13. The programme is monitored and reported upon monthly through Capital Budget reports. This helps ensure sound forecasting and identifies risks of potential over or under spends of the programme.
14. The policy has established working procedures and systems in places to ensure a fair and consistent customer services and programme

administration. When approved, the revised policy will require appropriate amendments to those working procedures and practice notes.

15. The policy mitigates the risks of:
 - Failing to deliver the council's priorities and addressing the key private sector housing issues
 - Failing to prevent negative health impacts, and
 - Failing to meet statutory requirements.

Public Health Implications

16. The policy looks to improve the health and well being of vulnerable residents in poor housing conditions. Living in cold and damp homes can have negative health impacts. Falls and trips are a cause of hospital admissions. Unsafe and inaccessible homes occupied by disabled people have multiple negative impacts on residents and their carers.

Equalities Implications

17. An equalities impact assessment (EIA) has been completed as part of the policy development process, and it is available as a background document. The EIA assesses whether the draft policy supports Central Bedfordshire's legal duty to:
 - Eliminate unlawful discrimination harassment and victimisation and other conduct prohibited by the Act
 - Advance equality of opportunity between people who share a protected characteristic and people who do not share it
 - Foster good relations between people who share a protected characteristic and people who do not share it
18. The EIA concludes that the revised policy will contribute to ensuring that all users and potential users of services and employees are treated fairly and respectfully with regard to the protected characteristics of age, disability, gender, reassignment, marriage or civil partnership, pregnancy and maternity, race, religion, sex and sexual orientation.
19. The assistance set out in the policy is targeted at those made most vulnerable by poor quality or unsuitable housing. This includes people with disabilities that struggle to live independently in their home because of the physical barriers, Park Home owners that are most commonly older people that are at an increased risk of fuel poverty and older, frail people that are at most risk of falls in the home.
20. Poor housing conditions have a disproportionate impact on vulnerable households as they may have poorer health and access to

financial resources to remedy the situation may be limited. The range of assistance advances equality of opportunity by giving those at most risk of poor/unsuitable housing financial assistance to improve their housing situation and thereby their health and wellbeing.

21. The EIA found no evidence that this draft policy could damage relations or contribute to inequality

Implications for Work Programming

22. None.

Conclusion and next Steps

23. The reviewed Central Bedfordshire Housing Assistance Policy looks to build upon the success of the existing policy but develops further assistance for some vulnerable groups; older people in park homes and residents with disabilities who cannot be assisted (partly or at all) by DFG assistance. The reviewed policy also enhances assistance to empty homes owners where they help the Council meet affordable housing need.
24. The reviewed policy also provides opportunities to use funding allocated through the Better Care Fund to facilitate early discharge from hospital or prevent admission to a hospital or care home where such assistance is recommended by health or social care professionals. This is new to the draft policy and should provide speedy solutions for vulnerable residents in this position.
25. The reviewed policy attached at appendix A will be presented to Executive for adoption on 2nd August 2016.

Appendices

The following Appendices are attached/provided through an electronic link:

26. Appendix A – Draft Central Bedfordshire Housing Assistance Policy 2016 – 2020
27. Appendix B – Consultation report
28. Appendix C - Summary of the types of assistance provided over recent years

Background Papers

29. The following background papers, not previously available to the public, were taken into account and are available on the Council's website:

- (i) Equality Impact Assessment (link to be provided once established)



Central Bedfordshire Council's Housing Assistance Policy

2016

| | | | |
|----------------------|--|--------------------|----------------|
| Directorate | Social Care Health and Housing | | |
| Service | Housing Solutions | | |
| Author | Nick Costin, Head of Housing Solutions | | |
| Approved by | | Version | 0.9 |
| Approval date | | Review date | September 2020 |

Version Control

| Version no. | Date issued | Author | Change reference | Issued to |
|-------------|-------------|----------------|--|---------------------------------|
| 0.1 | 23/02/16 | Nick Costin | First draft | Cheryl Stimson & Joanne Bellamy |
| 0.2 | 25/02/16 | Joanne Bellamy | Various amendments recommended for clarity. | Nick Costin |
| 0.3 | 01/03/16 | Nick Costin | Amendments reviewed. | Joanne Bellamy |
| 0.4 | 02/03/16 | Joanne Bellamy | Transferred to SCHH Policy template. | Nick Costin |
| 0.5 | 07/03/16 | Joanne Bellamy | Fairer charging clarification from Katherine Quail | Nick Costin |
| 0.6 | 08/03/16 | Nick | Minor changes (financial | Joanne Bellamy |

NOT PROTECTED

| | | | | |
|-----|----------|----------------|---|--|
| | | Costin | clarification) | |
| 0.7 | 10/03/16 | Joanne Bellamy | Inclusion of Better Care Fund (BCF) following Departmental Management Team (DMT). | Patricia Coker |
| 0.8 | 14/03/16 | Patricia Coker | Amendment to BCF reference | Joanne Bellamy and Nick Costin |
| 0.9 | 16/05/16 | Nick Costin | Amendment following consultation | Joanne Bellamy, Patricia Coker, Cheryl Stimson |
| 1.0 | 17/05/16 | Terry Gilbey | Minor amendments to App B | Joanne Bellamy and Nick Costin |

Equality Impact Assessment:

| | |
|-----------------------------|---------------------------|
| EIA Version | V2 |
| Date EIA Tested: | Due May 2016 |
| Date EIA Signed-Off: | 24 th May 2016 |
| EIA Author: | Joanne Bellamy |

Contents

i. Foreword3
 ii. Executive Summary4
 1 Introduction.....6
 2 Purpose6
 3 Scope, definitions and related policies7
 4 Policy details7
 5 Legal and regulatory framework 12
 6 Equality and Diversity 12
 7 Monitoring and reporting arrangements 12
 8 Training 13
 9 Responsibilities 13
 10 Evaluation and review 13
 Appendix A - Private Sector Housing Assistance Analysis 14
 Appendix B - Summary of assistance21

i. Foreword

Councillor Carole Hegley – Executive Member for Social Care and Housing

I am pleased to welcome you to this third Central Bedfordshire Council Private Sector Housing Assistance Policy, previously known as Private Sector Housing Renewal Policy. This policy builds upon the principles of the policy that was approved by the council’s Executive in March 2010 and July 2012 but incorporates measures that reflect the financial constraints facing the council and new challenges of the Care Act.

We recognise the impact that poor housing conditions have on the health of vulnerable households. This policy sets out how poor housing should be tackled through the targeting of available resources.

We need to have the ability to re-use and recycle resources where we can, which is why we have remained in a position of generally providing Loan Assistance. However, we also recognise that many vulnerable households will be unable to repay loans in the traditional sense, so we have set our policy to ensure that repayment is tied in most cases to the sale of the property concerned. This will reduce pressures on vulnerable households that need such assistance.

Although our aim is for vulnerable households to live in safe, warm and decent homes, this policy recognises that we can only provide assistance where we have available resources. We will continue to explore external funding options, however provision of assistance under this policy is always discretionary and dependant upon resources being available within the council.

ii. Executive Summary

The suitability and quality of a home can have a substantial impact on people's lives. For example there are educational benefits to a teenager studying in a warm, damp-free room; financial benefits to an older person living in a home that they can afford to heat in the winter and health benefits to a disabled person living in an adapted home that gives them more independence.

The council has a range of options available to support people to live in decent and suitable properties for their needs. These options are set out in this Private Sector Housing Assistance Policy which is required under the Regulatory Reform (Housing Assistance) Order 2002.

The 2013 Building Research Establishment Housing Stock Projections (HSP) report showed that compared to England, housing in Central Bedfordshire on the whole is better quality. However, there are still a high proportion of households living in poor quality housing:

- 15% of all stock in Central Bedfordshire contains a category 1 hazard. This is 6% lower than the national (England) average, but still represents 15,700 dwellings
- 20% of private rented dwellings have category 1 hazards
- The most common hazards found are fall hazards (all types), with 8% of the private housing stock containing a cat' 1 fall hazard.
- The next most common hazard is excess cold, which is found in 7% of the private sector stock, reduction from 11% in 2009.
- The rate of fuel poverty in the private stock has, however, increased from 8% in 2009 to 12% in 2013 (and 17% in private rented accommodation).

To tackle these problems the council needs to use its limited funds as fairly and effectively as possible. To achieve this, the council is mainly providing loans rather than grants so that the funds can still have the same positive impact on residents' lives but also be recovered and recycled at some point in the future to benefit more residents. The council will continue to focus on bringing empty homes back into occupation, which helps meet housing needs and has the added benefit of attracting the New Homes Bonus. The council will also continue to provide an Options and Advice service to help homeowners make decisions about improvements to their homes.

The council has agreed the following as the key private sector housing issues that need to be addressed in Central Bedfordshire. In times of budget pressure grant/loan assistance will be prioritised having regard to the date of enquiry but also the following priorities:

- A – The safety and security of older persons and other vulnerable groups, living in their home,
- B - Reducing cases of fuel poverty,
- C - Reduction of category 1 hazards, (with associated health related benefits) & major adaptations for people with disabilities (see below)
- D - Reducing the number of non decent homes, primarily with loan assistance that can be recycled
- E - Reduction of empty homes,
- F - The improvement in the thermal efficiency of the housing stock,

NOT PROTECTED

G - The maximising of opportunities for external funding of all types for the benefit of meeting the above priorities,

The grant/loan assistance available is:

Safety, Security and Emergency Repair Grant

A grant of up to £500 for emergency works, which can be administered quickly to remedy urgent situations.

Home Improvement Loan Assistance

Loan Assistance of up to £15,000 (with repayment conditions on the sale of the house) to remedy Category 1 hazards and serious disrepair.

Affordable Warmth Assistance

Council assistance will work alongside appropriate and available national initiatives and funding opportunities to help tackle fuel poverty. Council loan assistance of up to £5,000 will be targeted to tackle fuel poverty.

Empty Homes Loan Assistance

Loan assistance of up to £15,000 for owners of long term empty homes that require works to be made habitable so that empty homes can be brought back in to use.

Home Loan Support Assistance

Assistance to clients to obtain private funding (loan or equity release), through a reputable source, to remedy a Category 1 Hazard, or make the home decent or accessible.

Relocation Assistance

A loan or grant of up to £4,000 for the costs of relocating to a more suitable property that could alleviate overcrowding, reduce under occupation to increase the supply of larger properties, enable a disabled resident to move to a ready adapted or adaptable property.

Disabled Facilities Grant (mandatory)

Grants of up to £30,000 for adaptations to homes for people with disabilities. To use the funding as effectively as possible we have charges placed upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. If the property is sold within ten years of the grant completion, the cost of the adaptation will be recovered.

Disabled Facilities Grant (discretionary top up loan assistance)

Some clients are unable to afford DFGs if the works exceed the £30,000 limit or a contribution is required following a test of resources. To remove this barrier the council will provide Discretionary Loan Assistance to “top up” the DFG or help where the council has responsibility to assist under the Care Act.

Prevention assistance

Discretionary assistance to prevent admission to a hospital or care home where such assistance is recommended by health or social care professionals as urgent.

1 Introduction

- 1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes.
- 1.2 This policy sets out what assistance the council is able to offer to support residents to live in decent and suitable properties for their needs. Assistance is available to develop disabled facilities, make homes safer for vulnerable people, improve substandard homes and improve heating and energy efficiency.
- 1.3 Due to the financial pressures facing the council, assistance provided in this policy will mostly be as loan assistance that can be recovered and re-used at some point in the future. This policy sets out how applications will be prioritised when the availability of funds is low so that the council can continue, where possible, to assist those that are most vulnerable due to their housing condition.
- 1.4 This policy updates and replaces the second Private Sector Housing Renewal Policy approved by Executive on 3rd July 2012.

2 Purpose

- 2.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes. Every local authority is required to adopt and publish such a policy. This policy contains the loan and grant assistance that Central Bedfordshire Council provides together with the key conditions and eligibility criteria associated. Specific Housing Assistance Eligibility and Conditions are available separately on request from the Housing Service.
- 2.2 The aim of this policy is to support residents to improve their health and wellbeing by addressing problems with substandard and/or unsuitable homes that do not meet individual needs. The Housing Assistance function has a role in supporting the wider adult social care prevention agenda; specifically those aims of the Care Act 2014 to promote wellbeing, independence and prevent or delay care and support needs.
- 2.3 This policy also supports the priorities of the Better Care Fund Plan for Central Bedfordshire. A key part of the plan is to promote independence, enabling people to remain in their own homes for as long as possible as well as helping to return people to their homes following a spell in hospital by providing the necessary and timely adaptations which help to reduce length of stay in hospital. This policy also provides assistance to remedy fall hazards in the home and to provide adaptations to allow safe access in and around the home.
- 2.4 Guidance advises that the policy should have regard to local housing conditions, local and national priorities, extent of deprivation, the availability of capital and other resources, and other relevant matters. Research to support the development of this policy is included in Appendix A.

3 Scope, definitions and related policies

3.1 Scope

3.1.1 Legislation does not restrict policy or its forms of assistance to just private sector homeowners. However, no forms of discretionary assistance (other than Relocation assistance in exceptional circumstances) is available for council or housing association tenants, as other funding arrangements are in place to improve their homes.

3.2 Definitions

3.2.1 A decent home is one that meets the following requirements:

- It is free of category 1 hazards.
- It is in a reasonable state of repair.
- It has reasonably modern facilities and services.
- It provides a reasonable degree of thermal comfort.

3.2.2 Category 1 hazards are the most serious risks and hazards to health and safety from any deficiencies identified in dwellings. Local authorities use the housing health and safety rating system (HHSRS) risk-based evaluation tool to identify and categorise these hazards.

3.3 Related policies

- Empty Homes Strategy
- CBC Minor works policy
- CBC Landlord Services' Aids and Adaptations Policy

4 Policy details

4.1 Policy Principles

4.1.1 Central Bedfordshire Council will meet its mandatory requirements in respect of Disabled Facilities Grant and will seek to maximise resources to assist as many eligible clients as possible in obtaining the necessary and appropriate adaptations to their homes. To meet this objective, we will place charges upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. This only applies to owner occupied households and the charge will last for 10 years.

4.1.2 Having regard to the local house condition issues outlined in Appendix A, the council will provide discretionary assistance to meet priorities outlined below. However the availability of discretionary assistance from Central Bedfordshire Council will always be dependant upon resources being available.

4.2 Policy priorities

NOT PROTECTED

4.2.1 The following priorities are set out in order, so that if difficult decisions had to be made, the council would help address the highest priorities first. The order of priority is as below with A being the highest:

A – The safety and security of older persons and other vulnerable groups, living in their home,

B - Reducing cases of fuel poverty,

C - Reduction of category 1 hazards, (with associated health related benefits) & major adaptations for people with disabilities (see below)

D - Reducing the number of non decent homes, primarily with loan assistance that can be recycled

E - Reduction of empty homes,

F - The improvement in the thermal efficiency of the housing stock,

G - The maximising of opportunities for external funding of all types for the benefit of meeting the above priorities,

4.2.2 Discretionary disabled facilities assistance for major adaptations is equivalent to removing hazards in the home for people with disabilities so this priority also sits at C above.

4.2.3 Where the net capital programme (at any point in time) is less than £30,000, new customer enquiries will be placed onto a waiting list. Enquiries will, however, be assessed against the priorities above. Customers meeting Priorities A, B, & C may be prioritised within the waiting list, if there appears to be risk to health and safety.

4.3 Housing Assistance summary

4.3.1 A summary of the specific forms of assistance within this policy is detailed in a table in Appendix B. The table is an outline of the aims and outcomes of the assistance proposed; specific Housing Assistance Eligibility and Conditions are available separately on request from the Housing Service. The key loan and grant conditions are detailed below.

4.4 Loan and grant conditions

4.4.1 All types of assistance will be provided as loan assistance due to significant financial pressures facing the council as financial assistance can be recovered or recycled. Loan assistance of up to £8,000 will have a repayment condition period of 10 years, and larger levels of assistance will have a repayment condition period of 30 years (virtually lifetime for many cases).

4.4.2 The repayment conditions are at zero % interest rate, in the form of a land registry charge where possible. Financial assistance is normally returned to the council when the applicant is in a better position to do so, such as through the sale of the property. There would be exemptions to repayment conditions, where the property is sold to enable the client to move into a care home or with relative carers.

NOT PROTECTED

- 4.4.3 There are two exceptions to the repayment of loan assistance. Firstly, where the council provides funding for the most urgent cases to help the most vulnerable households resolve safety or security issues. This is in the form of Safety, Security and Emergency Repair Grant as set out in Appendix B.
- 4.4.4 Secondly, grants of up to £5,000 are available for eligible households on Park Homes (or Houseboats). Loans cannot be charged to Park Homes and as most Park Homes are occupied by older people, the council is concerned that this policy does not have a detrimental impact on older people. By providing this grant the council is ensuring that it has the required due regard to advance equality of opportunity between people who share a protected characteristic such as age. Although charges cannot be placed against Park Homes (or Houseboats), recipients of assistance will be required to sign an undertaking to repay the funding provided, if they sell their home within 5 years. There are exemptions where moving for health or care reasons.
- 4.4.5 To administer all types of assistance under this policy, fees are charged for the assistance provided. In most cases, fees are included in the assistance monies as a percentage of the assistance amount. Fees are reviewed periodically and included in the council's published Fees and Charges schedule. In 2015/16, DFG fees were 12% of the grant, and other assistance attracts a fee of 10%. Land registry fees are also included in the assistance monies.
- 4.4.6 To help ensure that customers maintain their properties after improvement/repair works have been carried out with council assistance, the council will encourage customers to ensure that they obtain and maintain sufficient Buildings Insurance to resolve future issues where appropriate.

4.5 Capital Resources

- 4.5.1 The success of this policy will be influenced by the capital resources available. Although this policy should influence budget planning, the implementation and success of the policy will be dependant upon resources.
- 4.5.2 The availability of assistance (grants/loans) from the council will always be dependant upon the finite resources available. These resources are available from the Housing Assistance Policy Budget and the Mandatory Disabled Facilities Grant Budget.

4.6 Housing Assistance Policy Budget

- 4.6.1 The council have approved the following programmes for provision of Renewal Assistance;

2012/13 – net £150,000
2013/14 – net £100,000
2014/15 – net £100,000
2015/16 – net £100,000
2016/17 – net £150,000

- 4.6.2 These programmes are subject to review by the council. They may be increased with external funding or funding returned to the council due to repayment conditions. The programme may be reduced to meet other business needs of the Council.

NOT PROTECTED

- 4.6.3 The council will continue to utilise all appropriate types of external funding for energy conservation, fuel poverty measures, and other housing improvement activities.
- 4.6.4 Due to the financial pressures facing the council, assistance provided in this policy will generally be as loan assistance that can be recovered and re-used at some point in the future. This includes the potential recovery of some DFG funding (see 4.7 below).

4.7 Mandatory Disabled Facilities Grant Budget

- 4.7.1 Legislation enables some recovery of DFG assistance in specific circumstances under the provisions of Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008. Under this legislation, the council imposes a charge upon the property for ten years in all owner occupation cases where the grant exceeds £5,000 (for the part of the grant that exceeds £5,000), up to a charge limit of £10,000.
- 4.7.2 Upon sale of the property within ten years of the grant completion, the presumption will be to recover the cost of the adaptation. However, in accordance with formal Government guidance, we will consider the individual circumstances of the owner. In reality the costs are most likely to be recovered on the death of the applicant.

4.8 Applicant Support

- 4.8.1 The council provides an Options and Advice service to help homeowners make decisions about improvements to their homes. This will include development of existing and new partnerships to provide greater options at early stages of enquiry.
- 4.8.2 The council provides a good level of client support in helping complete the various forms required for financial assistance. Many applicants are vulnerable and/or elderly and officers will look to provide an appropriate level of support to ensure that the process for applying for assistance progresses in a satisfactory manner. Fees are normally attached to the assistance provided to go towards the administration and support costs associated with the granting of such assistance. Customers are asked to complete a satisfaction questionnaire upon completion of the works so that the Housing Service can review the support provided.
- 4.8.3 Where financial assistance is not available under this policy, the Housing Service will look to assist a customer in other ways, such as advice on property defects or possible adaptations or alterations. Sometimes more significant support can be provided where the customer has to fund the works completely but this may be subject to fees being paid. This type of work might include sourcing quotations and monitoring works as they progress.

4.9 Review of decision

- 4.9.1 Most cases or enquiries will be dealt with in the Housing Solutions Service. Any unusual cases should be discussed between officers and team managers and considered on the merits of the case presented, recognising the need for consistency of decision making.

NOT PROTECTED

- 4.9.2 In some cases the relevant team manager will require Head of Service review and opinion on the case. Where this is requested, the Head of Housing Solutions will consult with a second team manager and make a decision based upon the merits of the case, or present the case with a recommended option to the Assistant Director of Housing where the case is significant, i.e. it has an anticipated assistance value of more than £10,000.
- 4.9.3 Decisions by the Head of Housing Solutions and/or the Assistant Director for Housing Services will be recorded in case notes for transparency.
- 4.9.4 Examples of situations that would be dealt with by the Head of Housing Solutions and/or Assistant Director for Housing Services are:
- Consideration of requests for assistance to help an empty property back into use, including the amount or rate of assistance and any special conditions to be attached in each case. This includes enhanced levels of assistance where nomination rights are provided and/or rents capped at affordable levels.
 - Considering requests for assistance to be provided as an exception to general policy, although any such assistance would have to be authorised by the Assistant Director for Housing Services.

4.10 Appeals about Decisions in Individual Cases

- 4.10.1 Appeals about how the policy is operated in individual cases, for example, where an enquiry or application for assistance is refused, will be considered initially by the Head of Service. Where this does not resolve the case in question to the satisfaction of the person concerned, the appeal case will subsequently be considered by the Housing Services Management Team, which is chaired by the Assistant Director of Housing Services and consists of at least two Housing Heads of Service.
- 4.10.2 Appeals must be set out in writing and sent to the Assistant Director of Housing Services, Central Bedfordshire Council, Watling House, High Street North, Dunstable, Bedfordshire, LU6 1LF or email: tony.keaveney@centralbedfordshire.gov.uk
- 4.10.3 The appeal submission must include the specific grounds on which the appeal is based. Appeals will be considered only on the following grounds:
- That the policy has not been applied correctly in the case in question, for example there has been a mistake, or
 - That the case in question is exceptional in some way that justifies an exception to the general policy. This may include situations where there are missing essential facilities, where there is structural instability, or serious hazards.
- 4.10.4 Appeals will not be considered on the grounds that the appellant simply disagrees with the policy. However, any written comments and complaints about the policy will also be considered by the Housing Services management team Panel, as described above. The decision of the Appeal

NOT PROTECTED

Panel is final. Decisions will be notified to appellants in writing within 14 days from receipt of the written appeal.

- 4.10.5 The appeals process does not preclude individuals from taking a formal complaint through the council's Corporate Complaints process, but the appeals process may be a speedier way of receiving a review of a case.

5 Legal and regulatory framework

- 5.1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes.
- 5.1.2 The Housing Act 2004 introduced the housing health and safety rating system (HHSRS) to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.
- 5.1.3 The Housing Grants, Construction and Regeneration Act 1996 is the main legislative framework governing Disabled Facilities Grants.
- 5.1.4 The Care Act 2014 guidance states that the care and support system must actively promote wellbeing and independence and aim to prevent need. This includes targeted interventions aimed at individuals who have an increased risk of developing needs, where the provision of services, resources or facilities may help slow down or reduce further deterioration or prevent other needs from developing.

6 Equality and Diversity

- 6.1 Central Bedfordshire Council is committed to equality and diversity and both embraces and promotes the Equality Duty which requires public bodies to have due regard to the need to:
- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.
 - Advance equality of opportunity between people who share a protected characteristic and people who do not share it.
 - Foster good relations between people who share a protected characteristic and people who do not share it.
- 6.2 This policy will contribute to ensuring that all users and potential users of services and employees are treated fairly and respectfully with regard to the protected characteristics of age, disability, gender, reassignment, marriage or civil partnership, pregnancy and maternity, race, religion, sex and sexual orientation.
- 6.3 The policy will have been consulted on and an Equality Impact Assessment completed to inform Executive of equality implications prior to adoption.

7 Monitoring and reporting arrangements

NOT PROTECTED

- 7.1 The success of this policy is monitored through performance indicators relating to category 1 hazards and empty homes that are reported to the Social Care, Health and Housing Performance Board monthly.
- 7.2 Satisfaction surveys are also sent to clients to understand the quality of the service provided, outcomes achieved and to monitor the diversity of clients.

8 Training

- 8.1 Training is provided to Housing Solutions staff within teams.

9 Responsibilities

- 9.1 The Head of Housing Solutions is responsible for the effective implementation of this policy.
- 9.2 The Assistance Director of Housing Services is responsible for appeals to decisions made on the allocation of Housing Assistance.

10 Evaluation and review

- 10.1 This policy will be reviewed when the council's priorities change, as a result of external influences such as changing legislation or in 2020, which ever is sooner.

Appendix A - Private Sector Housing Assistance Analysis

1 National Policy Context

1.1 Legal Context

- 1.1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes. The Order removed previous prescriptive legislation.
- 1.1.2 Guidance advises that the policy should have regard to local housing conditions, local and national priorities, extent of deprivation, the availability of capital and other resources, and other relevant matters. The policy also contains advice on the appeals process if individuals feel that the policy is not being followed, however there can be no appeal against the content of the policy itself. The policy will have been consulted upon and approved by Executive prior to adoption..
- 1.1.3 There is no definitive lifespan for an adopted policy, which should be reviewed when the council's priorities change or as a result of external influences such as changing legislation, or in 2020, which ever is sooner.
- 1.1.4 Legislation does not restrict policy or its forms of assistance to private sector homeowners. However, no forms of discretionary assistance (other than Relocation assistance in exceptional circumstances) is available for council or housing association tenants, as other funding arrangements are in place to improve their homes.

2 National Private Sector Housing Drivers

- 2.1 There have been significant changes in national drivers and Government priorities during recent years. The most recent and relevant is the consultation undertaken in August 2015 entitled Tackling Rogue Landlords and Improving the Private Rental Sector. The Government's response to this consultation was published in November 2015. The priorities were focused on the private rented sector and intended to provide additional safeguards to private tenants.
- 2.2 The Government introduced the Housing and Planning Bill in Parliament on 13 October 2015. The Bill, which completed 2nd reading on 2 November 2015, covers a wide range of issues, including the following provisions:
- the introduction of a database of landlords and letting agents who have been convicted of certain criminal offences;
 - banning landlords and letting agents from renting out property where they have been convicted of particularly serious offences;
 - a more stringent 'fit and proper' person test for landlords letting out licensed properties, such as Houses in Multiple Occupation, to help ensure that they have the appropriate skills to manage such properties and do not pose a risk to the health and safety of their tenants;

NOT PROTECTED

- enabling local authorities to issue civil penalty notices as an alternative to prosecution for certain breaches of housing legislation, with revenue from penalties to be retained by the local authority;
- extending Rent Repayment Orders to cover situations where a tenant has been illegally evicted, the landlord has breached a banning order or has failed to rectify a serious health and safety hazard in the property. Local authorities would be permitted to retain that money for housing purposes where the rent was paid through Housing Benefit or Universal Credit; and
- a data sharing power to require Tenancy Deposit Protection schemes to make available data to local authorities to help them to develop a better picture of the size and scale of the private rented sector in their area and help identify and tackle rogue landlords.

2.3 The council will review the exact provisions of a resulting Housing and Planning Act but having regard to the Bill, the issues are not likely to impact on this policy, which is generally intended to provide a safeguard to vulnerable owner occupiers needing housing assistance.

3 Private Sector Housing Assistance – Local Policy Context

3.1 Contribution towards Vision and Priorities of Central Bedfordshire Council

- 3.1.1 This policy supports the council's Medium Term vision to be 'A great place to live and work'. Assistance provided under this strategy should always aim to improve the quality of life of eligible clients within their home environment.
- 3.1.2 This policy most closely supports the Medium Term Plan priority; *Promote health and well being and protect the vulnerable*. However, it also contributes towards the priority; *Value for money*.

3.2 Local Housing Stock Characteristics

- 3.2.1 Central Bedfordshire Council commissioned Building Research Establishment (BRE) Housing Stock Projections (HSP) data in January 2013, which builds upon Census data of 2011. BRE produce estimates of local private sector housing conditions using the BRE Housing Stock Models. They combine local and national data to provide these estimates down to census output area (COA) level. In 2013 BRE made use of Experian UK Consumer Dynamic Database of dwelling and household indicators as additional inputs to the models.
- 3.2.2 Central Bedfordshire has a population of approximately 260,000 living in approximately 108,000 households (2013).
- 3.2.3 Information and evidence on stock condition and its effects on residents is primarily based upon the BRE (HSP) data. The following table gives a summary of the Housing Stock Projection (HSP) report headline indicators, with comparison to national (England) indicators and previous HSP reports from 2007:

NOT PROTECTED

Building Research Establishment Housing Stock Projections (2013)

| Criteria/Indicator | Central Beds | England | Comment |
|---|--|------------------|---|
| % Private Rented Sector (PRS) homes | 14% | 19% ¹ | The PRS has increased by more than 1,600 dwellings since the 2011 census (increasing from 13% to 14%). This is in line national trends in the growth of the PRS market. |
| Proportion of homes with disrepair | 4% | 6% | This has increased locally from 3% in 2010. |
| % of low income households | 15% | 22% | The proportion of low income households is much higher in the PRS (26%) and social rented sector (54%). |
| Simple SAP (thermal efficiency) score average | 53 | 53 | Social Housing Stock is much higher at 68, due to more investment in recent years. |
| % of homes with Category 1 hazards | 15% | 21% | Central Bedfordshire is better than the national average, but there are still significant numbers. There has been a 5% improvement from 20% locally in 2010. |
| % of homes with Excess cold Category 1 hazard | 7% | | This has reduced since 2010 (11%). The most common hazard now is Falls at 8% of the private housing stock. |
| Proportion of households in fuel poverty | Overall 13% (and 17% in private rented accommodation). | 18% | There is significant variation between wards in the local authority area, with higher proportions in some rural wards. There has been a reduction overall since 2010 but the % is still higher than 8% in 2007. |

3.2.4 Although there are indications of improvements in some aspects of house condition criteria since 2010, there are still significant improvements to make in housing conditions. Whilst the council will not have the resources to

¹ English Housing Survey 2013-14: Household report, <https://www.gov.uk/government/statistics/english-housing-survey-2013-to-2014-household-report>

address all these improvements, the above information will help to determine priorities and where to target resources.

3.3 Fuel Poverty

- 3.3.1 The definition of fuel poverty has changed since the 2013 BRE HSP report so more recent comparisons are difficult. The impacts of living in accommodation that is not affordable to keep warm was captured in National Energy Action's (NEA) report for Children's Trust Policy Co-ordinators in 2010.
- 3.3.2 NEA produced a briefing note in 2010 for Children's Trust Policy Co-ordinators, which highlighted the adverse affects on children including:
- Physical ill health (proven links to respiratory disease, and increased accident risk).
 - Psychological health (cold damp homes are linked with depression, fatigue and nervousness).
 - Educational attainment (cold damp housing is not conducive to study and educational attainment, and resulting ailments lead to missed school attendance).
 - Social exclusion (the home does not provide a welcoming environment for friends to visit and there may be insufficient income to allow external social activities).
- 3.3.3 The assessment of fuel poverty includes three variables:
- the energy characteristics and performance of the dwelling,
 - the income of the household in the dwelling, and
 - the energy costs to keep the dwelling reasonably warm for the household.
- 3.3.4 The Government's Warm Front grant (aimed at tackling fuel poverty) ended in 2013. The council actively promoted the Warm Front scheme and in 2011/12, 116 Central Bedfordshire households obtained Warm Front grants to the value of £276,000, the 6th highest value of funding amongst the 47 local authorities in the East of England.
- 3.3.5 The Green Deal scheme meant to replace Warm Front has failed to attract any interest locally or nationally and has been disbanded, leaving only an unco-ordinated set of individual Energy Supplier schemes. There are initial proposals to develop a UK domestic energy efficiency policy during the course of 2016/17.

3.4 Contribution to Health and Well Being

- 3.4.1 The Housing Health and Safety Rating System (HHSRS) is the method of determining the "severity" or risk of hazards in the home. The methodology is closely aligned to Government statistics relating to injury, ill health and accidents caused in and around the home. The intention of HHSRS is to make the home a safer place and consequently reduce the burden of admissions to hospitals and other health services; a true "prevention" strategic tool.
- 3.4.2 HHSRS covers 29 specific hazards. A hazard assessed as high risk is classed as a Category 1, giving the council a statutory duty to address.

NOT PROTECTED

3.4.3 This policy contributes towards the following health outcomes, in the context of HHSRS:

- prevention of ill health caused by living in damp conditions,
- prevention of cold related illnesses,
- prevention of accidents caused by trips, falls, etc,
- prevention of food and water-borne diseases caused by poor sanitation,
- prevention of electric shocks,
- prevention of incidences of poisoning, through gases (inc carbon monoxide), lead, asbestos, radiation, etc,
- prevention of burns, scalds, and effects of fire.

3.4.4 However, remedying a Hazard, or reducing it to below Category 1 may sometimes give a short term solution only. For example, mending a hole in a roof, which is old and dilapidated, may solve an immediate damp problem in the bedroom below but another hole or defect is likely to occur in the near future. In this example, it is more cost effective to go beyond just remedying the (damp) hazard and undertaking more significant works to the roof, making the home “decent” also.

3.5 Empty Homes

3.5.1 The council has adopted an Empty Homes Strategy with the aim of bringing long term empty homes back into occupation. This policy intends to support the Empty Homes Strategy through provision of loan assistance.

3.5.2 The existing Empty Homes Strategy can be found on the council’s website at the following link but is due to be reviewed in 2016/17:
http://www.centralbedfordshire.gov.uk/Images/EmptyHomesStrategy_tcm6-6375.pdf#False

3.5.3 It is financially beneficial to the council to reduce the number of long term empty homes with the payment of the New Homes Bonus. In effect, a reduction in empty homes has the same effect as building new homes. Each empty home brought back into use results in the same bonus or “reward” (on average £1,400 per year) for 6 years. New Homes Bonus may, however, be reviewed during 2016/17.

3.5.4 Data in summer 2015 indicates that there were still more than 1,280 long term empty homes (6 months or longer) in Central Bedfordshire. The council’s focus under the Empty Homes Strategy is on those in the worst condition or empty for the longest.

3.6 Loan Assistance

3.6.1 Loan Assistance was introduced to increase the repayment of money to the council so that recycled funds can be used for further housing improvement. Households are guided through the Loan Assistance process to ensure a successful outcome.

3.6.2 Costs of registering a charge are included in the loan so the client does not have initial fees to pay and the council will have these repaid when the house is sold and the loan repaid.

3.6.3 This policy continues the provision of loan assistance from the 2012 policy.

3.7 Disabled Facilities Grant (DFG)

3.7.1 In 2014/15 the council spent £2.08 million to adapt the homes of people with disabilities. During the course of 2014/15 and 2015/16, there was approximately £2.2 million worth of DFG works in progress. The council are committed to improving the quality of life for residents with disabilities but in the longer term, many more accessible homes have to be developed as part of housing growth in Central Bedfordshire.

3.7.2 Where a DFG does not cover the full cost of essential works (i.e. where they exceed the maximum grant of £30,000), some customers with high needs are unable to progress their required adaptations.

3.7.3 Some DFG customers have a partial contribution to make towards the costs of adaptations, determined from the statutory test of resources. In some cases customers will be in financial hardship and unable to find their required contribution. Local Authorities have a responsibility under the Care Act to ensure identified need at the assessment is met where customers are assessed as having no contribution under Adult Social Care's "Fairer Charging" regime.

3.7.4 Consequently, for those clients in financial hardship but not able to progress a DFG, the Council will consider discretionary Loan Assistance to "top up" or fund the major adaptation in certain circumstances.

3.8 Urgent Homecare and Falls Response Services (UHFRS)

3.8.1 UHFRS is a recently developed service that is jointly commissioned between Health and Social Care and viewed as an important preventive service. The UHFRS team operates in rotas to ensure service coverage throughout Central Bedfordshire 24 hours a day, 7 days a week.

3.8.2 The Falls Support Service offer advice, guidance and support to individuals who have fallen in their own homes. Falls referrals are made via the East of England Ambulance Trust following an assessment of the customer by ambulance staff. Falls Response Staff then attend (within an anticipated 2 hours) and assess the individual support needed and provide low level support through supplying aids and equipment (such as walking frames or bath boards) and guidance and training in their use, and signposting for further support through services such as physiotherapists, chiropodists or social workers. As well as provided the type of support required by the customer, the team will also undertake risk, environmental, mobility and equipment assessments with all individuals.

3.9 Minor aids and adaptations

3.9.1 The council has a statutory duty under the Care Act 2014 to provide a minor works service that provides minor aids and adaptations up to the value of £1,000 free of charge. The Adult Social Care Occupational Therapy (ASCOT) team is responsible for the delivery of this service through carrying out assessments, liaising with housing providers where applicable and appointing contractors to deliver the works.

NOT PROTECTED

- 3.9.2 The ASCOT team are responsible for carrying out assessments relating to the social care needs of adults and children based in the community. A separate Health OT team is responsible for carrying out assessments on health related needs.
- 3.9.3 The aims of the minor works service complements those of the Housing Assistance Policy.

3.10 Care Act 2014

- 3.10.1 Prevention is critical to the vision of the Care Act. The Care Act 2014 Statutory Guidance states that the new care and support system must actively promote wellbeing and independence and aim to prevent need and home adaptations can achieve this.
- 3.10.2 The guidance states that 'Housing plays a critical role in enabling people to live independently and in helping carers to support others more effectively. Poor or inappropriate housing can put the health and wellbeing of people at risk, where as a suitable home can reduce the needs for care and support and contribute to preventing or delaying the development of such needs'.

3.11 Better Care Fund Plan

- 3.11.1 The Better Care Fund Plan sets out a shared vision for health and social care in Central Bedfordshire. The Plan recognises the importance of shifting resources from hospital-based care to more community-based care in order to secure improved health and care experience and more cost effective use of resources. Housing support, through adaptations is a key part of the BCF Plan for reducing delayed transfers of care and enabling people to remain in their own homes for as long as possible.
- 3.11.2 The four priority programmes outlined in the plan are:
 1. Reshaping our prevention and early intervention model – through an integrated approach to primary, secondary and tertiary prevention to stop or reduce deterioration in health.
 2. Supporting people with long term conditions through multi-disciplinary working – focusing services around General Practice in locality networks and helping people to manage their own conditions in the community
 3. Expanding the range of services which support older people with frailty and disabilities – integrating the range of housing, mobility, carers and other services which wrap around older people with specific conditions and issues
 4. Restructuring our integrated care pathways for those with urgent care needs – ensuring that these are seamless, clear and efficient to help deliver the clinical shift required moving care away from acute settings, where appropriate.
- 3.11.3 Housing Assistance supports the intentions of the Better Care Fund by making homes safe and healthy, preventing admissions to hospital, enabling people to be discharged early and helping residents remain independent and safe at home. The policy, in particular, provides assistance to remedy fall hazards in the home and adaptations to allow safe access in and around the home.

Appendix B - Summary of assistance

A summary of the specific forms of assistance within this policy is in the table below. The table does not include detailed aspects of recommended assistance; the aim here is to just outline the aims and outcomes of the assistance proposed. The table states which priority (A to F as listed in 4.2.1) would be targeted through the specific type of assistance. Specific Assistance Eligibility Conditions will be available from the Housing Service.

| Name and type of proposed assistance | Aim of such assistance | Priority | Eligibility & conditions summary |
|---|---|--|--|
| <p>Safety, Security and Emergency Repair Grant. A grant of up to £500 for emergency works, which can be administered quickly to remedy an urgent situation.</p> | <p>A limited safety net for those people most in need with the most immediate problems and clearly urgent/distressing circumstances. This includes older/disabled people whose homes have been broken into and left insecure.</p> | <p>Primarily A, but also C.</p> | <p>Anyone over the age of 60 in receipt of an income related benefit, (including both forms of Pension Credit and Council Tax Support) or disabled people in receipt of Disability Living Allowance, Personal Independence Payment or Attendance Allowance, who are also in receipt of income related benefits. There are no repayment conditions. Some private tenants (those in Almshouses on peppercorn rents, or tenants living in properties owned by relatives or charities) may be eligible.</p> |
| <p>Home Improvement Loan Assistance. Loan Assistance of up to £8,000 (with 10 year condition), or Loan Assistance for between £8,000 and £15,000 (or £20,000 in exceptional circumstances where approved by Assistant Director Housing Services) with 30 year repayment condition</p> <p>For clarity, all assistance would be subject to relevant repayment condition period, for example. £9,000 assistance, all £9,000 would be subject to 30 year repayment condition period.</p> | <p>Assistance to remedy Cat 1 hazards, non decent homes (disrepair, inadequate facilities etc)</p> <p>This includes some provision of grant assistance of up to £5,000 to eligible clients on Park Home sites or Houseboats for repairs to the home itself, subject to a lifetime condition assessment of the home and further conditions. Note – HHSRS cannot be applied to a Park Home.</p> | <p>Primarily A, C and D, but also B and F.</p> | <p>Any homeowner can apply, provided they have owned and been resident in the property for three years prior to an application and intend to reside in the property for at least five years.</p> <p>Private landlords may be eligible for Loan Assistance only, where they propose improvement works “over and above” the minimum required under the Housing Act 2004 (Cat 1 Hazard remedy), or where the property is entering the council’s Property Accreditation/Lets Rent scheme and where nomination rights are offered to the council and rent is at a local housing allowance</p> |

| | | | |
|---|--|--|---|
| | | | <p>level.</p> <p>For owner occupiers, this assistance is subject to a test of financial resources, and 10 or 30 year repayment conditions depending upon amount of assistance. Private landlords would not be subject to a test of resources. Loan assistance would normally be 60% of the agreed eligible works but may be higher in certain circumstances where acute housing need is being met. Landlords Loan assistance has a 10 year repayment condition for assistance of between £1 and £8,000, and 30 years for assistance over £8,000.</p> <p>Landlords applying under the council's Property Accreditation Scheme will be provided with further details of eligibility for assistance to remedy category 1 hazards.</p> <p>Due to the administration involved in making a charge, it is unlikely that subsequent applications would be allowed within a three year period.</p> |
| <p>Affordable Warmth Assistance. This is loan assistance that is intended to remedy fuel poverty. This assistance can be provided alongside external funding. The limit is £5,000 and provided as loan assistance. Innovative works that attract external funding may exceed this limit on a case by case basis.</p> | <p>To remedy fuel poverty and/or poor thermally efficient homes.</p> | <p>Primarily B, but also C, D and F.</p> | <p>Eligibility will not be constrained to those in receipt of means tested benefits but will include those where fuel poverty can be assessed as likely or a risk (through determination of fuel costs, thermal efficiency, and income). Repayment conditions are consistent with Home Improvement Assistance above.</p> <p>A more detailed, specific set of eligibility conditions will be provided separately as appropriate for externally funded schemes, which may</p> |

| | | | |
|---|---|---|--|
| | | | <p>complement Affordable Warmth assistance.</p> <p>Affordable Warmth Assistance can be provided as a top up to any home owner requiring energy efficiency/fuel poverty remediation works who cannot obtain, in part or total, external funding or assistance from appropriate schemes.</p> |
| <p>Empty Homes Loan Assistance. Loan assistance of up to £15,000 for owners of long term empty homes that require works to be made habitable. Loan assistance is 75% of costs, up to maximum assistance of £15,000.</p> <p>Where empty home owners form an agreement with the council in terms of nomination rights and rents at affordable levels, funding will be assessed on a case by case basis, depending upon the extent that local housing needs are met.</p> | <p>To renovate and bring long term empty homes back into use and help deliver the Empty Homes Strategy.</p> | <p>Primarily E, but also C and D.</p> | <p>Any owner of long term (1 year or longer) empty homes who undertakes to bring the property back into use once renovated. This is not means tested but a 10 or 30 year repayment condition applies. Nomination agreements are not normally required but where agreements are formed, alternative assistance levels may be offered. This will be in association with the council's Lets Rent scheme and at affordable rent levels.</p> <p>Option to withhold 25% of assistance amount until property is actually occupied (as incentive for owner to let and not leave empty), This assistance may compliment any potential externally funded schemes to bring empty homes back into use, which may or may not include nomination right requirements.</p> |
| <p>Home Loan Support Assistance. A loan of up to £3,000 to assist clients to obtain private funding for eligible works.</p> <p>Eligible works will be those necessary to carry out essential work which otherwise cannot be funded through Home Improvement Assistance, or (in exceptional</p> | <p>To provide assistance to clients to obtain private funding (loan or equity release), through a reputable source, to remedy a cat 1 Hazard, or undertake essential works.</p> | <p>Primarily G, but also A, B, C, D, and F.</p> | <p>Applicants must be:-</p> <ul style="list-style-type: none"> • over 60 or • in receipt of Disabled Living Allowance, Personal Independence Payment, or in receipt of Attendance Allowance; <p>The property must be considered sustainable by the council, and, in the opinion of an independent</p> |

| | | | |
|---|--|-----------------|--|
| <p>cases) works to adapt a property for the needs of a disabled person where DFG is not available. a 10 year repayment condition applies.</p> | | | <p>financial advisor, the applicant must have sufficient resources or property equity to support the raising of necessary finance for the eligible work.</p> |
| <p>Relocation Assistance. A loan of up to £4,000 for costs of relocating to a more suitable property.</p> <p>This type of assistance would not be restricted to particular Estate Agents, Conveyances etc.</p> <p>In cases where negative equity is potentially a barrier, a grant may be considered.</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. Assistance in such cases would also be as a grant and would be determined on a case by case basis.</p> | <p>To alleviate overcrowding where the problem cannot be alleviated by the applicant remaining at the dwelling.</p> <p>To respond to under occupation and increase the supply of larger properties.</p> <p>Where remaining in the property is not feasible due to the cost or complexity of the works required.</p> <p>Where the dwelling does not meet the needs of a disabled occupant, and/or where adaptation will not meet that need.</p> | <p>A and C.</p> | <p>To assist the applicant to meet the costs associated with purchase, sale and relocation, the following eligibility conditions should apply:</p> <ul style="list-style-type: none"> • The property is overcrowded and the applicant does not have the financial resources to carry out the necessary alterations, or extension to alleviate the overcrowding; or • the house cannot be adapted to accommodate the needs of a disabled person. Where an adaptation of the property has proved not reasonably practical, and where suitable alternative accommodation has been identified (which in itself may require adaptation); or • the house requires essential work such that it cannot be reasonably financed by the current owners even with the help of Home Improvement Loan assistance; or • the house is under occupied; and the applicant is vulnerable, <p>Assistance will be considered to enable a tenancy allocation/transfer of a vulnerable person into a suitable property. Normally this is to a property that requires adaptation before occupation and assistance can help towards reasonable costs associated with the re-location. Assistance is</p> |

| | | | |
|---|--|---|--|
| | | | <p>considered on a case by case basis.</p> <p>This assistance is subject to a test of financial resources and for owner occupiers a local land charge would be registered on the new property.</p> |
| <p>Disabled Facilities Grant (mandatory). Grants of up to £30,000. 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.</p> | <p>A DFG is provided to adapt the home of a disabled person to meet their specific needs. The need for an adaptation is determined by an Occupational Therapist (OT) from council's Adult Social Care Service. Adaptations must be deemed necessary and appropriate. The grant incorporates recommendations made by the OT, providing the works are also reasonable and practicable.</p> | C | <p>The DFG is subject to a test of financial resources. This test is prescribed in detail by legislation. 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.</p> <p>Grant repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000.</p> |
| <p>Disabled Facilities – discretionary/top up loan assistance</p> | <p>This is discretionary loan assistance to top up mandatory DFG for the provision of aids and adaptations for owner occupiers with disabilities.</p> <p>Loan assistance will also be considered for applicants (owner occupiers) that fall outside of the DFG eligibility but have no or small contributions assessed under the Fairer Charging regime.</p> | C | <p>This is loan funding of up to £20,000 for cases where the £30,000 mandatory limit are exceeded and where the client was originally assessed as having a "nil contribution" from the DFG test of resources. As child applications will not have undergone a DFG Test of Resources such cases will require such a ToR for a discretionary DFG to be considered. Assistance will only be available for owner occupiers.</p> <p>Loan assistance may also be available for applicants who have an assessed contribution under the DFG test of resources but are assessed as having no contribution under Adult Social Care's Fairer Charging regime. Again, this assistance will</p> |

| | | |
|--|---|--|
| | | <p>only be available for owner occupiers. The level of assistance will be determined by the specific circumstances of each case and may be used to fund a proportion of the contribution determined for a Mandatory DFG (e.g. where a client who would under normal circumstances be entitled to Housing Benefit is not eligible due to being in respite care)</p> |
| <p>Prevention Assistance</p> <p>Discretionary assistance to facilitate early discharge from hospital or prevent admission to a hospital or care home where such assistance is recommended by health or social care professionals as urgent.</p> | <p>Assistance will be considered for customers at risk of being admitted to hospital or residential care where provision of an adaptation or home improvement will help prevent that admission. These cases will require a Social Care or Health Professional referral to the extent that urgent works/measures are required to directly prevent a hospital or care home admission.</p> | <p>Assistance is intended to prevent a hospital or care home admission (or facilitate early release from hospital or a care home) where no other form of funding is possible or appropriate. Assistance might be provided in addition to other forms of longer term funding for more major adaptations or home improvements to meet needs of the customer (for example a DFG).</p> <p>Eligibility is normally restricted to those eligible for assistance under the Care Act and as the assistance is intended for urgent works/measures to prevent a hospital/care admission, assistance will normally be provided as a grant. Prevention assistance is intended to be under £4,000 in most cases and where provided by a specialist provider, there may be exemptions to normal procurement requirements. These cases are to be considered by the service management team.</p> <p>The type of measures and improvements provided by this assistance is not prescriptive but will be recommended as required to prevent a hospital or care admission. In some cases, the assistance might be provided for a home related service, as long as it is related to adapting or improving the</p> |

| | | | |
|--|--|--|--|
| | | | living accommodation. Examples of such services could include Handy Van type services. |
|--|--|--|--|

This page is intentionally left blank



have
your
say...

...on Central Bedfordshire Council's Private Sector Housing Assistance Policy Consultation 2016

Feedback received on the grants and loans available
for those most in need to repair or improve their home

**Central
Bedfordshire**

Find Central Bedfordshire Council online at



www.centralbedfordshire.gov.uk/consultations

1. INTRODUCTION

Background - Reviewing the Private Sector Housing Assistance Policy

The Council is reviewing its Private Sector Housing Assistance Policy (previously known as Central Bedfordshire's Private Sector Housing Renewal Policy). The Policy contains details of grants and loans the council can provide to help those most in need to repair or improve their homes. The review seeks to recognise the impact that poor housing conditions have on the health of vulnerable households and sets out how poor housing should be tackled through the targeting of available resources.

This policy also supports the intentions of the Better Care Fund in terms of making homes safe and healthy, to prevent admissions to hospital and help residents remain independent and safe at home. In particular, the policy provides assistance to remedy fall hazards in the home and to provide adaptations to allow safe access in and around the home

To tackle these problems the council needs to use its funds as fairly and effectively as possible. We, Central Bedfordshire Council, need to have the ability to re-use and recycle resources where we can, and in this instance, offer a Loan Assistance in place of the more traditional grants. However, we also recognise that many vulnerable households will be unable to repay loans in the traditional sense, so we have set our policy to ensure that repayment is tied in most cases to the sale of the property concerned. This will reduce pressures on vulnerable households that need such assistance. In 2014/15, £91k was returned to the Council. To date in 2015/16, £81k has been returned to the Council.

Central Bedfordshire Council (CBC) formally consulted on its draft Private Sector Housing Assistance Policy from Monday 21st March 2016 to Friday 6th May 2016. To ensure our policies are fair and transparent the Council is keen to include the views of key partners and stakeholders in shaping the policy and gain their feedback on our recommendations as part of the review.

A formal consultation was managed via a formal consultation document. This was available in paper format; downloadable from the CBC website, CBC main offices & promoted via the Council's communications. Social media was utilised and press releases were issued to the media to raise awareness of the consultation with Central Bedfordshire residents along with sharing in various newsletters. The survey has also been shared through networks including Just Ask project, Town & Parish Councils, forums and partnership boards and via the voluntary sector

The outcome of the response will be published on our web site following Executive Committee in August 2016.

2. RESULTS OF SURVEY: DEMOGRAPHIC PROFILE

- 2.1 In total, 51 people responded to the draft Private Sector Housing Assistance Policy formal consultation.
- 2.2 57% of respondents were male, 29% were female, 2% preferred not to say, and 12% did not answer.
- 2.3 51% of respondents were aged 60 years or over.
- 2.4 20% of respondents stated that they had a disability.
- 2.5 84% of respondents were White: British, 6% White: European, 2% were Black or Black British: African: 2% were other and 4% respondents preferred not to state their ethnicity with 2% who did not answer.
- 2.6 Appendix 1 provides a full demographic statistical profile of respondents.
- 2.7 Appendix 2 provides a full account of the qualitative feedback received

3. RESULTS OF SURVEY: QUESTION RESPONSES

The formal consultation was designed to capture both quantitative and qualitative data from respondents, with results summarised as follows:

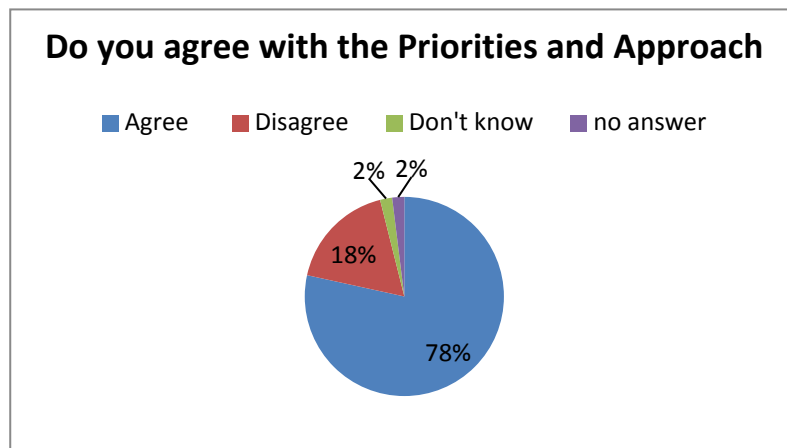
3.1 Q1. The council has agreed the following as the key private sector housing issues that need to be addressed in Central Bedfordshire. In times of budget pressure grant/loan assistance will be prioritised taking into account the date of application but also the following priorities:

- A - The safety and security of older persons and other vulnerable groups, living in their home. This is the highest priority,**
- B - Reducing cases of fuel poverty,**
- C - Reduction of category 1 hazards and major adaptations for people with disabilities,**
- D - Reduction of empty homes,**
- F - Improvement in the thermal efficiency of the housing stock,**
- G - Maximising opportunities for external funding of all types for the benefit of meeting the above priorities**

We asked if people agreed with the priorities and approach outlined in the policy.

| | | |
|------------|----|-----|
| Agree | 40 | 78% |
| Disagree | 9 | 18% |
| Don't Know | 1 | 2% |

40 respondents (78% of respondents) agree with the priorities and approach. 9 respondents (18% of respondents) disagree, 1 respondent (2% of respondents) don't know and 1 respondent (2% of respondents) did not answer.



3.2 Q.2. We asked if people disagreed with the priorities and approach to provide more feedback to explain why.

In summary, whilst 78% of respondents agreed with the priorities and approach outlined in the policy from the feedback received there were varying opinions on the order of priority. It was also highlighted bullet point E was missing and fails to mention the 'Reducing Non-Decent homes' category mentioned in 4.2.1

The feedback emphasises the council's idea is acceptable in principle to have a priority list however there are mitigating factors that require further investigation as each priority can be agreed as having priority over the other or a standalone issue outside of the key private sector list as set above.

Other feedback suggests there could be a consideration for private landlords to be exempt from council tax whilst properties undergo modernisation and to date council housing.

The Better Care Fund Board recommended that consideration be given as to how some Disabled Facilities Grant funding can be used differently to reduce hospital and care home admissions and that the draft policy be amended in accordance with this recommendation before being presented to Members.

CBC Response:

Bullet point E missing from the consultation document was an error but it was included in the main policy that was being consulted upon.

The feedback concerning the priorities is agreed, which is why the new policy has a simpler “waiting list” proposal based upon time of enquiry as well as consideration of the priority involved.

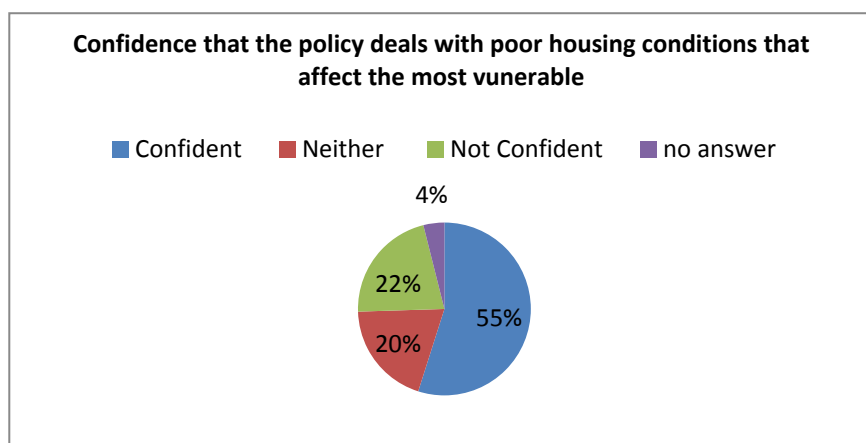
The comment concerning exemption from Council Tax is understood as current Council Tax policy can be seen as a disincentive for landlords to modernise their accommodation. It is not within the ability of this policy to change Council Tax policy but the assistance proposed might help “make up” for having to pay Council tax during periods of modernisation. Comments relating to Council Tax will be forwarded to the Council Tax team.

The draft policy is to be amended to contain availability of assistance directly aimed at preventing hospital and care home admissions.

3.3 Q3. We asked how confident people felt the policy deals with the poor housing conditions that affect the most vulnerable households in Central Bedfordshire

| | | |
|---------------|----|-----|
| Confident | 28 | 55% |
| Neither | 10 | 20% |
| Not Confident | 11 | 21% |
| No Response | 2 | 4% |

28 respondents (55% of respondents) were confident that the policy deals with the poor housing conditions that affect the most vulnerable households. 10 respondents (20% of respondents) were neither, 11 respondents (21% of respondents) were not confident and 2 respondents (4% of respondents) did not answer



We asked if people were neither or not confident to provide more feedback to explain why.

In summary some respondents suggest more awareness of the assistance loans / grants needs to be considered and to ensure the process is not complex with a clear criteria and process in place which highlights how people are assessed and whether it is means tested.

There were a number of comments received to say more information is required to be able to comment.

There were differing opinions on whether people who can afford private properties should have access to grants where other feedback highlighted private landlords are not incentivised, particularly given national changes from April 2016.

Some respondents suggest park homes require priority due to the demographic of its residents and the homes are poorly insulated and do not receive funding / grants for insulation as more conventional houses would.

Respondent also suggested that there is insufficient new-build social/affordable housing & older housing stock is in poor condition. Inadequate & out-of-date "Local Plan" - with consequential failure on housing land allocations.

CBC Response:

Awareness of the policy and assistance available is something that the Council has to ensure is targeted to prevent raising expectations that the Council cannot deliver. Demand is always higher than resources available, which means that awareness must be targeted towards customers most likely to need such assistance.

Some people owning properties incur financial deprivation and the policy seeks to target potential assistance to those who cannot afford to remedy defects to their homes themselves.

Assistance for Park Home residents has been increased with the draft new policy.

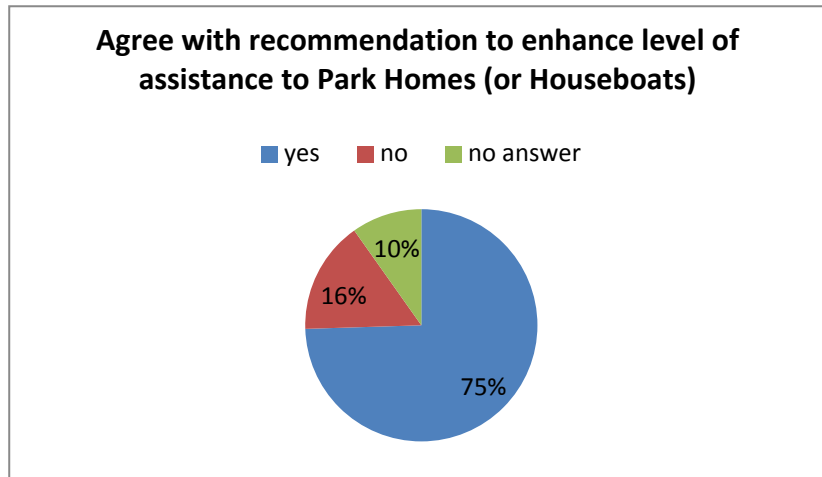
The comments concerning insufficient new build social housing/affordable housing are noted and agreed with but are outside the scope of this particular policy.

3.4 Q4. Following the Park Home Offer which was adopted by Executive in March 2015, a recommendation for the review is to enhance the level of assistance to £5000 made available with a commitment that the owner will repay the Council if the property is sold within 5 years

We asked if people agreed with the recommendation to enhance the level of assistance to Park Homes (or Houseboats) with the commitment that the owner will repay the Council if the property is sold within 5 years.

| | | |
|-----------|----|-----|
| Yes | 38 | 74% |
| No | 8 | 16% |
| No answer | 5 | 10% |

38 respondents (74% of respondents) said yes they did agree. 8 respondents (16% of respondents) said no and 5 respondents (10% of the respondents) did not answer



In summary 74% of respondents agree to enhance the level of assistance to Park Homes (or Houseboats) with the commitment that the owner will repay the Council if the property is sold within 5 years. Further comments suggest it is necessary and should it be 7 years however other feedback questions why would the level need to be increased, should it be paid back sooner and if privately owned should they self fund?

CBC Response:

The repayment period of 5 years was felt fair as Park Homes do not have as long a life as traditional bricks and mortar homes. Assistance is aimed at those residents who don't have the ability to self fund.

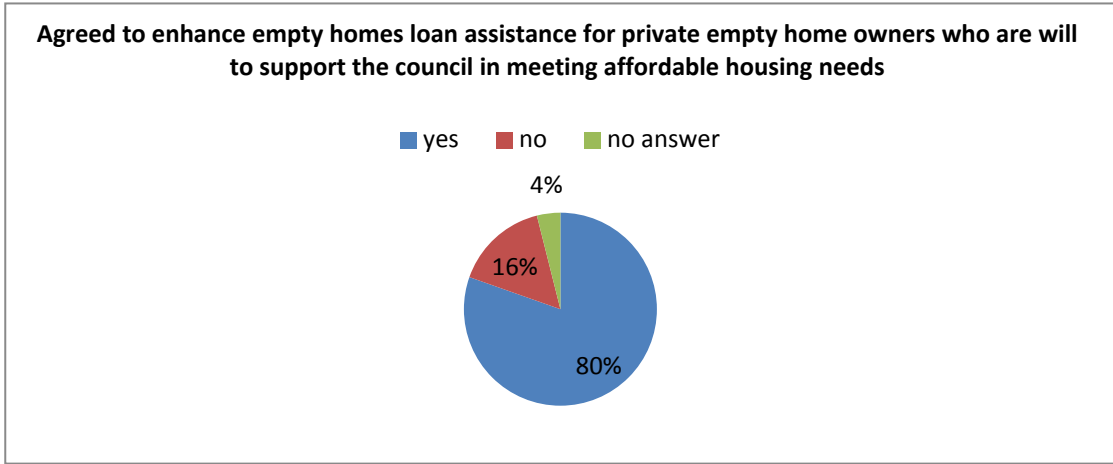
It is possible for grant recipients to repay the funding within the five years should they wish to.

3.5 Q5. Where empty home owners form an agreement with the council in terms of nomination rights and rents at affordable levels, funding will be assessed on a case by case basis, depending upon the extent that local housing needs are met.

We asked if people agreed with the offer to enhance Empty Home Loan Assistance for private empty home owners who are willing to support the Council in meeting affordable housing needs.

| | | |
|-----------|----|-----|
| Yes | 41 | 80% |
| No | 8 | 16% |
| No answer | 2 | 4% |

41 respondents (80% of respondents) said they agreed. 8 respondents (16% of respondents) said no and 4 respondents (4% of respondents) did not answer



In summary there were 80% of respondents who agreed with the offer to enhance Empty Home Loan Assistance with further feedback stating how this will support with affordable housing.

With some of the feedback received concerns were raised to suggest this is closely monitored to ensure the property is maintained and rent does not increase once the work has taken place. Other feedback suggests that private owners could self fund and the rent can be agreed once the work is completed and that empty properties should be taxed.

CBC Response:

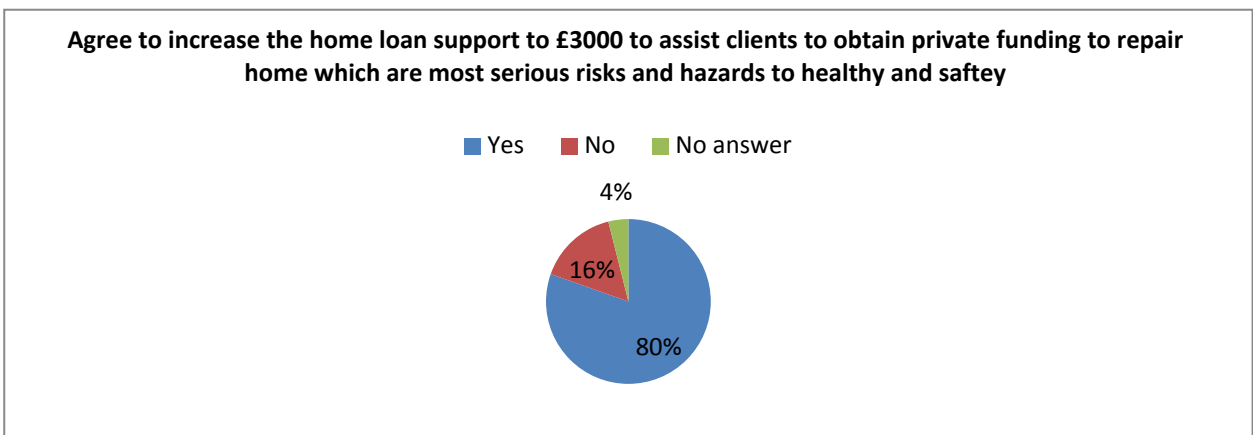
The feedback is supportive and agreed with. The Council will aim to closely monitor those cases where rent is intended to be affordable and will look to ensure that nominations agreements established with empty home owners are sound.

3.6 Q6. The Council has proposed to increase the Home Loan Support Assistance to £3000 to assist clients to obtain private funding to repair homes which are the most serious risks and hazards to health and safety

We asked if people agreed with the increase the Home Loan Support Assistance to £3000 to assist clients to obtain private funding to repair homes which are the most serious risks and hazards to health and safety

| | | |
|-----------|----|-----|
| Yes | 41 | 80% |
| No | 8 | 16% |
| No answer | 2 | 4% |

41 respondents (80% of respondents) said they agreed. 8 respondents (16% of respondents) stated no and 2 respondents (4% of respondents) did not answer



In summary although 80% agreed with the increase respondents who provided further comments did raise other options to be considered:

- Council Tax waived whilst properties are empty and undergoing modernisation
- The amount should be increase / up to £5000 in special circumstances
- The money should be repaid only if sold within 5 years

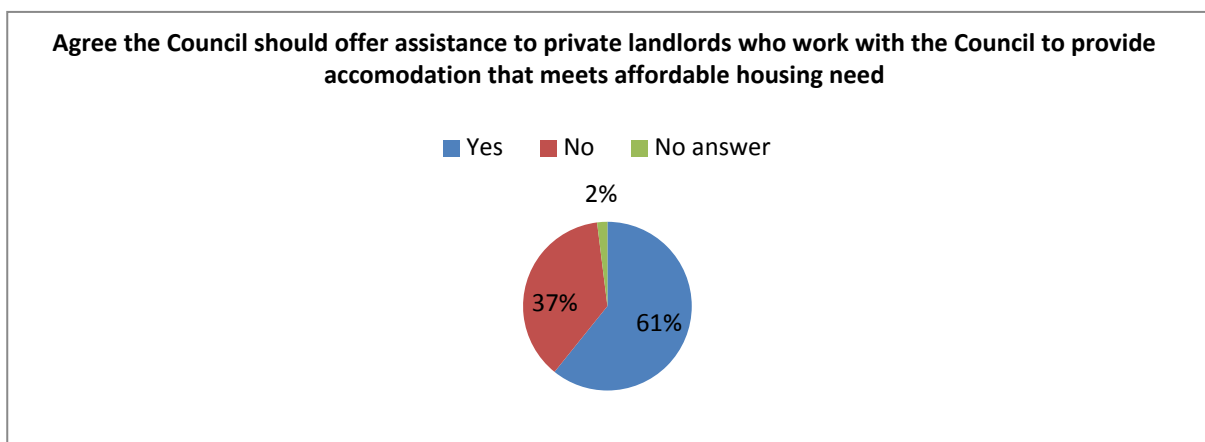
CBC Response:

This assistance is not intended to pay for the works but help towards the cost of private finance, which is used to fund the necessary works. In most cases £3,000 should be sufficient for loan set up costs but where more than £3,000 is needed and can be justified, exceptional circumstances provisions might be applied as per the policy.

3.7 Q7. We asked if people agreed that the Council should offer assistance to private landlords who work with the Council to provide accommodation that meets affordable housing need

| | | |
|-----------|----|-----|
| Yes | 31 | 61% |
| No | 19 | 37% |
| No answer | 1 | 2% |

31 respondents (61% of respondents) said yes they agreed. 19 respondents (37% of respondents) said no and 1 respondent (2% of respondents) did not answer



In summary although a majority 61% agreed there were some questions raised as to whether private landlords should receive assistance.

- Too broad a spectrum
- Needs to be managed and monitored
- Could councils agree rent on completion
- Should it be time limited, loan basis and have agreements in place i.e. cap on rent, not be sold within 10 years without full payment
- Questions whether private landlords are a business and benefit from increased property value and via rent received

CBC Response:

Agree that this needs monitoring and will be through the Let's Rent scheme. The Council will look to agreeing the rent before assistance is approved. Normal repayment conditions will apply in addition to those associated with capping the rent for the agreed period. It is

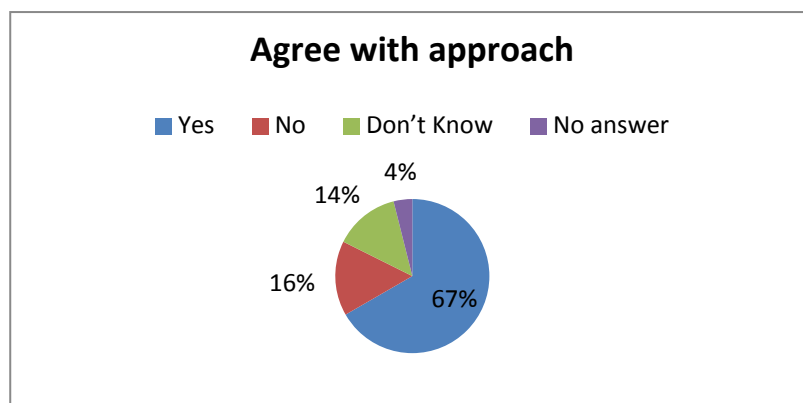
agreed that private landlords are a business but this assistance is aimed at encouraging landlords to work with the Council and provide more affordable accommodation to meet local housing needs.

- 3.8 Q8. Disabled facilities grants (DFGs) are grants provided by your local authority to help meet the cost of adapting a property for the needs of an eligible disabled person. There are two ways this can be provided via Disabled Facilities Grant (mandatory) or Disabled Facilities - discretionary/top up loan assistance in certain instances. Details can be found on p25 of the policy The Council proposes that the discretionary loan assistance will continue to only be available for owner occupiers and may be available for DFG applicants that require works costing more than the £30,000 DFG limit or applicants that have fallen outside the DFG eligibility but are assessed as having no (or a small) contribution under Adult Social Care's "Fairer Charging" assessment**

We asked if people agreed with the approach

| | | |
|------------|----|-----|
| Yes | 34 | 66% |
| No | 8 | 16% |
| Don't Know | 7 | 14% |
| No answer | 2 | 4% |

34 respondents (66% of respondents) said yes they agreed. 8 respondents (16% of respondents) said no, 7 respondents (14% of respondents) said they did not know and 2 respondent (4% of respondents) did not answer



We asked people to provide more feedback to explain their answer.

In summary 66% of respondents agreed with the approach with additional feedback which highlighted the need to remove jargon as difficult to understand, need to make simpler with clear criteria / and assessment process in place and to speed up the process.

Other comments expressed consideration for non owner occupiers, people with disabilities who do not own their own home and persons who are living alone.

There was emphasis on the new "Local Plan" providing opportunity to incorporate any necessary changes and ensure new social/affordable builds should include DDA – compliant

CBC Response:

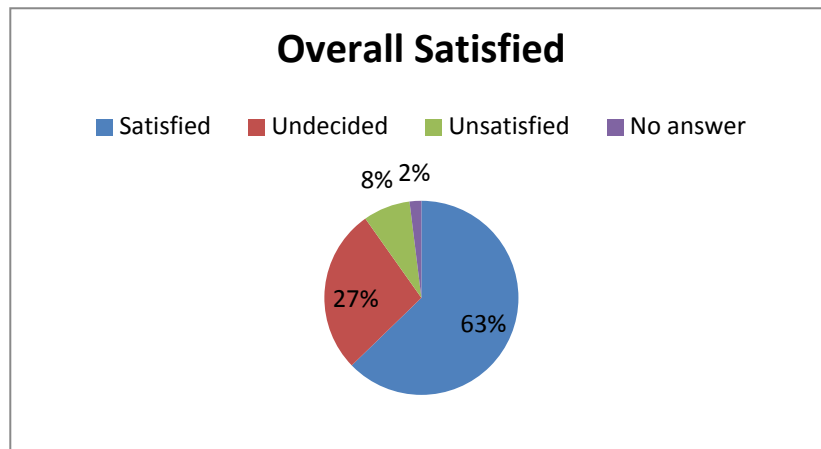
The draft policy will be reviewed having regard to removing jargon and it is recognised that this particular area of assistance might be difficult to understand. It is intended that there will be a speedy process within the Council, which is consistent with provision of Disabled Facilities Grants.

Unfortunately, loan assistance cannot be provided to anyone other than the home owner. There might be other assistance available within the Care Act duties for Central Bedfordshire Council and Housing Association tenants, depending upon their circumstances. Housing Associations may assist their tenants in some way with discretionary funding but this will vary according to housing association policies.

3.9 Q9. Overall how satisfied are you with the Draft Central Bedfordshire Council Private Sector Housing Assistance Policy

| | | |
|-------------|----|-----|
| Satisfied | 32 | 63% |
| Undecided | 14 | 27% |
| Unsatisfied | 4 | 8% |
| No answer | 1 | 2% |

32 respondents (63% of respondents) were satisfied with the policy. 14 respondents (27% of respondents) were undecided, 4 respondents (8% of respondents) stated they were unsatisfied and 1 respondent (2% of respondents) did not answer



3.10 Q10. Feedback and further comments received

Summary of feedback provided by respondents included the following:

- A fairly administered policy will prevent profiteering
- The policy is too wordy and contains "Council talk"
- One respondent has implied that some elements have not been considered i.e Council Tax support and Mandatory DFG contributions
- The impact of providing funding to PSL [Private Sector Landlords] on tenants (will improved housing lead to increased rent)
- A balanced approach to support people who may require some financial assistance

Need to ensure it is fairly administered, with safeguards in place and to consider the review date.

CBC Response:

The policy is intended to prevent “profiteering” opportunities, mainly through provision as loans.

The policy has been jointly drafted with “non professionals” to limit the use of jargon but this will be reviewed again.

The Housing Assistance Policy has no hold over private rents, which are generally market based. However, the intention is to cap rents to affordable levels where landlords want to work with the Council to meet local housing needs.

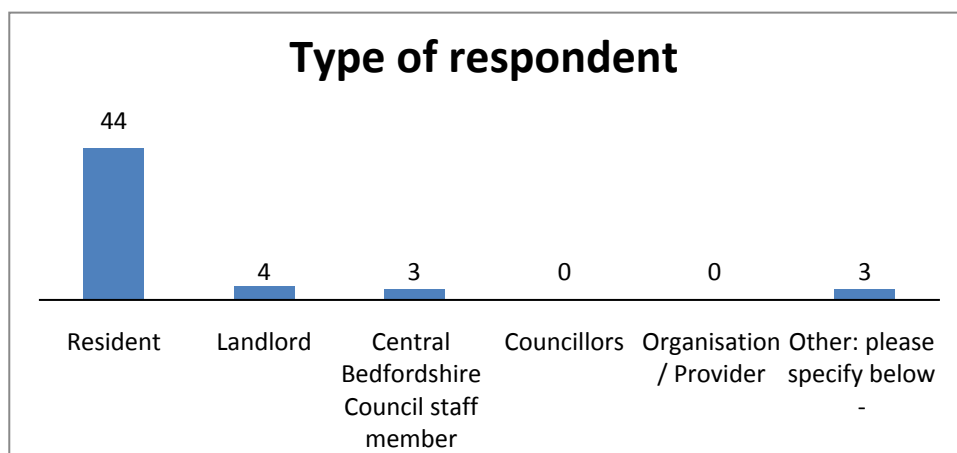
The policy will be delivered by the Housing Solutions service, which offers a good level of support to ensure eligible customers are successful in their applications for assistance. Housing Solutions also works alongside Gateway Housing Support, who can provide a higher level of support to customers where needed.

3.10 Q11. What type of respondent

See feedback below, some respondent’s ticked more than one box

| | | |
|---|----|-----|
| Resident | 44 | 86% |
| Landlord | 4 | 8% |
| Central Bedfordshire Council staff member | 3 | 6% |
| Councillors | 0 | 0% |
| Organisation / Provider | 0 | 0% |
| Other: please specify below - | 3 | 6% |

- 1 respondent was a member of Park Home Association
- 1 respondent said they were a Home owner
- 2 respondents said they were tax payers



4. SUMMARY

There were 51 people who responded to the survey

In summary 78% of respondents (40 respondents) agree with the priorities and approached outlined in the policy.

Overall 63% of respondents (32 respondents) were satisfied with the policy

There were 51% of respondents (26 respondents) that were aged 60 years or over and 20% of respondents stated that they had a disability.

55% of respondents (28 respondents) were confident that the policy deals with the poor housing conditions that affect the most vulnerable households

There was an emphasis throughout the survey to ensure the assistance is simplified and easy to understand along with more awareness required of the loans / grant available.

There were differences of opinion concern the order of priorities. To ensure all groups are included and that it does not discriminate any particular group. Need to ensure it is fairly administered, with safeguards in place.

Areas have been highlighted of options to explore other alternatives that could be considered within the policy:

- Whether it is a grant or a loan
- Use of other income to complete works required: rent, profit from increased property value
- How council tax is administered: whether homes should be taxed whilst empty or exempt whilst work is undergo to modernise
- Rent to be capped / approved once works carried out

There was emphasis on the new “Local plan” providing opportunity to incorporate any necessary changes and ensure new social/affordable builds should include DDA – compliant

Appendix 1: Results of Survey: Demographic Profile of Respondents

12. Please tell us your gender

| | | |
|-------------------|----|-----|
| Male | 29 | 57% |
| Female | 15 | 29% |
| Prefer not to say | 1 | 2% |
| No answer | 6 | 12% |

13. Please tell us your age

| | | |
|-------------------|----|-----|
| Under 16 | 0 | 0% |
| 16-19 years | 0 | 0% |
| 20-29 years | 0 | 0% |
| 30-44 years | 7 | 14% |
| 45-59 years | 15 | 29% |
| 60-64 years | 3 | 6% |
| 65-74 years | 22 | 43% |
| 75+ | 1 | 2% |
| Prefer not to say | 2 | 4% |
| No answer | 1 | 2% |

14. Do you consider yourself to be disabled?

Under the Equality Act 2010 a person is considered to have a disability if he/she has a physical or mental impairment which has a sustained and long-term adverse effect on his/her ability to carry out normal day to day activities.

| | | |
|-------------------|----|-----|
| Yes | 10 | 20% |
| No | 35 | 68% |
| Prefer not to say | 5 | 10% |
| No answer | 1 | 2% |

16. Please tell us your ethnicity

| | | |
|---|----|------|
| White: British | 43 | 84% |
| White: Irish | 0 | 0.0% |
| White: European | 3 | 6% |
| White: other background (please specify below) | 0 | 0.0% |
| Mixed: White and Black Caribbean | 0 | 0.0% |
| Mixed: White and Black African | 0 | 0.0% |
| Mixed: White and Asian | 0 | 0.0% |
| Mixed: other background (please specify below) | 0 | 0.0% |
| Asian: Indian | 0 | 0% |
| Asian: Pakistani | 0 | 0.0% |
| Asian: Bangladeshi | 0 | 0.0% |
| Asian: Chinese | 0 | 0% |
| Asian: other background (please specify below) | 0 | 0.0% |
| Black or Black British: Caribbean | 0 | 0.0% |
| Black or Black British: African | 1 | 2% |
| Black or Black British: other background (please specify below) | 0 | 0% |
| Other (please specify below) | 1 | 2% |
| Prefer not to say | 2 | 4% |
| No answer | 1 | 2% |

Appendix 2: Results of Consultation: Qualitative Feedback

QUESTIONS:

1. The council has agreed the following as the key private sector housing issues that need to be addressed in Central Bedfordshire. In times of budget pressure grant/loan assistance will be prioritised taking into account the date of application but also the following priorities:

A - The safety and security of older persons and other vulnerable groups, living in their home. This is the highest priority,

B - Reducing cases of fuel poverty,

C - Reduction of category 1 hazards and major adaptations for people with disabilities,

D - Reduction of empty homes,

F - Improvement in the thermal efficiency of the housing stock,

G - Maximising opportunities for external funding of all types for the benefit of meeting the above Priorities

Do you agree with the priorities and approach?

Agree Disagree Don't know

2. If you disagree please explain why.

but, this Executive Summary is missing a bullet point "E" and fails to mention the "Reducing Non-Decent homes" category mentioned in 4.2.1

F should be second item. Particularly for Park Homes where the energy companies will do nothing and supply nothing. They will only deal with brick built properties whereas the insulation in Park Homes is totally inadequate and needs to be a Council Priority.

Need to update council housing not private

Landlords should not have to pay Council Tax on empty properties which are undergoing modernisation & improvements.

Reduction of empty homes seems very low on the list.

Priority order should be: C, D, B, A, F, G.

I think priorities C, D, and E are the highest priority issues

In order to bring properties up to a reasonable standard & make them thermally efficient, this can often only be carried out while they are empty. If this is the case & a landlord is prepared to modernise & upgrade, then the property should be exempt from council tax while the work is being carried out.

Under C. If the adaption means that disabled people will not receive their full benefits, then I'm questioning this point as it more 'disabling' in the long run and might be 'cheaper' for the person to carry out the repairs than losing benefits.

B & F are effectively the same thing. If you apply F then B will follow. There is no mention in here of those living with long term chronic conditions or those with social care needs as well as health care needs

The Better Care Fund Board met on 22nd April 2016 as part of the consultation process. The board recommended that consideration be given as to how some Disabled Facilities Grant funding can be used differently to reduce hospital and care home admissions. The board required the draft policy to be amended in accordance with this recommendation before being presented to Members.

3. How confident do you feel the policy deals with the poor housing conditions that affect the most vulnerable households in Central Bedfordshire? (Please tick one)

Confident Neither Not Confident

If you are neither or not confident please explain your answer:

Are the public aware that this assistance is available?

Park Homes are occupied by people over age 50, normally much over this age, so they need priority for insulation grants or funding.

Think the Council say one thing and further down the line say another

Why should people who can afford private property have access to grants.

Private Landlords not incentivised, particularly given national changes from April 2016.

I am aware of some social housing occupied by people who could afford to pay market rent. Hence, I am not convinced that CBC is doing the best possible job it can.

Not enough information to answer with certainty.

Policy is passive. Vulnerable households are particularly apathetic.

Would need to know more

I do not think I know enough about the issues to comment

Insufficient new-build social/affordable housing & older housing stock in poor condition. Inadequate & out-of-date "Local Plan" - with consequential failure on housing land allocations.

Can't see how people are going to be assessed and how do they find out that there is assistance? Is this going to be means tested? Does this mean their benefits will be cut? So much trust has been lost with the government's reassessment of disability benefits. People are struggling more than ever. If there is funding, why is it not going to the ones that need it and can't actually exist and are evicted from their homes?

*Who knows about your policy's and how complex is it to apply
Have no information on which to base an opinion.*

Park Homes are very poorly insulated and Energy Companies will not provide cavity wall insulation OR improve loft insulation as they do, free of charge, for conventional houses. The council needs to provide adequate Grants to replace this omission.

Sounds good, not sure how much funding is in place to fulfil the policy

4. Following the Park Home Offer which was adopted by Executive in March 2015, a recommendation for the review is to enhance the level of assistance to £5000 made available with a commitment that the owner will repay the Council if the property is sold within 5 years

Do you agree with the recommendation to enhance the level of assistance to Park Homes (or Houseboats) with the commitment that the owner will repay the Council if the property is sold within 5 years?

Yes No

Any comments:

I think it should be 7 years

PRIVATELY OWNED, SHOULD SELF FUND.

Definitely

Unsure

Should pay back money sooner

Why would the level of assistance need to be increased?

Very necessary.

5. Where empty home owners form an agreement with the council in terms of nomination rights and rents at affordable levels, funding will be assessed on a case by case basis, depending upon the extent that local housing needs are met.

Do you agree with the offer to enhance Empty Home Loan Assistance for private empty home owners who are willing to support the Council in meeting affordable housing needs?

Yes No

Any Comments:

PRIVATELY OWNED CAN SELF FUND,ARRANGE THERE OWN LOAN AND PAY BACK FROM RENTAL INCOME. COUNCIL CAN AGREE TO RENT ON COMPLETION OF WORK

This will mean can rent and stay in an affordable houses.

just tax them more for leaving it empty, they will soon get it occupied

Affordable rents do NOT meet the costs of private Landlords renovation & modernising older properties.

Once a property has been modernised & upgraded, after that level of expenditure, a landlord will expect a rental increase!

This needs to be continuously monitored as private landlords don't maintain their properties on a regular basis and will put the rent up on a whim.

6. The council has proposed to increase the Home Loan Support Assistance to £3000 to assist clients to obtain private funding to repair homes which are the most serious risks and hazards to health and safety

Do you agree with the increase the Home Loan Support Assistance to £3000?

Yes No

Comments

It should be £3000 to £5000 in special circumstances they should do it themselves, why should I pay for it?

Home Loan support may be unnecessary if Council Tax payments are waived whilst properties are empty undergoing renovations/modernisation.

Only if they don't have to pay it back unless they sell their property.

The amount is inadequate and should be at least £5,000.

Perhaps as above the money should be repaid if the house is sold within 5 years.

7. **Do you agree that the Council should offer assistance to private landlords who work with the Council to provide accommodation that meets affordable housing need?**

Yes No

Comments

Yes but in Limited time period to make available..then not to be sold for 10 years with out full repayment

its not needed,funds can be arranged by landlords,council can help by agreeing to rent on completion of works,no funding needed.

Provided it's managed properly and fairly

The landlords benefit from the rents so should pay for their own improvements.

too broad a spectrum

You are only encouraging second rate landlords

Yes if rentals are set at realistic levels.

If they can't afford to maintain the property they should sell it, not have repairs paid for by the council

Surely that is the role of CBC & the Housing Associations across the unitary authority!

What does offer assistance mean? Pay them to make property available, deal with the rent, maintain property?

On a loan basis only. To be repaid by landlord, repayment not passed on to tenant.

Private landlords are effectively a business, and thus run at a profit. These 'profits' should be used to maintain properties. There are, or should be, legal devices in place to ensure there is sufficient affordable rental stock available.

Private landlords are benefiting from the increased property value and rents and should therefore demonstrate that they have exhausted all private funding opportunities before being offered council assistance. There also needs to be long term assurances that if council support is provided that the property stays affordable until the loan is repaid.

Does that 'assistance' mean loans or grants? Loans - yes. Grants - No.

Not really, landlords who provide such accommodation are still profiting from such rentals. If there a way of making landlords provide affordable housing, ie a cap on what they can legally charge?

8. Disabled facilities grants (DFGs) are grants provided by your local authority to help meet the cost of adapting a property for the needs of an eligible disabled person. There are two ways this can be provided via Disabled Facilities Grant (mandatory) or Disabled Facilities - discretionary/top up loan assistance in certain instances. Details can be found on p25 of the policy The Council proposes that the discretionary loan assistance will continue to only be available for owner occupiers and may be available for DFG applicants that require works costing more than the £30,000 DFG limit or applicants that have fallen outside the DFG eligibility but are assessed as having no (or a small) contribution under Adult Social Care's "Fairer Charging" assessment

Do you agree with the approach?

Yes No Don't Know

Please explain your answer:

This is littered with JARGON,very difficult to understand what your trying to say...make it simple.

Priority should be applied to persons living alone.

whilst agreeing with this point, the council needs to speed up the process of awarding DFGs, it currently takes several months for these to be approved causing a long delay before adaptations can begin, people who need these adaptations need them now not 6+ months time, this can result in people having to remain in hospital 'bed blocking' whilst awaiting essential alterations to their home to allow them to be discharged.

Seems a bit discriminating against non owner occupiers

more than £30,000 is obviously excessive

Implication is that Housing Associations & other providers, including CBC, need to supply more DDA compliant properties. New "Local Plan" provides the opportunity to incorporate any necessary changes.

What about people with disabilities who do not own their own home?

New social/affordable build should include DDA-compliant properties.

It seems balanced and fair.

What happens when that person will be reassessed and deemed 'not disabled'. Do they have to pay back the loan or grant?

Don't really understand the criteria decision process. Would have thought that £30,000 would cover any alteration, so DFG would cover it.

Providing it is a loan.

Any help that will assist disabled people to stay in their own home is worth the cost. i.e. Our Home is in need of Wall Installation to keep the heat in (as we live in a Park Home).

This is unclear! Why only for work above £30,000. discretionary top ups are a lifeline for disabled people and should be kept for those in most need.

9. Overall how satisfied are you with the Draft Central Bedfordshire Council Private Sector Housing Assistance Policy?

Satisfied Undecided Unsatisfied

10. Please use this space to provide any further Comments

Still not sure exactly what it means. Too much wording but not enough specifics.

too much 'council talk', and waffle jargon!!!

good example of a poorly prepared policy, again money down the drain

Again it must be fairly administered, with safeguards in place to prevent unscrupulous profiteering

In addition to my comments in Q2 around the priorities. I have the following comments to make: 4.4.5 - Is it practicable to review fees annually with all other competing pressures on time. I would imagine that circumstances do not change annually to require review. Would it be more appropriate to replace this annual review with "reviewed periodically"? 4.6.2 - states "or reduced with funding returned to the Council". Does "the funding returned to the Council" mean that the Council will reduce funding in this area for some reason or does it instead relate to previous clients repaying grants/loans in which case it would be increased rather than decreased. 4.10.3 - I don't understand the example of the exception given in the 2nd bullet point. Appendix B - SSER, Eligibility & Conditions Summary - In the bracket containing "including Pension Credit" could you please add "and Council Tax Support" Appendix B - Discretionary DFG Loan Assistance, Eligibility & Conditions Summary - Can you please add to the end of the final sentence "and may be used to fund a proportion of the contribution determined for a Mandatory DFG".

Think the Council have not thought about all walks of life on all of the options.

Radical reform necessary. Tinkering at the edges will not deliver reform, nor remove "subsidy" - which ultimately has to be met by those paying full Council Tax.

It seems a balanced approach to people that need financial assistance without the authority being in danger of financially over stretching because of targeted resource allocation.

Government directive can interfere with this policy and make it very dangerous for the end user or receiver. There are so many factors that have not been taken into consideration. Also, if money has spent to make a house saver for a disabled person and the house will be sold, who will get the money back when all the adaptations will be removed?

There is no indication that where funding is provided to private landlords that the property will remain affordable for the duration of the loan. There is also no mention of those living with chronic long term health problems who may technically be classed as disabled but whose living conditions have a detrimental affect on their health.

We found the Park Home Forum very informative and have attended both meetings.

Many people own their own homes but are not in a position to maintain them, it seems fair that rather than force them from these homes, in particular the elderly and severely disabled that the Council attempts to assist them. Putting such people into Council accommodation is not possible or practical.



A great place to live and work

Contact us...

by telephone: 0300 300 8303

by email: customer.services@centralbedfordshire.gov.uk

on the web: www.centralbedfordshire.gov.uk

Write to Central Bedfordshire Council, Priory House,
Monks Walk, Chicksands, Shefford, Bedfordshire SG17 5TQ

Appendix C - Discretionary Cases completed 2015/16 and previous years

| Type of assistance | 2015/16 | 2014/15 | 2013/14 | 2012/13 | 2011/12 |
|---|---------------------|----------------|----------------|------------------|----------------|
| Safety Security Emergency Repair grant | 12 | 15 | 19 | 17 | 15 |
| Home Improvement Assistance | 20 | 32 | 32 | 56 (£245,257) | 27 |
| Affordable Warmth Assistance | 3 | 7 | 12 | 14 | 5 |
| Relocation Assistance | 0 | 1 | 2 | 0 | 0 |
| Disc DFG | 1(7 in progress) | 4 | 5 | 0 | 0 |
| Empty Homes Loan Assistance (separate capital programme) | 7 | 5 | 5 | 2 | 0 |

This page is intentionally left blank

**Social Care Health and
Housing Overview and Scrutiny
Committee
Monday 27th June 2016**

**Budget Monitoring
2015/16 Outturn**

SCHH General Fund Revenue Outturn

The outturn is £64.8m after use of reserves – an over spend of £0.233m (0.4%).

Key Variances and Indicators

Over spends on:

- 65+ placements and packages - £2.3m (demographic and complexity) offset by additional customer income from charges of £1.3m and BCF funding of £1.2m
- Learning Disability placements and packages - £0.614m (Mid Life Transitions/Carer Breakdown, Winterbourne View, Pathway to my Place)
- LD Transfer costs £0.247m due to increased support hours & loss of health funding
- Residential Care Homes - £0.544m mainly on pay (use of agency staff)

Offset by under spends on:

- Dementia premium - £0.158m (uptake below target)
- Partnership and Performance - £0.200m (vacancies and reduced training packages)
- Additional customer income (18-64) £0.5m

- Efficiencies – over-achieved by £0.116m (target of £6.355m)
- Debt - £5.0m general debt including £1.9m Health plus £1.4m charges on property

SCHH Net Revenue Outturn 2015/16

Social Care Health and Housing General Fund Revenue Outturn 2014/15

| Service Area | Approved Budget | Final Outturn | Outturn Variance | Use of Earmarked reserves | Outturn Variance after use of earmarked reserves. | Outturn as % of Budget |
|--|-----------------|---------------|------------------|---------------------------|---|------------------------|
| Director | 197 | 745 | 548 | -528 | 20 | 11% |
| Housing Solutions | 1,198 | 1,519 | 321 | -228 | 93 | 8% |
| Older People and Physical Disabilities | 37,297 | 40,123 | 2,826 | -791 | 2,035 | 6% |
| Learning Disabilities and Mental Health | 23,481 | 23,875 | 394 | 0 | 394 | 2% |
| Commissioning | 10,348 | 10,075 | -273 | -5 | -278 | -3% |
| Resources | -7,926 | -9,898 | -1,972 | -59 | -2,031 | 26% |
| TOTAL | 64,595 | 66,439 | 1,844 | -1,611 | 233 | 0% |

General Fund Revenue SCHH

Residential and nursing placement approvals for 2015/16 for Older People

| Admitted From | Quarter 1 2015/16 | Quarter 2 2015/16 | Quarter 3 2015/16 | Quarter 4 2015/16 | TOTAL | % |
|------------------------|----------------------|----------------------|----------------------|----------------------|------------|------------|
| Hospital | 45 | 57 | 41 | 36 | 179 | 54 |
| Own Home | 7 | 6 | 10 | 6 | 29 | 9 |
| Rehabilitation | 3 | 3 | 2 | 1 | 9 | 3 |
| Respite | 20 | 19 | 25 | 25 | 89 | 27 |
| Other (mainly nursing) | 1 | 1 | 16 | 7 | 25 | 8 |
| TOTAL | 76 | 86 | 94 | 75 | 331 | 100 |

- The number of approvals for 2015/16 at 331 is more than in the equivalent period in 2014/15 (299). There were 224 deaths during 2015/16 (217 during 2014/15).
- The ongoing residential placement efficiency is particularly challenging but was achieved for 2015/16. The no. of residential placements stood at 510 at the end of March 2016 (512 at the March 15) with 213 residential block beds being used and 297 spot contract beds

SCHH Capital 2015/16 Outturn

Outturn gross spend = £3.1M (Budget = £7.8M) – £4.7M under spend of which £0.8m underspend on DFGs and £3.9m slippage. After external funding, net underspend of £1.3m of which £0.8m underspend and £0.5m slippage on Housing schemes.

Housing General Fund

Disabled Facility Grants – Gross budget of £2.7M, outturn spend of £2.1M delivering 372 adaptations; additional external income £0.2M secured so final under spend £0.8M

Empty Homes – Gross budget of £0.3M, outturn spend of £0.262M, additional income of £0.054M (loan repayment) – final under spend of £0.092M (slippage proposed)

Renewals Assistance – Gross budget of £0.150M, outturn spend of £0.154M delivering 43 renewals cases; additional income of £0.035M (loan repayments) - final under spend of £0.031M (slippage proposed)

G&T sites – Net budget of £0.582M but 11 plot proposal at Potton has been discontinued at this time, leaving £0.350M spend on 2 plot extension with £0.113M of HCA funding at Potton. Final under spend of £0.345M

Adult Social Care

Campus Closure – Final scheme at Beech Close, Dunstable subject to release of £0.7m capital receipts by NHS

ICT projects – Gross expenditure budget £0.3m – minimal spend – Swift AIS implementation will determine use/likely spend in 2016/17

Review of Accommodation/Day Support – gross expenditure budget £2.0m – £0.1m spend on prioritised capital work – remaining budget all slipped to 2016/17

Landlord Services Capital 2015/16 Outturn

Capital expenditure outturn spend of £15.2M – £5.7M variance to budget of £20.9M

£6.8M spend at Priory View against budget of £8.1M – slippage of £1M proposed and under spend of £0.350M. Funded by Independent Living Development Reserve.

Croft Green project delayed, resulting in reduced spend of £2.9M. Slippage of £1.8M proposed with work on site due to commence in 16/17. Garage site development works also slower to bring forward, with reduced spend (slippage proposed) £0.478M.

Energy conservation works delayed due to retendering (resulting in significant savings) - £0.444M lower than budget (£0.3M proposed slippage)

33 Right to Buy (RtB) sales 2015/16 (28 for 2014/15) – £2.6M of retained receipts

Landlord Services Business Plan/HRA Revenue

- Revenue surplus of £7.5M - £1M higher than budget – predominantly due to a reduction in revenue funding of the Capital Programme (£0.3M), insurance premium and utility cost savings in Housing Management (£0.3M), and reduced maintenance costs (£1.3M), offset by reduced income (£0.9M) and higher corporate costs (£0.2M)
- Year end Reserves of £19.5M (£20.6M 14/15) – major movements in year were £6.8M draw down for Priory View and £1.5M contribution to transfer of Co-Op site from General Fund, with £7.5M contribution to Reserves from HRA surplus
- Tenant debt of £0.9M – current tenants £0.4M (1.4% of total rent debit of £30.6M) – significant improvement on the end of year position for 2014/15 (£0.5M/1.7%)

Public Health Highlights

The service is led by the Director of Public Health (DPH) who is supported by a Central Bedfordshire Council (CBC) public health team and a core public health team within Bedford Borough Council (BBC) working across both Unitary Authorities leading on health protection and population healthcare.

The CBC public health team is responsible for commissioning the Drugs and Alcohol services and the Healthy Child Programme (5-19 and 0-5 from 1/10/15) on behalf of both CBC and BBC.

The Bedford Borough Team commission Sexual Health across both Unitary Authorities and the Core Team commission Excess Weight services and Health Checks.

Overall

The full year outturn position for 2015/16 as at the end of the year is a balanced budget, following a proposed transfer to earmarked reserves of £50k (ring-fenced). This will bring the total of the reserve to £1,546k.

Public Health Highlights

Service financials

Drugs & Alcohol – an outturn saving of £163k on the Drugs and Alcohol service due to the retender of the contract which has resulted in budget savings, £97k relating to CBC. The recommissioned service commenced in September with an annual value of £3.6m across BBC and CBC. In addition to this there are savings relating to the Support, Advocacy, Mentoring and Advice Service (SAMAS) - £13k and Innovation Fund savings of £32k, which relate to CBC.

0 – 19 Healthy Child Programme (HCP) – underspend within the SEPT contract due to school nurse vacancies is £155k in total, with £92k relating to CBC. The annual value on the SEPT contract is £1.2m. The HCP 0-5 service transferred to the council on 1st October 2015, its value is £3.2m across CBC and BBC. The outturn position is a saving of £9k relating to savings on Commissioning (CBC share).

Sexual Health – outturn of £145k underspend for 2015/16 (CBC share). This underspend is due to reduced activity reported from Bedford Hospital GUM. The annual value of the various contracts total £3.6m, for both CBC and BBC.

Payroll – the saving on vacant posts/maternity leave is £98k underspend.

Adults & Older People - The Health Checks and Stop Smoking shared services are reporting savings of £166k and £144k respectively due to reduced activity.

Public Health Highlights

- The contribution of the Public Health grant to other directorates was £1,012k in 2015/16.
- The £142k D&A saving, £101k 0-19 saving, £145k Sexual Health saving, £310k saving on Adults & Older People, combined with the £98k payroll savings offset by the £746k grant reduction total the £50k underspend contribution to reserves overall.

Overheads

- CBC corporate budget includes £639k contribution to overheads from Public Health.
- As part of wider government action on deficit reduction, the Department of Health (DH) was asked to deliver savings of £200m in 2015/16 through reductions to the Public Health Grant. On 4th November 2015 the DH published its response to the consultation. The response confirms the Government's initial proposal to reduce each local authority's public health allocation for 2015-16 by 6.2%. This resulted in a clawback of £746k from Central Bedfordshire's 2015/16 Public Health Grant.

Public Health Financials

| Month: March 2016 | Year to date | | | Year | | |
|--|--------------|------------|------------|-------------------------------|------------------------------------|---|
| Director | Budget | Actual | Variance | Proposed transfer to reserves | Proposed use of Earmarked reserves | Variance after use of earmarked reserves. |
| | £000 | £000 | £000 | £000 | £000 | £000 |
| Director of Public Health (incl contribution to corporate overheads) | 630 | 563 | -67 | 67 | 0 | 0 |
| Assistant Director Public Health (incl contributions to other Directorates, Doolittle Mill, payroll for management team and costs of Shared team led by BBC) | 1,832 | 1,765 | -67 | 67 | 0 | 0 |
| Children, Young People and Health Inequalities | 5,390 | 5,251 | -139 | 139 | 0 | 0 |
| Older People and Adults | 1,280 | 922 | -358 | 358 | 0 | 0 |
| Drugs and Alcohol | 2,924 | 2,759 | -165 | 165 | 0 | 0 |
| Less Government Grant | -12,052 | -11,306 | 746 | 0 | -746 | 0 |
| Total | 4 | -46 | -50 | 796 | -746 | 0 |

Central Bedfordshire Council

**SOCIAL CARE HEALTH AND HOUSING OVERVIEW AND SCRUTINY
COMMITTEE**

27 June 2016

Work Programme 2016-2017 & Executive Forward Plan

Report Author: Richard Carr, Chief Executive

Advising Officer: Paula Everitt (paula.everitt@centralbedfordshire.gov.uk)

Purpose of this report

1. The report provides Members with details of the currently drafted Committee work programme and the latest Executive Forward Plan.

RECOMMENDATIONS

The Committee is asked to:

1. Consider and approve the work programme attached, subject to any further amendments it may wish to make;
2. Consider the Executive Forward Plan; and
3. Consider whether it wishes to add any further items to the work programme and/or establish any Task Forces to assist it in review specific items.

Overview and Scrutiny Work Programme

2. The attached is the currently drafted work programme for the Committee.
3. The Committee is now requested to consider the work programme attached and amend or add to it as necessary.

Overview and Scrutiny Task Forces

4. In addition to consideration of the work programme, Members may also wish to consider how each item will be reviewed, i.e. by the Committee itself (over one or a number of Committee meetings) or by establishing a Member Task Force to review an item in greater depth and report back its findings.

Executive Forward Plan

5. Listed below are those items relating specifically to this Committee's terms of reference contained in the latest version of the Executive Forward Plan to ensure Members are fully aware of the key issues Executive Members will be taking decisions upon in the coming months. The full Executive Forward Plan can be viewed on the Council's website at the link at the end of this report.

| Issue | Indicative Exec Meeting date |
|--|------------------------------|
| Central Bedfordshire's Policy for Housing Assistance 2016 - 2020 | 02 August 2016 |
| Non Key Decisions | Indicative Exec Meeting date |
| Budget Strategy and MTFP | 02 August 2016 |
| Q1 2016/17 Revenue, Capital and HRA Budget Monitoring | 11 October 2016 |

Corporate Implications

6. The work programme of the Social Care Health and Housing Overview & Scrutiny Committee will contribute indirectly to all 6 Council priorities. Whilst there are no direct implications arising from this report the implications of proposals will be details in full in each report submitted to the Committee.

Conclusion and next Steps

7. Members are requested to consider and agree the attached work programme, subject to any further amendment/additions they may wish to make and highlight those items within it where they may wish to establish a Task Force to assist the Committee in its work. This will allow officers to plan accordingly but will not preclude further items being added during the course of the year if Members so wish and capacity exists.

Appendices

Appendix A – Social Care Health and Housing Overview and Scrutiny Work Programme.

Background Papers

Executive Forward Plan (can be viewed at any time on the Council's website) at the following link:-

<http://www.centralbedfordshire.gov.uk/modgov/mgListPlans.aspx?RPId=577&RD=0>

This page is intentionally left blank

Appendix A – Social Care Health and Housing OSC Work Programme (2016/17)

| Meeting date | Report Title | Outcomes we are seeking to achieve |
|------------------|---|--|
| 22 August 2016 | <i>Improving the Council's Day offer for vulnerable and older people</i> | <i>To consider the proposals for the re-provision of Day Care Centres throughout Central Bedfordshire. (pre-engagement)</i> |
| 22 August 2016 | The proposed development of integrated health and care hubs in Central Bedfordshire. | To scrutinise the proposals outlined in the Strategy and provide feedback to the Executive Member. |
| 22 August 2016 | BRIEFING NOTE Preparing for Adulthood Strategy (PFA) | Update on the implementation of the Strategy. Note the update, end of two year strategy plan going forward |
| 22 August 2016 | Fees and Charges 2017 | To receive the directorate's relevant fees and charges information, noting the Executive proposals and influencing where appropriate changes to F&C prior to Council. |
| 22 August 2016 | Transforming Care Plan | BCCG/SM Details of new requirements |
| 22 August 2016 | Homelessness Strategy update | A requested item to update the Committee on the Strategy and forward plan for the service - to following Housing Strategy Member update. |
| 24 October 2016 | Q1 Budget Monitoring Report | To receive a presentation on the relevant quarterly performance and budget information |
| 24 October 2016 | Q1 Performance report | To receive a presentation on the relevant quarterly performance information |
| 28 November 2016 | | |
| 23 January 2017 | Primary Care Strategy | BCCG Update 6-9 months from initial report |
| 23 January 2017 | Draft Budget, Capital and Medium Term Financial Plan 2017/18-20/21 | To consider the draft Budget, updated Medium Term Financial Plan, Housing Revenue Account and Capital Programme pertaining to the Social Care Health and Housing Directorate only. Information that is relevant to the other directorates will be considered in the other relevant OSC meetings. Members are requested to submit their comments, observations and recommendations in respect of the Executive's proposals with particular reference to the Social Care Health and Housing Directorate proposals, to the meeting of the Executive. |
| 23 January 2017 | Q2 performance and budget reports | To receive a presentation on the relevant quarterly performance and budget information |
| 20 March 2017 | Excess Weight Strategy | To scrutinise the progress outlined in the Excess Weight Strategy |

This page is intentionally left blank