
Meeting: Social Care Health and Housing Overview & Scrutiny Committee

Date: 15th October 2009

Subject: Private Sector Housing Renewal Policy – Issues and Options Paper

Report of: Director of Social Care, Health and Housing

Summary: The report provides Members with the opportunity to view and question the issues and options surrounding the development of the Council's Private Sector renewal Strategy.

The report also requests the committee review the specific recommendations contained within the Issues and Options paper in order that development of the policy can progress.

Contact Officer: Nick Costin, Head of Private Sector Housing Services

Public/Exempt: Public

Wards Affected: All

Function of: Council

RECOMMENDATION:

- 1. That the Social Care Health and Housing Overview & Scrutiny Committee note the contents of this report and review the contents of the attached Issues and Options paper**
- 2. That the Committee reviews the specific recommendations contained within the last three pages of the attached Issues and Options paper, and provides direction to shape the development of the Renewal Policy and its policy options.**
- 3. That the first draft of the Renewal Policy will be brought back to this Committee before being presented to Executive (Feb 09)**

Reason for Recommendation: Central Bedfordshire Council is required to have a policy for provision of grants and loans in place by end of March 2010 by the latest. The Issues and Options paper attached to this report is the beginning of the development of that policy and start of the associated consultation process.

Introduction

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 and provided authorities with more freedom to develop financial products and innovative forms of assistance.
2. The creation of Central Bedfordshire Council means that this Council must now develop such a policy. The policy is required by Government to be adopted by the Council's Executive by the end of March 2010.
3. The adoption of a new policy will bring a consistent approach across the area, and will help meet Council and Directorate priorities. Currently, legacy policies are continuing, meaning that different forms of assistance are available in what was Mid Beds and South Beds areas.
4. Appendix A attached is the first draft Issues and Options paper concerning development of the new policy, it is not first draft of the policy itself. The paper provides the main issues to consider during development of the policy, and includes initial recommended options, which are related to the issues facing the Council.
5. Members are requested to review this paper, in particular the specific recommendations and proposed forms of assistance in the paper.

Consultation of proposed Policy

6. Following the outcome of this committee, a draft policy document will be drawn up for consultation with relevant stakeholders. Consultation will have to explain the context with which the policy exists, particularly budgetary constraints.

Conclusion

16. There are no specific conclusions to make from this report. The Private Sector Renewal Policy must be adopted by the Council's Executive before the end of March 2010. Whilst the policy options are open for discussion and review, it must be remembered that the policy should reflect local, regional and national priorities, and will be openly promoted to residents and owners of homes in Central Bedfordshire.

CORPORATE IMPLICATIONS

Council Priorities:

This policy will most closely align with the Council's Priority; *Supporting and Caring for an aging population*, but could also contribute towards *Creating safer communities*.

Financial:

The type of assistance to be made available within the Renewal Policy will both influence and be influenced by the Capital Programme. The policy should contain a clause to ensure that the provision of discretionary grants and loans will be subject to the Council having sufficient resources. It should be noted however, that if the policy meets regional priorities, funding could be provided to the Council for such assistance to be made available. £160,000 was received for 2009/10.

Capital Programme budget information is contained within the Issues and Options paper attached.

Legal:

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.

Risk Management:

The greatest risks are associated with the Council not adopting a Renewal Policy by the end of March 2010 as Government and legal requirements will not be met, leaving the Council open to a variety of challenges.

It is suggested that the Renewal Policy, once adopted, have a life span of 2 years. This will enabled the Council to review the policy in light of better information and intelligence on the private sector housing stock.

Staffing (including Trades Unions):

There are no direct staffing implications from this report. The recommendations within the Issues and Option paper have regard to the current number and expertise of staff within the Private Sector Housing Service.

Equalities/Human Rights:

The Renewal Policy should be subject to an equalities impact assessment to help ensure that the adopted policy does not adversely prejudice any particular groups.

Community Development/Safety:

No direct implications from this report. The recommendation for assistance to help bring empty properties back into use will have a positive impact on communities where empty homes can blight the area.

Sustainability:

The recommended types of assistance contained within the issues and options paper will often improve the sustainability of the existing housing stock. Improvements and repairs undertaken will often prolong the life of the home, reducing the need for households to have to move home, or for the property to have to be replaced.

Appendices:

Appendix A – Issues and Options paper - Private Sector Housing Renewal Policy

Background Papers (open to public inspection):

Mid Beds District Council and South Beds District Council Renewal Policies.

Location of papers: District Offices, Dunstable

Private Sector Housing Renewal Policy

Issues and Options (first draft, 26th August 09)

Produced to enable Overview and Scrutiny Committee to consider in developing a Private Sector Housing Renewal Policy for Central Bedfordshire Council

This paper is the first draft of the issues and options to be considered in a proposed Central Bedfordshire Council Private Sector Housing Renewal Policy. The policy is required by Government to be adopted by the Council's Executive by the end of March 2010.

Private Sector Housing Renewal Strategy – Legal Context

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 and provided authorities with more freedom to develop financial products and innovative forms of assistance.

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 has to be formally adopted by the local authority (at Executive) and has to contain advice on appeals procedures where individuals feel that the policy is not being followed. However, there are no appeals against the content of the policy itself once adopted; it is for each authority to undertake a consultation process to its own satisfaction.

There is no definitive lifespan of the adopted policy, it is prudent to consider the planned capital investment priorities and programmes for the council. It is also prudent to consider any "likely" changes to legislation, which may impact upon a local authority's policy. For example, changes in mandatory Disabled Facilities Grants limits, which if increased will impact on local authorities own resources unless additional government funding is provided.

Although the legislation refers to "policy", some local authorities have widened the document to incorporate more than just "financial assistance" aspects. It is preferable to show its contribution to other corporate priorities, in particular the contribution towards health and well being for residents, contribution towards reducing poverty, and contribution towards climate change agenda. Consequently, some documents are called "strategies" to encompass these issues, but as this document will focus upon the local authority's policy for assistance, it is recommended that it be termed "policy" at this stage.

Harmonisation

Currently Central Bedfordshire Council is providing assistance based upon legacy council renewal strategies/policies. Whilst there are several similarities in both priorities and types of assistance provided there are some significant differences in assistance available to residents in the North (former Mid Beds) area and the South Area. The new policy will bring a consistent approach across Central Bedfordshire and will look to draw upon the successes of legacy policies in order to take good work forward.

National priorities - pre 2007

Government's policy to provide everyone with the opportunity of a decent home they can afford was set out in the document "Sustainable Communities: Homes for All" and was part of a five year plan culminating in 2010. While this document was published in

2005 the key target for local authorities in relation to private sector housing dated back to the 2002 Government Spending Review.

Before this review the focus of policy on decent homes was on the social sector, but the 2002 Government Spending Review expanded the decent homes target to the private sector, with the aim of increasing the proportion of private housing in decent condition occupied by vulnerable households. The vulnerable groups are those in receipt of at least one of the principal means tested or disability related benefits. The Government's Decent Home Target Implementation Plan¹ set out a trajectory for delivery that includes targets for specific years up to 2020, expressed as the proportion of vulnerable households in the private sector living in decent homes. The relevant target percentages are 65% by 2006, 70% by 2010 and 75% by 2020. These targets were generally known as PSA7 as they were the seventh target of the Department of Communities and Local Government (CLG) Public Service Agreement which set out targets for CLG.

The replacement of the Fitness Standard by the Housing Health and Safety Rating System (HHSRS) in 2006 as the means of assessing minimum standards of housing was expected to impact on the number of number of non decent homes.

Nationally, in 2006, around a million dwellings failed the fitness standard whereas closer to 4 million were expected to contain a Category 1 Hazard under HHSRS (which triggers a failure of the Decent Homes Standard). This is mainly because of the hazard from excessive cold which affects a greater proportion of homes than any other hazard and contributes towards over 20,000 excess winter deaths per annum².

At the local level authorities were expected to identify the level of non decent homes occupied by vulnerable households within their areas and, within the level of resources available, to produce a robust and consistent policy response to the problem. The response was expected to be sufficient to ensure at the national level targets for the private sector are being achieved. The response should also have regard to priorities set out in the Regional Housing Strategy and the local authority Housing Strategy. The targets at local level were very simply:

1. to show a year-on-year increase in the proportion of vulnerable households living in decent homes and
2. as a minimum to reach the target figure of 70% by 2010.

The Comprehensive Spending Review and the new Single Set of National Indicators – post Oct 2007

The Local Government White Paper Strong and Prosperous Communities published in October 2006, committed to introducing a set of streamlined indicators that would reflect national priority outcomes for local authorities working alone or in partnership.

A single set of 198 national indicators was announced as part of the Comprehensive Spending Review in October 2007. The CLG have stated that the national indicators

¹ available at <http://www.communities.gov.uk/publications/housing/decenthomes>

² Excess winter deaths in England for 2001/2002 were 25,790. The lowest figure since 2001 was for 2003/4 at 21,930 and the highest was in 2004/5 at 29,740. The most recent figures for 2005/6 are 24,200. The often quoted 40,000 per annum figure was exceeded in 1996/7 (44,850), 1988/9 (44,010) and 1999/2000 (45,650). *Excess winter deaths* by age group, Government Office Region and country of usual residence, England and Wales, 1991/1992-2004/2005 and 2005/2006***
<http://www.statistics.gov.uk/StatBase/ssdataset.asp?vlnk=7089&More=Y>

- Will be the only measures on which central Government will performance manage outcomes delivered by local government working alone or in partnership
- Replace all other existing sets of indicators including Best Value Performance Indicators and Performance Assessment Framework indicators
- Will be reported by all areas from April 2008.
- In each area, targets against the set of national indicators will negotiated through new Local Area Agreements (LAAs). Each Agreement will include up to 35 targets from among the national indicators.

Only one of these indicators relates directly to the physical characteristics of private sector housing. National Indicator 187 Tackling fuel poverty – people receiving income based benefits living in homes with a low energy efficiency rating, is proposed to be a cross tenure measure of the percentage of households on means tested benefits with a SAP rating of less than 30. The data is collected by means of a survey.

Each national indicator relates to Departmental Strategic Objectives or Public Service Agreements set out in the Comprehensive Spending Review. The CLG are quite emphatic that the national indicators “will...be the only measures against which Government can agree targets with a local authority or partnership, through Local Area Agreements (LAAs), and the only trigger for performance management by Central Government”. This however is qualified by “**other than concerns highlighted by the inspectorates in the Comprehensive Area Assessment or other inspection activity.**”

The Comprehensive Area Assessments will be undertaken by the Audit Commission. The new CAA framework will be in place by April 2009. The Commission have published the key lines of enquiry (KLOE) to be followed by their assessment teams.

KLOE 9 covers the private sector and asks “How good is the council’s understanding of private sector stock condition and housing needs and does it have an accurate baseline of the critical information to the sector?” The KLOE also sets out what an organisation delivering an excellent service will have in place.

The following table summarises Housing Stock criteria and their relationship to private sector housing national reporting requirements;

Housing Stock condition indicator	Information required by or of value to	Comments
Dwellings which would fail the Decent Homes Standard	Audit Commission	Not specifically mentioned in KLOE9 but part of PSA7 indicator which was required by CLG until April 2008
Category 1 Rating System Hazard	Audit Commission	Specifically mentioned in KLOE9. Minimum standard for housing enforcement purposes. Required for Government HSSA returns, including likely cost of remedying all Cat 1 hazards
Vulnerable households in decent homes	CLG Audit Commission	PSA7 Indicator required by CLG until April 2008 Specifically mentioned in KLOE9

Vulnerable households in non decent homes	Audit Commission	Alternative method of expressing PSA7 indicator that gives a better indication of overall scale of problem.
Dwellings with a SAP less than 35	Audit Commission	KLOE9 includes energy efficiency levels and information to identify energy efficiency action zones. Required for Government HSSA returns and helps towards NI 187
Fuel poverty	Audit Commission DEFRA	KLOE9 includes information to identify energy efficiency action zones. National Indicator 187 Tackling fuel poverty is defined differently to this measure of fuel poverty but is a useful surrogate until a new model is developed.
No of long term empty homes in private sector	CLG	Required for Government HSSA returns

Local context – including information and evidence

Central Bedfordshire Council has a population of approximately 255,000 living in approximately 106,000 households.

Information and evidence on stock condition and its effects on residents is primarily based upon Building Research Establishment (BRE) Housing Stock Projections (HSP) carried out for the legacy councils in 2008, which applies nationally collected House Condition data from 2005 and 2006 to local demographic (census) information. The HSP reports provide indicators for wards.

The HSP gives “indicative” levels of housing conditions and are obviously based upon legacy council areas. The issue of stock condition information will have to be addressed for Central Bedfordshire Council in order to meet Housing Act 2004 and regional requirements for the Council in terms of stock condition information.

The current absence of good quality stock condition information is a good reason for this policy to have a shorter rather than longer lifetime, perhaps 2 years, so that it can be revised when stock condition information is of better quality. The options for gathering such information will be examined in a further Options report.

Headline Stock Condition indicators

The following table gives a summary of the 2008 HSP report headline indicators, with comparison to national (England) indicators and a previous HSP report completed in 2007, where relevant:

Criteria/indicator	South Beds	Mid Beds	England	Comment
% Non Decent Homes	31%	33%	38%	Central Bedfordshire better than national average
% of vulnerable households living in Decent Homes (former PSA7 target which was 70% by 2010)	68%	60%	59%	South Beds would have probably met old 2010 target.

No of vulnerable households in non decent homes	2180	2446		Although South Beds proportionally better, similar No's of vulnerable households in both areas
% & No homes with inadequate thermal comfort	16% 6061	16% 6501	18%	Central Bedfordshire better than national average and has fallen since 2007 report, but still significant No's
% & No of homes with Category 1 hazards	20% 7752	23% 9400	24%	Central Bedfordshire better than national average, but still significant No's
% & No of households in fuel poverty	7% 2555	6% 2361		There is significant variation between wards in the district, with higher proportions in some rural wards. There is correlation between inadequate thermal comfort and fuel poverty.
% & No of homes with SAP energy rating less than 35% (relevant to HSSA indicator and NI187 Fuel Poverty)	9% 3408	13% 5315		This has improved from 13% (South Beds) and 15% (Mid Beds) from 2005 report, but still significant No's

Although there are indications of improvements in some aspects of house condition criteria between the 2007 and 2008 reports, there are still significant improvements to make in housing conditions. Whilst the Council will not have the resources to address all these improvements, the above information will help to determine priorities and where to target.

Contribution towards social care and health of residents in Central Bedfordshire

The Housing Health and Safety Rating System (HHSRS) is the statutory way of determining the "severity" or risk of hazards in the home. The methodology is closely aligned to Government information and statistics relating to injury, ill health and accidents caused in and around the home. The intention of introducing HHSRS in 2006 was ultimately 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. HHSRS covers 29 specific hazards. A hazard assessed with a score of more than 1000, is classed as Category 1, giving the Council a statutory duty to address.

The contribution towards Health outcomes of basing the Renewal Strategy in the context of HHSRS would include the following examples:

- 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 bourn 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.

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. A roof in this condition will also fail the Repair criteria of the Decent Homes Standard. In this example, it is more cost effective to go beyond just remedying the (damp) hazard and undertaking more significant works to the roof.

Contribution towards Vision and Priorities of Central Bedfordshire Council

This policy must have regard to the council's vision, *to improve the quality of life of all in Central Bedfordshire, and enhance the unique character of our communities and our customers*. Assistance provided under this strategy should always aim to improve the quality of life of eligible clients within their home environment.

This policy will most closely align with the Council's Priority; *Supporting and Caring for an aging population*, but could also contribute towards *Creating safer communities*.

Legacy Council policies

South and Mid Beds District Councils had broadly similar aims in terms of what type of housing condition problems would be prioritised and who would be eligible for Council assistance. However, the approach by the two authorities was different.

South Beds DC's policy contained approx 12 distinct types of assistance that could be offered to address specific problems. These policy tools ranged from Emergency assistance (of up to £500) for the most vulnerable in urgent need, to Decent Homes Loan assistance of up to £15,000.

Mid Beds DC had an approach where by one type of discretionary grant was made available to fit a number of different scenarios. In addition, Mid Beds used a Matrix scoring system to determine who could be eligible for assistance. The higher the score (based on clients circumstances and condition of home) the higher the perceived need. Depending upon priorities or resources available at a particular time, the scoring threshold for eligibility could be altered up or down. This type of flexibility is useful in being able to adapt to resource pressures but may also give inconsistency in service accessibility.

Successful elements of the legacy Council Policies

South Beds DC's policy, adopted in 2005, introduced some types of assistance that were relatively innovative within the context of most local authorities' grants policies.

The Renovation Loan Assistance provided for more major works (usually on top of a grant) helped ensure that households in very poor condition homes would be able to renovate their home, rather than have to move. Also the conditions attached would

ensure that the Council would eventually receive the assistance back when the property was sold in the future.

The Affordable Warmth grant was successful and had many benefits. It provided “top ups” to vulnerable households who had to make a contribution to Government Warm Front grants, thus enabling works to be undertaken to take that household out of fuel poverty. The grant was also available to households, not in receipt of benefits but assessed as being in fuel poverty (through an energy assessment of their home and financial assessment of their income). Consequently, people not eligible for Warm Front (but still in fuel poverty) could be eligible for Affordable Warmth grants. In the first two years of this grant, South Beds DC’s funding was matched by more than 50% external funding.

Emergency Repair Assistance was a small grant available (up to £500) to help the most vulnerable households (normally aged over 65) remedy urgent situations, such as a boiler breakdown in mid winter, or where an attempted burglary has resulted in a house being made insecure. This type of assistance could be approved very quickly if the applicant appeared to be eligible and the situation urgent. Application forms could be completed after the event. The grant may have helped provide a temporary repair, which could be remedied properly through provision of other assistance in due course.

Empty Homes grants for landlords/owners were available for situations where the owners were willing to provide the Council with nomination rights for a specified number of years. Consequently, although not large in number, these grants had the dual benefit bringing an empty home back into use (and being made decent) and the housing of a suitable tenant from the Council’s housing waiting list.

The South Beds policy introduced longer (sometimes lifetime) repayment conditions attached to grant/loan assistance. This resulted in repayment of money in certain cases when clients moved or sold their home. In 2007/08 South Beds recovered £27,000 from six cases, and in 2008/09 £12,400 was recovered from 2 cases.

The main benefits of the Mid Beds approach (of having one type of grant to cover a range of scenarios) is that the whole process was simple to understand for both clients and officers in terms of what was available and the conditions attached to such assistance. This undoubtedly helped Mid Beds DC achieve good results. 57 Home Improvement Grants were completed in 2008/09, with a spend of £276K. 44 homes had category 1 hazards remedied.

Less Successful elements of the legacy Council Policies

South Beds introduced a Home Loan Support grant, which was assistance (up to £2,000) to cover the costs associated with a client obtaining a commercial loan or equity release product for the purposes of remedying defects to their home (where they couldn’t obtain grant assistance). Since 2005 only one such case was successfully approved. This case provided good value for money for the council in that assistance of £1,200 enabled works to the value of approx £7,000 to be undertaken. However, the clients required significant “handholding” throughout the process. The financial product was provided via the Home Improvement Trust, a “not for profit” Government backed organisation set up to provide “trustworthy” sources of finance to clients aged over 60 or disabled.

South Beds also provided loan assistance and there were successful cases but they were generally where loan assistance was alongside grant assistance and clients generally viewed the funding as “Council assistance”. Consultation with Head of Service in Luton Council indicated that many clients are still wary of taking on “loans”, particularly in the current climate. A “grant culture” has grown over several decades of such assistance and will take time to breakdown. In addition, some ethnic cultures do not view loans favourably, so the Council will have to ensure that this policy does not discriminate, even inadvertently.

Disabled Facilities

In both local authorities, the provision of assistance for disabled adaptations was under the provisions of the legislation governing mandatory Disabled Facilities grants (DFG). The legacy authorities themselves did not offer additional types of discretionary assistance due to the mandatory provision, but there was assistance available in different forms from Bedfordshire County Council within Social Care service.

The provision of assistance to Central Bedfordshire Council's own tenants with disabilities is not through the mandatory DFG process but through the Council's own Housing Revenue Aids and Adaptations budget. The benefit to tenants is that they don't have to go through the mandatory application process associated with DFG's, including the financial test of resources. The downside is the pressure on the Housing Revenue budget, which in turn could lead to longer waiting times for Council tenants in comparison to owner occupiers going through the DFG process. Aragon tenants in the former Mid Beds area requiring adaptations are served through the DFG route in most cases.

Obviously the creation of Central Bedfordshire Council brings all service provision, including funding of adaptations, within one local authority and mainly within one Directorate. There is work to be undertaken to examine the whole (start to finish) process in terms of provision of adaptations for all residents with disabilities, which is relevant, but outside the scope of this report.

Capital resources

2009/10 – Budget resources

At the time of preparing this draft report, the issue of approving “slippage” from legacy authorities has yet to be confirmed, but if approved the following budgets are applicable for this year:

Discretionary grant budget - £462,000 plus Regional Housing grant of £162,164.

In addition to the above, a further £100,000 may be available for Fuel Poverty related work from EERA as part of a sub regional bid. Central Bedfordshire Council is currently waiting to hear the outcome of a request to make changes to the original bid application.

Further external funding for energy conservation and fuel poverty measures should also be considered in light of this strategy. Legacy councils have made good use of Government Warm Front funding for residents in the area, and have heavily promoted the availability of Carbon Emissions Reduction Target (CERT) funding for energy conservation measure.

The Central Bedfordshire Council spend to end of August is approx £117,000, which is primarily due to a “slow down” of activity by both legacy councils in the period leading up to the creation of Central Bedfordshire Council.

Mandatory Disabled facilities grant budget - £1,760,000. This includes Government grant but excludes the sum that will be taken off for salaries (thought to be approx £80 - £100K).

Current spend is in excess of £750,000 and likely year spend is £2.2million as there is a huge outstanding demand for aids and adaptations.

2010/11 budgets

Discretionary grant budget – the proposed capital programme is £320,000. However, this does not include any potential Regional Housing grant or EERA fuel poverty funding (which itself could be a further £100K).

Mandatory disabled facilities grant budget – the proposed capital programme is £1,680,000, but this is on the assumption of approx £550K Government grant being obtained.

For 2010/11, it is again likely that there will be a huge demand for disabled facilities grants in Central Bedfordshire. Consequently there may be a view to reduce the discretionary grant budget (if Regional funding is obtained) to increase the DFG budget.

The success of this policy will partly be influenced by the capital resources available. So, although this policy, once approved, should influence capital budget planning, it would be prudent for the policy to state that the availability of assistance (grants/loans) available from Central Bedfordshire Council will always be dependant upon resources being available.

Recommended Options for Central Bedfordshire Council Renewal Policy

1. Having regard to the issues outlined above, in particular issues around condition of the stock, and likely availability of external funding to boost Central Bedfordshire Council resources **it is recommended that the Council does provide discretionary assistance to meet priorities outlined below** (the “do nothing” is not recommended as a realistic option).
2. It is recommended that the priorities Central Bedfordshire Council should address are as follows:
 - reducing cases of fuel poverty,
 - reduction of category 1 hazards, (with associated health related benefits)
 - safety and security older persons and other vulnerable groups, living in their home,
 - the improvement in the thermal efficiency of the housing stock,
 - reduction of empty homes,
 - reducing the number of non decent homes, primarily with loan assistance that can be recycled
 - the maximising of opportunities for external funding of all types for the benefit of meeting the above priorities,
3. Having regard to successful elements of legacy Council policies and cost effectiveness, it is recommended that generally smaller types of assistance (up to £2,500) have no repayment conditions, intermediate levels of assistance (between £2,500 and £8,000) have grant condition periods of 5 years, and larger levels of assistance have repayment conditions of 30 years (virtually lifetime for many cases). The grant repayment conditions would be at zero % interest rate.
4. It is recommended that any form of assistance provided above the value of £2,500 be called “assistance” or “loan assistance” as a way of breaking down the “grant culture” that has built up over several decades. However, this recommendation is subject to an equalities impact assessment, and requires clear communication of the conditions to clients who could be eligible for assistance in the intermediate range, so as not to discourage eligible clients from applying for assistance that could benefit their health or safety.
5. Although Home Loan Support and Relocation grants were not successful in South Bedfordshire, it is recommended that they be retained as potential alternatives to help clients not eligible for other forms of assistance and to meet national and Council priorities outlined above.

A summary of the specific forms of assistance recommended is in the table on the next page. The table does not include all aspects of recommended assistance; the aim here is to just outline the recommended options.

Name and type of assistance	Aim of assistance	Eligibility & conditions
<p>Safety, security and emergency repair grant. A grant of up to £500 for emergency works, which can be administered quickly to remedy urgent situation</p>	<p>a limited safety net for those people most in need with the most immediate problems and clearly deserving circumstances</p>	<p>Anyone over age 60 in receipt of an income related benefit, (including Pensioner Credit) or disabled people in receipt of Disability Living Allowance or Attendance Allowance, who are also in receipt of Income related benefits. No repayment conditions.</p>
<p>Home Improvement Assistance/Loan Assistance. Assistance of up to £8,000 (with 5 year condition, where assistance exceeds £2,500) plus loan assistance for between £8,000 and £15,000 (or £20,000 in exceptional circumstances where approved by AD)</p>	<p>Assistance to remedy Cat 1 hazards, non decent homes (disrepair, inadequate facilities etc)</p>	<p>Any home owner 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>Landlords are not eligible.</p> <p>This assistance is subject to a test of financial resources, and 5 or 30 year repayment conditions depending upon amount.</p>
<p>Affordable Warmth assistance. This is a grant of up to £2,500 that is intended to remedy fuel poverty. This grant can be in addition to external funding obtained for the same purpose</p>	<p>To remedy fuel poverty and/or poor thermally efficient homes.</p>	<p>Any home owner requiring energy efficiency/fuel poverty remediation works, and who cannot obtain such assistance in part or total from other sources.</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/a risk (through determination of fuel costs, thermal efficiency, and income). No repayment conditions.</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.</p>	<p>To renovate and bring long term empty homes back into use in line with proposed empty homes strategy.</p>	<p>Any owner of long term empty homes who undertake to bring the property back into use once renovated. Non means tested but 5 or 30 year repayment condition applies. Nominations agreement not recommended at this point due to implementation of Choice Based Lettings, which does not currently include scope for private rented accommodation. However, could be tied into proposed Lets Rent scheme. Option to withhold 25% of assistance amount until property is actually occupied (as incentive for owner to let and not leave empty)</p>

<p>Home Loan Support grant. A grant of up to £2,500 to assist with clients obtain private funding for eligible works,</p> <p>Eligible works will be those necessary to achieve the Decency standard, or to carry out essential work which otherwise cannot be funded through Home Improvement Assistance, or (in exceptional cases) works to adapt a property for the needs of a disabled person where DFG is not available.</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 make home decent.</p>	<p>Applicants must be:-</p> <ul style="list-style-type: none"> • over 60 or • in receipt of Disabled Living Allowance or in receipt of Attendance Allowance; <p>The property must be considered sustainable by the Council, and, in the opinion of an independent 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 grant. A grant of up to £3,000 for costs of relocating to more suitable property</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>To assist the applicant meet the costs associated with purchase, sale and relocation, the following eligibility conditions should apply: –</p> <p>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)</p> <p>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)</p> <p>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)</p> <p>The house is under occupied; and the applicant is vulnerable.</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 needs.</p> <p>The need for an adaptation is determined by an Occupational Therapist (OT) from Council's Social Care Service. The grant will incorporate recommendations made by the OT, providing the works are reasonable and practicable.</p>	<p>The Council will assess applicant's income and determine an amount (if any) that an applicant must pay towards the work. This test is prescribed in detail by legislation. The grant covers any reasonable costs in excess of the owner's assessed contribution, subject to a limit of £30,000.</p> <p>Mandatory Grant repayment conditions apply</p>

Disabled Facilities Grant – discretionary/top up	This is to be reviewed by Social Care Health and Housing Directorate as part of complete review of approach to provision of aids and adaptations for people with disabilities	
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Related issues to be addressed for Central Bedfordshire Council during 2009/10

- Approach to meeting requirements for understanding Private Sector Housing Stock Condition
- Potential provision of a Home Improvement Agency for Central Bedfordshire