



# Central Bedfordshire Council's Housing Assistance Policy

2016

<b>Directorate</b>	Social Care Health and Housing		
<b>Service</b>	Housing Solutions		
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### 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,

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 3<sup>rd</sup> 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**

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.

- 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.

- 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.

- 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](mailto: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

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**

- 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;

- 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:

**Building Research Establishment Housing Stock Projections (2013)**

Criteria/Indicator	Central Beds	England	Comment
% Private Rented Sector (PRS) homes	14%	19% <sup>1</sup>	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

<sup>1</sup> 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.

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](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.

- 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><b>Safety, Security and Emergency Repair Grant.</b> 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><b>Home Improvement Loan Assistance.</b> 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><b>Affordable Warmth Assistance.</b> 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>

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			<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><b>Empty Homes Loan Assistance.</b>                  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><b>Home Loan Support Assistance.</b>                  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"> <li>• over 60 or</li> <li>• in receipt of Disabled Living Allowance, Personal Independence Payment, or in receipt of Attendance Allowance;</li> </ul> <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><b>Relocation Assistance.</b> 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"> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• the house is under occupied; and the applicant is vulnerable,</li> </ul> <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><b>Disabled Facilities Grant (mandatory).</b> 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><b>Disabled Facilities – discretionary/top up loan assistance</b></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><b>Prevention Assistance</b></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.
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