



have
your
say...

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

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

**Central
Bedfordshire**

Find Central Bedfordshire Council online at



www.centralbedfordshire.gov.uk/consultations

1. INTRODUCTION

Background - Reviewing the Private Sector Housing Assistance Policy

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

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

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

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

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

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

2. RESULTS OF SURVEY: DEMOGRAPHIC PROFILE

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

3. RESULTS OF SURVEY: QUESTION RESPONSES

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

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

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

B - Reducing cases of fuel poverty,

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

D - Reduction of empty homes,

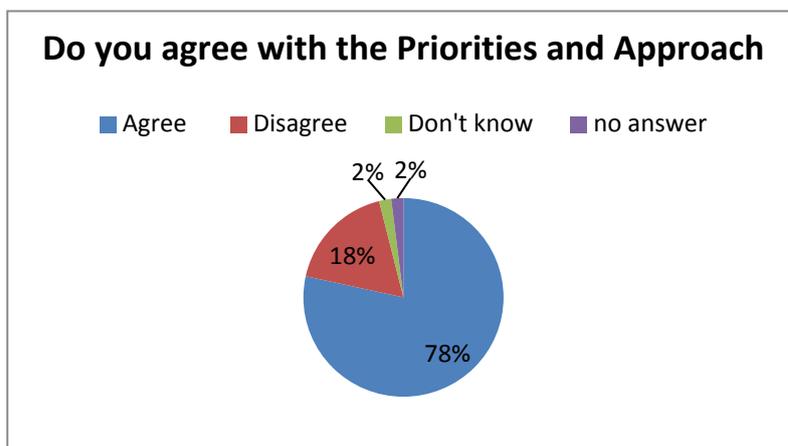
F - Improvement in the thermal efficiency of the housing stock,

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

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

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

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



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

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

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

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

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

CBC Response:

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

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

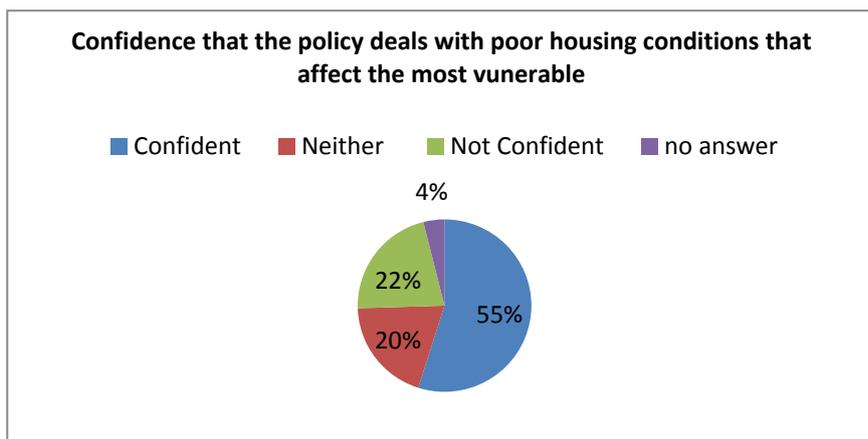
The comment concerning exemption from Council Tax is understood as current Council Tax policy can be seen as a disincentive for landlords to modernise their accommodation. It is not within the ability of this policy to change Council Tax policy but the assistance proposed might help “make up” for having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

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

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

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

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



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

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

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

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

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

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

CBC Response:

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

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

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

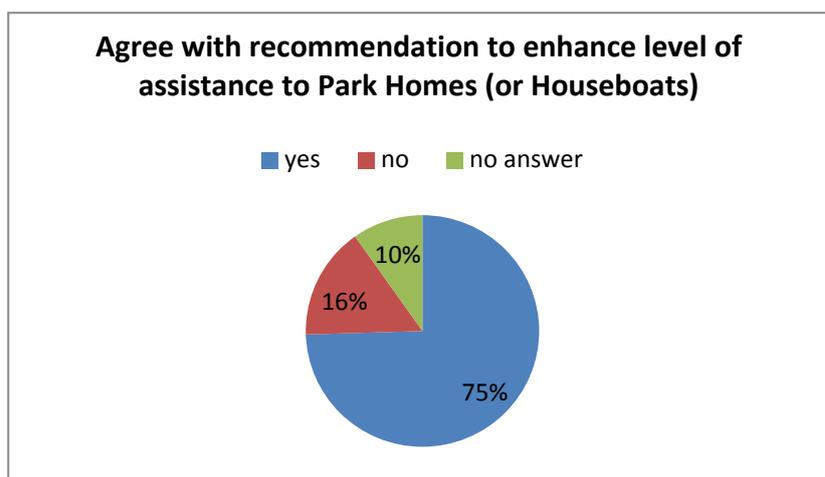
The comments concerning insufficient new build social housing/affordable housing are noted and agreed with but are outside the scope of this particular policy.

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

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

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

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



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

CBC Response:

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

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

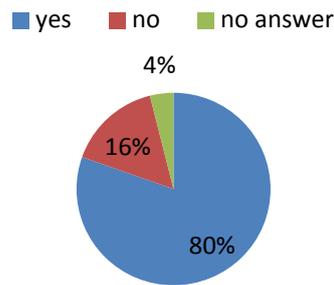
3.5 Q5. Where empty home owners form an agreement with the council in terms of nomination rights and rents at affordable levels, funding will be assessed on a case by case basis, depending upon the extent that local housing needs are met.

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

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

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

Agreed to enhance empty homes loan assistance for private empty home owners who are will to support the council in meeting affordable housing needs



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

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

CBC Response:

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

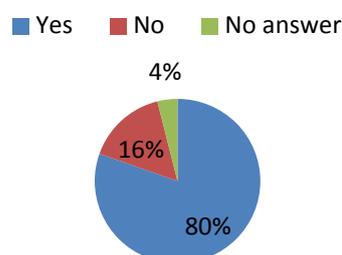
3.6 Q6. The Council has proposed to increase the Home Loan Support Assistance to £3000 to assist clients to obtain private funding to repair homes which are the most serious risks and hazards to health and safety

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

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

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

Agree to increase the home loan support to £3000 to assist clients to obtain private funding to repair home which are most serious risks and hazards to healthy and saftey



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

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

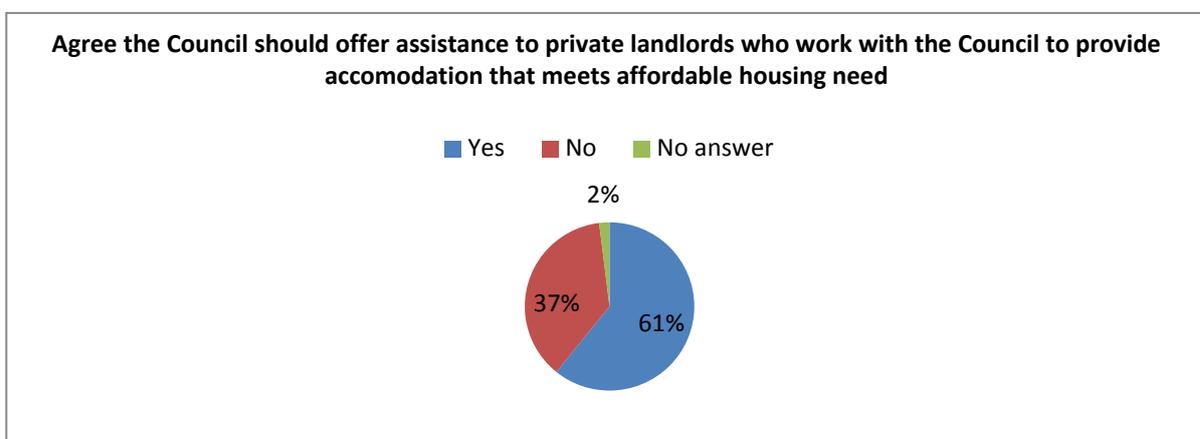
CBC Response:

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

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

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

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



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

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

CBC Response:

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

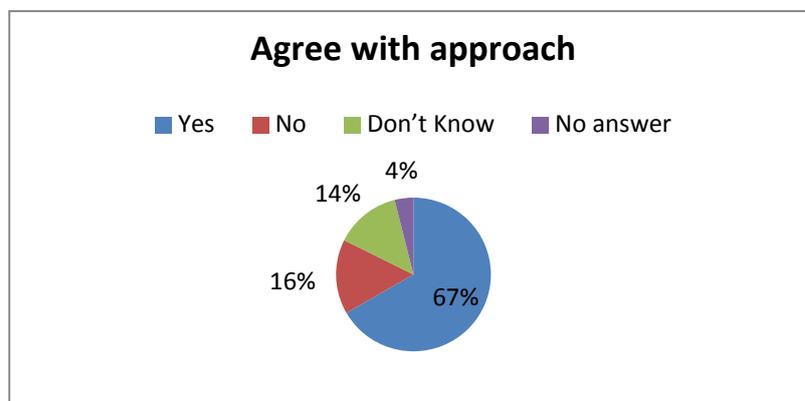
agreed that private landlords are a business but this assistance is aimed at encouraging landlords to work with the Council and provide more affordable accommodation to meet local housing needs.

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

We asked if people agreed with the approach

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

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



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

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

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

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

CBC Response:

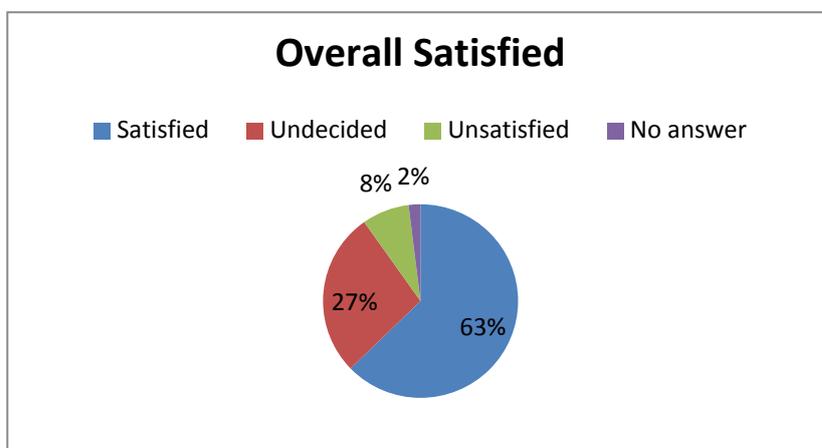
The draft policy will be reviewed having regard to removing jargon and it is recognised that this particular area of assistance might be difficult to understand. It is intended that there will be a speedy process within the Council, which is consistent with provision of Disabled Facilities Grants.

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

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

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

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



3.10 Q10. Feedback and further comments received

Summary of feedback provided by respondents included the following:

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

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

CBC Response:

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

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

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

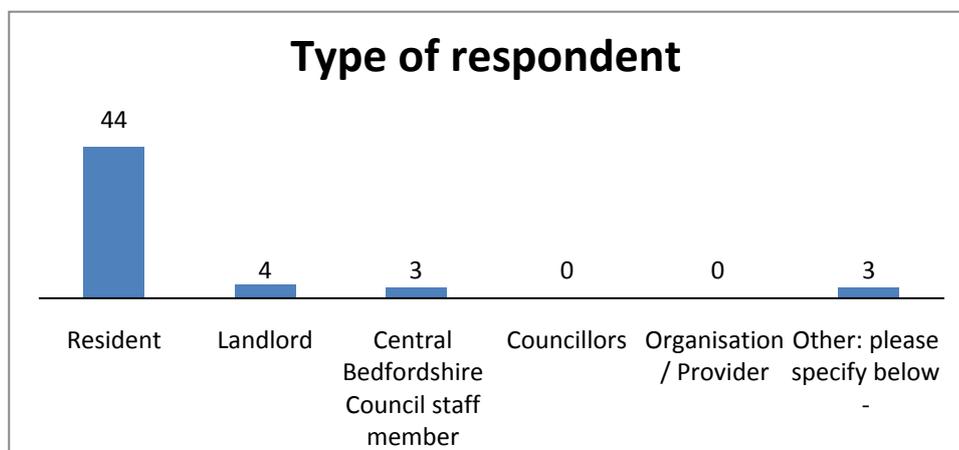
The policy will be delivered by the Housing Solutions service, which offers a good level of support to ensure eligible customers are successful in their applications for assistance. Housing Solutions also works alongside Gateway Housing Support, who can provide a higher level of support to customers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

3.10 Q11. What type of respondent

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

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

1. 1 respondent was a member of Park Home Association
2. 1 respondent said they were a Home owner
3. 2 respondents said they were tax payers



4. SUMMARY

There were 51 people who responded to the survey

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

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

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

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

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

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

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

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

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

Appendix 1: Results of Survey: Demographic Profile of Respondents

12. Please tell us your gender

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

13. Please tell us your age

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

14. Do you consider yourself to be disabled?

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

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

16. Please tell us your ethnicity

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

Appendix 2: Results of Consultation: Qualitative Feedback

QUESTIONS:

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

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

B - Reducing cases of fuel poverty,

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

D - Reduction of empty homes,

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

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

Priorities

Do you agree with the priorities and approach?

Agree Disagree Don't know

2. If you disagree please explain why.

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

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

Need to update council housing not private

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

Reduction of empty homes seems very low on the list.

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

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

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

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

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

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

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

Confident Neither Not Confident

If you are neither or not confident please explain your answer:
Are the public aware that this assistance is available?

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

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

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

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

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

Not enough information to answer with certainty.

Policy is passive. Vulnerable households are particularly apathetic.

Would need to know more

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

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

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

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

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

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

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

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

Yes No

Any comments:
I think it should be 7 years

PRIVATELY OWNED, SHOULD SELF FUND.

Definitely

Unsure

Should pay back money sooner

Why would the level of assistance need to be increased?

Very necessary.

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

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

Yes No

Any Comments:

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

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

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

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

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

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

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

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

Yes No

Comments

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

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

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

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

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

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

Yes No

Comments

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

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

Provided it's managed properly and fairly

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

too broad a spectrum

You are only encouraging second rate landlords

Yes if rentals are set at realistic levels.

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

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

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

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

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

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

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

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

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

Do you agree with the approach?

Yes No Don't Know

Please explain your answer:

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

Priority should be applied to persons living alone.

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

Seems a bit discriminating against non owner occupiers

more than £30,000 is obviously excessive

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

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

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

It seems balanced and fair.

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

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

Providing it is a loan.

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

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

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

Satisfied Undecided Unsatisfied

10. Please use this space to provide any further Comments

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

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

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

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

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

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

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

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

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

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

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

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



A great place to live and work

Contact us...

by telephone: 0300 300 8303

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

on the web: www.centralbedfordshire.gov.uk

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

