

## Central Bedfordshire Council

EXECUTIVE

Tuesday 2 August 2016

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### Central Bedfordshire Housing Assistance Policy

Report of Cllr Carole Hegley, Executive Member for Social Care and Housing, ([carole.hegley@centralbedfordshire.gov.uk](mailto:carole.hegley@centralbedfordshire.gov.uk))

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**This report relates to a Key Issue**

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#### Purpose of this report

1. This report presents the reviewed and revised Central Bedfordshire Housing Assistance Policy to Executive for adoption. The revised Policy has been subject to consultation and an equalities impact assessment.

#### RECOMMENDATIONS

The Executive is asked to:

1. **note the generally positive feedback provided from the public consultation and the equality impact assessment; and**
2. **adopt the draft Central Bedfordshire Housing Assistance Policy for implementation by the Housing Service**

#### Overview and Scrutiny Comments/Recommendations

2. The item was presented to Social Care, Health and Housing Overview and Scrutiny on 27 June 2016. Overview and Scrutiny Committee provided the following recommendations:

The Committee:

- Recognises the need to be able to respond to present and future housing needs in homes which are decent, affordable and safe.
- Notes the need to make some significant improvements in some aspects of housing condition and the need to determine priorities as set out at para 4.2.1 for discretionary financial assistance.

- Expects to see that advice is accessible and understandable to all to enable those requiring financial assistance to seek such.

## **Issues**

3. Legislation requires local authorities to develop a policy for providing households with financial assistance to improve their homes. Every local authority is required to adopt and publish such a policy. The Council's current (second) Renewal Policy was approved by Executive in July 2012.
4. The current policy has been operating relatively successfully over the last three years. The policy is very much Loan Assistance based, which has resulted in funding returning to the Council enabling further improvement work. £0.093M was returned to the Council in 2014/15 and £0.125M in 2015/16. Appendix C provides a summary of the types of assistance provided over recent years. Customer satisfaction is measured at the end of the work and remains high.
5. Housing assistance is popular since the promotion of the Warm Homes Healthy People scheme and demand normally exceeds the budget. Returned funding can help the programme be extended to assist further customers. In general, the policy is working well and relatively minor changes are recommended with no changes to overall policy intent. There is, however, closer alignment with the aims of the Better Care Fund in provision of assistance to help prevent hospital and care home admissions and facilitate earlier discharge.
6. The types of assistance set out in the reviewed and revised policy are broadly similar and are aimed at preventing negative health impacts. Research in 2013 indicated that the highest proportions of health hazards in Central Bedfordshire homes are fall/trip hazards and excess cold.

## **Options for consideration**

7. Whilst the Council has the option of not providing any assistance, the eligibility criteria within the policy helps ensure a basic safety net for the most vulnerable households living in poor or unsafe housing conditions. If there was no Housing Assistance, some cases would result in costly enforcement work in order to remedy health hazards that pose a risk to residents. The Council has a duty to take action in respect of category 1 hazards.
8. The Council has to provide mandatory Disabled facilities Grants (DFGs) and receives funding through the Better Care Fund. The Council would be legally challenged if DFGs were not provided. There would also be cost impacts in some cases where discretionary funding is not provided, for example, funding for discretionary adaptation work would be required for customers meeting Care Act eligibility.

9. The public consultation did not recommend a significantly different policy for Central Bedfordshire. There were comments concerning the need to develop good quality and accessible homes through the Development strategy.

### **Reason/s for decision**

10. There are no perceived negative impacts of the revised policy as it improves assistance for older people in Park Homes and disabled residents with assessed needs that don't qualify for mandatory DFG. The revised policy aligns with the aims of the Better Care Fund and provides more opportunity to work with landlords and empty property owners where they want to work with the Council to meet urgent affordable housing need.
11. Public consultation was undertaken from late March to early May and resulted in more than 50 responses. The consultation report is attached as Appendix B. Respondents were generally supportive and in agreement with the revised policy. 78% agreed with the priorities, 74% agreed with additional assistance to Park Home residents, 80% agreed with additional assistance to empty homes owners where they help the Council meet affordable housing need, and only 8% were dissatisfied with the policy.

### **Council Priorities**

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

### **Corporate Implications**

### **Legal Implications**

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

## **Financial and Risk Implications**

14. The capital programme in 2015/16 was £0.15M gross (£0.1M net) but increases to £0.25M gross (£0.15M net) for 2016/17, and £0.3M gross (£0.2M net) for the remainder of the MTPF period. Repaid Loan Assistance is the main form of income that offsets the gross expenditure but is not predictable.
15. The programme is monitored and reported upon monthly through Capital Budget reports. This helps ensure sound forecasting and identifies risks or potential over or underspends of the programme.
16. The policy has established working procedures and systems in place to ensure a fair and consistent service and programme administration. The revised policy will require appropriate amendments to those working procedures and practice notes.
17. The policy mitigates the risks of:
  - Failing to deliver the Council's priorities and addressing the key private sector housing issues,
  - Failing to prevent negative health impacts, and
  - Failing to meet statutory requirements.

## **Public Health Implications**

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

## **Equalities Implications**

19. An equalities impact assessment (EIA) has been completed as part of the policy development process, and it is available as a background document. The EIA assesses whether the draft policy supports Central Bedfordshire's legal duty to:
  - Eliminate unlawful discrimination, harassment, and victimisation, and other conduct prohibited by the Act,
  - Advance equality of opportunity between people who share a protected characteristic and people who do not share it,
  - Foster good relations between people who share a protected characteristic and people who do not share it.

20. The EIA concludes that the revised policy will contribute to ensuring that all users and potential users of services, and employees are treated fairly and respectfully with regard to the protected characteristics of age, disability, gender, reassignment, marriage or civil partnership, pregnancy and maternity, race, religion, sex and sexual orientation.
21. The assistance set out in the policy is targeted at those made most vulnerable by poor quality or unsuitable housing. This includes people with disabilities that struggle to live independently in their home because of physical barriers, Park Home residents that are most commonly older people that are at increased risk of fuel poverty, and older frail people that are at most risk of falls at home.
22. Poor housing conditions have a disproportionate impact on vulnerable households as they may have poorer health and access to financial resources to remedy the situation may be limited. The range of assistance advances equality of opportunity by giving those most at risk or poor/unsuitable housing financial assistance to improve their housing situation and thereby their health and well being.

### **Implications for Work Programming**

23. None

### **Conclusion and next Steps**

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

## **Appendices**

The following Appendices are attached:

27. Appendix A Revised Central Bedfordshire Housing Assistance Policy
28. Appendix B Public Consultation report
29. Appendix C Summary of assistance provided

## **Background Papers**

30. The following background papers, not previously available to the public, were taken into account and are available on the Council's website:
  - (i) Equalities Impact Assessment