

17th June 2015

Environment and Housing Management Committee

Private Sector Housing Renewal Policy Update

Report of: *David Carter, Environmental Health Manager*

Wards Affected: *All*

This report is: *Public*

1. Executive Summary

- 1.1 The Council agreed and adopted the Private Sector Renewal Policy at the meeting of Environment, Health and Housing Board on 8th June 2011.
- 1.2 The report contained various measures to deal with Private Sector Housing, including various Grants and Loans in Chapter 6 of the Policy.
- 1.3 This report seeks authority to consult on the revision of the current scheme of Grants and Loans offered under the Policy to better target resources.

2. Recommendation(s)

- 2.1 **That officers report back to the next Environment and Housing Management Committee on 9th September 2015 following consultation with relevant stakeholders for a decision to adopt the proposed Policy.**

3. Introduction and Background

- 3.1 The Private Sector Renewal Policy was revised and adopted in 2011 to reflect housing priorities and target financial assistance to residents in private sector housing in the Borough. A proposed revised version is at Appendix A.
- 3.2 The Council's provision of discretionary financial assistance for housing renewal has been in the form of repayable loans and other methods of encouraging the renovation of housing in appropriate circumstances.

- 3.3 It is important that this policy is regularly reviewed to ensure that, with more limited financial resources being available, the Council's funds are targeted to those most in need. Some of the funding has previously been targeted to assist the improvement of private rented accommodation, as well as promoting energy efficiency measures.
- 3.4 Financial housing assistance is currently provided through mandatory Disabled Facilities Grants for adaptations to promote independent living.
- 3.5 Discretionary loans are also provided, including:
- Discretionary Disabled Facilities Loan
 - Empty Property Loans
 - Energy Efficiency Grants/Loans
 - Warm Front Top-up Grant
 - Provision of Heating Grants/Loans
 - Renewable Energy Installation Loans
 - Emergency Repair Assistance
 - Decent Homes Loans
- 3.6 The demand for certain types of loans in this Borough has been low. A significant reason for this is the introduction by the Government of several schemes such as the Green Deal and Energy Company Obligation (ECO) funding, which provide assistance with insulation and other measures to improve energy efficiency.
- 3.7 The Council has had a budget of £50,000 to allocate to discretionary grants and loans – in 2014/15 a total of less than £12k was spent from the budget, which has been subsequently rebased to £30k.

4. Issue, Options and Analysis of Options

- 4.1 The options available are to:
1. Continue to offer the same range and types of financial assistance, subject to availability of funding and qualifying criteria being met.
 2. Revise the scheme of discretionary financial assistance where other means of funding are available and target resources to those most in need of assistance.

- 4.2 It is considered that, pending a full review of the Council's Housing Strategy, option 2 is preferred.
- 4.3 It is proposed that in order to reduce the complicated range of assistance, and in order to target Council funding in the most effective way to assist those most in need, that the current means of assistance are reduced to two.
- 4.4 The two remaining forms of discretionary financial assistance would be discretionary disabled facilities loan and emergency home repair loans.

Discretionary Disabled Facilities Loan (DDFL)

- 4.5 In addition to the Mandatory Grant, the Council will consider awarding Discretionary Loans for other related works, or to 'top up' the Mandatory Grant to meet some additional costs. ECC will, through its Housing Options Panel, consider paying for essential works costing in excess of the maximum grant of £30,000. However, in cases where there is still a shortfall, BBC will consider offering a loan which will be repayable on the sale or disposal of the property. The offer of a DDFL will remain open for a maximum period of four months, or longer at the discretion of the Council. The offer of this loan has, so far, not been necessary but it is felt that it should be retained in case of hardship.

Emergency Home Repair Loans

- 4.6 This loan would merge and replace the existing emergency home repair assistance and decent home loans.
- 4.7 Owner-occupiers who are elderly and on low income, or those in receipt of means-tested benefits will be entitled to apply for a loan not exceeding £5,000 to carry out either:
- a) emergency repairs to keep the property wind and weatherproof or otherwise safe to be occupied, or
 - b) works to bring the property up to the Decent Homes Standard,
- 4.8 The loan will be repayable if the property changes ownership within 3 years and will be placed on the Local Land Charges Register. The offer of this grant will remain open for a maximum period of five months, or longer at the discretion of the Council.

For the purposes of this funding 'elderly' will be those over 65 and 'low income' will be those in receipt of a relevant means-tested benefit. 'Decent Homes Standard' refers to the definition contained in the DCLG publication '*A Decent Home: Definition and guidance for implementation*'

5. Reasons for Recommendation

- 5.1 To better target Council financial resources to provide housing assistance to those most in need.

6. Consultation

- 6.1 It is proposed to commence consultation with relevant stakeholders, including Papworth Trust Home Improvement Agency, private landlords, Age Concern, disability support groups and housing associations and report back any concerns raised through consultation.

7. References to Corporate Plan

Housing, Health & Wellbeing

- 7.1 We will develop different ways of working, both in the way we deliver services and with the voluntary sector, to make sure that the more vulnerable residents in Brentwood are protected, and help goes to those most in need of it.

8. Implications

Financial Implications

Name & Title: Chris Leslie, Finance Director (Section 151)

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- 8.1 There are no financial implications to the proposed stakeholder consultation but robust policies supports the strong management of resources.

Legal Implications

Name & Title: Christopher Potter, Monitoring Officer and Head of Support Services

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- 8.2 None directly arising from this report.

Other Implications (where significant) – i.e. Health and Safety, Asset Management, Equality and Diversity, Risk Management, Section 17 – Crime & Disorder, Sustainability, ICT.

8.3 None.

9. Background Papers (include their location and identify whether any are exempt or protected by copyright)

Private Sector Housing Renewal Policy 2011
Department for Communities and Local Government – A Decent Home:
Definition and guidance for implementation June 2006 - Update

10. Appendices to this report

Appendix A – Revised Private Sector Renewal Policy 2015

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