

**Agenda Item No:** 9.5 **Report No:** 120/16  
**Report Title:** Amendments to Private Sector Housing Financial Assistance Policy  
**Report To:** Cabinet **Date:** 28 September 2016  
**Lead Councillor:** Councillor Ron Maskell  
**Ward(s) Affected:** All  
**Report By:** Ian Fitzpatrick, Director of Service Delivery  
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### **Purpose of Report:**

To consider amendments to the private sector housing renewal Financial Assistance Policy.

### **Officers' Recommendations:**

- 1 To approve the amendments to the private sector housing Financial Assistance Policy attached as Appendix A.
- 2 To authorise the Director of Service Delivery to make any reasonable future changes to the Policy, in consultation with the Lead Member for Housing if circumstances change i.e. funding.

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## **1 Reasons for Recommendations**

- 1.1 To update the private sector housing Financial Assistance Policy in line with the capital resources available for the year 2016/17
- 1.2 To enable minor changes in the policy to be made throughout the financial year, in agreement with the Lead Member, to preclude the need for a full Cabinet report for a minor amendment.

## **2 Information**

- 2.1 It is a statutory requirement that our private sector housing renewal strategy must include a Financial Assistance Policy in respect of grant aid and other forms of financial assistance.
- 2.2 Appendix A is the revised Financial Assistance Policy with amendments highlighted and in italics. There are very minor changes to the Disabled Facilities Grants, on page 3, to include extended warranties for external stairlifts, through floor lifts and specialist wash/dry toilets. These are expensive items of equipment and by the nature of their electronic make-up, a failure can lead to a distressful situation.

**2.3** The main changes are to the Emergency Repairs Grant (ERG) and Over 75's Heating Grant. Both grants last year were overspent, and the Over 75's grant is becoming increasingly popular as there is no financial eligibility criteria, i.e. anyone over 75 can apply for a maximum grant of £3500 for a replacement boiler if theirs has been condemned. The ERG was a maximum grant of £2000 for small scale emergency works which was often not enough in some cases i.e. roof repairs. Any owner occupiers requiring large scale repair work would be offered a loan up to a maximum of £25,000.

**2.4** To ensure the grants available increase the standard of accommodation for vulnerable groups and our limited funds reach as many people as possible, it has been decided to merge the two grants into one Heating and Repair Grant (HRG). (page 5 of policy)

**2.5** The new HRG would award a maximum grant of £3,500 in cases of emergency repair or lack of a suitable heating system. The eligibility criteria of the HRG would essentially be the same as for the old ERG, applicants would:

- live in the dwelling as his/her only or main residence;
- the relevant property must be within Council Tax Band A-E;
- have lived in the property for at least a year prior to grant application;
- have an owner's interest in the dwelling or be a tenant of the dwelling;
- have a duty or power to carry out the works in question;
- be (or alternatively his/her partner be) in receipt of a means tested benefit;
- be aged 18 or over on the date of application.
- generate a score of 930 under the Housing Health and Safety Rating System

**2.5** To ensure the HRG will be available for those vulnerable groups who fall outside the criteria for means tested benefit, the following groups will be considered for a grant:

- Disabled
- Chronically sick

In addition to these exemptions, it is proposed to include low income families, just above the benefit level who struggle to find resources for essential repairs to their properties. The proposed 4<sup>th</sup> exemption:

- Low income families with children under the age of 10, who fall just outside of the benefit criteria. A low income will be classed as a joint income of below £20,000.

To satisfy all of these exemption criteria the applicants must have less than £10,000 in savings (single person) or £15,000 in savings (couple)

**2.6** It is anticipated that the grants will continue to be very popular again this year; in particular the HRG's may continue to outstrip supply especially if we have a

cold winter. The policy will be reviewed quarterly and it maybe necessary to make minor changes to e.g. decreasing grant maximums, and generally allowing the policy to adapt to the changing financial climate. It is for this reason authorisation is sought to make changes to the policy in agreement with the Lead Member for Housing, rather than taking each new alteration to a full Cabinet meeting.

### **3 Financial Appraisal**

**3.1** The new policy will enable the Council to maximise funds for vulnerable people and tackle fuel poverty. The budget this year for all grants and loans is:

Heating and Repairs Grant and Hard to Treat Grants - £134,889

Home Trust Loans - £60,000

Disabled Facilities Grants - £887,632

All costs will be contained within these budgets.

### **4 Legal implications**

**4.1** The Council is statutorily obliged to publish an annual financial assistance policy for private sector housing under the Regulatory Reform Order 2002.

### **5 Risk Management Implications**

I have completed a risk assessment (LDC 60989)

The following risks will arise if the recommendations are not implemented:

- Demand for grants could outstrip supply if the policy continues with only an age limit criteria.
- Additional DFG funding to repair/replace expensive equipment.

The risks can be mitigated by changing the grant criteria as illustrated in 2.2 & 2.5 above.

No new risks will arise if the recommendations are implemented.

### **6 Equalities Implications**

**6.1** On 18 August an Equality Analysis was undertaken on the amendments to the private sector housing Financial Assistance Policy. Due regard was given to the general equalities duties and to the likely impact of the policy on people with protected characteristics, as set out in the Equality Act 2010. The amendments to the policy were found to have positive outcomes, by ensuring that limited funds for

home repairs are allocated to vulnerable groups i.e. those on low incomes, chronically sick and/or disabled and for low income families. The previous policy did discriminate by age by awarding a grant specifically for the over 75's irrespective of income.

## **7 Appendices**

### **7.1 Appendix A – Private Sector Housing Financial Assistance Policy 2016/17**