

Bath & North East Somerset Council		
DECISION MAKER:	Cllr Paul Myers, Cabinet Member for Economic and Community Regeneration	
DECISION DATE:	On or after 9 <sup>th</sup> February 2019	EXECUTIVE FORWARD PLAN REFERENCE:
		E 3115
TITLE:	Decent Homes Policy Update	
WARD:	All	
AN OPEN PUBLIC ITEM		
List of attachments to this report:		
Appendix 1: Decent Homes Policy Update 2019		

## **1 THE ISSUES**

- 1.1 The Decent Homes Policy sets out how Housing Services will provide financial assistance to help residents, including low-income, elderly, disabled and other vulnerable residents, to undertake certain improvements to their homes. Eligible work includes home adaptations for independent living, essential repairs and improvements, and energy upgrades. Assistance to help bring empty homes back into use is also covered by this policy.
- 1.2 The Decent Homes Policy was last updated in 2016 and Housing Services have become aware of policy areas which would benefit from greater flexibility and clarity.

## **2 RECOMMENDATION**

- 2.1 The amended Decent Homes Policy, attached at appendix 1, is formally adopted by the Cabinet Member for Economic and Community Regeneration.

### **3 RESOURCE IMPLICATIONS (FINANCE, PROPERTY, PEOPLE)**

- 3.1 The schemes within the Decent Homes Policy, including Disabled Facilities Grants (DFGs), are funded from the following sources:
- The DFG programme is funded via the DFG element of the Government's Better Care Fund. The 2018/19 budget is £1,209,006.
  - Other schemes with an overall budget of £120,000 are funded through the Better Care Fund pooled budget arrangements with Health and Social Care.
  - Wessex Consortium loan fund held by Wessex Resolutions CIC.
- 3.2 Some of the changes have the potential to create a very modest uplift in resource demand. In the case of DFGs this relates solely to the ability to fund the professional costs associated with a withdrawn DFG application. Based upon experience demand is likely to be low, subject to agreement and funded within the existing DFG budget.
- 3.3 Some of the changes will also stimulate further demand for Wessex loans. The scheme is self-financing, and as such, any increase in demand will not have an impact upon resourcing requirements. It should also be noted that demand is capped according to the available capacity within the scheme.
- 3.4 Other changes are all subject to the availability of funding and subject to annual budget limits. As such the changes will not have any negative impacts upon resourcing.

### **4 STATUTORY CONSIDERATIONS AND BASIS FOR PROPOSAL**

- 4.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local authorities with a general power to offer assistance to improve housing conditions. This assistance may take the form of financial grants, loans or any other type of help and support thought appropriate. Prior to making such assistance available it is a requirement that the Council must adopt and publish a housing renewal policy, referred to as the Decent Homes Policy in this document.
- 4.2 Local Authorities are subject to the general and specific duties set out in the Equality Act 2010. The equalities impact assessment relating to the previous scheme has been reviewed and no significant adverse impacts were identified. Furthermore the core objective of this scheme is to improve the housing conditions of residents, notably low-income, disabled and otherwise vulnerable residents. As such the scheme supports the Council's wider public sector equality duty.

### **5 THE REPORT**

- 5.1 The Decent Homes Policy provides a range of financial assistance to help residents, including low-income, elderly, disabled and other vulnerable residents, to undertake certain improvements to their homes. Eligible work includes home adaptations to facilitate independent living, essential repairs and improvements, and energy upgrades. Assistance to help bring empty homes back into use is also covered by this policy.

5.2 The proposed modifications to the schemes, detailed below are designed to improve access and flexibility. They are intended to improve people's homes, making them safer and warmer and helping to keep people out of hospital.

<b>Proposed change to Policy</b>	<b>Rationale for change</b>	<b>Relevant sections of the Policy</b>
DFG applicants eligible to apply for a Wessex Loan to pay for their contribution to the cost of works.	Extra support for disabled people to help keep them safe and independent in their own homes.	Sec 1 – Disabled Facilities Grants & Section 2 - Home Improvement Loans
Option to fund professional costs for withdrawn DFGs.	Reduce risk for applicants applying for complex DFG.	Sec 1 – Disabled Facilities Grants
Remove the vulnerability criteria for Home Improvement Loans.	Increase availability of loans whilst remaining focussed on low income households	Section 2 - Home Improvement Loans
Update the financial eligibility criteria for Home Improvement Loans to the effect that savings are not considered and the disposable income criteria is less than or equal to £150 per week	This figure has not been reviewed for many years and it would be beneficial to increase the number of people who could potentially apply.	Section 2 - Home Improvement Loans
Remove the means testing requirement for Urgent Repairs grants where works are to prevent applicants from an imminent hospital admission.	Prevent hospital admissions.	Section 3 - Urgent Repairs Grants
Energy Loans to be made available to private landlords for heating, energy efficiency and renewable energy measures (may not be available if the loan applicant is the subject of enforcement action).	Improve conditions in private rented sector and contribute to reducing carbon emissions.	Section 4 – Home energy Loans
Improve clarity regarding the meaning of bringing an Empty Property back in to "use".	Ensure strategic fit with Council's values.	Section 6 Empty Properties (Homes)
Offer a 2 year deferment payment period before paying off an Empty Property Loan (interest still accumulates).	Encourage owners bring properties back in to use.	Section 6 Empty Properties (Homes)
Provide discretion for loans for interim payments (rather than single payment on completion of works).	Improve viability of larger projects.	Section 2 - Home Improvement Loans & Section 6 Empty Properties (Homes)

## 6 RATIONALE

6.1 The proposed changes to the Decent Homes policy will benefit a wide range of residents by helping to fund improvements to housing conditions and

energy efficiency which might otherwise not go ahead. They will mean that the policy is more effective in helping a wider range of home owners and tenants to live independently in warm, safe and more energy efficient homes. Improving the safety and suitability of homes can improve health and wellbeing and reduce costs to the health service in the long run.

- 6.2 The policy now enables homeowners and tenants to benefit from home energy improvements with no upfront costs and makes the Wessex Empty Property loan more attractive to empty property owners. It provides in a single policy all housing related assistance under the Regulatory Reform Order 2012, including empty homes assistance.

## **7 OTHER OPTIONS CONSIDERED**

- 7.1 The option of not updating the policy was rejected because this would limit the effectiveness of the policy. Other options for further widening the eligibility for improvement loans were considered but rejected in favour of maintaining focus on lower income households.

## **8 CONSULTATION**

- 8.1 A 6 week public consultation exercise was carried out using the Council Website on the proposed changes to the policy. Further consultation was undertaken with Wessex Resolutions CIC and the West of England partners. No objections were raised.
- 8.2 The Cabinet Member for Economic and Community Regeneration, the Section 151 Finance Officer, the Council's Monitoring Officer were also consulted on the proposed changes.

## **9 RISK MANAGEMENT**

- 9.1 A risk assessment related to the issue and recommendations has been undertaken, in compliance with the Council's decision making risk management guidance.

<b>Contact person</b>	Chris Mordaunt Team Manager Tel 01225 396282
<b>Background papers</b>	None
<b>Please contact the report author if you need to access this report in an alternative format</b>	