



Notice of a public

**Decision Session - Executive Member for
Housing & Safer Neighbourhoods**

To: Councillor Lisle (Executive Member)

Date: Monday, 19 June 2017

Time: 4.00 pm

Venue: West Offices, Station Rise, York, YO1 6GA

AGENDA

Notice to Members – Post Decision Calling In:

Members are reminded that, should they wish to call in any item* on this agenda, notice must be given to Democratic Services by **4:00pm on Wednesday 21 June 2017**.

*With the exception of matters that have been the subject of a previous call in, require Full Council approval or are urgent which are not subject to the call-in provisions. Any called in items will be considered by the Customer and Corporate Services Scrutiny Management Committee.

Written representations in respect of items on this agenda should be submitted to Democratic Services by **5.00 pm on Thursday 15 June 2017**

1. Declarations of Interest

At this point in the meeting, the Executive Member is asked to declare:

- any personal interests not included on the Register of Interests
- any prejudicial interests or
- any disclosable pecuniary interests

which he might have in respect of business on this agenda.

2. Public Participation

At this point in the meeting, members of the public who have registered their wish to speak at the meeting can do so. The deadline for registering is at **5.00 pm on Friday 16 June 2017**.

Members of the public may register to speak on an item on the agenda or an issue within the Executive Member's remit.

Filming, Recording or Webcasting Meetings

Please note this meeting may be filmed and webcast and that includes any registered public speakers, who have given their permission. This broadcast can be viewed at <http://www.york.gov.uk/webcasts>.

Residents are welcome to photograph, film or record Councillors and Officers at all meetings open to the press and public. This includes the use of social media reporting, i.e. tweeting. Anyone wishing to film, record or take photos at any public meeting should contact the Democracy Officers (whose contact details are at the foot of this agenda) in advance of the meeting.

The Council's protocol on Webcasting, Filming & Recording of Meetings ensures that these practices are carried out in a manner both respectful to the conduct of the meeting and all those present. It can be viewed at: https://www.york.gov.uk/downloads/file/11406/protocol_for_webcasting_filming_and_recording_of_council_meetings_20160809

- 3. Minutes** (Pages 1 - 2)
To approve and sign the minutes of the Decision Session held on 22 May 2017.

- 4. Amendments to the Private Sector Assistance Policy** (Pages 3 - 38)

This report asks the Executive Member to note the receipt of £1.101m from the Better Care Fund (BCF) for the provision of Disabled Facilities Grants (DFG) and approve a number of changes to the Private Sector Assistance Policy to ensure York residents are able to maximise the funding available.

5. Urgent Business

Any other business which the Executive Member considers urgent under the Local Government Act 1972.

Democracy Officers:

Catherine Clarke and Louise Cook (job share)

Telephone No- 01904 551031

Email- catherine.clarke@york.gov.uk / louise.cook@york.gov.uk

For more information about any of the following please contact the Democratic Services Officers responsible for servicing this meeting:

- Registering to speak
- Business of the meeting
- Any special arrangements
- Copies of reports and
- For receiving reports in other formats

Contact details are set out above.

This information can be provided in your own language.

我們也用您們的語言提供這個信息 (Cantonese)

এই তথ্য আপনার নিজের ভাষায় দেয়া যেতে পারে। (Bengali)

Ta informacja może być dostarczona w twoim własnym języku. (Polish)

Bu bilgiyi kendi dilinizde almanız mümkündür. (Turkish)

یہ معلومات آپ کی اپنی زبان (بولی) میں بھی میا کی جا سکتی ہیں۔ (Urdu)

 (01904) 551550

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City of York Council

Committee Minutes

Meeting Decision Session - Executive Member for
Housing & Safer Neighbourhoods

Date 22 May 2017

Present Councillor Lisle

1. Declarations of Interest

At this point in the meeting, the Executive Member was asked to declare any personal interests not included on the Register of Interests, any prejudicial interests or any disclosable pecuniary interests which he had in the business on the agenda. No additional interests were declared.

2. Public Participation

It was reported that there had been no registrations to speak at the meeting under the Council's Public Participation Scheme.

3. Implementing Energy Company Obligation (ECO) Flexible Eligibility

The Executive Member considered a report that provided background information about the Government's proposal to give the Council the ability to set local criteria for Energy Company Obligation (ECO) funding.

Officers stated that the concept for this funding remained the same, but that the criteria for who would qualify had changed. The removal of geographical qualification would allow the focus of funding to expand. They also explained that energy suppliers now have the ability to deliver up to 10% of their ECO obligation through locally set criteria, which would sit alongside the National scheme. The areas which CYC considered priority areas for action were listed in Appendix 1 of the report. The Executive Member questioned Officers as to whether these would be the only areas funded, to which they confirmed that they were merely areas considered as having the most households at highest risk of fuel poverty.

The Executive Member noted that by adopting this criteria the Council would be in a position to attract funding to help fuel

poor residents. He also thanked Officers for their work on the Statement of Intent.

Resolved:

- (i) That the Energy Company Obligation (ECO) transition period that allowed Local Authorities to set criteria to fuel poor households, and households which were vulnerable to cold, to qualify for funding towards the cost of certain energy efficiency improvements to their homes be noted.
- (ii) That the Statement of Intent be approved.
- (iii) That the Assistant Director of Housing and Community Safety be delegated to make minor adjustments to the Statement of Intent, in order to facilitate responses to revised priorities and/or funding opportunities.

Reason: In order to optimise the opportunity for private sector households in York to access the national ECO funding scheme the Council must publish a Statement of Intent for the flexible eligibility element of the funding. Without this residents would be eligible only under the national criteria without any reference to local needs or priorities.

Councillor Lisle, Executive Member

[The meeting started at 4.05 pm and finished at 4.10 pm].



Decision Session - Executive Member for Housing and Safer Neighbourhoods**19 June 2017**

Report of the Assistant Director – Housing & Community Safety

Amendments to the Private Sector Assistance Policy**Summary**

1. This report asks the Executive Member to note the receipt of £1.101m from the Better Care Fund (BCF) for the provision of Disabled Facilities Grants (DFG) and approve a number of changes to the Private Sector Assistance Policy to ensure York residents are able to maximise the funding available.

Recommendations:

2. The Executive Member for Housing and Safer Neighbourhoods is asked to:
 - a) Note receipt of £1.101m from the BCF complimented by the contribution from the Council's own capital budget.
 - b) Agree Option 1, to amend to the Private Sector Assistance Policy (the policy) and introduce a number of changes to the policy around the DFG element, including some transitional arrangements.

Reason: To ensure that the increased DFG funding allocation is used effectively and offers a prompt and streamlined service which aims to prevent, reduce and delay need for NHS commissioned and Social Care services.

Background Information

3. As a Housing Authority the Council has a statutory duty to provide DFGs. These grants are up to £30k and help disabled residents living in the private sector (homeowners and private tenants including housing association tenants). The grants fund a wide range of adaptations, typically level access showers, lifts and extensions. These adaptations are administered by the Council's own Housing Standards and

Adaptations Service with the support of the Occupational Therapy Service.

4. Last year, on the 25 February 2016 the Department of Health wrote to all Directors of Social Services confirming the levels of funding to be allocated for the DFGs for financial year. The level of funding was some £461k higher than previous years. The Department of Health has again confirmed its funding for this year 2017/18 on 20 April and has again increased the funding levels by a further £82K.
5. In addition the extra funding was released by Government in tandem with the Local Government Ombudsman's Report, *Making a House a Home: Local Authorities and Disabled Adaptations 2016*. That report sets out a range of national issues associated with the poor delivery of DFGs by many Councils such as long waiting times for assistance. Extra funds have been provided to help address these issues and speed up process.
6. In response to these, we have carried out a review of the disabled facilities grant. We know from the excellent feedback from our customers we have high satisfaction levels where they have been receipt of grant aided work. Typical comments include "*Everything that was done for me was brilliant, I hadn't been able to have a proper shower for over a year. Life is much better*"

However, concerns have been expressed and the DFG review confirmed that there were issues including:

- a) The speed of the service from the initial visit by the occupational therapist through to the end process.
- b) The complexity of the process with multiple stages and routes.
- c) That non-dedicated staff find it difficult to balance competing demands.

Therefore, we have developed an action plan to simplify and speed up the process.

7. Part of that action plan was to review the policy considering best practise.

Proposed changes to the Disabled Facilities Grant

8. A copy of the proposed policy is attached as Appendix A. The key changes are intended to both speed up the process by reducing

administration relating to the means test and to broaden the scope of the work undertaken.

Removal of the means test for low value work

9. Where a disabled household is in receipt of certain benefits, they are not required to make any financial contribution towards the cost of the DFG. However, households who are not on a means tested benefit and who have savings and/or income may have to make a contribution.
10. The administration of the means test does take some significant time both in terms of the work carried out by the team and the customer having to find various proofs (e.g. bank/building society statements, wage slips, pension statements, war pensions and information about non-means tested benefits) which delays the process.
11. The proposal is to scrap the need for means test for all works that have a total value of less than £5000. The change shall greatly speed up the time taken to process DFG applications for the benefit of the customer. In addition, this change shall free up capacity within the housing standards and adaptations team enabling them to deal with the increased volume of work as a result of the increase in the growth levels of funding.

Broadening the scope of Discretionary Assistance

12. We are also seeking permission to broaden the work covered by the grant. Typically these works include the cost of undertaking repairs to enable the DFG to proceed and include items such as:
 - a. Undertaking works to resolve a Category 1 Hazard such as excess cold
 - b. Undertaking electrical repair works to a home where a new level access shower or lift is provided
 - c. Undertaking the cost of an asbestos survey and removal of any asbestos.
13. As the above changes are discretionary and subject to the Council's annual budget setting procedure and the availability of sufficient levels of external funding. All such payments are at the Council's discretion and will be removed once available funds are exhausted.

Consultation

14. The proposals highlighted within this report have been worked up by the DFG review team and have also considered a variety of good practice reports include those referred to paragraph 5 and also to *Home*

Adaptations for Disabled people : A detailed guide to related legislation, guidance and good practice: DCLG/Home Adaptations Consortium: 2013.

Options

15 There are two options being put forward:

- Option 1- To amend the Policy
- Option 2 – Not to amend the Policy

Analysis

Option 1

16. By amending the policy we aim to ensure that the increased DFG funding allocation is used effectively and offers a prompt and streamlined service which aims to prevent, reduce and delay need for NHS commissioned and Social Care services. We will be able to deliver timely and quality services for an increased number of disabled residents reducing the need for those most vulnerable to be put at risk and live safely. Carers will be able to safely care for residents.

Option 2

17. If we don't seek to amend the policy the Council will be significantly challenged to spend the increase allocation and to help disabled residents. There could be a significant risk to our reputation that we have not taken this opportunity to review and improve our services for a wider group of disabled residents.

Council Plan

18 The proposed changes to the Policy product will support and contribute towards a number of the Administration's council key priorities:

- A prosperous city for all
- A focus on frontline services
- A council that listens to residents

Implications

19 The implications arising directly from this report are:

- **Financial** – The budget for the DFG was set by Budget Council in February 2017 based on grant income of £1.003m. The increase in

grant will be included in the capital outturn report along with requests for slippage for Executive Members to agree. This change in policy does not have any financial implications.

- **Procurement** – None
- **Human Resources** – Currently we are considering the resources implications. These would be funded from the fee income.
- **Equalities Implications** – Attached is the Community Impact Assessment (Appendix B)
- **Legal Implications.** – Article 3 of The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 enables local housing authorities to provide discretionary assistance for the purpose of improving living conditions. Assistance may be in any form and may include grants.

Risk Management

20 This amendment enables the Council to introduce financial assistance in line with the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. We have, in line with the order, considered where we should focus our efforts and have introduced a policy initiative that is best suited to the circumstances.

Contact Details

Authors:	Chief Officer Responsible for the report:			
Ruth Abbott Housing Standards and Adaptations Manager 554092 Glen McCusker Deputy Head of Legal Services 551048 Samantha Sidebottom Housing Accountant 554286	Tom Brittain Assistant Director - Housing & Community Safety.			
	Report Approved	✓	Date	01/06/2017
Wards Affected: All				
For further information please contact the authors of the report				

Annexes

Appendix A – Proposed Private Sector Assistance Policy

Appendix B – Community Impact Assessment

Abbreviations

BCF – Better Care Fund

DCLG – Department for Communities and Local Government

DFG – Disabled Facilities Grant

NHS – National Health Service

**City of York Council Assistance Policy
For the Private Housing Sector**



Housing Grants, Construction & Regeneration Act 1996
The Regulatory Reform (Housing Assistance)
(England & Wales) Order 2002

Effective from	1st July 2017
To be reviewed at the latest by	31st March 2020

Introduction

The Council's view is that it is primarily the responsibility of homeowners to maintain their own property but accepts some homeowners, particularly the elderly and most vulnerable, do not have the necessary resources to keep their homes in safe and good repair. This policy reflects this safety net approach and will develop future policies to provide advice and information to help homeowners arrange their own financial packages to maintain their homes.

In particular it focuses on:

- Providing a range of adaptations to meet individual residents' needs to enable them to live safely and independently at home
- Maximising the housing stock to enable long term empty homes to be brought back in to use
- Improving the energy efficiency of properties and ensuring the maximum use of the private sector housing stock.

The following types of grants, loans & assistance are available subject to the eligibility criteria and conditions. The Housing Standards and Adaptations Manager will consider exceptional circumstances outside the scope of the policy.

Help for residents requiring adaptations

There are five types of assistance which the council can offer:

- 1) The Disabled Facilities Grant (DFG) –two grants to help residents live safely and independently
 - A mandatory DFG grant, and
 - A discretionary DFG grant.
- 2) The Discretionary Adaptation Loan to help with the cost of work when it exceeds the maximum DFG.
- 3) The Discretionary Relocation Grant to enable relocation where it is more cost effective.
- 4) Minor adaptations – to enable the installation of simple adaptations which cost less than £1000.00.

Disabled Facilities Grants (DFG)

Purpose of the grants?

Two grants are available to help people who have a disability adapt their home to make it easier for them to continue to live there or maintain their independence.

Mandatory DFG

The government sets out what the grant can be used for and a maximum amount that can be paid – this is called the mandatory DFG grant.

Normally the disabled person and any partner are means tested to determine the amount of their contribution towards the cost of the work.

Where the grant is for eligible work for the mandatory DFG, the disabled person is on one of the qualifying benefits then the applicant will be passported through the means testing

Discretionary DFG

The council however has agreed to use it's discretion under the Regulatory Reform Order 2002 to provide a non- means tested DFG, where the **total** value of works recommended by the occupational therapist and determined as being reasonable and practicable is equal to or less than £5,000. This will be raised to a maximum threshold of £15,000 for works which have been identified as being reasonable and practicable for young people who are supported by the FIRST programme. The availability of all discretionary grant assistance is subject to the council's annual budget setting procedure and the availability of sufficient levels of external funding. All such payments are at the council's discretion and will be removed once available funds are exhausted.

Maximum amount of funding available?

Therefore there will be two DFG grants available

- 1) A discretionary DFG for works where the total value of the work is less than or equal to £5000. To provide a range of adaptations up to a maximum of £15,000 which have been identified as being reasonable and practicable for young people who are supported by the FIRST programme
- 2) A mandatory DFG for works where the total value of the work greater than or equal £5001 up to a maximum of £30,000

Who is eligible for the grant?

The disabled person must be registered as disabled with the Council or meet the criteria for registration if they applied.

The applicant must be either an owner or private tenant. Owners or tenants of houseboats & park homes are included.

What work will the grant cover?

A recommendation is required from an occupational therapist employed by the council that the work is necessary & appropriate. The work needs to meet one or more of the following mandatory purposes. : -

- Facilitating access to and from the dwelling or building by the disabled occupant
- Making the dwelling or building safe for the disabled occupant
- Access to the principal family room by the disabled occupant
- Access to or providing a bedroom for the disabled occupant
- Access to or providing a room containing a bath or shower for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a WC for the disabled occupant or facilitating the use by the occupant of such a facility
- Access to or providing a room containing a wash hand basin for the disabled occupant or facilitating the use by the occupant of such a facility
- Facilitating the preparation and cooking of food by the disabled person
- Improving or providing a heating system for the disabled person
- Facilitating the use of power, light or heat by the disabled person by altering same or providing additional means of control

- Facilitating access & movement around the dwelling to enable the disabled person to provide care for someone.
- Access to gardens – see annex 1

Subject to the availability of funding the council reserves the right to use its discretion under the law to fund works under a DFG that may otherwise not be eligible for help. Typically these works include the cost of undertaking repairs to a property to enable a DFG to proceed. These could include items such as:

- 1) Undertaking works to resolve a Category 1 Hazard such as excess cold
- 2) Undertaking electrical repair works to a home where a new level access shower or lift is provided
- 3) Undertaking the cost of an asbestos survey and removal of any asbestos

An application is normally approved if it is considered reasonable & practicable to carry out the relevant works having regard to the age & condition of the dwelling, building, houseboat or park home.

Where an application does not come via a council employed occupational therapist, the council still has a duty to complete the necessary application within the six month period of receipt. As part of the process to determine eligibility we will use Council employed occupational therapists to determine whether the work is necessary and appropriate.

Other Conditions

Repayment of the mandatory grant:

Property Charges will apply to all grant works that exceed £5,000 (excluding any agency or professional fees)

The following exceptions will apply:

- External and internal lifts and through floor lifts
- Permanent ramps within the existing footprint of the property
- Where a low level wheelchair accessible kitchen has been installed
- Where adapted bathing or toileting facilities have been provided within the existing footprint of the property

Where multiple works have been carried out on one application and the works exceed £5,000 excluding any of the above named items then a charge shall be made.

The charges will last for **ten years** from the certified date of the grant.

In addition, should the recipient of any grant that has a homeowner's interest in the property where an adaptation has been carried out under this new policy, whether mandatory or discretionary funded, subsequently move within the city and seek further grant aid for similar adaptations, any cost over £5,000 will be subject to a Local Land Charge.

Multi application for DFGs

The intention of a DFG is to ensure that a customer's long term needs are met and that there should not be successive grant applications within at least a 5 year period. Where a client's needs significantly change, for example if there is a serious deterioration in the client's condition, then the Council may consider a new application. Each DFG over £5,000 will have its own Local Land Charge applied to it.

It is a condition of grant that if an owner (also being the recipient of the grant) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of grant, over and above £5,000, that has been paid, subject to a maximum repayment of £10,000.

In addition, the normal conditions prescribed under the Housing Grants, Construction & Regeneration Act 1996 that relate to mandatory DFGs will remain.

In the event of a breach of a condition, the owner for the time being of the dwelling shall on demand repay to the Council the amount of the grant.

Other discretionary assistance:

In addition the council will pay a discretionary amount for the reasons set out below.

Discretionary Adaptation Loan

Who is eligible for a loan?

A disabled person who has been awarded a mandatory DFG where there is shortfall between the cost of the eligible work and the mandatory maximum grant of £30,000.00

How much loan will be given?

Normally the maximum amount of loan is £15,000.00, unless the applicant is able to demonstrate that they can not access a commercial loan or a Home Appreciation Loan.

Other Conditions

Repayment of loan

-It is a condition of loan that if an owner (also being the recipient of the loan) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of loan that has been paid. In exceptional circumstances where the client has successive loans, each will have its own land charge applied to it and each will be repayable on demand.

Discretionary Relocation Grant

Discretionary help may also be available for the following purposes: -

- For assisted purchase of a more appropriate property subject to the cost effectiveness of the scheme and means test of the applicant.
- For relocation expenses up to maximum of £5,000 if a more suitable property is available.

There is a limited budget each year for this assistance and each case will be considered on an individual basis.

Repayment of grant:

Property Charges will apply to all grant works that exceed £5,000 (excluding any agency or professional fees or relocation expenses)

The following exceptions will apply:

- External and internal lifts and through floor lifts.
- Permanent ramps within the existing footprint of the property
- Where a low level wheelchair accessible kitchen has been installed.
- Where adapted bathing or toileting facilities have been provided within the existing footprint of the property.

Where multiple works have been carried out on one application and the works exceed £5,000 excluding any of the above named items then a charge shall be made.

The charges will last for **ten years** from the certified date of the grant

Minor Adaptations

Who is eligible for help?

The disabled person must be registered as disabled with Council or meet the criteria for registration if they applied.

The applicant must be either an owner or private tenant.

What work is covered?

Minor adaptations are simple adaptations that cost less than £1,000.00 and the council arranges for their installation following an assessment and recommendation that it meets the disabled persons needs by an Occupational Therapist employed by the Council or the or the community/hospital based Occupational Therapists .

Types of work typically fitted include:

- Grab rails
- Hand rails
- Bannister rails
- Door entry systems
- Alterations to steps
- Widening of a door or path

Where there are multiple adaptations which exceed the £1,000.00 these items will be considered as part of a DFG not individually.

Other Conditions

The residents will be advised that, following the installation of the adaptation, they will be responsible for the maintenance and repair of any minor adaptation.

Help for homeowners to maintain their homes

There are three types of assistance which the council can offer:

- The Home Safety Loan
- Energy Repayment Loans
- The Home Appreciation Loan

Home Safety Loan

Purpose of the loan

The Home Safety Loan is paid for items of disrepair and urgent works affecting the occupants' health or safety.

Who is eligible for a loan?

To qualify for assistance an applicant must normally: -

- a) Be aged 18 or over
- b) Be an owner of the home
- c) Have a power or duty to carry out the works
- d) Be either 70 or over, disabled, or have a child under 5 (disabled child 16 or under) living with them. They must also be in receipt of one of the qualifying benefits:

- Income Support
- Guaranteed Pension Credit
- Income Based Job Seekers Allowance
- Local Council Tax Support
- Working Tax Credit
- Child Tax Credit (if your household income is less than £15,460 per yr)*

* Or where the applicant earns more than the £15,460 but less than £20,000 and is able to demonstrate that they can not access a commercial loan.

- e) Have lived in the property for 12 months prior to making the application.

What work will the loan cover?

The purpose for which a Home Safety Loan may be approved is to help the applicant to remove a Category 1 hazard, arising from defects in the dwelling.

The Council may only approve a Home Safety Loan where it is satisfied that no other more specific or appropriate assistance is reasonably available. The types of work which normally can be loan aided include:

- Roof repairs
- Repair/replacement of doors & windows
- Defective electrical wiring
- Defective plumbing including lead pipe work
- Repair/replacement of gutters, down pipes etc
- Defective stairs/floors

- Remedying dampness
- Repairs to drains
- Repairs to dangerous boundary walls
- Structural faults (if not covered through insurance)
- Preliminary fees essential to arranging a loan to carry out repairs or fees charged by a Regional Loans Service
- Security measures – where the work is recommended by the Safer York Partnership

The Council will provide a schedule of work which will be eligible for the loan

Where the Council is considering an application for a Home Safety Loan and has identified a Category 1 Hazard and is satisfied that the most satisfactory course of action is to undertake works, these works will need to be carried out before any other works to remove a Category 2 Hazard or to meet the decent homes standard.

How much loan will be given?

The maximum interest free loan will normally be £2,000.00 and is restricted to one application within ten years. Any grant or loans paid under previous policies from the 1st April 2003 will be taken into account when determining eligibility to reapply.

Where the work exceeds more than £2,000.00 then the applicant will be offered the Home Appreciation Loan.

There is a limited budget each year for this assistance and enquiries will be dealt with in date order in a waiting list system.

Other Conditions

Repayment of loan - It is a condition of loan that if an owner (also being the recipient of the grant) to which the application relates, disposes of the property (whether by sale, assignment, transfer or otherwise) then they shall repay to the Council on demand the amount of loan that has been paid. In exceptional circumstances where the client has successive loans each, will have its own land charge applied to it.

Energy Repayment Loan

Purpose of the loan

An Energy Repayment loan is an interest free loan aimed at addressing excess cold and fuel poverty.

Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Be a home owner a term of year's absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others **and**
- c) be either 60 or over, disabled, or have a child under 16 living with them or 26 weeks pregnant and be on one of the following qualifying benefit

THIS IS A LIST OF QUALIFYING BENEFITS	
For people over 60, or at least 26 weeks pregnant, or with children under 16:- and at least one of the following: -	For anybody else
<ul style="list-style-type: none"> • Auto qualify - Income Support • Auto qualify - Guaranteed Pension Credit • Auto qualify - Income Based Job Seekers Allowance (over 60s only) • Local Council Tax Support • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,460 per year) • Child Tax Credit (if your household income is less than £15,460 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support) 	<ul style="list-style-type: none"> • Auto qualify - Income Support • Local Council Tax Support • Housing Benefit (including disability element) • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,050 per year) • Child Tax Credit (if your household income is less than £15,050 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support)

And unable to access commercial loans but the Council is satisfied that the applicant, based on its assessment, will be able to make the loan repayments, under the ERL.

Determination of ability to repay, the offer of a loan and the repayment term requires the completion of a month based budget planner by the client, supported by evidence of income and key expenditure over the last three months.

Evidence of adverse credit rating, County Court judgments etc will also be checked and taken into account.

Normally, the required monthly repayment amount will be 25% of the disposable income a client has left after payment of all necessary expenditure and living expenses.

What work will the loan cover?

The loan will operate as a monthly repayment loan, with a term of from 1 to 5 years. The loan limits will normally be from £300 to £3,000.

Energy efficiency works such as central heating boilers or replacement radiators provided through the Better Homes York Scheme

Home Appreciation Loan

Purpose of the loan

A Home Appreciation Loan (HAL) is an equity release loan to assist vulnerable homeowners in bringing their homes up to health and safety standards and decency standards or to assist with adapting the property.

Who is eligible for a loan?

To qualify for assistance an applicant must normally:-

- a) Be aged 18 or over
- b) Be a home owner **and**
- c) be either 60 or over, disabled, or have a child under 16 living with them or 26 weeks pregnant and be on one of the following qualifying benefits

THIS IS A LIST OF QUALIFYING BENEFITS	
For people over 60, or at least 26 weeks pregnant, or with children under 16:- and at least one of the following: -	For anybody else
<ul style="list-style-type: none"> • Auto qualify - Income Support • Auto qualify - Guaranteed Pension Credit • Auto qualify - Income Based Job Seekers Allowance (over 60s only) • Local Council Tax Support • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than 	<ul style="list-style-type: none"> • Auto qualify - Income Support • Local Council Tax Support • Housing Benefit (including disability element) • Attendance Allowance • Disability Living Allowance • Working Tax Credit (if including a disability element and household income is less than £15,050 per year) • Child Tax Credit (if your household income is less than

<p>£15,460 per year)</p> <ul style="list-style-type: none"> • Child Tax Credit (if your household income is less than £15,460 per yr) • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support) 	<p>£15,050 per yr)</p> <ul style="list-style-type: none"> • Industrial Injuries Disablement Benefit (including Constant Attendance Allowance) • War Disability Pension (including Mobility Support)
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And unable to access commercial loans

What work will the loan cover?

- The HAL can only be used to cover works that have been specified and agreed on the schedule of works provided by the local authority. The types of which work which will be considered:
- To meet the health and safety and decency standards – examples are rewiring, roof repairs and window replacements
- Energy efficiency works such as central heating boilers, replacement radiators
- Works to meet the decency standards such as replacing the kitchen or bathroom including tiling to these rooms if required. The amount will not normally restrict for kitchen bathroom however only reasonable costs of these items will be considered to include a reasonable quality of fixture and fittings, the local authority to determine the reasonable amount. Kitchen appliances such as cookers, washers fridge freezers etc are not covered by the loan scheme.
- To cover the costs of any shortfall on mandatory disabled facilities grants that have been agreed by local authorities including any client's contribution which is more than £1,000.
- Any disabled adaptations that a client may have to pay for themselves.
- Consideration will also be given to home owners that wish to use the HAL for overcrowding purposes e.g. loft conversions will provide necessary space for a family. There is a limit to the amount of HAL which will be considered for this purpose and it must be agreed by the Local Authority and the Yorkshire Region equity release and loan officers

How much of a loan will be given?

The minimum loan that will be available is £1,000 and the maximum loan is normally £30,000.

The loan must not normally exceed 50% of the unimproved value of the property and the total borrowing (including any out standing mortgages or secured loan) must not exceed 70% of the unimproved value of the property.

Loan referral outside of these limits may be considered in exceptional circumstances

There will be limited budget each year for this assistance and enquires will be dealt with in date order in a waiting list system.

Other Conditions

Loans are provided by Sheffield City Council on behalf of the Council via the Homes and Loans Service. The loan will be subject to the conditions and operating practices and policies of the Homes and Loans Service.

Help for empty property owners

Help for owners of empty properties to carry out work to maximise the use of the existing housing stock to ensure that there are no health and safety hazards and that such homes meet the decent homes standard.

There are two forms of help available to the owners:

- an empty properties loan (option A) and
- an empty properties loan (option B)

Empty Properties Loans

Purpose of Loans

Two discretionary Empty Property Loans are available developed by the City of York Council in partnership with the Homes and Loans Service to support the wider Empty Homes Strategy, by providing financial assistance for the purchase and renovation of long-term empty properties.

The amount of funding is dependant on a range of conditions including purchase price; equity and refurbishment costs and whether they are being delivered by one of our partners and contribute to our Supported Housing Strategy.

There will be two types of loan available to owners:

A) Equity Release Loan

The equity release product is based on the principles of the existing Home Appreciation Loan (HAL). There are no monthly repayments to make and the loan amount is calculated as a percentage of the anticipated value of the property at the time the loan is taken out. This percentage will be applied to the value/sale price when the loan becomes repayable, in order to calculate the amount required to repay the loan.

B) Interest Free Loan

The interest free loan will be paid back monthly by direct debit. The normal maximum loan amount will be £15,000 per property (or unit of accommodation for self-contained flats), with discretion to vary this sum up to a maximum of £30,000 in response to circumstances that arise. The first repayment will be due a maximum of six months following receipt of monies.

Officers will assess each case on its own individual merits and will take into account such matters as:

- The level of acquisition and refurbishment costs
- The proposed final use of the property and its location
- The extent to which the proposal as a whole ties in with our housing strategy or other corporate strategies

Who would be eligible for a loan?

To qualify for assistance the applicant must be:

- the freeholder of the empty property, or
- a recognised partner in the delivery of the Council's Supported Housing Strategy with a leasehold agreement for the minimum length of period of the loan.

The applicant must:

- enter into a written formal agreement for a minimum of five years with the Homeless Prevention Service through the established socially responsible letting agents YorHome, or
- provide supported housing at the premises for the period of the loan.

What the Loan will be for

The loan is for the work that will make the empty dwelling meet the decency standard as determined by the Council.

The main features of the loans

Loan feature/lending criteria	York YorHome	York Interest Free Repayment Loan
Min and maximum Loan	£2k - £30k	£2k- £15k
Maximum Loan to value of EPL	50%	50%
Maximum total secured borrowing Loan to value	70%	70%
Loan set up fees	York pay initial valuation fee, rest of fees payable by the client. Fees can be paid upfront or added to the loan.	York pay initial valuation fee, rest of fees payable by the client. Fees can be paid upfront or added to the loan.
Part redemptions allowed?	No	Yes
Maximum term of the Loan	No maximum term, repayable on transfer of ownership.	Between 3 – 5 years depending on the amount borrowed.
Amount of Loan repayable if the property has fallen in value on redemption.	The client would be asked to repay the original amount borrowed.	The client would be asked to repay the original amount borrowed.
The No-Negative Equity Guarantee	The No- Negative Equity guaranteed applies which means that on redemption clients are not asked to repay more on the loan than is available in the property.	The No- Negative Equity guaranteed applies which means that on redemption clients are not asked to repay more on the loan than is available in the property.
When is loan repayable?	The loan becomes repayable if:- <ul style="list-style-type: none"> ○ On transfer of 	Repayable, in full, at the end of the loan period The loan will become

	<p>ownership or death of the last surviving applicant;</p> <ul style="list-style-type: none"> ○ The property is not sold or occupied within 12 months from the start date of the Loan. ○ Once occupied, it subsequently becomes unoccupied for more than 3 consecutive months; ○ Transfer of ownership occurs within the 5 year term or the last surviving applicant dies. 	<p>repayable if:</p> <ul style="list-style-type: none"> ○ The property is not occupied within 2 months from the start of the date of the loan ○ In full if once occupied it subsequently becomes unoccupied for more than 3 consecutive months ○ In full on breach of terms of loan agreement ○ In full on sale or transfer of ownership during loan period ○ In full on death of last surviving applicant.
<p>Other terms & conditions of the loan</p>	<ul style="list-style-type: none"> ○ Building insurance must be in place for the duration of the loan. ○ The client must sign up to a Formal agreement with the homeless prevention service for a minimum of five years who will let out the clients property for the duration of the loan. ○ Only one Loan approval per property will normally be available. 	<ul style="list-style-type: none"> ○ Building insurance must be in place for the duration of the loan. ○ The applicant must sign up to a Formal agreement with the Housing Options Service to let the clients property through it's social lettings agency (YorHome) for the period of the Loan OR be a recognised partner in the delivery of the Council's Supported Housing Strategy with a leasehold

		<p>agreement for the minimum length of period of the loan OR with an owner who provides fixed term assured short hold tenancy for a minimum of 1 year period to tenants with a local connection through out the period of the loan.</p> <ul style="list-style-type: none"> ○ Only one loan approval per property will normally be available. An applicant must enter into a formal loan agreement.
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General conditions applicable to all grant/loans applications

The following general conditions will normally apply to grant/loans applications:

- Properties eligible for grant/loans assistance (excluding Disabled Facilities Grants) must be more than ten years old.
- Two competitive estimates are required for all eligible works, except where the Better Homes York scheme has provided one of the quotes.
- Applicants or members of their families who wish to carry out grant/loan-aided works themselves will be eligible only for the cost of materials. Satisfactory invoices or receipts will be required before payment is made.
- Grant/loan approvals will be valid for 12 months from the date of approval.
- Work must not be started before written grant/loan approval is received, as grant/loan aid is not available retrospectively.
- Additional or unforeseen works identified during works in progress will only attract grant/loan assistance if the works are approved by the Council following a written estimate from the contractor.
- Payment of grant/loan monies will be made direct to the contractors or supervising agent on completion of the specified works, receipt of a satisfactory invoice and a satisfactory final inspection. Any works that

may be covered by an insurance policy will need to be pursued through the customer's insurance company and the outcome confirmed in writing before works commence.

Fees for Preliminary and Ancillary Service Charges

In the provision of any form of help involving the carrying out of building works, the Council will make a service charge for the following types of service:-

- Preparation of schedules of works
- Assistance in the completion of forms and the application process
- Assistance in the appointment of a builder
- Regular contact with the applicant during work in progress. The amount charged will be set out prior to the charge being incurred and the level will depend on the level of service being provided. The level of charges will be reviewed periodically.

Where the charges are incurred in conjunction with the provision of any form of grant/loan assistance, the charges will form part of the financial assistance being provided.

Where the cost of the works exceeds the maximum level of grant/loan assistance, financial assistance to cover the cost of the charges will be paid in addition.

- For the Disabled Facilities Grant local authority administrative fees of 15% will be included in the grant approval (excluding grants for empty properties) in accordance with section 169 of the Local Government & Housing Act 1989.
- For the Home Safety loan local authority administrative fee of £200.00 will be included in all loans applications.
- For the Energy Repayment Loan local authority administrative fee of 12% will be included for all loans
- For the Home Appreciation Loan local authority administrative fee of 12% will be included in all loans applications.
- For Empty Property Loans local authority administrative fee of 12% will be included in all loans applications.

These fees are not payable by the applicant and will be paid via an internal recharge by the Council on completion.

Repayment conditions

Type of grant/loan	Period within which grant/loan would be required to be repaid if property sold
The Disabled Facilities Grant	10 years
The Discretionary Adaptations Loan to help "Disabled Facilities Grant "applicants	On disposal of the property (whether by sale, assignment, transfer or otherwise)
Home Safety Loan	On disposal of the property (whether by sale, assignment, transfer or otherwise)
Energy Repayment loan/Home Appreciation Loans/ Empty Property Loans	As per loan agreement

A local land charge will be registered following final payment of these grants/loans

Note¹ Land Registry charges will be registered at the beginning of these loans

Exceptional Circumstances

The Housing Standard and Adaptations Manager will consider, in exceptional circumstances, applications not covered by the policy, where there are health or safety risks or other relevant circumstances.

Appeals and Complaints

If an applicant is not satisfied with the outcome of an application then it will be dealt with through the council's complaints procedure. The applicant should contact the council's complaints manager on 01904 551550

Transitional Arrangements

This policy has effect from 1st July 2017 and replaces the previous grants and assistance policy last amended on 31st March 2016 which ceases to have effect on the same date subject to the transitional arrangement detailed in paragraph below:

The grants and assistance policy continues to have effect in the following circumstances:

- The application for a grant/loan assistance was approved on or before 30th June 2017
- The Council's Housing Standards and Adaptation Service received the enquiry for disabled facilities grant before the **30th June 2017** and a decision regarding the grant has been made. All other enquiries received for grant/loans assistance by the Council's Housing Standards

and Adaptations Service will be dealt with under the provisions of the new Policy starting the **1st July 2017**.

Enquiries: All enquiries regarding this policy should be made to:

Housing Standards & Adaptations Service, Communities and
Neighbourhoods Directorate West Offices, Station Rise, York YO1 6GA

Telephone 01904 552300

SECTION 1: CIA SUMMARY
Community Impact Assessment: Summary

1. Name of service, policy, function or criteria being assessed: Amendments to the Private Sector Housing Assistance Policy and specifically the removal of the means test for low value work and broadening the scope of the discretionary assistance

2. What are the main objectives or aims of the service/policy/function/criteria? To ensure that the increased DFG funding allocation is used effectively and offers a prompt and streamlined service which aims to preventive, reduce and delay need for NHS commissioned and Social Care services.

3. Name and Job Title of person completing assessment: Ruth Abbott Housing Standards and Adaptations Manager

4. Have any impacts been Identified? (Yes/No)

Yes

Community of Identity affected:
Age, Disability

Summary of impact:

To help a wider range of customers access help and maintain independence in their home

5. Date CIA completed: 30th May 2017

6. Signed off by: Tom Brittain

7. I am satisfied that this service/policy/function has been successfully impact assessed.

Name:

Position:

Date:

8. Decision-making body:

Executive Member for Housing and Safer Neighbourhoods

Date:

19th June 2017

Decision Details:

Send the completed signed off document to ciasubmission@york.gov.uk It will be published on the intranet, as well as on the council website.

Actions arising from the Assessments will be logged on Verto and progress updates will be required

Community Impact Assessment (CIA)

Community Impact Assessment Title:
Amendments to the Private Sector Housing Assistance Policy

What evidence is available **to suggest that the proposed service, policy, function or criteria could have a negative (N), positive (P) or no (None) effect** on quality of life outcomes? (Refer to guidance for further details)

Can negative impacts be justified? **For example: improving community cohesion; complying with other legislation or enforcement duties; taking positive action to address imbalances or under-representation; needing to target a particular community or group e.g. older people.** NB. Lack of financial resources alone is NOT justification!

Community of Identity: Age

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment BRE research 2015 Making a House a Home: Local Authorities and Disabled Adaptations 2016 Internal DFG review	Longevity; Physical Security; Health; Standard of Living;	Positive	None

Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive</p> <p>Most DFG customers are 60 years or over. By scrapping the need for means test for all works that have a total value of less than £5000 should greatly speed up the time taken to process DFG applications for the benefit of the customer. In addition, this change shall free up capacity within the housing standards and adaptations team enabling them to deal with the increased volume of work as a result of the increase in the growth levels of funding.</p> <p>Negative</p> <p>Higher value of works will still need to be means tested.</p>	Yes	<p>The service was assessed from end to end from a customer perspective. By introducing these changes we aim to streamline the application and processes to help prevent, reduce and delay the need for NHS and social care services. We acknowledged that some customers with higher value work will still need to pay. However, the means testing process for this type of work will still mean that we are able to help those people who are most vulnerable.</p>	Housing Standard And Adaptations Manager	May 2017

Community of Identity: Carers of Older or Disabled People

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Disability

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Data from the Business Intelligence Hub Joint strategic Needs Assessment BRE research 2015 Making a House a Home: Local Authorities and Disabled Adaptations 2016 Internal DFG review		Longevity; Physical Security; Health; Standard of Living;	Positive	

Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
<p>Positive All customers have been assessed by an Occupational Therapist as having a disability. By scrapping the need for means test for all works that have a total value of less than £5000 should greatly speed up the time taken to process DFG applications for the benefit of the customer. In addition this change shall free up capacity within the housing standards and adaptations team enabling them to deal with the increased volume of work as a result of the increase in the growth levels of funding.</p> <p>Negative Higher value of works will still need to be means tested.</p>	Yes	The service was assessed from end to end from a customer perspective. By introducing these changes, we aim to streamline the application and processes to help prevent, reduce and delay the need for NHS and social care services. We acknowledged that some customers with higher value work will still need to pay. However, the means testing process for this type of work will still mean that we are able to help those people who are most vulnerable.	Housing Standards and Adaptations Manager	19 th June 2017

Community of Identity: Gender

Community of Identity: Gender					
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
Details of Impact		<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Gender Reassignment

Community of Identity: Gender Reassignment					
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
Details of Impact		<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Marriage & Civil Partnership

Community of Identity: Marriage & Civil Partnership				
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Pregnancy / Maternity

Community of Identity: Pregnancy / Maternity				
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

Community of Identity: Race

Community of Identity: Race					
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date	

Community of Identity: Religion / Spirituality / Belief

Community of Identity: Religion / Spirituality / Belief					
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date	

Community of Identity: Sexual Orientation

Community of Identity: Sexual Orientation					
Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)	
Details of Impact		<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date

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