

TONBRIDGE & MALLING BOROUGH COUNCIL

STRATEGIC HOUSING ADVISORY BOARD

16 July 2012

**Joint Report of the Director of Health and Housing and Cabinet Member for
Housing**

Part 1- Public

**Matters for Recommendation to Cabinet - Non-Key Decision (Decision may be taken
by the Cabinet Member)**

1 HOUSING ASSISTANCE POLICY

Summary

This report proposes changes to the existing Housing Assistance policy to reflect the fact that the South Coast Moneyline loan scheme is not progressing. The changes also aim to target the available assistance at reducing health inequalities and the community's health needs.

1.1 Background

1.1.1 As part of the changes to the Housing Assistance Policy in February 2011 we were looking to develop a Decent Homes/Energy Efficiency loan product for home improvements through South Coast Moneyline (SCML) with other authorities in Kent. A provisional allocation of £65,000 was originally identified from our total Housing Assistance budget for developing the loan scheme. Unfortunately due to a lack of interest in the SCML product by other housing authorities in Kent we have not been able to progress the Decent Homes/Energy Efficiency loan.

1.2 Review of the Housing Assistance Policy

1.2.1 At the November 2011 meeting of this Board, Members will recall that in the light of the delay with the South Coast Moneyline scheme we were to investigate how the Housing Assistance Policy may be further developed and re-allocate the £65,000 set aside for SCML to the other forms of assistance under the policy.

1.2.2 Given the lack of interest in the SCML scheme and other similar providers not being available we propose the Decent Homes/Energy Efficiency loan be removed from the Housing Assistance Policy.

1.2.3 Following the review of the policy with key partners we would like to broaden the eligible works under our existing Warm Homes Assistance to not only include where the current form of heating does not work but also include for improving the thermal efficiency of the heating system. This improvement would be available where the main form of whole house heating, for example the gas fired central

heating boiler, is old and inefficient. An old inefficient boiler can be determined to be a 'G' or below efficiency rated boiler, for example where it has a permanently lit pilot light; or where a Gas Safe registered heating engineer provides a written report to advise the parts to repair the boiler are no longer available because of the age. The Warm Homes Assistance would continue to be for tenants with a repairing obligation under their tenancy agreement or for owner occupiers, in receipt of a means tested benefit; for example Housing Benefit/Local Housing Allowance, Council Tax benefit, Income Support/Income related Employment and Support Allowance, Guarantee Pension Credit, income based Job Seekers Allowance or Working/Child tax credit with calculated earnings of less than £15,860/annum. Also to continue to include the provision of whole house heating where not eligible under other funding streams such as the national Warm Front grant scheme and the replacement Green Deal ECO scheme. This assistance will not only reduce excess cold hazards in the home but also improve the health and well being of the occupants and improve their access to affordable warmth.

- 1.2.4 It has come to our attention that in some cases applicants for Warm Homes Assistance are not able to access temporary heaters; therefore to help alleviate the health risks associated with not having an adequately heated home we propose to purchase some temporary heaters for the next winter period. We propose the Warm Homes Temporary Heater initiative will involve the loan of two 1.5kW portable oil filled electric radiators to those applicants who are going through the Warm Homes Assistance process and currently without a form of heating. An initial purchase of six heaters will be made utilising existing funding at an estimated cost of £210 and the heaters stored at the Council. Applicants may loan up to two heaters for the period of their Warm Homes Assistance application. All heaters will undergo a visual inspection and Portable Appliance Testing before being issued to applicants. Subject to demand, further pairs of heaters will be purchased if required up to a maximum of 20 heaters. Any heaters on loan to be returned to the Council after use.
- 1.2.5 We intend to extend the Warm Homes Temporary Heater initiative to those tenants in private rented accommodation where the Council is undertaking works in default of an enforcement notice for provision of heating and the landlord is refusing to provide a temporary form of heating.
- 1.2.6 In the private sector landlord accreditation scheme report at the November 2010 meeting of this Board we indicated we would work towards only utilising accredited landlords for the Council rent deposit scheme. In order to retain the interest of accredited landlords that are willing to take on tenants using the rent deposit scheme we intend to extend the eligibility of Warm Homes Assistance to provide financial assistance for these accredited landlords. The works would be improvement works to improve the thermal efficiency of the property by replacing old energy inefficient boilers determined as in 1.2.3 or electric storage heaters with new energy efficient versions up to a maximum cost of £5,000.

- 1.2.7 It is well documented that tackling substandard housing can make a significant impact on the health and well being of the occupants. The introduction of the Housing Health and Safety Rating System (HHSRS) under the Housing Act 2004 allows the Council to risk assess properties by considering certain hazards in the home and their impact on health; for example excess cold, falls associated with baths, falls on stairs, falls on the level and falls between levels. The Health Profile 2012 for Tonbridge and Malling identifies that the health determinants 'excess winter deaths' and 'hip fractures in 65s and over' are not significantly different from the England average. However we would wish to aim for these determinants for our residents to be significantly better than the average. To help improve people's health and well being we already provide Warm Homes Assistance to target excess cold hazards but we are looking to introduce Falls Prevention Assistance for works to remove category 1 hazards for falls related hazards.
- 1.2.8 The Falls Prevention Assistance that officers are suggesting is a repayable grant to fund works to remove the category 1 hazard for falls associated with baths, falling on level surfaces, falling on stairs and falling between levels. The grant would be available to owner occupiers or tenants with a repairing obligation and in receipt of a means tested benefit. All applicants will have explored other funding streams first where appropriate, for example the Disabled Facilities Grant process. A maximum limit of £5,000 would apply and a local land charge will be placed against the property and the money recovered at sale of the property. To improve links between Housing and Health we will work with health colleagues to develop a referral system for the housing assistance as well as taking self referrals from residents.
- 1.2.9 A copy of the draft Housing Assistance policy is included at **[ANNEX 1]**.

1.3 Update regarding the British Gas external wall insulation scheme

- 1.3.1 At the 7 November 2011 meeting of this Board we advised members that we were in discussions with British Gas to develop an external wall insulation grant scheme. The scheme provides funding to assist with the installation of external wall insulation to solid wall construction properties for households in receipt of certain income and disability related benefits. Unfortunately the Council is not in a position to sign up to an agreement at the current time but continues to promote such a scheme with British Gas.

1.4 Legal Implications

- 1.4.1 The Council is not under a statutory requirement to provide financial assistance for private sector renewal but if the Council is to provide financial assistance it is required to publish a policy on how it intends to use the powers under the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 to provide housing assistance.

1.5 Financial and Value for Money Considerations

- 1.5.1 The new forms of assistance will be funded from the existing Housing Assistance capital budget.
- 1.5.2 The revised forms of Warm Homes assistance and the Falls Prevention assistance grants funded by the Council will be repaid when the property is sold and is ring fenced to be recycled into the Housing Assistance budget for future years.

1.6 Risk Assessment

- 1.6.1 As a statutory Housing Authority the Council has a duty to review and report on the housing conditions in the area. It is important that where funding is offered to improve housing conditions it is spent wisely and to best effect to achieve the desired outcomes.
- 1.6.2 Failure to provide housing assistance to private sector homeowners may contribute to rising levels of poor quality private sector housing and result in households with limited incomes exposed to risks to their health.

1.7 Equality Impact Assessment

- 1.7.1 See 'Screening for equality impacts' table at end of report

1.8 Policy Considerations

- 1.8.1 The Housing Assistance Policy changes will make a positive contribution to targeting financial assistance to those most in need to improve their living conditions; thereby impacting the policy agenda in relation to housing, healthy lifestyles, safeguarding children and sustainability.
- 1.8.2 The changes will also contribute to achieving the desired outcomes in the Kent health inequalities action plan 2012 – 2015 contained in 'MIND THE GAP Building bridges to better health for all'.

1.9 Recommendations

- 1.9.1 **CABINET is RECOMMENDED to AGREE** the changes to the Council's Housing Assistance Policy as detailed in this report.

The Director of Health and Housing and Cabinet Member for Housing confirms that the proposals contained in the recommendation(s), if approved, will fall within the Council's Budget and Policy Framework.

Background papers:

Nil

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Cabinet Member for Housing

Screening for equality impacts:		
Question	Answer	Explanation of impacts
a. Does the decision being made or recommended through this paper have potential to cause adverse impact or discriminate against different groups in the community?	No	The Decent Homes/Energy Efficiency loan has not been available as we have not been able to procure a viable loan scheme provider therefore its removal will not have an adverse impact. The revised forms of housing assistance do not discriminate against persons with protected characteristics.
b. Does the decision being made or recommended through this paper make a positive contribution to promoting equality?	Yes	The Falls Prevention Assistance for removal of category 1 hazards associated with falls associated with baths, falls on stairs and falls on the level is targeted at the most vulnerable person being persons aged 60 years or over.
c. What steps are you taking to mitigate, reduce, avoid or minimise the impacts identified above?		N/A

In submitting this report, the Chief Officer doing so is confirming that they have given due regard to the equality impacts of the decision being considered, as noted in the table above.