

NORTH LINCOLNSHIRE COUNCIL

**ASSET MANAGEMENT, CULTURE AND HOUSING CABINET
MEMBER BRIEFING**

UPDATE OF THE HOME ASSISTANCE POLICY 2011

1. OBJECT AND KEY POINTS IN THIS REPORT

- 1.1 This report recommends immediate changes to the Home Assistance Policy 2011. To maximise in year budget efficiencies and effectiveness the changes are in advance of the outcome of a further review of the full policy. This follows the introduction of the Green Deal along with other relevant national and local developments.

2. BACKGROUND INFORMATION

- 2.1 The Home Assistance Policy 2011 currently provides for discretionary assistance via loans and grants to assist with home repairs, removal of hazards and a minor contribution to incentivise renewable energy measures.
- 2.2 Following the introduction of the 'Green Deal' there is the opportunity to maximise the uptake of this new external funding by amending the existing policy to incorporate targeted top up of energy efficiency funding. Also proposed are some minor amendments to remove some unused forms of discretionary assistance.
- 2.3 The changes proposed in this report are required with immediate effect. The policy may be subject to further review following completion of the budget setting process. Appendix A to this report gives a summary of the proposed changes.

Green Deal

- 2.4 The introduction of Green Deal has changed the way funding is provided by energy companies. The Home Assistance Policy needs updating to reflect these changes. The proposal is to provide minor assistance to those in fuel poverty and hard to heat homes to supplement the availability of Green Deal funding.

- 2.5 The Energy Company Obligation has resulted in a shift away from the council funding individual or group schemes towards providing minor top ups to support vulnerable householders to access the funding available from the energy companies themselves.
- 2.6 The Policy needs amending to incorporate these top ups to provide assistance to households in fuel poverty. It will also enable the council to meet its agreed priorities under the Home Energy Conservation Act and its new reporting mechanism. The area as a whole would also benefit from the availability of external money and the improvements.

Loans

- 2.7 The policy also supports vulnerable households to carry out urgent repairs through loan assistance. Some minor amendments are required to the eligibility criteria and the inclusion of loans for energy improvements.

Other forms of Assistance

- 2.8 The policy includes several forms of assistance around providing help for homeowners to move house. These forms of assistance have never been used. It is therefore proposed that they are removed from the policy. This is also the case for the accredited landlord assistance.

3. OPTIONS FOR CONSIDERATION

- 3.1 Option 1 – amend the policy as outlined.
- 3.2 Option two – leave the Policy the same as the current 2011 version.

4. ANALYSIS OF OPTIONS

- 4.1 Option 1 is the preferred option. The amendments are required to make the policy more flexible, particularly following the introduction of the Green Deal and given the current condition of housing in the area.

5. RESOURCE IMPLICATIONS (FINANCIAL, STAFFING, PROPERTY, IT)

- 5.1 Financial – any allocation of capital to the Home Assistance Programme has to be set in the context of the council's priorities. The amount of capital provided is set for the current financial year although is currently under review. The preferred option does not present a greater in year financial burden but allows the Council to bring additional external funding into the area from the energy company obligation.
- 5.2 There are no further resource implications that result from amending the policy.

6. **OUTCOMES OF INTEGRATED IMPACT ASSESSMENT**

6.1 An integrated impact assessment has been completed and no significant issues arise that require further consideration.

7. **OUTCOMES OF CONSULTATION AND CONFLICTS OF INTERESTS DECLARED**

7.1 There are no outcomes of consultation to consider. There are no impacts on other areas of the council from these minor changes.

8. **RECOMMENDATIONS**

8.1 That the Cabinet Member approves the proposed changes to the Home Assistance Policy to reflect the impacts of the Green Deal and other relevant operational issues around loans.

8.2 That the Cabinet Member agrees to the removal of the outlined minor forms of assistance.

DIRECTOR OF PLACES

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Background Papers used in the preparation of this report:

The Home Assistance Policy 2011
Home Adaptations for Disabled People

Proposed changes to Home Assistance products made available through the Capital rolling programme

Assistance product	Purpose of assistance 2011	Revised purpose of assistance for 2013 Policy	Eligibility 2011	Proposed Eligibility for 2013 Policy	Other comments
Houseproud loan	No longer available – scheme has closed				
Home Appreciation Loan	Equity release loan to carry out home repairs to achieve decency, or top up mandatory DFG	Equity release to repair or improve property to meet decency, or to top up mandatory DFG, or provide affordable warmth improvements	O/Occ aged over 60, or in poor health and receive a disability related benefit, or in receipt of means tested benefit	DFG: O/Occ aged over 60, or in poor health and receiving a disability related benefit. Affordable Warmth in poor health due to cold related illness, or in receipt of means tested benefit or on a low income (as defined by means tested criteria)	General: Loan to value must be no greater than 70%, Affordable Warmth Eligible work at the discretion of the Council but to be generally in line with measures funded through HHCRW. Before and after SAP required and carbon savings to be captured.
Minor Works Loan (Home Cheque)	Interest free repayment loan to carry out minor home repairs – to eliminate H& S hazards and improve decency, or top up DFG	Interest free loan for minor repairs towards decency, H&S hazard (Band A – E), affordable warmth, or top up a mandatory DFG	O/Occ aged over 60, or In poor health and receive disability related benefit, or In receipt of means tested benefit	O/Occ aged over 60, or Affordable Warmth: In poor health and in receipt of disability related benefit or suffering with cold related illness, or In receipt of means tested benefit or on low income (as defined by means tested criteria).	Affordable Warmth: before and after SAP required and carbon savings captured. Schedule of works required to ensure robust comparison of quotes or for pricing by framework contractor, Min assistance £500, max £5,000

<p>Hardship assistance</p>	<p>Limited assistance in exceptional circumstances to address health and safety risks</p>	<p>Limited assistance in exceptional circumstances when no other form of funding is available, to eliminate a Category 1 hazard which is an imminent risk to the health of the occupant.</p>	<p>O/Occ who have lived in the property for 3 years and unable to obtain any other loan. £500 - £15,000</p>	<p>O/Occ who have lived in their home for 3 years or more and are unable to obtain any other form of assistance, ie loan.</p> <p>Max assistance £5,000</p>	<p>The assistance is repayable if the home is sold or transferred within 10 years of the grant being given.</p>
<p>Affordable Warmth Assistance</p>	<p>Grants for insulation and heating measures.</p>	<p>Grant assistance for Green Deal/ECO measures*</p>	<p>Occupiers who are in receipt of a means tested benefit, in fuel poverty and live in a property with a SAP rating of 55 or less.</p> <p>Occupiers include tenants.</p>	<p>Occupiers who are in receipt of means tested benefit, are in fuel poverty or in poor health due to cold related illness and live in a property with a SAP rating of 56 or less.</p> <p>Occupiers include private rented tenants</p> <p>Max assistance £10k (for EWI this may be increased to £15k)</p>	<p>Measures which may be grant aided include Green Deal/ECO measures (including replacing inefficient boilers (G rated or worse) and renewable technology). Renewable technology must be fitted by an accredited installer.</p> <p>Where a tenanted property is to receive assistance, the property must be accredited and will continue to be let on an AST for a further 5 years after completion of the work.</p>
<p>Hard to treat environmental and block improvements</p>	<p>To improve the visual amenity of a block of properties or area to benefit the wider neighbourhood</p>	<p>To treat hard to heat properties on an area basis to reduce carbon emissions, tackle fuel poverty and benefit the community</p>	<p>The Council will identify a block or area that would benefit from regeneration. Small scale environmental improvements as determined by the</p>	<p>External wall insulation and associated work, together with any other renewable technology that would reduce Carbon emissions and fuel poverty by making the properties easier to heat. The</p>	<p>Where a tenanted property is to receive assistance, the property must be accredited and will continue to be let on an AST for a further 5 years after completion of the work.</p> <p>The area must also meet the requirements of CSCO and be</p>

			Council.	scheme to be line with CSCO requirements and eligible for funding through ECO.	eligible for external funding.
Green Deal Incentive	A payment to incentivise residents to install renewable energy measures	A payment to incentivise residents to install energy measures available under the Green Deal	O/Occ who have lived in their home for a year or more	O/Occ who have lived in their home for a year or more	<p>Works to be eligible are those available under Green Deal/ECO and recommended following a Green Deal/EPC assessment</p> <p>Before and after SAP ratings will be required as well as the householder providing energy usage data for before and after the installation</p> <p>Only one application in an 5 year period will be allowed</p> <p>Min assistance will be £250 up to a max of 15% of the cost of the measures to the actual householder, depending on which is the lower and up to a max payment of £2000</p>
Accredited Landlord Assistance	This form of assistance to be with drawn				
Empty property Loan	Criteria to remain same and according to scheme agreed with Homes and Loans Team				

Handyperson Scheme	A minor repair service to assist residents with small scale repairs and improvements. Criteria to remain as given
	Assistance to move to be limited to the following circumstance: <ul style="list-style-type: none">– Moving is more suitable than providing an adaptation for a disabled person,– Moving is more suitable than repairing or improving the applicant’s existing property,
Relocation Equity Loan	Currently no loan is established – assistance to be removed
Temporary Decant	Assistance to be removed
Disturbance Payment	Assistance to be removed
Mandatory DFG	To provide disabled adaptations to assist those who are assessed as having a need that is best met in this way. Works grant aided to provide certain types of access and facilities for the benefit of a disabled person.

	Max £30,000, adult applications subject to means testing.				
Discretionary DFG	To top up a mandatory disabled facilities grant				Currently no max amount