# **Document Control**

Document Title Private Sector Housing Assistance Policy 2021-2023

## <u>Summary</u>

| Approval date                    |   |
|----------------------------------|---|
| Related legislation / Applicable | Article 3 of the Regulatory Reform (Housing |
| section of legislation           | Assistance) (England and Wales) Order 2002  |
|                                  | Statutory Instrument No.1860.               |
|                                  | 2019-20 Better Care Fund: Policy Framework  |
|                                  | (updated via Policy Statement 2020-21).     |
| Related policies, strategies,    | YNYER Housing Strategy 2015-2021            |
| guidance documents               | DFG (Adaptations) Policy 2021 - draft       |
| Joint Policy (Yes / No)          | No  |
| Name of partner(s) if joint      |   |
| Policy Owner                     | Sarah Thompson – Housing Service Manager    |
| (Name / Position)                |   |
| Policy Author                    | Hannah McCoubrey – Housing Strategy Officer |
| (Name / Position)                |   |
| Applies to                       | All Council and Members                     |

## **Version Control**

| Version | Date     | Summary of changes                   | Name |
|---------|----------|--------------------------------------|------|
| 00.01   | 07/06/21 | First draft following group comments | HM   |
| 00.02   | 08/06/21 | Second draft following HR comments   | HM   |
| 00.03   | 25/06/21 | Third draft following group comments | HM   |
| 00.04   | 12/08/21 | Fourth draft following JR comments   | HM   |



# PRIVATE SECTOR HOUSING ASSISTANCE POLICY

2021-2023

#### 1. INTRODUCTION

Selby District Council's Private Sector Housing Assistance Policy 2021-23 is made under Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 Statutory Instrument No.1860. This gives local authorities a general power to provide 'assistance' in any form' to 'any person' through the introduction of policies relating to renewals, repairs and adaptations in private homes, through grants or loans. Assistance can be given directly to the individual or through a third party.

It has long been accepted that poor quality housing has both negative impacts on the health of occupants as well as on the quality of life in that area. Whilst responsibility for maintaining privately owned homes rests first and foremost with their owners, we recognise that some owners, particularly the elderly and vulnerable, do not always have the necessary resources to repair or improve their homes. Local authorities therefore have an important role to play in providing assistance in these cases.

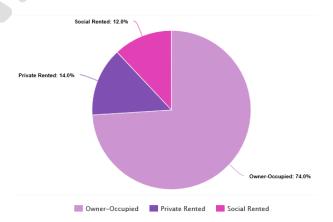
This policy sits within current legislative and financial frameworks to contribute towards providing a decent home for all current and future residents of Selby district through various advice, support and assistance mechanisms; whilst aiming to give priority to those most vulnerable households. It will be reviewed and updated accordingly, taking into account local, regional and national research and policy developments.

#### 1.1 Policy Aims

Prosperous and sustainable communities need good quality homes that are safe and decent, and that meet the needs of the people who live in them. The location, type and quality of the homes people occupy can have a significant impact on all aspects of their lives.

Stock condition work completed in the district in 2017 showed that there are 39,423 dwellings in Selby: 74% owner occupied, 14% private rented and 12% social rented.

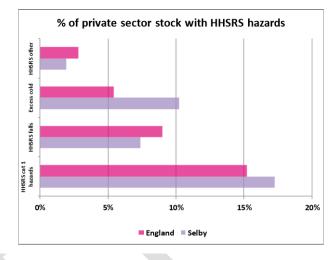
Selby's population structure also has a higher proportion of people in every age cohort from 40 and over. This is likely to place increasing pressures on health, social care and acute services. Older people are also more vulnerable to



accidents in the home, with those aged 65 plus having the highest risk of falling.

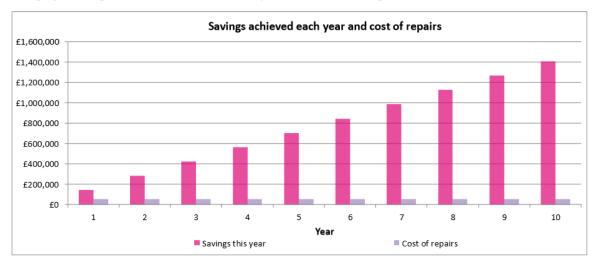
Through this stock condition work, almost 6000 dwellings in Selby's private sector were categorised as having a Category 1 safety hazard (equating to 17% of total private stock). Category 1 hazards are those which cause a serious and immediate risk to a person's health and safety. The total cost of mitigating all such hazards was estimated to be £20.9 million, whilst the cost to the NHS of treating accidents and ill-health caused by these

Figure 4: HHSRS category 1 hazards in Selby District Council compared to England (2012<sup>21</sup>), private sector stock



hazards was again estimated at £1.1 million each year. Including wider costs to society, total costs were estimated to be £14.4 million per year.

Almost 9% of all district households were also classed as being in fuel poverty. This affects any home where more than 10% of household income is used to pay for fuel to heat the home. Fuel poverty was more likely to be experienced in two types of area within the district - central Selby and our more rural wards, such as Fairburn and Whitley. Issues with excess cold were highest again in more rural parishes such as Escrick, Whitley, Cawood and Wistow. Importantly, improvement scenarios involving a spectrum of relatively inexpensive measures were seen to provide high levels of savings.



**Figure 10:** Potential annual costs and savings to society of mitigating the least expensive 50% category 1 falling on stairs etc. hazards in all private sector dwellings

The aim of this policy is therefore to encourage improvement in private housing choice and quality across the district through support and assistance mechanisms. At the same time, enforcement action will be taken in line with the Council's Corporate Enforcement Policy, where appropriate and necessary. We also want to enable independent living wherever possible, supporting those whose independence may be at risk to access housing (including their current home) which meets their needs.

Ultimately, our aims are to:

- 1. Improve housing conditions across the Selby district.
- 2. Increase the number of residents who are able to live independently and safely at home.
- 3. Improve the health and wellbeing of people living within the Selby district

## 1.2 Policy context

This policy provides the overarching focus for the Council's private housing renewal service and sits at the forefront of much that we want to achieve:



The policy also links to the following specific policies at a national, sub-regional and local level.

## <u>National</u>

2019-20 Better Care Fund: Policy Framework (updated via Policy Statement 2020-21): This overarching document sets out the policy framework for implementation of the statutory Better Care Fund in 2019/2020. Given the global pandemic arriving in early 2020, this was updated via a reduced statement for 2021. These policies seek to outline how best to deliver the Better Care Fund at a local level, in partnership with others.

Building Safety Bill 2021: Introduced in the House of Commons on 5 July 2021 and expected to become law 9-12 months thereafter; this new bill aims to give residents and homeowners across England more rights, powers and protections - making homes across the country safer. It will provide a clear pathway on how residential buildings should be constructed, maintained and made safe. Residents will be able to raise building safety concerns directly to the owners and managers of buildings, who will have

a duty to listen to them. It will also set out the framework to improve compliance with the Building Safety Regulator, with tougher penalties for those who break the rules and will mandate developers to belong to a New Homes Ombudsman scheme. Selby District Council and its properties will be entirely compliant with this new legislation once it has achieved Royal Assent and becomes law.

Sustainable Warmth: Protecting vulnerable households in England (2021) - building on *Cutting the cost of keeping warm: A Fuel Poverty Strategy for England (2015)*: The initial strategy in 2015 set out how the government would deliver their fuel poverty target to ensure that as many fuel poor homes as reasonably practicable achieve a minimum energy efficiency rating of Band C by 2030. In February 2021, an update was provided via the Sustainable Warmth paper, which sets out how the government will tackle fuel poverty, while at the same time decarbonising buildings so that those in fuel poverty are not left behind on the move to net zero. It also advised that all let domestic properties must now have a minimum energy efficiency rating of Band E. The updated strategy also announced details of new funding - £150 million for the Home Upgrade Grant.

## Sub-regional

York, North Yorkshire & East Riding Housing Strategy 2015-2021: This strategy sets out nine sub-regional priorities for housing growth and delivery. Selby District Council is committed to jointly delivering on the following priorities within the theme 'Understanding and improving the quality of our housing stock.'

- *Priority 5:* Continue to make best use of existing stock and ensure it is of a decent quality to meet the needs of our communities.
- *Priority 6:* Ensure all homes have a positive impact on health and well-being and are affordable to run.

North Yorkshire Joint Health and Wellbeing Strategy 2015-2020: The vision of this strategy is that 'people in all communities in North Yorkshire have equal opportunities to live long healthy lives.' It gives direction and sets out priorities for Board partner organisations to include in their own strategies and plans.

North Yorkshire Empty Property Strategy and Action Plan 2017-2021: This strategy outlines the current situation in respect of long-term empty properties (empty for more than 6 months) across the sub-region, and identifies actions which are to be put in place in order to address the issue. Each vacant dwelling brought back into use represents a gain for the sub-region's housing stock.

## Local

*Selby District Council's Plan 2020-30:* Priority 1 is to make Selby a 'great place to live' by increasing our housing supply as well as increasing the number of affordable homes.

Selby District Council's Housing Strategy Action Plan (2015-2021): Our local housing delivery plan includes the following relevant key priority areas.

- *Priority 2:* Ensure that our housing stock reflects the needs of communities across all areas of Selby district.
- *Priority 3:* Ensure that our housing stock meets the diverse needs of our communities at all stages of their lives.
- *Priority 5:* Continue to make best use of existing stock and ensure it is of a decent quality to meet the needs of our communities.
- *Priority 6*: Ensure all homes have a positive impact on health and well-being and are affordable to run.
- *Priority 7*: Continue to reduce Homelessness.
- *Priority 9*: Provide appropriate Housing and Support for those with Specific Needs.

Selby District Council's Empty Homes Action Plan 2018: Locally, our action plan has four objectives:

- Develop new, and strengthen existing partnerships.
- Improve the quality and consistency of empty property management.
- Improve the range of assistance available to owners.
- Improve the quality of advice and information available to owners.

## 1.3 Legal Framework

The provision of a DFG is regulated by the Housing Grants, Construction and Regeneration Act 1996. This places a statutory duty on the local housing authority (that being Selby District Council) to provide assistance to qualifying disabled people to undertake a range of adaptations to their homes. These adaptations must be considered 'necessary and appropriate' to meet their needs and are 'reasonable and practical' in relation to the age and condition of the property. Any work must also be determined as 'eligible' as defined by the Act and subsequent regulations. The grant is subject to a 'test of resources' in accordance with the legislation, except in the case of children aged under 19. It also gives the Council powers to require the grant funding to be repaid upon disposal of the property in certain circumstances.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives the Council greater freedoms to provide financial assistance for adaptations, essential home repairs or to improve housing conditions to benefit an individual's health, wellbeing, or quality of life. Article 3 of the Act introduces a wide range of discretionary powers to allow the Council to develop different forms of assistance to meet local need, based on local housing conditions and resources available to the local authority.

The Regulatory Reform Order 2002 does specifically relate to private housing, with national legislation and guidance differing depending on tenure. In the private sector currently, the Health Housing and Safety Rating System applies, aimed at identifying hazards and enabling enforcement under the Housing Act 2004. In the social sector, Government passed legislation which required local housing authorities to meet certain property requirements by 2010 and is currently consulting on what a new 'Decent Homes Standard' would look like today.

In 2016, the Government also made changes to the funding mechanism for DFGs which became allocated as part of the Better Care Fund. This pooled budget enables health, social care, and housing services to work more closely, assisting people to manage their health and wellbeing and to live independently in their communities for as long as possible. It also enabled the introduction of preventative services, designed for early intervention to delay or prevent the need for more intense services. Legal responsibility for the provision of DFGs remains with the local housing authority (Selby District Council) who now have a well-established working relationship with North Yorkshire County Council (as the social care authority) to manage DFG funding.

## 2. <u>THE POLICY</u>

- 2.1 This policy outlines how Selby District Council will, through a mix of support, financial assistance (and enforcement\*) seek to:
  - Help owner-occupiers to maintain and repair their homes.
  - Remove or reduce housing related defects that are detrimental to health.
  - Assist people whose independence may be at risk to remain in or return to their homes.
  - Boost domestic energy efficiency to reduce the number of households in fuel poverty, improve heating and reduce carbon dioxide levels.
  - Encourage and enable private landlords to provide good quality and well managed properties for their tenants.
  - Maximise the use of existing housing stock to increase housing choice across the district.
  - Increase the number of empty properties brought back into use, particularly where this accommodation can be used to relieve homelessness.
     \*Enforcement protocols are covered in the Council's Enforcement Policy.

## 2.2 Encouragement and Support

Selby District Council will provide information and advice to assist any person to improve, repair, adapt or rebuild residential premises. In doing so, we may enter into partnership arrangements with third parties, including other local authorities, health and fuel poverty related organisations and with those in the voluntary sector.

We recognise the importance of education and encouragement when working with Private Sector Landlords and owners of empty properties to uphold legislative requirements, improve standards and to increase housing choice. Where possible, we will seek to resolve issues between landlords and tenants in order to achieve tenancy sustainment and reduce homelessness resulting from the termination of tenancies. We also seek to help owners of empty properties overcome difficulties in selling, renovating and ultimately re-occupying empty homes.

The Council will provide support in a number of ways, including:

- Ensuring the availability of information and advice on the Council's website.
- Providing advice from a named Officer.

- Engaging with groups and forums to provide advice to the community and Private Sector Landlords.
- Working in partnership with others to distribute information and advice.

#### 2.3 **Financial Assistance**

It is the responsibility of owners to maintain and improve their properties at their own expense. However, the Council recognises that there may be occasions when it is both necessary and appropriate to provide financial assistance to support this work.

At times of high demand however, waiting lists for discretionary schemes may be instigated or schemes may be amended, suspended, or removed entirely to ensure the Council can meet is statutory responsibilities.

Where assistance has been given on the condition of a land charge being applied to the property, all monies received from the disposal of such property will be returned to the Private Sector Housing Assistance budget and will be ringfenced for future schemes delivered under this policy.

The Council will consider all enquiries for financial support and may choose to offer assistance through one, or a mix, of the support options listed below.

| Purpose              | To remove or help overcome any obstacles which prevent a disabled person<br>from moving freely into and around their dwelling and enjoying the facilities<br>and amenities within it.   |
|----------------------|---|
| Eligibility Criteria | This grant is available to owner occupiers and tenants to help adapt their homes in order to meet the needs of a disabled occupant. Landlords may also apply for a DFG on behalf of a disabled tenant.<br>DFGs are delivered in line with current legislation, that being the Housing Grants, Construction and Regeneration Act 1996. |
|                      | Note, adaptation work under £1000 is the responsibility of NYCC as the social care authority. For Council tenants above this amount, the provision for adaptations is funded via the Council's Housing Revenue Account (HRA) budget, but the application process is expected to remain the same.                                      |
| Eligible Works       | <ul> <li>Works must be deemed necessary and appropriate to meet the needs of the disabled person, as well as reasonable and practicable having regard to the age and condition of the property. Eligible works are listed in the legislation and includes work to:</li> <li>Make the home safe.</li> </ul>                            |
|                      | <ul> <li>Facilitate access to, from and around the home.</li> <li>Facilitate access to or provide a bedroom.</li> <li>Facilitate access to the principal family room.</li> <li>Provide a room containing a bath/shower or facilitate the use of such a</li> </ul>   |
|                      | <ul> <li>facility e.g. level access showers.</li> <li>Provide of a room containing a toilet and wash hand basin or enable the use of such a facility.</li> <li>Facilitate the preparation and cooking of food (if used by the disabled</li> </ul>   |

## 2.3.1 **Disabled Facilities Grant (DFG):**

|                         | person).  |
|-------------------------|---|
|                         | Provide or improve a heating system.  |
|                         | <ul> <li>Facilitate the use of power, light, or heat by altering the same or provide<br/>additional means of control.</li> </ul>  |
|                         | <ul> <li>Facilitate access and movement around the home to enable a disabled<br/>resident to provide care for another person.</li> </ul>  |
|                         | <ul> <li>Facilitate access to a garden.</li> </ul>  |
|                         | <ul> <li>The payment of fees for the Council's technical service, as well as fees for<br/>a private Occupational Therapist, surveyor, architect, structural engineer,<br/>any VAT payable, easements, building control fees etc. which may be<br/>included in the grant application.</li> </ul>                           |
| Maximum Grant           | £30,000 - however the grant will only cover the cost of works deemed to be  |
| Amount                  | eligible.   |
| Financial<br>Assessment | A financial Test of Resources will be carried out to determine any contribution that the applicant needs to make towards the cost of the adaptations. Exceptions to this are:   |
|                         | a. When the adaptations are for a child.  |
|                         | b. When the adaptations are expected to cost less than £6,000 (in which   |
|                         | case, Discretionary Adaptations Assistance may be applied for - see   |
|                         | below).<br>c. When the applicant is in receipt of (named) means-tested benefits.  |
| Application             | Applications should be made using the relevant forms and supported by an assessment of need by North Yorkshire's County Council's Adult Social Care, a private Occupational Therapist or other Trusted Assessor approved by Selby District Council.   |
|                         | The Council are responsible for assessing that the relevant person is a qualifying disabled person and that the work is necessary, appropriate, reasonable, and practicable.  |
|                         | Certification will be required to prove ownership or landlord's consent.  |
| Conditions              | The disabled person must intend to occupy the property as their only or main<br>residence for a period of five years after the works are complete (or such<br>shorter period as the person's health or other relevant circumstances permit).  |
|                         | The Council is not responsible for the ongoing maintenance or repairs of the work, and it is the applicant's responsibility to ensure they adhere to the recommended servicing of any equipment.  |
|                         | Where the applicant is an owner occupier and the grant amount is above $\pounds 5,000$ , the Council will recover the costs of the grant up to $\pounds 10,000$ if the property is disposed of within 10 years from the date of work completion. This will be placed as a legal charge against the property; however, the |
|                         | Council may waive this requirement in exceptional circumstances in accordance with the grant rules.   |

## 2.3.2 Discretionary Adaptations Assistance

| Purpose | The District Council may use its discretion to pay a grant to assist applicants and their Carers when works or circumstances fall outside of the normal DFG criteria, or are expected to cost less than £6,000. |
|---------|---|
|         | <ul><li>Additional assistance may be given with:</li><li>Repairs to enable adaptations.</li></ul>   |

|                      | Provision for people with behavioural or learning difficulties.  |
|----------------------|--|
|                      | People preferring or needing to move house rather than adapt their   |
|                      | current property.  |
|                      | Additional grant or a loan for works costing over the £30,000 DFG  |
|                      | maximum, or towards the assessed contribution towards a DFG.   |
|                      | Provision towards some of the cost of alternative works to meet the  |
|                      | assessed need.   |
|                      | Works to adapt access to or across communal areas.   |
| Eligibility Criteria | Any applicant who is deemed disabled as per DFG legislation or who the   |
|                      | Council deems vulnerable due to age, ill health, low income or any other   |
|                      | special reason as determined by the relevant Director on a case by case basis. This decision must be supported either by:                                |
|                      |  |
|                      | An Occupational Therapist assessment; or   |
|                      | A Trusted Assessor assessment; and     A financial assessment;   |
|                      | A financial assessment.  |
|                      | Applicants include owner occupiers and private tenants, or social housing  |
|                      | tenants in exceptional circumstances.  |
| Typical Works        | Works may include:   |
|                      | <ul> <li>Soundproofing to improve the quality of life for carers.</li> </ul>   |
|                      | <ul> <li>Specialised bathing equipment to aid carers.</li> </ul>   |
|                      | <ul> <li>Providing a 'top-up' to the grant contribution where costs exceed the</li> </ul>  |
|                      | normal maximum amount of £30,000.  |
|                      | <ul> <li>Items to provide for remote/smart technology (not including any ongoing</li> </ul>  |
|                      | maintenance fees).   |
|                      | <ul> <li>Aids and adaptions for people (and their carers) with dementia, mental</li> </ul>   |
|                      | health issues, behavioural and/or learning disabilities.   |
|                      | <ul> <li>Removal costs and payment towards purchase and adaptations to a new</li> </ul>  |
|                      | property (up to the cost of the assessed need at the current property).  |
|                      | <ul> <li>Alternative preferred works to meet the assessed need (grant up to the</li> </ul>   |
|                      | cost of the assessed need may be offered).   |
| Maximum              | Generally this will be restricted to £6,000 per household, and as a minimum  |
| Discretionary        | will be increased annually from 1 April each year in line with Consumer Price  |
| Grant Amount         | Index (CPI) inflation increases (rate published for the preceding September  |
|                      | each year).  |
|                      |  |
|                      | It may also be increased up to £30,000 in exceptional circumstances.   |
| Financial            | A financial Test of Resources will be carried out to determine any   |
| Assessment           | contribution that the applicant needs to make towards the cost of the  |
|                      | adaptations. Exceptions to this are:   |
|                      | a. When the adaptations are for a child.   |
|                      | b. When the adaptations are expected to cost less than £6,000 (in which  |
|                      | case, Discretionary Adaptations Assistance may be applied for - see  |
|                      | below).  |
| Annlingtin           | c. When the applicant is in receipt of (named) means-tested benefits.  |
| Application          | Applications should be made to the District Council directly and will be   |
|                      | assessed by the relevant Service Manager.  |
|                      | Cortification will be required to prove ownership or landlard's concept  |
| Conditions           | Certification will be required to prove ownership or landlord's consent.<br>The relevant person must intend to occupy the property as their only or main |
| Conditions           | residence for a period of five years after the works are complete (or such   |
|                      | shorter period as the person's health or other relevant circumstances permit).   |
|                      |  |
|                      |  |

|  | The Council is not responsible for the ongoing maintenance or repairs of the work, and it is the applicant's responsibility to ensure they adhere to the recommended servicing of any equipment.<br>Where the applicant is an owner occupier and the grant amount is above £5,000, the Council will recover the costs of the grant up to £10,000 if the property is disposed of within 10 years from the date of work completion.<br>This will be placed as a legal charge against property; however, the Council may waive this requirement in exceptional circumstances in accordance with the grant rules. |
|--|---|
|--|---|

#### 2.3.3 Healthy Homes Assistance

| Reality Homes           |  |
|-------------------------|--|
| Purpose                 | Discretionary assistance intended to ensure vulnerable or disabled<br>households can live in homes that are safe and free from serious defects or<br>hazards, and are warm and secure; ultimately preventing applicants from<br>having to require additional health and social care provisions.<br>This may include National or Regional initiatives e.g. Warm Homes<br>Yorkshire.   |
| Eligibility Criteria    | Any applicant who is deemed disabled as per DFG legislation or who the<br>Council deems vulnerable due to age, ill health, low income or any other<br>special reason as determined by the relevant Director on a case by case<br>basis. The Council may require supporting evidence from a relevant<br>professional in some circumstances.<br>Applicants are owner occupiers or privately renting tenants. Exceptions to<br>this may be due to requirements from organisations providing funding with<br>their own eligibility criteria.   |
| Typical Works           | <ul> <li>Works eligible for assistance will be at the discretion of the Council and in general relate to the removal or help to remedy defects or deficiencies within the home that impact on health, for example:</li> <li>Essential repairs and improvements in order to make the property safe, warm, weatherproof, secure or healthy.</li> <li>Installation or replacement central heating systems or improvement to the energy performance of the home.</li> <li>Work to prevent falls around the home.</li> <li>Additional security measures.</li> <li>Flood resilience and prevention.</li> <li>Work to improve neighbourhoods or manage unforeseen property issues.</li> </ul> |
| Maximum Grant<br>Amount | £6,000 grant per property, or other amount of grant or loan determined by the organisation providing the funding   |
| Financial<br>Assessment | Applicants must be in receipt of a means tested benefit, unless not required by the organisation providing the funding.  |
| Application             | Referrals are likely to be received through multiple channels and the District<br>Council will work closely with its statutory or voluntary partners.<br>The applicant will then be required to complete an application form following<br>an inspection from the Council to ensure works meet the requirements of the<br>assistance.   |
| Conditions              | Written consent from the owner must be obtained before works can commence.<br>The Council will not accept more than two applications for assistance within a five year period.   |

|  | Where the applicant is a private tenant, the landlord will be required to make a 50% contribution towards the cost of works, unless not required by the funding organisation.   |
|--|---|
|  | Where the applicant is an owner occupier and the grant amount is above £5,000, the Council will recover the costs of the grant up if the property is disposed of within 10 years from the date of work completion. This will be placed as a legal charge against property; however, the Council may waive this requirement in exceptional circumstances in accordance with the grant rules. |

## 2.3.4 Empty Homes Assistance

| Purpose                 | Discretionary grant or loan intended to bring long term empty properties back<br>into occupation - in order to optimise the occupancy of the districts housing<br>stock, to support the supply of affordable housing and to minimise the<br>antisocial behaviour and blight associated with empty properties.   |
|-------------------------|---|
| Eligibility Criteria    | <ul> <li>The property must:</li> <li>Have been empty for at least 6 months.</li> <li>Fail to meet acceptable lettable standard in its current condition.</li> <li>Other exceptional criteria will be determined on a case by case basis by the Housing Service Manager.</li> </ul>  |
|                         | Assistance will be in loan form unless the property meets a designated housing need as defined by the Council's Private Sector Housing Officer. In this circumstance, assistance will be as a grant.  |
|                         | To be eligible for a grant, the owner/s must also agree to let their properties<br>once fit for use. This must be for a five year period at an affordable rent for<br>tenants with a local connection to the district, on a minimum twelve month<br>fixed-term, assured shorthold tenancy.  |
| Typical Works           | Works eligible for assistance will be at the discretion of the Council and in general relate to works necessary to enable the property to meet the Decent Homes Standard.   |
| Maximum Grant<br>Amount | £15,000 per property.   |
| Financial<br>Assessment | No formal Test of Resources will be required.   |
| Application             | The applicant will be required to complete an application form and provide<br>proof of registered ownership following an inspection and relevant enquiries<br>from the Council to ensure the property meets the requirements of the<br>assistance.  |
| Conditions              | The Council will not pay for works already underway or completed.   |
|                         | The applicant must be the freeholder of the empty property or a leaseholder with at least 50 years remaining on the lease.  |
|                         | Where the applicant is an owner occupier and the grant amount is above $\pounds 5,000$ , the Council will recover the costs of the grant up if the property is disposed of within 10 years from the date of work completion. This will be placed as a legal charge against property; however, the Council may waive this requirement in exceptional circumstances in accordance with the grant rules. |

## 2.3.5 Energy Repayment Loan

| Purpose              | The Energy Repayment Loan aims to help homeowners undertake energy            |
|----------------------|---|
|                      | efficiency work within their properties to address excess cold.               |
| Eligibility Criteria | For any individual who the Council deems vulnerable due to age, ill health,   |
|                      | low income or any other special reason as determined by the relevant          |
|                      | Service Manager on a case by case basis. The Council may require              |
|                      | supporting evidence from a relevant professional in some circumstances.       |
|                      | The application must be on behalf of the freeholder of the property, who must |
|                      | also occupy the property at the time of application.                          |
| Typical Works        | Works to undertake energy efficiency within properties to address excess      |
|                      | cold, such as:  |
|                      | A new boiler and heating system   |
|                      | Loft insulation   |
|                      | Cavity/solid wall insulation  |
|                      | Replacement windows and doors   |
| Maximum Grant        | Between £500 and £3000 interest free.   |
| Amount               |   |
| Financial            | The applicant's finances will be assessed to ensure that repayment is         |
| Assessment           | affordable.   |
| Application          | The applicant will be required to complete an application form and provide    |
|                      | proof of ownership following an inspection and relevant enquiries from the    |
|                      | Council to ensure the property meets the requirements of the assistance.      |
| Conditions           | This loan is funded via recycled Regional Housing Board funding, and may      |
|                      | also be supplemented by Selby District Council funding (as Healthy Homes      |
|                      | Assistance above). The loan is administered by The Homes and Loans            |
|                      | Service operated by Sheffield City Council on behalf of all local authorities |
|                      | across the Yorkshire and The Humber regions.                                  |
|                      | The loan is secured as a legal charge against the property. When the work     |
|                      | has been completed to satisfaction, the contractor will be paid directly and  |
|                      | the loan payments collected monthly from the applicant.                       |
|                      |   |

## 2.3.6 **Dementia Friendly Homes**

| Demontal Priorities  |  |  |
|----------------------|--|--|
| Purpose              | To provide aids, adaptations, or assistive technology to enable people with memory loss or a diagnosis of dementia to live as independently as possible within their home and reduce feelings of confusion.  |  |
| Eligibility Criteria | The applicant must be an owner occupier, live within the private rented sector or a tenant of a registered provider.<br>The applicant or a member of their household must have a diagnosis of dementia or is suffering from a recognised memory loss affecting day to day living, but is able to continue to live independently at home.   |  |
| Typical Works        | <ul> <li>The provision of aids or adaptations related to memory loss or dementia, used to support the promotion of independence or the self-confidence of the applicant, for example (this list is not exhaustive):</li> <li>Assistive technology such as dementia clocks, medication dispensers, memo minders etc.</li> <li>Automatic lighting, exit sensors.</li> <li>Easy to use telephones.</li> <li>Activity monitors.</li> </ul> |  |

|               | <ul> <li>Installation of key safes, coloured grab rails, thermostatic taps.</li> <li>Provision and installation of equipment to reduce the risk of fire.</li> </ul> |
|---------------|---|
| Maximum Grant | £2,000 per property.  |
| Amount        |   |
| Financial     | There is no formal Test of Resources for this assistance.   |
| Assessment    |   |
| Application   | A referral is required by a relevant health or social care professional supporting the application.   |
| Conditions    | Ongoing monitoring costs and maintenance of equipment will not be provided.   |

## 2.3.7 In-direct Financial Assistance

Where appropriate, the Council may use discretionary financial powers to support partners in the delivery of shared regional/sub-regional housing objectives. The Council will use these powers to:

- Work in partnership with the Better Homes Programme to source and bid for funding under the banner of 'Better Homes Yorkshire.' All initiatives will be made available to residents through signposting to the relevant Better Homes Yorkshire delivery partner.
- Support the North Yorkshire Health and Wellbeing Strategy and to support joint commissioning schemes to address housing and health impacts.

## 3. <u>RESOURCING THE POLICY</u>

- 3.1 It is generally agreed that the primary responsibility for repairing and maintaining homes must rest with the property owner. However, the Council may use a mixture of its own capital funding, Better Care Funding and appropriate third party grant funding to provide financial support to those households or individuals who require help and support.
- 3.2 Several agencies across the district will work closely together to help encourage and support this investment, as detailed below.

## 3.2.1 Selby District Council

- The Council will provide general advice and information to owners, landlords and tenants regarding their legal rights and responsibilities, including home maintenance issues.
- It provides wider planning and neighbourhood management services to create safe and sustainable communities.
- It also provides advice and help to elderly, disabled and vulnerable residents so they are able to remain independent in their own homes by identifying necessary repairs and carrying out work through the Council's grant and loan initiatives.
- It supports and promotes the work of partnership organisations to deliver housing improvements.
- It implements enforcement powers granted under the Housing Act 2004 (as a last resort) to ensure owners maintain their properties to relevant standards, address anti-social or nuisance behaviour, and tackle long term empty properties.

## 3.2.2 Yorkshire and Humber Homes and Loans Service

- This service acts as administrators of the regional loan scheme on behalf of the Council.
- They use their expertise to develop new loan products to target regional housing priorities.

## 3.2.3 Better Homes Yorkshire

• This organisation promotes energy efficiency and provides free, impartial, locally relevant advice on what residents can do in their home to reduce energy costs and to access financial support aimed at improving energy efficiency.

## 3.2.4 Central Government

- Green Home Grants if you're a homeowner or residential landlord you can use a Green Homes Grant voucher towards the cost of installing energy efficient improvements to your home.
- Flood Resilience Grants available for particular flood events.

## 3.2.5 North Yorkshire Adult and Community Services

- Initial adaptation and support for home from hospital.
- These services provide specialist guidance and financial top-up support through the Occupational Therapist service towards the administration of the Disabled Facilities Grant.
- They provide minor disabled adaptations and equipment, as necessary.
- They also provide a range of Telecare services.

## 3.2.6 North Yorkshire Fire and Rescue Service

- This service provides fire safety checks for vulnerable households.
- They also assist with the inspection of Houses in Multiple Occupation (HMOs) and help deliver the North Yorkshire Fire Safety Standard.

## 4. GENERAL PROVISIONS RELATING TO THE POLICY

- 4.1 The following general provisions will apply throughout the policy:
  - Before any financial assistance is provided, Selby District Council will set out in writing to each person the terms and conditions relating to such assistance.
  - A person's ability to contribute towards, or repay, any assistance is always taken into account.
  - Clear details will be given in writing to any applicant of financial assistance as to any fees and charges that will be levied prior to any works commencing.
  - Risk and fraud are minimised by following the Government's Housing Renewal Guidance and by working closely with the North Yorkshire Audit Team.
  - Financial assistance is not ordinarily made available to improve, adapt or repair the living accommodation of Registered Social Landlords (RSLs) on the basis that they should have robust business plans which ensure their properties meet the

Government's Decent Homes Standard. The only exception to this will be through mandatory Disabled Facilities Grants. However, in such instances, Selby District Council will expect the RSL to have explored all alternative solutions prior to encouraging such an application.

- Payments of financial assistance will typically be made on full and satisfactory completion of works, with the discretion to make interim payments resting with the District Council. To safeguard against fraud, payments are usually made directly to the contractor. However, Selby District Council does reserve the right to make payments to the applicant in certain circumstances.
- The Council will review this policy every three years, or as and when it is required due to a change in legislation and guidance. The Council also reserve the right to increase discretionary grant amounts each year by inflation.

## 4.2 **Complaints Procedure**

A complaint is defined as an expression of dissatisfaction about the standard of service, administrative actions or lack of action by Selby District Council or a named member of staff which affects an individual customer or group of customers.

Any individual is entitled to exercise their right to complain regarding their dissatisfaction with the services they have received from Selby District Council. All complaints will be dealt with in line with the council's Corporate Complaints Procedure.

## 4.3 Appeals Procedure

The appeal process is available to anyone who is dissatisfied with an Officer's decision made in line with the Private Sector Housing Assistance Policy. The process will also apply in cases where the Council is seeking repayment of financial assistance (under conditions which were set out at the time the assistance was given) but the person from whom the repayment is being sought wishes Selby District Council to consider waiving the repayment.

Appeals on issues relating to Energy Repayment Loans should be made in writing to Selby District Council, stating the nature of and the reasons for the appeal. The appeal will then be considered by the Special Cases Panel of the Homes and Loans Service. The Regional Loans Manager will notify the appellant of the outcome of the appeal giving full reasons for the decision.

Appeals on issues relating to all other assistance schemes should be made in writing to Selby District Council, stating the nature of and the reasons for the appeal. The facts of the case will be reviewed by the relevant Head of Service and Service Manager, who will notify the appellant of the outcome of the appeal giving full reasons for the decision.

In all cases, Selby District Council may request additional information as necessary from the appellant, in order for a fully informed decision to be made on the matter.