

**HOUSING GRANTS AND ASSISTANCE POLICY FOR PRIVATE
SECTOR HOUSING**

Key Decision No. NHR 38

CLASSIFICATION:

Open report

WARD(S) AFFECTED

All

CABINET MEMBER

**Philip Glanville, Mayor of Hackney
Cllr Sem Moema, Mayoral Adviser for Private Renting and Housing
Affordability**

KEY DECISION

Yes

REASON

Affects more than two wards

CORPORATE DIRECTOR

**Stephen Haynes, Strategic Director, Inclusive Economy, Policy and
New Homes**

1. CABINET MEMBER'S INTRODUCTION

- 1.1 Hackney's Corporate Plan 2018-2022, updated in July 2020, reaffirms our commitment to a borough with healthy, active and independent residents, where everyone can enjoy a good quality of life; a borough which is greener, fairer and safer. The updated Corporate Plan 2018-2022 also confirms the key strategic objectives which have set the priorities for the new Housing Grants and Assistance Policy for Private Sector Housing. This new Housing Grants and Assistance Policy plays a critical role in delivering the corporate objectives of reducing poverty, rebuilding an inclusive economy, tackling the housing crisis, tackling inequalities, helping people to thrive and responding to the climate emergency.
- 1.2 One of the Council's main aims¹ is to support independent living for older and disabled residents, including through new supported housing and closer links between housing and health providers. The Strategy for Older People² includes helping them remain independent in their own homes and is also part of the Ageing Well Strategy.
- 1.3 The Council recognises and acknowledges the needs of older and disabled residents, and is committed to ensuring our services to them reflect the above aims. This policy sets out the framework within which Hackney offers grants for aids and adaptations and other financial support for housing.
- 1.4 The policy also includes initiatives from the Hackney Green Homes programme, the first borough-wide programme in London to offer thermal efficiency measures to privately-owned and rented homes. These initiatives feed into the climate change agenda, reducing fuel poverty and providing warmer, healthier homes for our residents.
- 1.5 I commend this report and its recommendations to Cabinet.

2. GROUP DIRECTOR'S INTRODUCTION

- 2.1 The Council recognises and acknowledges the needs of disabled and older residents.
- 2.2 We are committed to working across Council services including the Occupational Therapy Service, Private Sector Housing Team, Home Improvement Agencies and other stakeholders to facilitate adaptations to residents' homes. This along with other support for vulnerable residents such

¹ Hackney Social care - Promoting independence, commitment statement October 2019

² Hackney Children, Adults and Community Health Directorate, Adults Services, Adults Commissioning

as help to improve the warmth and security of their homes or assist with some basic repairs forms part of our commitment to this group of residents.

- 2.3 This “*Housing Grants And Assistance Policy For Private Sector Housing*” sets out the support the Council can offer in this context and complements other support offered by Hackney’s Housing Services residents in homes it owns and manages.

3. RECOMMENDATIONS

Cabinet is recommended to:

- 3.1 **Approve the “Housing Grants and Assistance Policy for Private Sector Housing” as attached in Appendix 1.**
- 3.2 **The Mayor and Cabinet to approve delegation to the Strategic Director, Inclusive Economy, Policy and New Homes in order to make minor amendments to the Housing Grants and Assistance Policy for Private Sector Housing in the future.**

4. REASONS FOR DECISION

- 4.1 The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 (RRO 2002) came into force on July 18th 2003 and was revised December 1st 2016. It changed the way local Councils can give grants, allowing them wider independence to target grant aid to key priorities in their own areas.
- 4.2 Hackney’s existing Disabled Adaptation Policy was last reviewed on the 1st of April 2012 within the “preparing a policy” guidelines under the RRO 2002. A review of that policy was necessary to enable the Council to address issues on a wider preventative basis that could not be covered using mandatory Disabled Facilities Grants (DFGs) alone. It also presented an opportunity to improve the efficiency in managing and delivering the grants schemes.
- 4.3 The adoption and publication of a policy for housing assistance is a requirement of the RRO and the Housing Renewal Guidance 2003 before assistance can be offered. The scope of the RRO is very wide and allows the Council to decide whether and how it provides grants, loans, advice, or other assistance for the purpose of repairing, improving, extending, converting or adapting housing accommodation.
- 4.4 This policy sets out the framework within which Hackney will offer aids and adaptations and other housing grants to owner-occupiers, private rented sector tenants, and tenants of Registered Provider landlords.

5. BACKGROUND

- 5.1 The RRO 2002 came into force on the 18th of July 2003 and was revised on the 1st of December 2016. It changed the way local Councils give grants,

allowing them wider independence to target grant aid to key priorities in their own areas.

- 5.2 As set out above in the Cabinet Member's introduction, one of the Council's main aims is to support independent living for older and vulnerable residents, including through supported housing and closer links between housing and health providers. The Strategy for Older People aims to help them remain in their own homes or to be cared for within the community and Adult Commissioning Services, Housing Services, Social Services and the Primary Care Trust share this aim.
- 5.3 Many elderly people stay longer in hospital than they otherwise would need to because of concerns about the suitability of their homes. Making grant aid available for aids, adaptations or repair works can secure an earlier release from hospital, freeing hospital bedspace for patients in greater need, and helping the patients' wider recovery.
- 5.4 A report commissioned by the Council³ showed that disrepair and lack of maintenance is a significant problem for homeowners and renters in Hackney, so the Council has made a commitment to improve housing conditions in the borough.
- 5.5 The prime responsibility for maintaining privately owned homes rests with the owner. The Council cannot offer large grants to homeowners. However, where a homeowner is vulnerable and cannot fund necessary works themselves, the Council can help them to carry out essential limited works through the offer of a range of discretionary grants, with the aim of enabling them to remain living independently, with suitable care as necessary, in their homes. These grants are set out in the "*Housing Grants And Assistance Policy For Private Sector Housing*" for which this report seeks approval.

6. THE RANGE OF HOUSING ASSISTANCE AND GRANTS AVAILABLE UNDER THE NEW POLICY

- 6.1 The full range of available housing grants and assistance is set out below. Availability of the discretionary elements of this policy are dependent upon available funding:
 - i. Disabled facilities grant (DFG)
 - ii. DFG top-up grant
 - iii. Minor adaptation grant
 - iv. General repairs grant
 - v. General repairs grant for Hackney Leaseholders (GRG LH)
 - vi. Warmth and security grants for owner-occupiers
 - vii. Warmth and security grants for landlords
 - viii. External works grant
 - ix. Fast track DFG grants

³ Hackney Private Sector Stock Modelling Report; Building Research Establishment 2017

6.2 When grant or assistance is approved, in most cases a repayment condition and associated charge will be placed on the recipient's property. This is to ensure that properties are not improved with grant aid and then sold at a gain. It also protects against the capital investment of public funds in a private property where the occupier does not intend to remain resident for a reasonable amount of time. The repayment terms, type of charge and duration are explained in the policy under each type of assistance.

7. KEY CHANGES AND BENEFITS OF THE REVISED POLICY

7.1 Expansion of the DFG remit by the addition of a top-up grant of up to £10,000 for complex adaptations costing more than the maximum DFG limit (£30,000). A top-up was piloted within the existing policy but was limited to £5,000. Experience has shown that a higher sum than that is necessary in a minority of cases, to facilitate the level of adaptation required for the client.

7.2 Introduction of a Fast Track DFG for stair-lifts, level access showers and ceiling track hoists costing up to £10,000. This will reduce the turnaround time within the DFG process for grants of this value benefiting the applicant and other stakeholders. There is an expectation in respect of Better Care Funding that councils will have to spend more of the allocated grant funding in order to get further support in the future and by creating the Fast-track DFG we address this issue while supporting the community more effectively.

7.3 Clarification on the policy for awarding Warmth and Security grants to individual landlords. *The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015* require landlords to improve colder rented homes i.e. those with an Energy Performance Rating of F or G. The Council is currently undertaking a project working with landlords to improve such properties. Warmth and Security grants are offered to landlords with vulnerable tenants. The Council works with the remainder to encourage improvements and will take enforcement action where necessary. To date there has been no cap on the amount of money awarded to individual landlords through Warmth and Security Grants.

8. Equality Impact Assessment

8.1 An equality impact assessment is contained in Appendix 3.

9. Sustainability

9.1 The grant budget is set annually and is subject to monitoring by the budget holder; see comments from the Corporate Director of Finance in Para's 11.1 and 11.2 below.

10. Risk Assessment

10.1 A risk assessment is contained in Appendix 2.

11. COMMENTS OF THE CORPORATE DIRECTOR OF FINANCE AND RESOURCES

- 11.1 Apart from the Disabled Facilities Grant, all other grants are funded by the London Borough of Hackney and are therefore subject to scrutiny and change each year as part of the budget setting process.
- 11.2 Any expenditure against these lines will need to remain within the agreed budgets and it is the budget holder's responsibility to ensure this is the case.

12. COMMENTS OF THE DIRECTOR OF LEGAL SERVICES

- 12.1 Currently the Mayor's scheme of delegation reserves to the Mayor and Cabinet, approval of all corporate policies and strategies.
- 12.2 Further, approval of the recommendations as set out in paragraph 3 above, are key decisions affecting two or more wards, and therefore are decisions to be taken by Cabinet under the Mayor's Scheme of delegation.
- 12.3 In order for the Strategic Director, Inclusive Economy, Policy and New Homes to make minor amendments to the Housing Grants and Assistance Policy for Private Rented Housing in the future, the recommendation in 3.2 is required.
- 12.4 There are no further legal implications arising from this report.

13. APPENDICES

Appendix 1: London Borough of Hackney Housing Grants And Assistance Policy For Private Sector Housing

Appendix 2: Risk assessment

Appendix 3: Equalities Impact Assessment

BACKGROUND PAPERS

London Borough of Hackney Disabled Adaptations Policy 2012

Delivering Housing Adaptations for Disabled People - A Detailed Guide to Related Legislation, Guidance and Good Practice.

Disabled Children and the Cost Effectiveness of Home Adaptations & Disabled Facilities Grants: a Small Scale Pilot Study

Adaptations Without Delay

Disabled Facilities Grants: Activity Report for 2018/19

The Disabled Facilities Grant - Before and after the introduction of the Better Care Fund

Extending the scope of the DFG

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