

People and Health Overview Committee

29 October 2024

Private Sector Housing Assistance Policy

For Recommendation to Cabinet

Cabinet Member and Portfolio:

Cllr G Taylor, Health and Housing

Local Councillor(s):

All

Executive Director:

J Price, Executive Director of People - Adults

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Report Status: Public (the exemption paragraph is N/A)

Brief Summary:

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires Councils to publish a policy if it wishes to provide assistance in a range of areas related to private sector housing. The attached policy sets out the discretionary and mandatory financial assistance Dorset Council wishes to offer including conditions and eligibility criteria for residents living in Dorset.

Recommendation:

That the People and Health Overview Committee recommend to Cabinet:

1. That they adopt the Dorset Council Private Sector Housing Assistance Policy attached as **Appendix 1** to this report.
2. that authority be delegated to the Corporate Director Housing and Community Safety in consultation with the Portfolio Holder Health and Housing to:

- (a) Make minor amendments to the policy to comply with legislation and guidance.
- (b) Suspend the approval of any discretionary housing assistance offered in this policy.
- (c) Introduce new assistance to help private residential property should funding become available.

Reason for Recommendation:

The Council is required by law to adopt and publish a policy detailing any assistance it wishes to offer to improve private residential property.

Financial assistance has several aims. It is targeted to:

- Improve the quality of the housing stock in Dorset
- Improve the ability of disabled people to access their property
- Reduce carbon emissions
- Improve people's health.
- Allow the Council to take advantage of and facilitate the uptake of external funding.

Council last approved this policy in November 2020, **Appendix 2** sets out the significant changes in this policy. Once approved the new policy replaces the existing policy.

1. Financial Implications

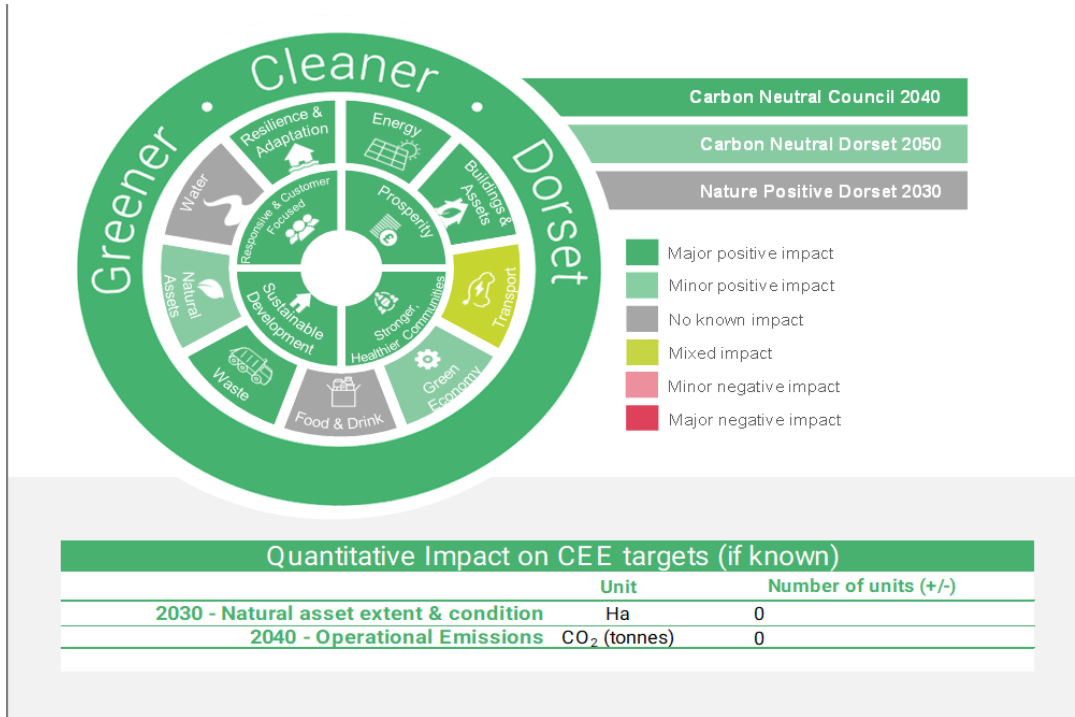
1.1 The policy operates within existing budgets, approving it will place no new demands on Council budgets.

1.2 Elements of the policy are funded in the following way:

- The funding for disabled adaptations, (including the discretionary "top up") is received annually in the form of a government grant. The disabled facilities capital grant determination 2023-24 was £4,152,150.
- Loans are funded from capital held by the Councils partner; Lendology Community Interest Company (Lendology CIC). This capital came from historical Private Sector Housing Improvement Grant allocated from central government. Lendology CIC work with several councils in the south west and is a 'not for profit' community investment company. This means that loans can be provided to Dorset residents for a range of works set out in the policy to improve private sector housing.
- The Healthy Homes Dorset Service is jointly funded by BCP and Dorset Council. This service facilitates people to take up nationally available grants to improve insulation, upgrade and repair heating systems for people with identified health issues. It also administers the Home Upgrade Grant (HUG2) in Dorset and will coordinate the roll out of the recently announced, Warm Homes: Local Grant.

2. Natural Environment, Climate & Ecology Implications

The assistance in this policy has a positive impact on the environment, climate and ecology.



ACCESSIBLE TABLE SHOWING IMPACTS

Natural Environment, Climate & Ecology Strategy Commitments	Impact
Energy	major positive impact
Buildings & Assets	major positive impact
Transport	mixed impact
Green Economy	minor positive impact
Food & Drink	No known impact
Waste	major positive impact
Natural Assets & Ecology	minor positive impact
Water	No known impact
Resilience and Adaptation	major positive impact

Corporate Plan Aims	Impact
Prosperity	strongly supports it
Stronger healthier communities	strongly supports it

Sustainable Development & Housing	strongly supports it
Responsive & Customer Focused	strongly supports it

3. **Well-being and Health Implications**

This policy has impacts for a range of people, including those with protected characteristic. Assisting people with disabilities to live independently in their own homes leads to positive outcomes for wellbeing and health including for the carers and people in their direct support network.

Many homes in the UK are not of a high standard and it is estimated that 14% of all households live in a home that fails the Decent Homes Standard, furthermore 4% suffer from serious damp and mould. (English House Condition Survey 2021/22)

The assistance linked to maintaining homes and improving health outcomes within this policy is aimed at improving housing standards and increasing the number of homes meeting the Decent Homes Standard thereby improving well-being and health of the occupants.

4. **Other Implications**

Some financial assistance in this policy is means tested, for example disabled facilities grants, while other assistance helps people with pre-existing health conditions or who are on low-income and cannot access commercially available finance.

Loans offer a sustainable way of improving housing conditions for the Council by recycling the available capital. Loans are not intended to be offered in competition to high street lenders, but target those who find it difficult to access finance. This might be, for example, where the level of risk might be too high for commercial lenders. These applicants are often vulnerable, on low income but may own their own home.

5. **Risk Assessment**

5.1 Having considered the risks associated with this decision; the level of risk has been identified as:

Current Risk: Low

Residual Risk: Low

6. **Equalities Impact Assessment**

This policy has positive impacts to several of the protected characteristics groups, there are no negative impacts to any groups, see **Appendix 3**

7. **Appendices**

Appendix 1 Private Sector Housing Assistance Policy

Appendix 2 Key changes to the current policy

Appendix 3 Equality Impact Assessment

8. **Background Papers**

[The Regulatory Reform \(Housing Assistance\) \(England and Wales\) Order 2002](#)

[Housing Grants, Construction and Regeneration Act 1996](#)

Lendology CIC: Partners <https://www.lendology.org.uk/about/partners/>

Healthy Homes Dorset: <https://www.healthyhomesdorset.org.uk/>

9. **Report Sign Off**

This report has been through the internal report clearance process and has been signed off by the Director for Legal and Democratic (Monitoring Officer), the Executive Director for Corporate Development (Section 151 Officer) and the appropriate Portfolio Holder(s)