

# Cabinet

19 November 2024

## Private Sector Housing Assistance Policy

### For Decision

**Cabinet Member and Portfolio:**

Cllr G Taylor, Health and Housing

**Local Councillor(s):**

Not Applicable

**Executive Director:**

J Price, Executive Director of People - Adults

Report Author: Richard Conway

Job Title: Service Manager Housing Standards

Tel: 01929 557267

Email: richard.conway@dorsetcouncil.gov.uk

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

### Brief Summary:

The Council is required by law to publish a policy if it wishes to provide financial assistance to improve private sector housing. The attached policy sets out the financial assistance Dorset Council offers including conditions and eligibility criteria. This policy was considered by the People and Health Overview Committee on 29<sup>th</sup> October 2024. They agreed to recommend to Cabinet that it be approved.

### Recommendation:

1. That the Dorset Council Private Sector Housing Assistance Policy be adopted.
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 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. Financial assistance has several aims and is targeted to:

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

Council last approved a Private Sector Housing Assistance policy in November 2020, **Appendix 2** sets out the significant changes.

### **1. Financial Implications**

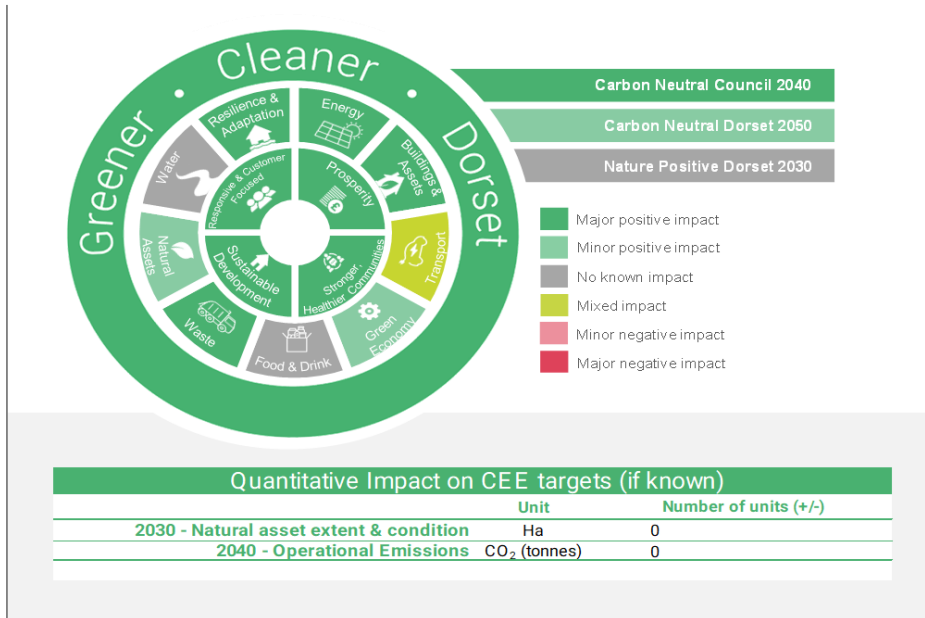
1.1 The policy operates within existing budgets, approving it will place no new demands on Council budgets.

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 Council and distributed by Lendology CIC. This capital came from historical Private Sector Housing Improvement Grant allocated from government. Lendology CIC work with several councils in the south west and is a 'not for profit' community investment company.
- 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.



### 3. Well-being and Health Implications

This policy has positive impacts for many people, including those with protected characteristics. Assisting people with disabilities to live independently leads to positive outcomes for their wellbeing and health as well as for carers and people in their direct support network.

It is estimated that 15% 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 within this policy, aimed at improving housing standards, increases the number of homes meeting the Decent Homes Standard thereby improving well-being and health of the occupants.

### 4. Other Implications

The eligibility criteria for the assistance is set out in the policy. Disabled facilities grants are means tested, whilst other assistance includes eligibility criteria, such as those 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 our 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 The risks in relation to the delivery of this policy (health and safety, property related, legislative and financial) have been assessed. Grant funding for disabled adaptations is received in the form of a government grant and is received annually.

5.2 The capital available for loans is held and administered by the Council's provider Lendology CIC. They have a successful history of working with applicants to ensure loans are affordable. 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**

**Appendix 4 Accessible Impact Assessment & Table of Recommendations**

**Appendix 5 [Minutes of the People and Health Overview Committee – 29 October 2024](#)**

## Appendix 4 Accessible Impact Assessment & Table of Recommendations

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

### 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

- 11.1 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)