

# Cabinet Report

Report of Head of Housing and Environment

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To: CABINET

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## Housing Assistance Grants and Loans Policy

### Recommendations

- (a) that Cabinet formally adopts the proposed Housing Assistance Grants and Loans policy.
- (b) that Cabinet delegate authority to the Head of Service for Housing and Environment to make minor amendments to the policy.

### Purpose of Report

1. To inform Cabinet of the content of the draft Housing Assistance Grants and Loans policy.
2. To recommend that Cabinet adopts the Housing Assistance Grants and Loans policy.

### Background

3. The Housing Grants, Construction and Regeneration Act 1996 placed a statutory duty upon local housing authorities to provide Disabled Facilities Grants (DFGs) for residential adaptations where the appropriate legislative conditions are met.
4. DFGs are awarded to eligible residents in the private rented sector, social rented sector or who are owner occupiers. The grant is available for disabled adults or children for adaptations to their main residence.

5. The Grant is designed to improve the lives of people with disabilities by enabling access and movement around their own home with the use of adaptations. It also reduces hospital admissions, enables earlier hospital discharges and reduces the need for domiciliary and residential care.
6. The Government allocate DFG funding to Oxfordshire County Council who devolve the Grant to the district councils. Vale of White Horse District Council and Oxfordshire County Council jointly facilitate the undertaking of DFG works. The DFG allocation for both 2019/20 and 2020/21 for Vale of White Horse is £1,444,470.
7. In 2018/19, a total of 105 Disabled Facility Grants were approved by Vale of White Horse District Council. The most common adaptations funded by DFGs are stairlifts, external handrails, external ramps and level access showers. The grants enable the recipients to remain safely and comfortably in their own home.
8. Under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), local authorities gained wider powers to assist individuals with renewals, repairs and adaptations in their homes by providing grants or loans.
9. There are four categories of grants and loans available from the council:
  - Statutory Disabled Facilities Grants
  - Discretionary grants and loans
  - Energy efficiency and repairs grants
  - Other forms of housing assistance
10. The council awards grants and loans in accordance with the relevant legislation and regulations. The council however has not previously adopted a policy that details its approach to awarding grants and loans.

## **Development of the policy**

11. The Housing Assistance Grants and Loans policy sets out how the council will exercise its legislative duties and regulatory powers to deliver housing related grants and loans in Vale of White Horse.
12. The development of the draft policy provided an opportunity to review the current service provision and introduce enhancements to the delivery of grants and loans.
13. The policy has been developed by Officers in consultation with partners and using feedback from customers.
14. The review of the service identified that the council should use the flexibility introduced by the Regulatory Reform Order to increase the range and improve the delivery of grants and loans.
15. The council has historically underspent its allocation of Disabled Facilities Grant. The historic underspend is carried forward and profiled across the councils 5-year medium term plan to 2023/24. A key aim of the policy is to reduce the underspend by increasing delivery and expanding the range of grants available.

## **Aims of the Policy**

16. The Housing Assistance Grants and Loans Policy sets out how the council will meet its statutory duties and exercise its powers to achieve national and local objectives when awarding housing assistance grants and loans.

17. The aims of the policy are to:

- provide a fair and transparent policy for the administration and management of housing related grants and loans.
- provide a clear framework for the delivery of grants and loans.
- ensure the council meets its statutory duties and exercises its powers in accordance with relevant legislation and regulations.
- increase the range of grants and loans available to better reflect the needs of residents.
- increase the delivery of grants and loans subject to available funding.
- accelerate the delivery of grants.

## **Policy Innovations**

18. The policy includes new measures designed to deliver the aims of the policy:

- Introduces new grants and services to benefit residents, including a grant for persons living with dementia.
- Increases the maximum DFG entitlement from £30,000 to £50,000 to help fund more expensive adaptations, for example extensions to facilitate downstairs bathrooms or bedrooms.
- Removes the means test for DFG adaptations under £8,000 that will accelerate delivery and reduce waiting times for residents.
- Uses flexible funding arrangements introduced under RRO to improve service delivery. For example, the secondment of an Occupational Therapist from Oxfordshire County Council to accelerate and increase the delivery of DFGs and reduce waiting times for residents
- In certain circumstances, recover part of the cost of a DFG from owner-occupiers to re-invest the funding in order to maximise the number of DFG delivered.

## **Policy Implementation**

19. Subject to the policy being adopted, the council will promote the new policy to raise public awareness and increase the uptake of the grants and loans. Advice leaflets and marketing information will be updated accordingly.

20. The policy will be reviewed annually and in line with DFG budget allocations. An in-year review may be necessary to reflect changes to Government policy; the councils' corporate policies or the availability of funding.

## Options

21. a) Adopt the Housing Assistance Grants and Loans Policy. This will authorise the council to offer a more flexible and wider range of grants, loans and other assistance in accordance with the Regulatory Reform Order (Housing Assistance) (England and Wales) 2002 (RRO).
22. b) Do not adopt the policy. The council would continue to issue grants under the mandatory Disabled Facilities Grants legislation. This would prevent the council from delivering grants more flexibly and offering a wide range of grants to benefit vulnerable and disabled residents. It would also restrict the council's ability to accelerate and increase the delivery of grants and loans.

## Financial Implications

23. The 2020/21 Disabled Facility Grant allocation for VWHDC is £1,444,470.
24. The total expenditure on grants and loans will not exceed the available budget in the financial year.

## Legal Implications

25. The Housing Assistance Grants and Loans Policy sets out how the council will meet its statutory legislative duties and exercise its flexible powers under wider legislation (RRO) to achieve national and local objectives when awarding housing assistance grants and loans.
26. The policy is compliant with current legislation and regulations relevant to the issuing of housing-related grants and loans.

## Risks

27. a) The policy does not achieve its stated aim of increasing and broadening the delivery of housing related grants and loans. The mitigation of the risk is that there will be a rolling publicity campaign to promote the uptake of grants and loans following adoption of the policy.
28. b) The policy over-achieves its stated aim of increasing and broadening the delivery of housing related grants and loans resulting in a budget overspend. The mitigation of the risk is effective budget monitoring to ensure that there is no budget overspend.

## Other implications

29. None

## Conclusions

30. The Housing Assistance Grants and Loans Policy sets out how the council will meet its statutory duties and exercise its powers when awarding housing assistance grants and loans.
31. The policy provides a transparent framework for increasing the range of available grants and introduces new measures to enhance service delivery. It will improve the

lives of people with housing support needs by enabling them to live safely and comfortably in their own homes.

32. Cabinet is recommended to adopt the proposed Housing Assistance Grants and Loans Policy.

## **Appendix**

Draft Housing Assistance Grants and Loans Policy.