

Current Policy	Issues Identified with current policy	Options	Advantages	Disadvantages	Financial implications	Comments
<p><u>Emergency Home Repair Assistance Grants (HRA)</u> Offers HRA grants for vulnerable owner-occupiers living in the worst housing conditions.</p> <ul style="list-style-type: none"> • Applicants must be in receipt of certain benefits or vulnerable due to age, disability or income level. • Max grant - £5k per application • Is intended for households who are unlikely to qualify for an equity-release product, or a delay due to waiting times for a loan would cause the works to become prejudicial to health or dangerous. 	<ul style="list-style-type: none"> • Has been an underspend for the last 3 years • Uptake of grants is very low (1 each in 2017 & 2018 & 3 in 2019) • Grant procedure is complex and resource-intensive • Can be difficult to find contractors who are willing to carry out repair works • Has not been widely publicised as the grant pot is very small and so there are concerns that we would run out of budget very quickly if we actively promoted it. 	<p>1. To cease providing HRA altogether & look to use enforcement powers instead under housing legislation to address housing repairs. Any owner occupied housing in severe disrepair will be addressed through service of enforcement notices & works done in default if the occupier can't afford to do them or they lack capacity to organise the repairs themselves. The cost of works will then be charged to the property.</p>	<ul style="list-style-type: none"> • It would still enable the most vulnerable and those on lowest income in the district to access help with emergency repairs through us serving Enforcement Notices. If the owner-occ. agrees to the council carrying out the works then these can be done as works in default (WID) & a land charge placed on the property. • There is no legislative requirement to offer this grant. Only DFGs are mandatory. • Occupants will be able to remain in their home once the works are done & the property made safe • The Council will have more control over the works done • As the take-up of these grants is low, there will not be a significant increase in the workload of the PSH Enforcement Team 	<ul style="list-style-type: none"> • Vulnerable homeowners may not approach the council for emergency repairs & they will carry on living in hazardous conditions. • Serving an enforcement notice may be seen as draconian especially as these will be served on the most vulnerable but this would be in agreement. • The Housing Act 2004 requires LAs to review their housing stock in order to identify any action required and the provision of a grant or loan is recognised by the Government as a means of achieving this aim. • HRA grants or loans reduce the number of homes that fail to meet the minimum statutory standard for housing • The allocated funds are not that large - £15k a year 	<ul style="list-style-type: none"> • HRA budget is £15,000 per annum from capital programme. Not all of the budget in 2019/20 was spent so it was carried forward giving a total budget of £36,000 in 20/21. • If Council resolves not to continue with HRA from 2023/24 this would put £15k back into the capital budget in reserves for purchasing our own properties for the housing pathway scheme. 	<ul style="list-style-type: none"> • Govt guidelines do allow the option of serving Enforcement Notices– see Appendix 4 • LDC Enforcement Policy allows this – see Appendix 3 • Would need to create a new procedure on works by agreement. • This is done by other LA's but usually where alternative options, eg grants or loans are still offered. We have sought legal advice (Note: not yet received at date report finalised)

		<p>2. Replace HRA with a loan scheme</p>	<ul style="list-style-type: none"> • Can be more flexible with eligibility • Can offer more money than the max £5k for the grant e.g. Lendology offer £15,000. Lendology specialise in low interest loans for vulnerable clients. • Offer loans from Credit Union for Minor Works type repairs to eliminate Category 1 Hazards or items of disrepair that present a potential risk to the health and safety of the occupants. The amount that Fusion Credit Union will lend to its members is £50 – £500 for the first loan. Subsequent loans may be up to £2,0000 • A charge could be placed on the property to recoup funds. 	<ul style="list-style-type: none"> • Could discourage our most vulnerable and disadvantaged households who may be wary of loans. • Could be high administrative burden if done in-house. • Must be authorised by the Financial Conduct Authority (FCA) to offer credit to consumers. https://www.gov.uk/offering-credit-consumers-law 	<ul style="list-style-type: none"> • If use a specialist low interest loan organisation, then will be no cost involved. However, will require officer time to organise repair works & sign off completed project. 	<ul style="list-style-type: none"> • This option will need further investigation to see if viable. • This may also benefit owners of empty homes to help make ready for sale or bring back into use
		<p>3. Promote equity release</p>	<ul style="list-style-type: none"> • There are many homeowners in the district that are capital rich but revenue poor. Equity release may be a good option. • StepChange charity offer this – on Age UK so good endorsement. 	<ul style="list-style-type: none"> • Could discourage our most vulnerable/ disadvantaged households who may be wary of these schemes or may not have the ability to make an informed decision. • Not all homeowners live in homes suitable for equity release & 	<ul style="list-style-type: none"> • No cost involved other than possibly an initial visit to the property to assess if house may be eligible for equity release. 	<p>This option is currently in the policy – says HRA available to those ‘who do not, or are unlikely to, qualify for any assistance thru an equity release product’ but we do not promote a specific scheme.</p>

