

**Teignbridge District Council
Executive Committee
10 July 2023
Part i**

Report Title

Housing Financial Assistance Policy for Loans and Grants 2023

Purpose of Report

1. To seek approval for the revision of the Council's Housing Grants and Loans policy 2018, so that it becomes the Housing Financial Assistance Policy for Loans and Grants 2023.

Recommendation(s)

The Executive RESOLVES to:

- (1) Adopt the Housing Financial Assistance Policy for Loans and Grants 2023 (Appendix 1)

Financial Implications

The financial implications are detailed in 2.1 below.

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Legal Implications

As detailed at paragraph 2.2 below

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Risk Assessment

As detailed in Section 2.3 below

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Environmental/ Climate Change Implications

Please refer to section 2.4.1

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Appendices/Background Papers

Appendix 1 – Draft Housing Financial Assistance Policy for Loans and Grants 2023

1. Introduction/Background

1.1 The Council is committed to improving housing conditions and helping people to remain independent in their own homes as part of the Teignbridge Ten programme “A roof over our head” within the Council Strategy 2020-2030 and as a theme within the Housing Strategy 2021-26.

1.2 In 2015 the Government introduced the Better Care Fund (BCF) to bring health and social care together in an integrated way. The Fund is a combination of government funding from the Department of Health and the then Department for Communities and Local Government, now the Department for Levelling Up, Housing and Communities.

1.3 The Integration and Better Care Fund policy (2017-19) framework states the need for an agreed plan between Devon County Council and the Devon Districts. A wider Devon policy was developed in 2017/18 and adapted by Teignbridge in 2018.

1.4 The Better Care Fund provides more funding to the Devon local authorities than is currently required to meet the demand for mandatory DFGs. This revised policy has been agreed by the Devon District and allows a wider range of households to be assisted with BCF to meet BCF objectives across Devon.

1.5 The revised policy will provide further flexibility and discretion for the councils to provide appropriate assistance to meet the following objectives:

- Objective 1 - Assist disabled residents to remain in their own homes through supporting the provision of adaptations (so far as this is necessary, appropriate and reasonably practicable) to prevent admissions to care and to assist with delayed transfers where possible.
- Objective 2 – Safeguard the health and well-being of vulnerable residents by removing unnecessary hazards to health and safety in the home to reduce avoidable emergency admissions
- Objective 3 – Provide adaptations that are suitable for the future by ensuring the scheme of works is dementia aware.

- Objective 4 – assist vulnerable people to afford to heat their homes through appropriate energy efficiency and heating measures.

1.6 The revised policy is in two parts; Part 1 covers provision for assistance provided through the Better Care Fund and Part 2 covers provision of non BCF funded assistance including provision of loans through Lendology CIC and other discretionary grants available (subject to funding).

1.5 The key changes are as follows:

- 1.5.1 A discretionary Bathroom Grant is proposed removing the need for a financial test of resources and the ability to streamline the process outside of the mandatory DFG requirements.
- 1.5.2 The “Lift grant” was trialed as a Partnership grant initially with a maximum grant value of £7,000. It is proposed that the works that fall within the scope of this grant are extended, and the maximum grant increased to £30,000 in line with the DFG mandatory grant maximum.
- 1.5.3 It is proposed that the maximum grants for Accessible Homes Grants increase from £20,000 to £40,000 to reflect increases in the cost of building materials/works, in particular extensions. Also, Accessible homes grants to come in three forms to include provision to top up where costs exceed £30,000 or to assist with feasibility costs, or in certain cases to assist with an assessed contribution or to assist with move on to more suitable accommodation.
- 1.5.4 It is proposed that Healthy homes grants are extended to include assistance to help with accumulations/hoarding and the maximum grant for ECO top up grants is increased to £3,000.

2 Implications, Risk Management and Climate Change Impact

2.1 Financial

- 2.1.1 The 2023 to 2025 Better Care Fund Policy Frameworks states that nationally funding for the DFG is at least £573 million in 2023 to 2024 and at least £573 million in 2024 to 2025, as set out in the People at the Heart of Care white paper.
- 2.1.2 Annually Devon County Council (DCC), working with the Devon Districts, determine the allocation of funding based generally on the spend over the previous 3 years to ensure equity of distribution of funding across the County. A budget of £8.2 million has been allocated to DCC, at the time of writing this report the allocation to the Devon Districts has not been agreed, however it is likely to be in the region of the allocation for 22/23 - £1.89 million. In 2022/23 approx. £1.6 million was spent with a carry forward commitment of approx. £490,000. with 273 residents assisted with adaptations.
- 2.1.3 Teignbridge Council have been working with Lendology CIC (Formerly Wessex Reinvestment Trust) since 2010 and have invested £967,154 with a total of

£1,277,906 being lent to residents with £811,221 repaid. There is currently a healthy budget of £500,468 available capital to re-lend with £466,685 on the loan book to be repaid currently. This funding pot does not currently require any further top up funding and is sufficient to enable a range of loans to be provided to residents in Teignbridge to secure improvements to housing conditions

- 2.1.4 The Council has a small pot of funding, £24K to support other grant assistance outside of those supported through the Better Care Funding. Assistance will only be provided in line with current available funding.

2.2 Legal

2.2.1 This policy is required under Article 4 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order provides councils with the discretion to develop schemes to provide financial assistance to deal with a range of housing issues.

2.2.2 The Council has a statutory responsibility under the Housing Grants, Construction and Regeneration Act 1996 to provide Disabled Facilities Grants (DFGs) to eligible residents. Any owner occupier or tenant can apply following an assessment by an Occupational Therapist who will determine their needs and provide a statement of need.

2.2.3 The policy clearly states that that the mandatory Disabled Facilities Grant has priority over other discretionary grants.

2.3 Risks

2.3.1 The revision of the Financial Assistance Policy ensures the Council is able to effectively discharge its statutory functions and that discretionary aspects are tailored to support the Council Plan and the Housing Strategy. Grant conditions have been incorporated into the policy and will be applied accordingly, to ensure that support goes to only those eligible.

2.4 Environmental/Climate Change Impact

2.4.1 A range of loans and grants, including the Energy Company Obligation (ECO) scheme, enable the improvement of home energy efficiency through improved insulation/heating/renewable energy measures supporting a high priority action under Council's emerging Carbon Action Plan.

3. Alternative Options

3.1 The Council is required to have a Financial Assistance Policy under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Council could decide to retain the existing policy without the proposed changes but this would disadvantage residents in Teignbridge who would be unable to access the same funding opportunities as other residents in Devon.