

BRECKLAND COUNCIL

Report of the Executive Member – Economic, Health and Housing to the CABINET- 15th September 2009

Housing Renewal Policy

1. Purpose of Report

- 1.1 To bring forward a review of the housing renewal policy and to incorporate an equity release programme as part of a Norfolk LAA initiative

2. Recommendations

- It is recommended that the Council/Cabinet:
- 2.1.1 Adopt this policy
 - 2.1.2 Adopt the Enhance equity release scheme

Note: In preparing this report, due regard has been had to equality of opportunity, human rights, prevention of crime and disorder, environmental and risk management considerations as appropriate. Relevant officers have been consulted in relation to any legal, financial or human resources implications and comments received are reflected in the report.

3. Information, Issues and Options

3.1 Background

- 3.1.1 Powers are available to a Local Authority to offer both financial and non-financial assistance to improve, repair and refurbish dwellings.
- 3.1.2 This review updates the current policy to reflect legislative changes and introduces the new LAA based equity release scheme.

3.2 Issues

- 3.2.1 Many owners are unable to fully finance essential repairs and refurbishment to their properties. Offering assistance can prevent the condition of a property deteriorating so as to become unusable. Even relatively minor works can enhance the quality of life for occupiers. Additional funding can also prove the catalyst to bring empty dwellings back into use.
- 3.2.2 The new equity release programme compliments the existing Enhance grants and loans programmes and supports a Norfolk LAA initiative to meet a national target to ensure at least 75% of vulnerable households live in Decent Homes.
- 3.2.3 Equity release funding could play a key role in the Council's future programmes for reducing fuel poverty and increasing the installation of renewable energy sources at domestic level and could provide additional funding to support the Moving Thetford Forward programmes for the existing stock.

3.3 Options

- 3.3.1 To adopt the new policy and equity release scheme which reflects current legislative provision widens the scope of available assistance.
- 3.3.2 To not adopt the new strategy.

3.4 Reasons for Recommendation(s)

3.4.1 To enable the Council to offer assistance to help vulnerable households to maintain their properties, enhance their quality of life and to prevent deterioration of Breckland's private housing stock.

3.4.2 The inclusion of the equity release programme taps into an additional £1million external funding stream as part of a joint bid by the 7 District Councils to assist in meeting the Norfolk LAA target for Decent Homes. It further increases the potential interventions the Council can make to help maintain the private sector stock (an issue identified In the recent CAA audit)

3.4.3 The continuation of the existing schemes and the addition of the equity release option demonstrates the Council's commitment to improve and maintain the private sector stock . The latest stock condition survey indicates that 17% of the private stock fails the Decent Homes standard.

4. Risk and Financial Implications

4.1 Risk

4.1.1 I have completed the Risk Management questionnaire and can confirm that risk has been given careful consideration, and that there are no significant risks identified associated with the information in this report. NOTE: depending on the outcome of the decision made this could include risks for Members not agreeing to the proposed preferred recommendation option, or risks attached to the agreed preferred recommendation option.

4.2 Financial

4.2.1 No further capital funding required.

5. Legal Implications

5.1 Whilst there is no statutory requirement to provide financial assistance CLG recommends it as good practice. All programmes are discretionary.

6. Other Implications [*Insert statement or confirm 'none' as appropriate at each sub-paragraph*]

a) Equalities: No differential impact.

b) Section 17, Crime & Disorder Act 1998: None

c) Section 40, Natural Environment & Rural Communities Act 2006: None

d) Human Resources: None

e) Human Rights: None

f) Other: None

7. Alignment to Council Priorities

7.1 Building safer and stronger communities

8. Ward/Community Affected

8.1 All

Background Papers

None

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Key Decision Status (Executive Decisions only):

Key decision – on forward plan

Appendices attached to this report:

Housing Renewal Policy