

**Subject:** Decent Homes Assistance Scheme **Status:** For Publication  
Update Report

---

**Report to:** Performance Scrutiny Committee **Date:** 8<sup>th</sup> January 2008

---

**Report of:** Jon Sharples, Head of Regeneration

---

**Portfolio**

**Holder:** Councillor William Challinor

---

**Key Decision:** Yes / No

Forward Plan  General Exception  Special Urgency

---

**1. PURPOSE OF REPORT**

- 1.1 To update Members on the implementation of the Decent Homes Assistance scheme which offers equity release loans to help vulnerable households to improve the condition of their homes.

**2. CORPORATE PRIORITIES**

- 2.1 The matters discussed in this report impact directly on the following corporate priorities and associated corporate objective.
- Delivering Quality Services to Customers (Customers, Improvement)
  - Delivering Regeneration across the Borough (Economy, Housing)
  - Improving health and well being across the Borough (Health, Housing)

**3. RISK ASSESSMENT IMPLICATIONS**

- 3.1 There are no specific risk issues for members to consider arising from this report.

#### **4. BACKGROUND AND OPTIONS**

- 4.1 The Decent Homes Assistance Scheme was introduced in July 2005 and provides equity release loans to assist vulnerable households to improve their homes replacing the former housing improvement grant regime.
- 4.2 The scheme was revised in June 2007, moving from a scheme delivered by 2 providers into a more 'joined up' scheme provided by West Pennine Housing Association who are part of the Regenda Group.
- 4.3 Since its introduction the Decent Homes Assistance Scheme has helped 23 vulnerable people to improve their homes through equity loans.
- 4.4 Initially take up of the scheme was slow and this was one of the reasons the implementation of the scheme was reviewed and revised. In addition, the process itself can be lengthy which is necessary to ensure applicants are able to consider all options available.
- 4.5 Since this review take up of the scheme has improved and in the 6 months that the new delivery arrangements have been in place a further 16 households are in the process of receiving equity loans to help to improve their homes.
- 4.6 In addition, 4 loans have now been repaid and this 'income' will be re-cycled back into the programme to provide additional resources.
- 4.7 This approach is very much in line with the Governments thinking on how private sector housing renewal should be delivered and provides for a much more sustainable form of assistance for vulnerable households.

#### **COMMENTS FROM STATUTORY OFFICERS:**

##### **5. SECTION 151 OFFICER**

- 5.1 As noted in the report, loans are made available via a third party. Therefore, there are no immediate financial implications for the Council.

##### **6. MONITORING OFFICER**

- 6.1 This Scheme makes an important contribution to the Corporate Priorities of the Council.

##### **7. HEAD OF PEOPLE AND ORGANISATIONAL DEVELOPMENT (ON BEHALF OF THE HEAD OF PAID SERVICE)**

- 7.1 There are no HR implications

## 8. CONCLUSION

- 8.1 Despite a slow take up in the initial stages of the scheme, the revised Decent Homes Assistance Scheme is becoming much more popular and provides a sustainable, value for money approach to delivering private sector housing renewal.

## 9. RECOMMENDATION(S)

- 9.1 That this report be noted.

## 10. CONSULTATION CARRIED OUT

- 10.1 Councillor William Challinor; Jon Sharples Head of Regeneration.

## 11. EQUALITY IMPACT ASSESSMENT

Is an Equality Impact Assessment required Yes

Is an Equality Impact Assessment attached Yes

## 12. BIODIVERSITY IMPACT ASSESSMENT

Is a Biodiversity Impact Assessment required No

<b>Contact Officer</b>	
Name	Steve Jackson
Position	Housing Market Renewal Manager
Service / Team	Regeneration
Telephone	01706 252401
Email address	stephenjackson@rossendalebc.gov.uk

Either

Background Papers	
Document	Place of Inspection
No background papers	