

EXECUTIVE MEMBER DECISION FORM

DECISION TO BE TAKEN BY: Councillor George Davies

KEY DECISION NO

PORTFOLIO AREA: Housing and Planning

PORTFOLIOS AFFECTED: Housing and Planning

WARDS AFFECTED: Any

SUBJECT: PROPOSED AMENDMENTS TO FINANCIAL ASSISTANCE POLICY

1. RECOMMENDATIONS:

That the Cabinet Member for Housing and Planning notes the proposed revisions to the Council's Private Sector Housing and Regeneration Assistance Policy, and approve the implementation of the revised Policy with immediate effect

2. REASONS FOR THE DECISION

It is considered good practise to regularly monitor, review and amend (if necessary) the *Assistance Policy* to take into account changes in local circumstances, service delivery, increased needs and / or Government policy. This report sets out the changes required to respond to those identified needs.

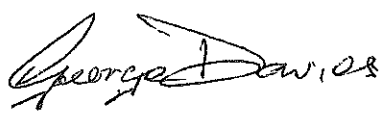

3. STATEMENT OF COMPLIANCE

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and the Local Government Act 2000 gave Local Authorities the power to provide assistance to both improve living conditions and to promote the economic, social and environmental wellbeing (referred to as *wellbeing*) in their areas, respectively. The power to improve living conditions can only be used if a policy for the provision of such assistance has been adopted. Wirral has adopted such a policy and it has been subsequently reviewed over time. This policy has also incorporated assistance to promote *wellbeing*. On the 21st June 2012, Cabinet Members agreed to allow officers to make minor changes to the Policy. Any such changes are to be reported to and agreed by the

Cabinet Member holder for Housing and Planning at the time the changes are made and will be reported to Cabinet at the next annual review of the Policy.

The Section 151 officer and the Head of Legal and Member Services have both been consulted and have signed off the Cabinet Report recommendations. The recommendations are compliant with equality legislation and an Equality Impact Assessment has been completed and is attached to the report.

4. DECLARATION OF INTEREST

Signed:  Executive Member: Date: 30 th APRIL 2019 Also present:	Signed:  Chief Officer: Date: 30 th April 2019
Date of Senior Policy Team Meeting(s):	

A list of background papers on this issue is held with:

Contact Officer: Lisa Newman
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Planning
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Date: 25th April 2019

Date of Publication:

Date of Expiry of Call-In Period:

CLLR GEORGE DAVIES	DELEGATED DECISION BY PORTFOLIO HOLDER 25TH APRIL 2019 Proposed amendments to Financial Assistance Policy
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REPORT SUMMARY

The purpose of this report is to brief the Cabinet Member on the proposed revisions to the Council's Private Sector Housing and Regeneration Assistance Policy (referred to as the *Assistance Policy*) and agree the implementation of these revisions.

The proposed changes will assist the Council in meeting the objectives of the Wirral Plan pledges through the provision of "Good quality housing which meets the needs of residents"; and the aim of improving 2,250 private sector properties by 2020; and "Improving the housing and support needs of our most vulnerable people to enable them to live independently". The changes also contribute to the "Aging well in Wirral" Strategy by enabling residents to "enjoy a happy home life" through delivering 2000 adaptations per annum.

This matter affects all Wards within the Borough.

This matter is not a key decision.

RECOMMENDATION/S

That the Cabinet Member for Housing and Planning notes the proposed revisions to the Council's Private Sector Housing and Regeneration Assistance Policy, and approves the implementation of the revised Policy with immediate effect.

SUPPORTING INFORMATION

1.0 REASON/S FOR RECOMMENDATION/S

- 1.1 It is considered good practice to regularly monitor, review and amend (if necessary) the *Assistance Policy* to take into account changes in local circumstances, service delivery, increased needs and / or Government policy. This report sets out the changes required to respond to those identified needs.

2.0 OTHER OPTIONS CONSIDERED

- 2.1 Making no changes to the *Assistance Policy* was considered, however, this was ruled out on the grounds that the changes set out in this report would facilitate more efficient programme management and delivery and enable those households who are most vulnerable and in need to be helped. In addition, a section of the existing Assistance Policy is now considered redundant, as detailed in this report.

3.0 BACKGROUND INFORMATION

- 3.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (referred to as *the RRO* in this report) gave Local Authorities the power to provide assistance to improve living conditions in their area. This assistance can be provided under Article 3 for a wide range of purposes and can include such things as advice about property improvements and financial assistance in the form of grants and/or loans. In addition, Part 1 of the Local Government Act 2000 allows Council's to award financial assistance to any person in order to promote the economic, social and environmental wellbeing of an area. This provision of various assistance is detailed in a local policy which is reviewed from time to time.
- 3.2 At the last review, it was agreed to remove assistance relating to Wirral's former HMRI housing clearance programme as this was largely deemed to be complete and the assistance redundant. Since this review, the New Ferry Regeneration Masterplan has been agreed and this involves the acquisition and demolition of a number of buildings, with some occupied by businesses. The reinstatement of the previously available financial assistance will support proposed negotiations to acquire business properties by agreement for demolition for future development in connection with the Masterplan.
- 3.3 Under the 1996 Housing Grants, Construction and Regeneration Act, mandatory Disabled Facilities Grants (DFGs) are made available by Local Authorities in England, subject to a means test, in certain circumstances, for essential adaptations to give disabled people better freedom of movement into and around their homes and to give access to essential facilities within the home. Local authorities can also provide additional assistance and at the last review, a number of new measures were introduced, including the Home Adaptation Grant (HAG). The HAG was designed to fund specific adaptations and since its introduction the delivery times for key lower cost, more straight

forward to install adaptations, have reduced significantly. HAG is currently restricted to a limited number of adaptations.

- 3.4 Cosy Loans is a joint scheme with Cheshire West & Chester Council providing interest-free loans of up to £2,000 towards the purchase and installation of central heating boilers, loft insulation, cavity wall insulation, solar water heating, solid wall insulation and secondary glazing. In 2017/18, of the 62 loans issued in Wirral, 61 were for boilers. The loans are repayable over a maximum of 36 months. Wirral Methodist Housing Association manage the loans on behalf of Wirral Council and Cheshire West & Chester Council.
- 3.5 Empty Property Grants are provided to support capital works necessary to bring longer term empty dwellings back into residential use. Property owners can apply to receive these grants and are subject to certain eligibility criteria. Property owners in Council Tax arrears are not eligible for the grant, however, owners subject to Wirral Council enforcement action to improve property conditions can apply.
- 3.5 As with any policy, it is considered best practice to review, monitor and update the policy in light of changes in local circumstances, need, service demands and government policy and as such it is proposed the policy be updated to reflect the necessary changes identified within this report and ensure it is fit for purpose.

4 SUGGESTED CHANGES TO THE ASSISTANCE POLICY

4.1 Relocation Assistance, including Homeloss/Loss Payments and Disturbance Allowances

- 4.1.1 Reinstatement of Homeloss/Loss Payment and Disturbance Allowance. These are ex-gratia payments equivalent to statutory Homeloss/Loss Payment, and Disturbance Allowance to be paid in non – statutory clearance and demolition schemes, to residential and/or commercial occupiers/owners, if they are moving as a direct result of the acquisition of a property, by the Council. The Homeloss Payment is limited to 10% of the market value of the property being acquired and demolished or, £61,000, whichever is lower (but a minimum of £6,100). Loss Payments are limited to 7.5% of the market value, or £75,000, whichever is the lower. The Disturbance Allowance reimburses reasonable costs involved in moving house.

4.2 Cosy Loans

- 4.2.1 It is proposed to withdraw Cosy Loans from the Financial Assistance Policy and to wind up the scheme, with no new loans issued and the loan pot gradually returned to the Council as repayments are made by loan recipients over the next three years. The main reasons for the withdrawal of Cosy Loans are as follows:

- The original focus of the scheme to improve the energy efficiency of homes is no longer relevant. At the start of the scheme in 1999, loans

were used to replace inefficient, non-condensing boilers with condensing models. Since 2005 however, it has been a requirement of Building Regulations that new boilers must be condensing boilers. We have now reached the point where condensing boilers are being replaced with condensing boilers and the marginal energy savings don't warrant a financial incentive through Cosy Loans.

- The loans are no longer used for cavity wall insulation or loft insulation as the majority of homes that can be insulated with these energy efficiency measures are insulated. Those that aren't insulated are able to receive grant for these improvements from the Energy Company Obligation.
- Although being available for other energy saving measures, Cosy Loans have only been used once for solar water heating, once for secondary glazing and once for internal wall insulation, likely due to the cost of these improvements exceeding the maximum loan available and people seeking finance elsewhere.
- The Council is directing its resources for energy efficiency and heating improvements to those households likely to be in fuel poverty to ensure Council resources are being used where they can have most impact which Cosy Loans no longer does. Support for low income households continues to be available through the council's Heating & Renovation Loan, the Energy Company Obligation and schemes operated through local charity Energy Projects Plus. Wirral Credit Union is also promoted as an alternative source of finance should they not qualify for help through the routes mentioned.

4.3 Home Adaptation Grant (HAG)

4.3.1 The Cabinet Member for Housing and Planning will recall that in the last report dated 29th March 2018 approval to introduce a new product called the HAG was sought.

4.3.2 The introduction of the HAG enabled flexibility around the removal of the means test for lower cost adaptation scheme works as well as a fast tracked referral application and delivery process. Works include:

- Straight Stair Lift
- Curved Stair Lift
- Level Access Shower
- Ramp

4.3.3 It is proposed that the Cabinet Member for Housing and Planning approve the installation of Ceiling Track Hoist adaptations to be included as an additional 'fast track' adaptation provided under the HAG.

4.4 Empty Property Grants

4.4.1 It is proposed to exclude empty property owners subject to Wirral Council enforcement action to improve property conditions from accessing Empty Property Grants.

4.5 The proposed revised wording to be used in the policy is detailed in Appendix 1.

5.0 FINANCIAL IMPLICATIONS

5.1 The proposed new assistance to be made available in the revised *Assistance Policy* can be managed using current financial resources.

5.2 The financial implications for Cosy Loans are as follows:

- There is just over £100,000 in the loan pot currently which would be returned from Wirral Methodist Housing Association to the council. Based upon the amount of finance each authority has paid into the scheme since 1999, this will be split roughly one third for Cheshire West & Chester Council and two thirds for Wirral Council;
- As loan recipients repay outstanding loans, these will continue to be paid into Wirral Methodist Housing Association's bank account. These will be claimed by Wirral Council on a six-monthly basis and split with Cheshire West & Chester Council as above;
- Wirral Methodist Housing Association will continue to receive an annual management fee, reducing for each financial year until all loans have been re-paid. The annual fee will be debited from the loan pot prior to its payment to the council. The annual fee paid to Wirral Methodist Housing Association will cover monthly checks to ensure repayments have been made for outstanding loans, closing loans off as they complete, chasing any loan recipients for missed payments, chasing outstanding debts and paying bank charges associated with the direct debits;
- Upon closure of the scheme with Wirral Methodist Housing Association, the scheme will undergo a full independent financial audit.

5.3 There are no other financial implications to this report

6.0 LEGAL IMPLICATIONS

6.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (referred to as the RRO in this report) gives Local Authorities the power to provide assistance to improve living conditions in their area. In addition, Part 1 of the Local Government Act 2000 allows Council's to award financial assistance to any person in order to promote the economic, social and environmental wellbeing of an area. The proposed amendments are made using the above powers.

7.0 RESOURCE IMPLICATIONS: ICT, STAFFING AND ASSETS

7.1 The assistance available in the revised *Assistance Policy* can be managed using current ICT, staffing and asset resources.

8.0 RELEVANT RISKS

- 8.1 Excluding specific property owners from accessing EPG resources, where enforcement action is being taken by the Council, may result in some properties remaining in a vacant condition. These particular cases are likely to be very rare and should not have any significant impact on numbers brought back into use through Council intervention.
- 8.2 By withdrawing Cosy Loans, there will potentially be a small number of households of a low socio-economic status that will no longer be able to easily access credit and do not qualify for replacement boilers through existing schemes due to not being on qualifying welfare benefits, having a household income that is too high to obtain assistance, not meeting the criteria for being in fuel poverty or not having health problems that are affected by cold housing. Such households will be fully supported by the Council's contractor, Energy Projects Plus, to explore all available options as grant scheme eligibility changes frequently. These households will be made aware of the existence of interest-free credit options from boiler manufacturers and installers and the availability of loans from Wirral Credit Union.

9.0 ENGAGEMENT/CONSULTATION

- 9.1 Previous policy reviews involving major changes have been subject to public consultation. The proposed revisions have been considered by officers in light of the day to day practicalities of delivering assistance that supports the corporate plan and the needs of eligible residents. There is no longer any recommended requirement to consult the public on changes to *the Assistance Policy*

10.0 EQUALITY IMPLICATIONS

- 10.1 An Equality Impact Assessment (EIA) has previously been completed for the Private Sector Housing and Regeneration Assistance Policy and a minor change has been necessary following this review. The revised EIA is in Appendix 2 to this report

11.0 PLANNING AND COMMUNITY SAFETY IMPLICATIONS

- 11.1 There are no planning implications arising directly from this report

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APPENDICES

Appendix 1 Proposed revised wording to the relevant sections of the Assistance Policy

Appendix 2 Equality Impact Assessment

BACKGROUND PAPERS

SUBJECT HISTORY (last 3 years)

Council Meeting	Date
Decision - Private Sector Housing and Regeneration Assistance Policy Minor Changes	Date of decision: 06/04/2018

Appendix 1 - Proposed revised wording to the relevant sections of the Assistance Policy

Relocation Assistance, including Homeloss/Loss Payments and Disturbance Allowances

Ex-Gratia Payments equivalent to statutory Homeloss Payments, Loss Payments and Disturbance Allowances will be paid in non – statutory Clearance and Demolition Schemes, to residential occupiers and business proprietors, if they are moving as a direct result of the acquisition of a property occupied by them by the Council.

Eligibility

Ex-Gratia Homeloss Payments are available to owner-occupiers and tenants of residential premises involved in housing clearance schemes. Applicants must have been in occupation at least 12 continuous months prior to the date of sale to the Council. A break in occupation prior to sale so as to secure a move, or, to avoid anti-social behaviour, will not usually be treated as breaking the eligibility requirement of “12 continuous months”.

Ex-Gratia Loss Payments are also available to non-residential owners/occupiers of business premises involved in housing-based clearance schemes and the New Ferry Masterplan. Applicants must have had a legal interest in the relevant premises for at least 12 months prior to the date of sale to the Council.

Ex-Gratia Payments for Disturbance Allowances are available for all occupiers of premises (whether residential or business) involved in both housing-based clearance schemes and the New Ferry Masterplan.

Conditions

Documentary proof may be required to support claims for Disturbance Allowance, Homeloss and Loss Payments.

Method of Application

Claim forms are available from the Strategic Housing Services Team in the case of owner occupiers and tenants and the Asset Management Team in the case of landlords and non-residential occupiers

Advice Available

Verbal and written advice is available from both the Council’s Strategic Housing Services Team and the Asset Management Team for residential occupiers, and from the Asset Management Team only for business proprietors (see Section X for Contact Details).

DISCRETIONARY DFG TOP UP GRANT ASSISTANCE

Mandatory Disabled Facilities Grants (DFGs) will continue to be made available in accordance with the statute. In cases where the DFG limit of £30,000 is exceeded the Council will consider providing such additional assistance in the form of a grant funded discretionary top up payment usually up to £10,000 to facilitate the adaptation works deemed to be necessary to meet the need.

The Council will offer owner occupiers or tenants Discretionary DFG gap funding on application usually to a maximum amount of up to £10,000 to "top-up" mandatory DFGs where circumstances are such that the cost of the works exceeds £30,000 (either as a result of unforeseen works or the extent of the original adaptation scheme schedule of work). However, should circumstances arise where unforeseen additional works are necessary to complete delivery, following approval of the Authorities Scheme; funding in excess of this Discretionary DFG maximum of £10k will be considered by the Head of Service on a case by case basis. This type of assistance will only be offered for works that meet the eligibility criteria for Mandatory DFGs to meet the applicant "need" as proposed in the Council's Adaptation Scheme and applicants have been subject to the test of resources.

Discretionary funding from the Council will only be made available as a last resort or in cases where delays posed by applicants having to seek additional funding would leave key health/social care priorities (i.e. DTOC, hospital admission/readmission, Delayed Transfer of Care) at risk of not being supported with associated risks; at significant potential cost to Health & Social Care budgets. All relevant alternative funding options at the time of Discretionary funding application/assessment will be explored by the applicant and considered by the Authority, however any advice received from a Senior Health/Social Care professional will form part of this process. The impact of any delays associated with seeking additional funding which will/may detrimentally affect Health & Social Care priorities as highlighted in any advice from the relevant Senior Health/Social Care professional is likely to lead to a decision to grant access to the Discretionary funding required forthwith; thus facilitating approval and delivery of appropriate adaptations at the earliest opportunity.

Discretionary funding requests up to £5k must be considered and approved by the Service Manager and Senior Manager and requests over £5k must be considered and approved by the Head of Service.

Eligibility

Discretionary DFG Gap Funding can be made available to both owner-occupiers and tenants that qualify for a mandatory DFG in cases where the cost of the adaptation exceeds the grant limit of £30,000.

The maximum top up funding available is £10,000 except where unforeseen works are found to be necessary to complete the approved works in which case the Council may, at its discretion, agree to cover part of all of the costs of the unforeseen works or in cases where the extent of the original adaptation scheme schedule of works would breach the £10k and the Head of Service is of the opinion that such

circumstances exist that the Authority is minded to use its discretion in line with this report. In such cases, any excess costs will be kept to a minimum

Conditions

This gap funding in the form of a Discretionary Grant is subject to a fee of charged at 11.5% (subject to change as agreed by the Council).

Discretionary funding from the Council will only be made available as a last resort or in cases where delays posed by applicants having to seek additional funding would leave key health/social care priorities at risk of not being supported with associated risks; at significant potential cost to health & social care budgets.

Key Health & Social Care priorities would include:-

- At risk of admission to Hospital in next 12 months
- At risk of readmission to hospital
- DTOC - Significant projected costs to health & social care
- Facilitate hospital discharge
- Risk of carer break down/carer break down

Opinion of a senior health/social care professional that advises that delays associated with seeking additional funding will detrimentally affect Health & Social Care priorities will be sought.

Discretionary funding requests up to £5k must be considered and approved by the service manager and senior service manager and requests over £5k and must be considered and approved by the Head of Service.

Gap funding application is approved by an appropriate approved signatory

Method of application

Application form provided by Disabled Adaptation Service.

Advice available

From the Disabled Adaptation Service – 691 8090

HOME ADAPTATION GRANT (HAG)

Fast tracked non-means tested grant assistance is available to support Better Care Fund (BCF) joint plan outcomes as agreed with the HWB – in particular the HAG will assist with supporting Wirral residents who are at risk of non-elective admission or readmission to hospital i.e. through falls by enabling a more rapid response for the provision of such straight forward to install adaptations.

Eligibility

Applicants must:

1. Have a need as identified or confirmed by Occupational Therapist (OT) in-line with current mandatory DFG criteria.
2. Have a need that can be met by the installation of the following adaptation(s):-
 - Stair lift (straight & curved)
 - Ramped access to property (including door widening)
 - Level access shower
 - Ceiling Track Hoist
 - Or a combination of 2 of the adaptations outlined above not exceeding a combined value of £15,000 (the Head of Service can authorise 10% variance on this maximum amount in response to unforeseen circumstances).
3. Reside in or is planning to relocate to a property of any tenure in Wirral Borough Council boundary.

Conditions

1. The work is delivered by an appropriate contractor(s) as arranged by the Council's Adaptation Service.
2. The contract for delivery of the adaptations works is between the applicant and the contractor (except when the Council has a sole provider arrangement in place for adaptation(s) works/equipment); the Adaptation Service play a facilitating role.
3. Consent is obtained for the necessary works (as sought by Adaptation Service) either owner/occ certificate or tenants certificate.
4. Applicant agrees to HAG product conditions documentation (accompanies application correspondence/pack). By applying for a HAG the Council assumes the applicant has agreed to the conditions inclusive of co-operation with contractors regarding required access and the Council regarding final inspection of works and provision of the required conditions i.e. necessary consents (owners certificate/tenants certificate), customer feedback and future evaluation studies.
5. This form of Adaptation Financial Assistance is subject to a fee charged at 11.5% (subject to change as agreed by the Council).

Method of application

1. Through direct referral from external OT professional
2. Through Self Assessment route (SAF) and assessment by in- house OT

Advice Available

By contacting the Adaptations Service on 0151 691 8090 or by e-mail on homeadaptationsteam@wirral.gov.uk

Empty Property Grants

Grant assistance available to support the renovation of long-term (6 months or longer) vacant properties. Grants up to £5,000 are available in designated Selective Licensing Areas and also up to £3,000 outside Selective Licensing Areas. Priority will be given to applications received related to properties in Selective Licensing Areas. Assistance is conditional upon the property being brought back into residential use. Landlord owned properties are subject to rehousing nomination rights.

This assistance is not available in conjunction with any other financial assistance product funded and administered through Wirral Council's Capital Programme.

Eligibility

Applicants must have an owner's interest in the vacant property and the property must have been vacant for at least 6 months. Where an application for a grant is approved, but before the certified completion date, the applicant ceases to have a qualifying owner's interest (in the case of a joint application this does not apply unless all the applicants cease to have an owner's interest) no grant shall be paid.

Applicants must renovate the property to at least the Decent Homes Standard, including the removal of all Category 1 Hazards in line with the Housing, Health and Safety Rating System, as assessed by the Council.

The grant is to be used only for structural/repair/improvement works, and materials. Fees (other than the Land Registry Search Fee), floor coverings or appliances are not included.

Itemised fixed price quote/s from bona fide contractors with the necessary qualifications and membership to appropriate registered bodies must be submitted by the applicant, covering the value of all works for which the grant application is made. A recommendation will be made for applicants to seek such quote/s from contractors registered with the Business Approval Register.

Applicants will not be allocated any more than three Empty Property Grant Applications per financial year (1st April to 31st March).

The vacant property must exist at the point where an Empty Property Grant application is approved. Empty Property Grants cannot be approved to develop plots of land where no dwelling exists.

Applicants with either outstanding Council Tax arrears related to the empty property or the subject of Council enforcement action to improve property conditions, are not be eligible for an Empty Property Grant

Applicants intending to let a property have to accept nomination rights from the Council for up to 2 years following completion of the works

Conditions

The Managing Director for Delivery Services or appropriate authorised signatory will approve grant applications.

Complaints regarding Empty Property Grant will be considered through the procedures set out in the Council's corporate complaints procedure.

Work must not commence until approval has been granted in writing by the council. No grant assistance will be awarded for those works that have commenced prior to the date of the grant approval.

The approval of an Empty Property Grant following receipt of a valid application and satisfactory inspection of the property in question is subject to the availability of sufficient funds.

The Council may require that eligible works are carried out in accordance with any specification the Council decide to impose.

The contract for the undertaking of the works quoted for exists between the applicant and their appointed contractor with the Council having no role in this agreement. The applicant is wholly responsible for the supervision of the works undertaken by their chosen contractor unless a professional advisor or agent is appointed. The Council is in no way responsible for the supervision of the works in question.

Any unforeseen works must be agreed by the Council in writing prior to undertaking them and additional works must be kept to a minimum. Unforeseen works will only be grant funded if there are sufficient funds left within the maximum grant threshold of £5000 or £3,000, whichever is applicable.

The property must not be occupied until the Council is satisfied that:

- The premises are free from all Category 1 Hazards under the Housing Health and Safety Rating System (Housing Act 2004) and the Decent Homes Standard has been achieved, both of which approved following a final property inspection by the case officer.
- Applicant has complied with all necessary Building Control/Planning Regulations.
- Acceptable receipted invoices have been received for the works.
- All relevant certification and documentation in relation to the works has been received and signed off by the case officer.
- The provision of a Gas Safe Certificate and a valid Energy Performance Certificate.

Upon the satisfactory completion of the above mentioned tasks, proof of occupation must be provided by the Applicant and payment will be made at this point.

If the grant is approved between 1st April and 31st July within the same year then the works must be completed and the property occupied within six months. Any grant approved after the 1st August must be completed before 31st January of the following year. In exceptional circumstances the Council may extend this period. If an

applicant requires additional time, a request must be made in writing to the Housing Renewal Team, explaining the circumstances of the case and the reasons why the works cannot be completed within the specified timescale. Any such requests must be made 2 weeks before the end of an applicant's allotted time period in line with this point. If an applicant fails to adhere to these timeframes, the Empty Property Grant offer may be rescinded by the Council, subject to review.

Where the Council discovers that an application for assistance has been determined on the basis of inaccurate or incomplete information, the Council can withhold payment or demand repayment of grant monies from the applicant. If an applicant knowingly makes a false statement, in respect of any information they provide as part of an application for grant assistance or payment, the authority may refer the matter to the police with a view to prosecution.

Grant applicants intending to let the property on completion of the works are subject to a £212.80 administration fee that has to be paid at application stage. This fee will increase by at least CPI on an annual basis. Applicants are advised of the latest fee charge level at application stage.

Grant applicants intending to reside in the property on completion of the works are subject to a £206 administration fee that is included in the grant. This fee will increase by at least CPI on an annual basis. Applicants are advised of the latest fee charge level at application stage.

Administration fees will increase, at least by CPI, on an annual basis. Applicants are advised of the latest fee charges at application stage.

Upon payment of the Empty Property Grant, no further application will be considered for the same property within 5 years of when the Empty Property grant payment was made.

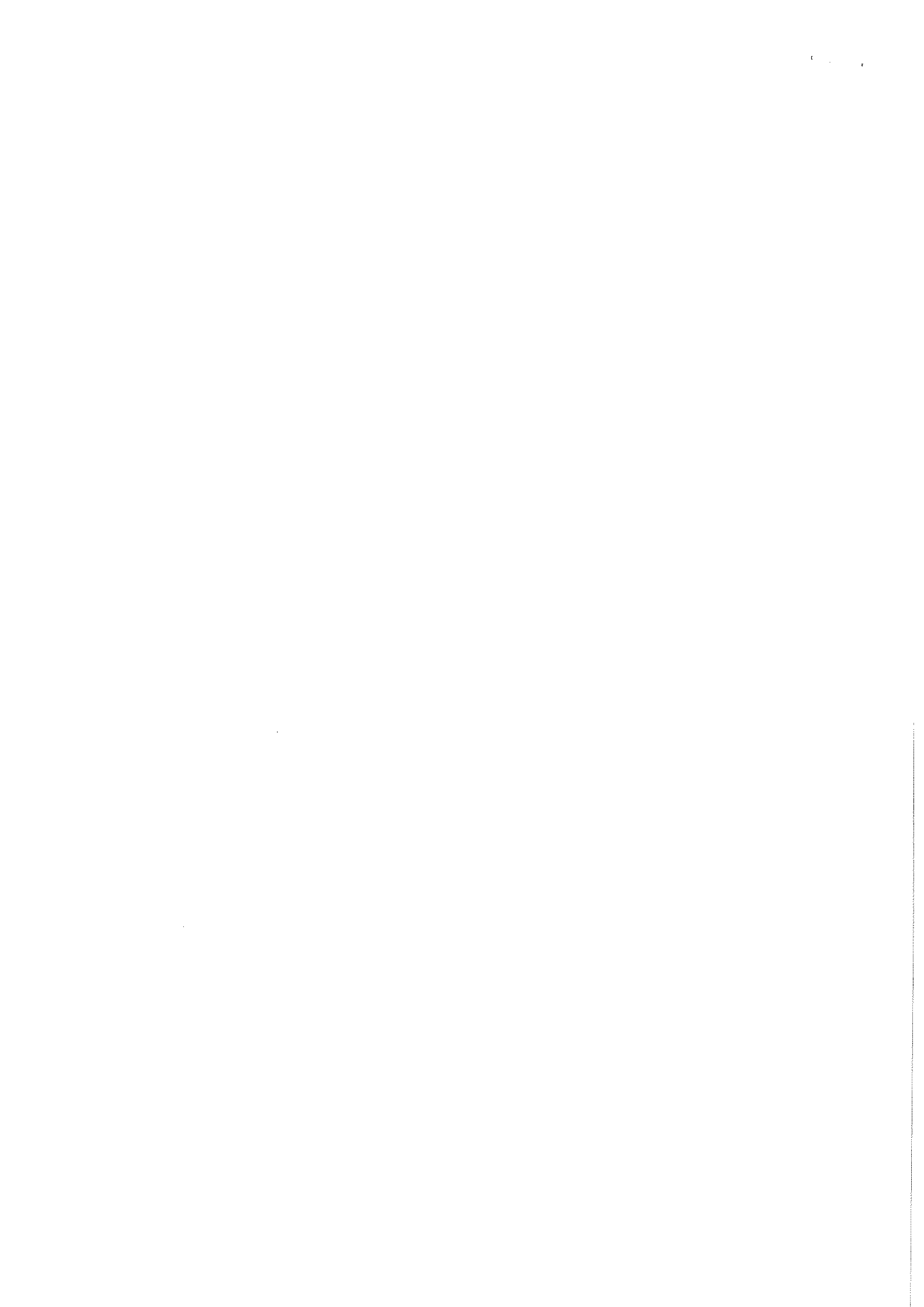
Full compliance by the applicant with the Terms and Conditions shown within the Empty Property Grant application form agreed by the applicant is required.

Method of application

A preliminary enquiry is made by telephone, e-mail or in writing and a formal application is made by completing a prescribed form.

Advice available

Verbal and written advice is available from the Strategic Housing Services Team (see Section 9.9 Contact Details)





Equality Impact Assessment Toolkit (April 2014)

Section 1: Your details

EIA lead Officer: Alan Lipscombe
Email address: alanlipscombe@wirral.gov.uk
Head of Section: Lisa Newman
Chief Officer: David Armstrong
Directorate: Delivery
Date: INSERT DATE

Section 2: What Council proposal is being assessed?

Private Sector Housing and Regeneration Assistance Policy (V10)

Section 2a: Will this EIA be submitted to a Cabinet or Policy & Performance Committee?

No If 'yes' please state which meeting and what date

N/A.....

Please select hyperlink to where your EIA is/will be published on the Council's website (please select appropriate link & delete those not relevant)

Regeneration & Environment (Environment & Regulation, Housing & Community Safety, Regeneration)

<https://www.wirral.gov.uk/communities-and-neighbourhoods/equality-impact-assessments/equality-impact-assessments-2017/delivery>

Section 3: Does the proposal have the potential to affect..... (please tick relevant boxes)

- ✓ **Services**
- ✓ **The workforce**
- ✓ **Communities**
- ✓ **Other** (Private Sector)

If you have ticked one or more of above, please go to section 4.

None (please stop here and email this form to your Chief Officer who needs to email it to engage@wirral.gov.uk for publishing)

Section 4:

Could the proposal have a positive or negative impact on any protected groups (race, gender, disability, gender reassignment, age, pregnancy and maternity, religion and belief, sexual orientation, marriage and civil partnership)?

You may also want to consider socio-economic status of individuals.

Please list in the table below and include actions required to mitigate any potential negative impact.

Which group(s) of people could be affected	Potential positive or negative impact	Action required to mitigate any potential negative impact	Lead person	Timescale	Resource implications
<p>Race, gender, disability, gender reassignment, [redacted], pregnancy and maternity, religion and belief, sexual orientation, marriage and civil partnership</p>	<p><u>Positive</u> The policy provides a range of support regardless of protected group category with the exception of Disabled Facilities Grants which are governed by statute and are only available to those individuals who meet specific criteria. However for all support each case is dealt with on its own merits so consideration can be given to individual needs. Support is focussed on low income households, with the exception of Empty Property Grants and Disabled Facilities Grants albeit it these are means tested but this does not exclude any individuals from accessing support it just may require a financial contribution..</p>	<p>N/A</p>	<p>A Lipscombe</p>	<p>N/A</p>	<p>None</p>

Age	<p><u>Positive</u></p> <p>The policy provides a wide range of financial assistance to residents and property owners across Wirral. Some of the assistance is targeted at specific vulnerable lower income age groups, particularly the elderly, those with disabilities and families with younger children</p>	N/A	A Lipscombe	N/A	None
Age	<p><u>Negative</u></p> <p>Heating and Repair Loans for certain repairs work is only available if certain specific age groups are present in the household, and deemed to be vulnerable, as defined in the guidance to the Housing Health and Safety Rating System, Housing Act 2004.</p>	None. Where the eligibility for assistance excludes certain age groups these age groups have been assessed as not being in the a vulnerable group at risk of harm in relation to the specific defects.	A Lipscombe	N/A	None
religion and belief	<p><u>Positive</u></p> <p>The replacement of Cosy Homes Heating Grants with interest free Heating and Repair Loans avoids any potential conflict with applicants whose religious beliefs forbid the taking out of a loan that incurs interest</p>	N/A	A Lipscombe	N/A	None
Households with a low socioeconomic status	<p><u>Negative</u></p> <p>There will potentially be a small number of households of a low socioeconomic status that will no longer be able to easily access credit and do not qualify for replacement boilers through existing schemes due to not being on qualifying welfare benefits, having a household income that is too high to obtain</p>	These households will be fully supported by the council's contractor Energy Projects Plus to explore all available options as grant scheme eligibility changes frequently. These households will be made	Ed Kingsley	Ongoing following the closure of Cosy Loans	None. Is part of the current contract with Energy Projects Plus

	assistance, not meeting the criteria for being in fuel poverty or not having health problems that are affected by cold housing.	aware of the existence of interest-free credit options from boiler manufacturers and installers and the availability of loans from Wirral Credit Union.		
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Section 4a: Where and how will the above actions be monitored?

All service users will be invited to complete and return an equality and diversity questionnaire

Section 4b: If you think there is no negative impact, what is your reasoning behind this?

The policy is primarily targeted on low income households deemed to be in need of assistance. With the exception of age and disability the policy does not positively discriminate against other protected groups and, in the case of age and disability this is limited to certain specific circumstances deemed to be appropriate to these groups and governed by legislation.

Section 5: What research / data / information have you used in support of this process?

Information obtained from customer satisfaction feedback forms and changes to the ongoing area based work programme have been used to inform the proposed Policy.

Section 6: Are you intending to carry out any consultation with regard to this Council proposal?

Yes

If 'yes' please continue to section 7.

If 'no' please state your reason(s) why:

Consultation has already been undertaken with key officers and the Better Care fund lead officer and Board Members (for DFGs based services) on the development of service changes to be operated within the new policy approach.

(please stop here and email this form to your Chief Officer who needs to email it to engage@wirral.gov.uk for publishing)

Section 7: How will consultation take place and by when?

Council officers working in the Strategic Housing Services Team, Housing Options Team, Supported Housing Tea, BCF Board and Lead Officer have been engaged in the development of the new approaches to be used in the proposed policy.

Before you complete your consultation, please email your preliminary EIA to engage@wirral.gov.uk via your Chief Officer in order for the Council to ensure it is meeting it's legal publishing requirements. The EIA will need to be published with a note saying we are awaiting outcomes from a consultation exercise.

Once you have completed your consultation, please review your actions in section 4. Then email this form to your Chief Officer who needs to email it to engage@wirral.gov.uk for publishing.

Section 8: Have you remembered to:

- a) **Select appropriate directorate hyperlink to where your EIA is/will be published (section 2a)**
- b) **Include any potential positive impacts as well as negative impacts? (section 4)**
- c) **Send this EIA to engage@wirral.gov.uk via your Chief Officer?**
- d) **Review section 4 once consultation has taken place and sent your updated EIA to engage@wirral.gov.uk via your Chief Officer for re-publishing?**

