

WYRE FOREST DISTRICT COUNCIL**CABINET**
16TH NOVEMBER 2010**Kickstart Eligibility Criteria**

OPEN	
SUSTAINABLE COMMUNITY STRATEGY THEME:	Improved Health and Wellbeing
CORPORATE PLAN AIM:	A Better Quality of Life
CABINET MEMBER:	Councillor M J Hart
DIRECTOR:	Director of Planning & Regulatory Services
CONTACT OFFICER:	Kate Bailey – Ext. 2560 Strategic Housing Services Manager
APPENDICES:	Appendix 1 - Housing Assistance Policy <i>The appendix to this report has been circulated electronically and a public inspection copy is available on request. (See front cover for details.)</i>

1. PURPOSE OF REPORT

- 1.1 To inform the Cabinet of the proposed update to the Private Sector Assistance Policy 2010 which now includes the eligibility criteria for the Kickstart loans to assist home owners with repairs and improvements.

2. RECOMMENDATION

The Cabinet is asked to DECIDE that:

- 2.1 The Private Sector Housing Assistance Policy 2010 be updated and amended to include the eligibility criteria for Kickstart.**

3. BACKGROUND

- 3.1 The Regulatory Reform Order (2002) outlines the requirement of the Local Authority to have a Housing Assistance Policy where it offers assistance, support and funding to customers beyond the scope of a Disabled Facilities Grant.
- 3.2 Disabled Facilities Grants are mandatory and are underpinned by the Housing, Grants, Construction and Regeneration Act 1996.
- 3.3 The Council's Private Sector Housing Assistance Policy was approved by Cabinet in March 2010 prior to Kickstart funding being approved by the West Midlands Partnership Board and, therefore, without full details of the eligibility criteria and procedures being fully known.

- 3.4 The Assistance Policy has now been amended, following approval of the Worcestershire bid to the Kickstart Partnership, to incorporate a hierarchy of assistance with existing loans and to outline the eligibility criteria. Full details of the eligibility criteria are available through the Kickstart website and regularly reviewed and updated and it is the obligation of Worcestershire Care and Repair and the District Councils to ensure we are following Kickstart's latest guidance.
- 3.5 Access to Kickstart funding is through the Worcestershire Care and Repair Home Improvement Agency.

4. KEY ISSUES

- 4.1 Kickstart loans enable home owners to borrow additional funding to support them in improving and repairing their property. The funding is limited and set by the West Midlands Regional Executive. There are two main financial products on offer:
 - 4.1.1 An unsecured, discounted interest free loan up to £2,000.
 - 4.1.2 Kickstart Equity Share Loan from £3,000 – £30,000.
- 4.2 In addition to the products above the Care and Repair Agency will also assist the customer to access other funding including loans available from the High Street, charitable funds etc and the hierarchy of this assistance is contained within the Housing Assistance Policy within Appendix One.
- 4.3 If the customer is not eligible for any form of funding including Kickstart and High Street loans they can be referred to the Local Authority for assistance through the Home Repairs Assistance loan which is for up to £5,000 and is paid back upon transfer of the property.
- 4.4 The hierarchy of assistance will mean customers will be expected to pursue other funding options before being able to access the limited resources held within the District Councils.
- 4.5 The style and layout of the Assistance Policy has been altered to ensure it is consistent with the rest of the County and allows for some streamlining and standardisation. The specific details of the grants has not altered except to include the additional information relating to Kickstart.

5. FINANCIAL IMPLICATIONS

- 5.1 The Kickstart funding has been obtained through a joint bid with all districts in Worcestershire to the Partnership and for 2010/11 there is £340K available plus a chargeable additional percentage for administration costs.

6. LEGAL AND POLICY IMPLICATIONS

- 6.1 The Regulatory Reform Order (2002) gave Local Authorities the freedom to determine individually the financial assistance they offer with the exception of Disabled Facilities Grants providing they adopt a Housing Assistance Policy outlining the assistance they offer.

7. EQUALITY IMPACT NEEDS ASSESSMENT

- 7.1 The Housing Assistance Policy has been screened for equality impact in December 2009.

8. RISK MANAGEMENT

- 8.1 There is a risk that if the proposed Housing Assistance Policy is not approved, then the new Home Improvement Agency will have to operate a number of different policies across the County which will cause inequalities in service delivery and we would not be able to access the additional Kickstart funds.
- 8.2 Failure to update the policy in line with changes could leave the council vulnerable to legal challenge.

9. CONCLUSION

- 9.1 Assistance for the improvement or adaptation of properties is an essential part of responding to the needs of an ageing society and supporting vulnerable people to remain in their home.

10. CONSULTEES

- 10.1 All District Councils within the County.

11. BACKGROUND PAPERS

- 11.1 Wyre Forest Private Sector Housing Assistance Policy 2010 report.