**Decent Homes Policy for 2018**

**Proposed Changes being consulted on**

The changes to the Policy are intended to encourage the use of Council Loans to improve people’s homes, making them safer and warmer and helping to keep people out of hospital. Also to support owners of Empty Properties; helping to bring them back in to use.

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|  | **Proposed change to Policy** | **Rationale for change** | **Relevant sections of the Decent Homes Policy 2016** |
| 1a  1b | Allow DFG applicants to apply for a Council Loan to pay for their contribution to the cost of works where they are eligible for a grant of more than £0 amount  Discretionary payment for costs incurred in making an application for a complex adaptation | Extra support for disabled people to help keep them safe and independent in their own homes.  Risk of applicants becoming liable for application cost when DFG application is withdrawn. | Sec 1 – Disabled Facilities Grants  &  Section 2 - Home Improvement Loans |
| 2 | No means testing for Urgent Repairs grants where works are to prevent applicants from an imminent hospital admission. | Prevent hospital admissions. | Section 3 - Urgent Repairs Grants |
| 3 | Introduce clarity regarding the meaning of bringing an Empty Property (EPs) back in to “use”. | Ensure where funding made available to bring EPs back in to use Council funds are used in line with the Council’s values. | Section 6 Empty Properties (Homes) |
| 4 | Offer a 2 year deferment payment period for the start of paying off an Empty Property Loan. Interest on the loan would still accumulate | To encourage the uptake of Council loans and help owners bring properties back in to use. | Section 6 Empty Properties (Homes) |
| 5 | Implement a system with Wessex Resolutions CIC where by loans can be set up so interim payments can be made rather that one payment being made on completion of works. | This improvement will help make some of the larger projects more viable. | Section 2 - Home Improvement Loans  &  Section 6 Empty Properties (Homes) |
| 6 | With respect to Home Improvement Loans, remove the vulnerability criteria so loans are open to all while keeping financial eligibility criteria in place. | Loans are made available to a wider group but are focussed on low income households | Section 2 - Home Improvement Loans |
| 7 | With respect to Home Improvement Loans; update the financial eligibility criteria so the disposable income and savings limit are increased. | This figure has not been reviewed for many years and it would be beneficial to direct the loans to families with up to average incomes and increase the number of people who could potentially apply. | Section 2 - Home Improvement Loans |
| 8 | Make Energy Loans available to private landlords for planned proactive works to insulate homes or provide renewable energy measure. No eligibility when enforcement action is being taken by Housing services | Provide help and support to landlords to improve private rented properties, which commonly experience some of the worst problems – particularly being excessively cold.  This improvement will help contribute to reducing carbon emissions. | Section 4 – Home energy Loans |
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