

## **SHEFFIELD CITY COUNCIL**

### **INDIVIDUAL CABINET MEMBER DECISION RECORD**

The following decision was taken on 14 January 2019 by the Cabinet Member for Neighbourhoods and Community Safety.

Date notified to all members: Monday 14 January 2019

The end of the call-in period is 4:00 pm on Friday 18 January 2019

Unless called-in, the decision can be implemented from Saturday 19 January 2019

#### **1. TITLE**

Private Sector Services Housing Assistance Policy Amendment - Home Repayment Loan

#### **2. DECISION TAKEN**

(i) That the Home Repayment Loan pilot, detailed in the report, be approved; and

(ii) that the Assistance Policy, that forms part of the Private Sector Housing Services Policy, be amended to include the Home Repayment Loan assistance as detailed in the report. The proposed amendment to the policy is set out in appendix A to the report.

#### **3. Reasons For Decision**

- The HRL is a way of tackling hazards in the home to enable home owners to carry out essential repairs, improvements and/or adaptations to their property.
- The HRL is an affordable loan for financially vulnerable households that otherwise may not be able to access finance.
- It offers an opportunity to pilot the HRL to assess the demand and test the administration process for the loans before the full review of the Assistance Policy is undertaken.

#### **4. Alternatives Considered And Rejected**

**Option 1: Do not amend the Assistance Policy in 2018/19 to include the Home Repayment Loan** – If the Assistance Policy is not amended in 2018/19 then we risk losing the £25k allocation from the Regional Loans Fund and it being redirected to other local authorities across the region that are providing the HRL as the funding has to be allocated by March 2019. It was therefore decided not to pursue this option as it would be a lost opportunity to provide affordable loan funding to enable homeowners who are financially vulnerable, to carry out repairs to their homes to remedy identified Category 1 Hazards.

**Option 2: Offer the Home Repayment Loan as a grant instead** – The Regional Loans Fund allocation of £25k is for the provision of loans and cannot be used to

fund grants. Grants also do not allow for the money to be recycled to assist the Council to help other financially vulnerable owner-occupiers in the future.

**Option 3: Wait until the full review of the Assistance Policy in 2019/20 to include the Home Repayment Loan** - While this project may be incorporated into the new Assistance Policy this will not be implemented until 2019/20, which will mean a missed opportunity to utilise the funding available in 2018/19 to help Sheffield's residents live in good quality homes. Undertaking a pilot of the HRL before the full policy review will also enable us to evaluate the effectiveness and merit of the pilot before the new policy is implemented.

5. **Any Interest Declared or Dispensation Granted**

None

6. **Respective Director Responsible for Implementation**

Executive Director, Place

7. **Relevant Scrutiny Committee If Decision Called In**

Safer and Stronger Communities Scrutiny Committee