

Decision under Delegated Powers

Officer Making the Decision

Katie Moore – Head of Strategic Housing

Recommendation

Creation of a Private Sector Repossession and Eviction Prevention Grant fund of £37,147.

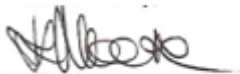
Reason

To support the Housing Options service to successfully prevent private sector tenants and owner-occupiers from becoming homeless.

Authority for Decision

Under section 8.3 of the Delegation of Executive Functions, the Chief Executive, Strategic Directors and Heads of Service have authority under item 7 (page 8-16) to submit bids for and enter into agreements for grants and other funding sources and this delegated decision sets out the manner in which the grant funding is to be spent.

Decision and Date



Katie Moore
Head of Strategic Housing
19th September 2023

Background

The main aim of Housing Options service is to prevent, relieve and reduce homelessness within Charnwood, through the provision of advice and assistance to housing and homeless applicants.

The Housing Options Team is expecting to see increases in presentations from households in private sector accommodation who are homeless or at risk of becoming homeless due to rent or mortgage arrears, due to affordability issues linked to recent cost of living increases.

This recommendation is for a repossession and eviction prevention grant fund that can be used to assist tenants of private rental accommodation to repay rent arrears and to assist owner-occupiers to repay mortgage arrears.

Grants will only be awarded where all of the following apply:

- A homeless application has been made to Charnwood Borough Council and a prevention duty / relief duty is owed by Charnwood Borough Council
- The homeless applicant is a private sector tenant or an owner-occupier
- The landlord / mortgage provider has agreed to cease re-possession / eviction action in exchange for the grant payment (landlords must agree to grant a new tenancy)
- The council is satisfied that, following the grant award, the accommodation is likely to be suitable and affordable for the household for a period of at least 6 months
- The council is satisfied that, following the grant award, the accommodation is likely to be available for the household for a period of at least 6 months
- A grant has not been awarded to the applicant (or any member of their household) within the previous 12 months.

Grant awards will not normally exceed the following amounts:

- £2,500 for rent / service charge arrears for private sector tenants
- £5,000 for mortgage / second charge arrears for owner-occupiers.

Grant awards will be paid direct to landlords / mortgage providers (not to applicants).

All grant awards will need to be authorised in advance by the Housing Needs Manager (or by the Private Sector Housing Manager, Housing Strategy Manager or Head of Strategic Housing in the absence of the Housing Needs Manager).

Human Resources

N/A.

Finances

Charnwood Borough Council received a grant from the Department for Levelling Up, Housing and Communities (previously the Ministry of Housing, Communities and Local Government) in 2012/2013 to assist with the prevention of evictions and repossessions. £37,147 of this grant is still available and will be used for the new Preventing Repossessions and Evictions Grant fund.

Risk Management

Risk Identified	Likelihood	Impact	Risk Management Actions Planned
This grant fund is not available and the Housing Options Team are less likely to be able to prevent / relieve / reduce homelessness. This could result in increased caseloads, temporary accommodation placements and associated spend, legal challenges and associated spend.	Medium	Medium	Offer over-time to existing staff within the Housing Options Team to manage workloads resulting from increases in homelessness and increase the budget for emergency accommodation.

Key Decision

No.

Background Papers

DD126 2021.