

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH AND HOUSING COMMITTEE

Agenda Item No 5

meeting date: THURSDAY, 21 MARCH 2019
 title: ANIMAL WELFARE LICENSING – 2019/20 FEES
 submitted by: CHIEF EXECUTIVE
 principal author: KEN ROBINSON, HEAD OF ENVIRONMENTAL HEALTH SERVICES

1 PURPOSE

1.1 To set the Council's 2019/20 fees under the Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018. The Regulations bring a number of existing animal licensing regimes together under one broad set of regulations and introduce additional powers to suspend, vary or revoke licenses.

1.2 Relevance to the Council's ambitions and priorities:

- Community Objectives – To sustain a strong and prosperous Ribble Valley.
- Corporate Priorities – } The Council aims to be a well-managed Council; a robust enforcement team/process contributes to this objective.
- Other Considerations – }

2 BACKGROUND

2.1 The Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018 came into force on 1 October 2018.

2.2 Committee resolved on 8 November 2018 that the new licence fees to be charged under the regulations will be set at the Health and Housing Committee meeting on 21 March 2019. This was to allow time for the fees to be costed and set on the basis of more accurate time-taken information and estimates from undertaking initial inspections for granting a licence under the new scheme and having more information to set compliance (unannounced inspection) fees, enforcement fees and re-score fees.

3 FEES AND CHARGES 2019/20

3.1 The Council can charge a fee for the consideration of an application for the grant, renewal or variation of a licence. Section 13 of the regulation states:

“13(1) A local authority may charge such fees as it considers necessary for –

- (a) the consideration of an application for the grant, renewal or variation of a licence including any inspection relating to that consideration and for the grant, renewal or variation,
- (b) the reasonable anticipated costs of consideration of a licence holder's compliance with these regulations and the licence conditions to which the licence holder is subject in circumstances other than those described in subparagraph (a) including any inspection relating to that consideration,
- (c) the reasonable anticipated costs of enforcement in relation to any licensable activity of an unlicensed operator, and

- (d) the reasonable anticipated costs of compliance with regulation 29.
- (2) the fee charged for the consideration of an application for the grant, renewal or variation of a licence and for any inspection relating to that consideration must not exceed the reasonable costs of that consideration and related inspection.”
- 3.2 It is not lawful for the Council to make a profit from its licensing functions, and the proposed fees must be set based on the law set out above and a reasonable estimate of the costs in undertaking this.
- 3.3 The initial round of licence applications under the new regulations has been completed. There is considerably more work involved to administer the new regime, when compared to the previous regime, and this is reflected in the proposed fees set. The proposed fees are based on officer time input into the various licensing activities. An hourly cost rate, which includes employee and other on-costs, is then applied to the officer time input to generate the proposed fees
- 3.4 It is acknowledged that due to unfamiliarity, this round of applications has taken longer than future rounds should take. The time inputs used in calculating the fees have therefore been adjusted to take this into account.
- 3.5 The proposed fees and charges set under the regulations are set out in Appendix 1 of this report.
- 3.6 The fees cover licence application processing, compliance/enforcement (unannounced inspections), licence variations and re-score inspections in the following animal welfare areas:
- Boarding in Kennels.
 - Boarding in Catteries.
 - Home Boarding.
 - Day Care for Dogs.
 - Breeding of Dogs.
 - Selling Animals as Pets.
 - Hiring Out Horses.
 - Exhibition of Animals.
- 3.7 No fees have been set for the following areas:
- Enforcement in regards to unlicensed operators - this work does not relate to licenced operators.
 - Compliance with regulation 29 - this relates to the Council providing readily available data to Central Government.
- 4 RISK ASSESSMENT
- 4.1 The approval of this report may have the following implications:
- Resources - Setting reasonable fees and charges contributes to the sound financial arrangements of the Council.
 - Technical, Environmental and Legal – The fees set are in line with the regulations and are based on a reasonable estimate of the costs in undertaking licensing work.

- Political – None.
- Reputation – None.
- Equality & Diversity – None.

5 CONCLUSION

- 5.1 The current animal welfare legislation has been repealed and has been replaced by a new framework, extending the range of activities that require a licence. The Council is permitted to recover its reasonable costs in administering the licensing scheme.
- 5.2 Proposed animal welfare licensing fees for 2019/20 have been set and these are shown in Appendix 1.

6 **RECOMMENDED THAT COMMITTEE**

- 6.1 Approve the animal welfare licensing fees for 2019/20 as set out in Appendix 1.

KEN ROBINSON
HEAD OF ENVIRONMENTAL HEALTH SERVICES

MARSHAL SCOTT
CHIEF EXECUTIVE

BACKGROUND PAPERS

The Animal Welfare Act 2006.
The Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018.
The Environmental Health & Licensing Enforcement Policy (Current edition April 2015).

For further information, please ask for Ken Robinson extension 4466.

APPENDIX 1

Proposed Animal Welfare Licensing Fees – 2019/20

	Processing Application Fee	Compliance / Enforcement Fee	Variation Fee (with inspection)	Variation Fee (no inspection)
Boarding in Kennels	£234	£110	£168	£76
Boarding in Catteries	£234	£110	£168	£76
Home Boarding	£203	£80	£137	£76
Day Care for Dogs	£203	£80	£137	£76
Breeding of Dogs	£234	£110	£168	£76
Selling Animals as Pets (Single Species)	£180	£57	£114	£76
Selling Animals as Pets (Multiple Species)	£257	£133	£191	£76
Hiring Out Horses	£291	£162	£225	£76
Exhibition of Animals	£234	N/A	£168	£76

	Extra Fees
Extra fee for each Additional Activity on a Multiple Activity Licence, where applicable	£31
Extra fee for each Additional Host inspected for Franchise Licence applicants/holders	£46

	Re-score Fee
Re-score Inspection, where requested	£127

Vets fees	Charged at cost in addition to the fees shown above
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Note – the above fees replace the licence fees charged under the previous animal licensing regimes for Animal Boarding Establishments, Home Boarding/Doggy Day Care, Dog Breeding Establishments, Pet Shops and Ridings Establishments.

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH & HOUSING COMMITTEE

Agenda Item No. 6

meeting date: THURSDAY, 21 MARCH 2019
title: REVIEW OF DISABLED FACILITIES GRANTS
submitted by: NICOLA HOPKINS – DIRECTOR OF ECONOMIC DEVELOPMENT & PLANNING
principal author: RACHAEL STOTT – HOUSING STRATEGY OFFICER

1 PURPOSE

1.1 To provide Members with a review of the current position and delivery in 2018/2019 in terms of Disabled Facilities Grants (DFG) and propose a revised policy for DFG delivery in 2019/2020.

1.2 Relevance to the Council's ambitions and priorities

- Community Objectives – To address the identified housing needs of the borough.
- Corporate Priorities - To be a well managed and efficient Council.
- Other Considerations – None.

2 INFORMATION

2.1 In May 2017 it was reported to Committee that the Better Care fund (BCF) allocation allowed a more flexible approach to the delivery of disabled adaptations.

2.2 Various amendments were proposed to the policy and approved by Committee; these amendments have been incorporated into the Discretionary Disabled Facilities Grant Policy which is attached at Appendix 1 and this was first adopted in January 2018.

2.3 This report is a review of the delivery of DFG's one year from the introduction of the new policy.

3 DFG POLICY 2018/2019

3.1 The key change to the policy was the introduction of a discretionary grant. This meant as a Council we were able to offer some form of assistance to every household that we received an Occupational therapist (OT) recommendation from.

3.2 The discretionary grant 'Ribble Valley Adaptation' offers a grant of a maximum of £5000 towards one adaptation recommended. To date the Council have completed 32 Ribble Valley Adaptations (RVA) and therefore it was proved to be very successful. In total there has been £113,293 committed to Ribble Valley adaptations over the year. This year we are proposing to cap the maximum amount spent of RVA's at £80,000. When the grant was introduced the proposal to cap the amount that could be spent of RVA's was considered but not introduced until a year of the operating policy was completed. The proposal to introduce a cap on the maximum spent on discretionary grants (RVAs) is to ensure the spend on RVA's is restricted and mandatory grants remain the priority.

3.3 Minor amendments have been made to the wording of the Ribble Valley Adaptation grant description paragraph 5 to provide clarification around the cases where a contribution from the household has been calculated.

3.4 Another type of discretionary grant, the top-up grant was also introduced under the new policy. This could be considered the most successful aspect of the new policy. The top-up grant is only available where the maximum mandatory grant cannot meet the cost of the works. Therefore without this grant many large paediatric and complex adult cases were not able to progress. This top-up grant enables those households with the most complex needs to have their specialist housing needs met. To date 5 households have been assisted with the type of grant and a further 2 are at application stage.

4 RISK ASSESSMENT

4.1 The approval of this report may have the following implications

- Resources – Resources available to deliver disabled adaptations have been increased with the new allocation. The Council were offered an additional amount of BCF funding and also requested further funding in addition to this allocation. A request for a contribution towards DFG funding from Onward Housing has also been received.
- Technical, Environmental and Legal – The discretionary policy provides clear guidance to all applicants and partners in administering the grants available.
- Political – Enabling applicants to stay and live independently in their own home is a priority for the Council and health and wellbeing agenda.
- Reputation – The Council is keen to demonstrate all the partnership work involved in delivering the adaptation service and that more households will be assisted.
- Equality & Diversity – More households should be assisted under the new policy.

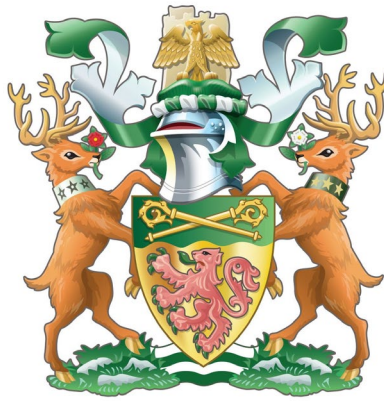
5 CONCLUSION

5.1 Accept the contents of this report and agree the amendments to the DFG policy.

RACHAEL STOTT
HOUSING STRATEGY OFFICER

NICOLA HOPKINS
DIRECTOR OF ECONOMIC
DEVELOPMENT AND PLANNING

For further information please ask for Rachael Stott, extension 3235



Ribble Valley
Borough Council

www.ribblevalley.gov.uk

Discretionary Disabled Facilities Grant Policy

Housing Grants, Construction and Regeneration Act 1996

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Reviewed March 2019

1. Introduction

Housing is a key determinant of health and poor housing is directly linked to poor health. This disabled facilities grant policy details the financial assistance that the Council aims to provide to support improvements to enable disabled occupants to remain in their own home through the use of the Better Care Fund allocation.

The Council is required to adopt a Discretionary Disabled Facilities Grant Policy which sets out how it intends to use its discretion to develop schemes having regard to the needs of the Borough, the availability of funding, and the Council's priorities.

This Discretionary Disabled Facilities Grant Policy forms part of the Council's over-arching Housing Strategy. This policy was first adopted January 2018 and has proved to be successful in supporting the householder to maintain independent living.

2. Aims and priorities

Improving the housing conditions across the Borough will support improvements in health and well-being as well as having a positive impact on the quality of local neighbourhoods, particularly for those residents who are vulnerable and cannot access their homes and gardens due to their disability.

This policy sets out in greater detail our offer to disabled occupants and their families. It also details to local Councillors, local residents and our stakeholders how we will work to maintain and improve the provision of adapted property across the borough.

Appendix 1 details the assistance schemes that the Council intends to offer during the life of this policy and sets out specific eligibility criteria relating to each scheme.

The health and well-being of disabled and vulnerable residents is often compromised due to their homes not meeting their specific needs, and this can impact on their ability to live with dignity within their homes.

3. Disabled Facilities Grants

The Council has a statutory obligation to administer mandatory Disabled Facilities Grants (DFGs) to provide aids and adaptations to enable disabled residents to live independently within their own homes.

The eligibility requirements, scope of works, and the general requirements governing mandatory DFGs are prescribed and the Council is unable to deviate from these requirements.

The Council is required to administer Disabled Facilities Grants to all eligible applicants irrespective of their tenure, and the Council aims to work collaboratively with housing associations to fund aids and adaptations within social housing wherever possible to ensure everyone has the same opportunity to have their home adapted.

In some cases the use of Disabled Facilities Grants is able to assist with reducing the length of stay in hospital and facilitating a quick return to home. This also reduces the demand for residential care placements.

4. Discretionary Top-up Grant

The Council have agreed to use discretionary powers to provide in eligible cases a top-up award in addition to the £30,000 mandatory grant. In more complex cases the work required often goes over the mandatory grant award maximum. This top-up of a maximum of £10,000 will assist to provide all the required work identified by the Occupational Therapist. In addition to this, the 10% administration fee will also be eligible for the discretionary grant. The additional £10,000 can only be accessed where the full £30,000 of mandatory grant has been utilised. The discretionary element will be registered as a land charge if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10 year period, the Council require repayment. * Please see exception policy. In exceptional circumstances where more than one DFG is approved, more than £10,000 may be registered.

The availability of the top-up grant is at the discretion of the Council and subject to availability of funding.

5. Ribble Valley Adaptation Grant

For some households the means testing requirement makes them not eligible for assistance. This often means the works are not carried out or don't fully meet the person needs. The Ribble Valley adaptation allows a grant to provide 1 item as recommended by the Occupational Therapist up to a maximum of £5,000. This will fund the cost of the 1 item prioritised by the Occupational Therapist. Where the RVA is providing the calculated contribution the applicant will still be eligible for further items to be provided as a DFG. The applicant can then choose as to whether they fund the remaining works themselves. The full grant will be registered as a land charge if the works include alterations to the property on owner occupied properties and, in the event the property is sold within a 10 year period, the Council require repayment. * Please see exception policy.

The availability of the Ribble Valley Adaptation Grant is at the discretion of the Council and is subject to the availability of funding.

6. Review of the policy

The ability to provide Discretionary Top up and Ribble Valley Adaptation grants will be reviewed quarterly with regard to financial capacity to award the discretionary element. Mandatory grants will take priority.

The provision of Discretionary Top up and Ribble Valley Adaptation DFGs will be reported to each Health and Housing Committee.

The policy will be reviewed annually by the Health and Housing Committee.

Priority 1 – Assist disabled and vulnerable residents to remain in their homes through the provision of aids and adaptations

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
<p>Mandatory Disabled Facilities Grant</p>	<p><u>Maximum assistance per application:</u></p> <p>Statutory maximum: £30,000 from Better Care Fund allocation</p>	<p><u>Assistance to:</u></p> <p>Meet the Council’s statutory obligation to assist disabled residents to live independently in their homes</p>	<p><u>Aids and adaptations to:</u></p> <p>a) be recommended by an Occupational Therapist;</p> <p>b) meet the regulations governing eligibility for works, including:</p> <ul style="list-style-type: none"> ▪ adaptations to aid access into and around the property; ▪ works to ensure the safety of the applicant; ▪ provision of suitable bathroom or sleeping facilities, heating, and access to lighting and power; ▪ provision of suitable kitchen facilities or adaptation of existing kitchen, and; ▪ works to enable a disabled resident to care for dependent residents. 	<p><u>Applications considered from:</u></p> <p>a) disabled home owners;</p> <p>b) disabled tenants (both in the private and social housing sectors);</p> <p>c) disabled persons living at home with their family, and;</p> <p>d) parents or guardians of a disabled child;</p>	<p><u>Applications to include:</u></p> <p>a) completed application form, and;</p> <p>b) two estimates for the works in the required format</p> <p><u>Applications subject to:</u></p> <p>a) means test through standard test of resources, except where;</p> <p>b) the grant is approved in respect of a disabled child under the age of 19</p> <p><u>Works to be:</u></p> <p>a) completed within 12 months of grant approval;</p> <p>b) completed to the satisfaction of the Council</p>

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<p><u>Grants in excess of £5,000 to be:</u></p> <p>a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment)</p> <p>b) 10% admin fee is charged where technical support is used. 5% admin fee where there is no technical input</p> <p>c) a maximum of £10,000 be repaid if the property is sold, transferred, or assigned within 10 years.</p>
<p>Ribble Valley Adaptation Grant</p>	<p>Maximum individual grant £5,000 + admin fee</p> <p>To be funded from Better Care Fund</p>	<p>As per Mandatory DFG towards the one item</p>	<p>Ribble Valley adaptation DFG only applicable for 1 item or the contribution:</p> <ul style="list-style-type: none"> • provision of stair lift • conversion bathroom to wetroom • ceiling track hoist • wash only bidet • provision of ramps, half steps and galvanised rails 	<p>As per mandatory DFG</p> <p>Only 1 Ribble Valley adaptation grant within a 5 year period</p>	<p>All scheme conditions are the same as Mandatory DFG above except:</p> <ul style="list-style-type: none"> • no means test • the full grant will be registered as a charge against the property for 10 years, if the works include alterations to the

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
			<ul style="list-style-type: none"> • access inside or outside the property • Any other adaptation as recommended by the OT 		property owner occupied (ie, not equipment).
Disabled Facilities Discretionary Top up Grant	<u>Maximum assistance per application:</u> £10,000 from Better Care Fund allocation + admin fee	<u>Assistance to:</u> a) provide top-up funding to meet the reasonable cost of aids and adaptations to assist the applicant to live independently in their home, where a Disabled Facilities Grant is approved at the statutory maximum and the eligible expense less contribution also exceeds the statutory maximum (currently £30,000).	<u>Aids and adaptations to be:</u> (As set out above for Mandatory Disabled Facilities Grants)	<u>Applications considered from:</u> a) applicants for a Mandatory Disabled Facilities Grant, where the eligible costs of the work exceed the mandatory grant	<u>Applications to include:</u> a) No separate application - assistance linked to Mandatory DFG application <u>Applications subject to:</u> a) means test through standard test of resources, except where b) the grant is approved in respect of a disabled child under the age of 19 <u>Works to be:</u> a) completed within 12 months of application approval b) completed to the satisfaction of the Council <u>All the discretionary top up grant amount to be:</u>

Scheme	Assistance Available	Purpose	Scope of Assistance	Eligibility	Scheme Conditions
					<ul style="list-style-type: none"> a) registered as a local land charge against the property if the works include alterations to the property on owner occupied properties (ie, not equipment) b) 10% admin fee is charged where technical support is used. 5% admin fee where there is no technical input c) the full grant to be repaid if the property is sold, transferred, or assigned within 10 years.

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH & HOUSING COMMITTEE

Agenda Item No. 7

meeting date: THURSDAY, 21 MARCH 2019
title: SETTING A MAXIMUM VALUE FOR AFFORDABLE DISCOUNT SALE PROPERTY
submitted by: NICOLA HOPKINS – DIRECTOR OF ECONOMIC DEVELOPMENT & PLANNING
principal author: RACHAEL STOTT – HOUSING STRATEGY OFFICER

1 PURPOSE

1.1 To propose a maximum value for affordable discount sale units developed in the borough in order to ensure the units meet the affordable housing definition.

1.2 Relevance to the Council's ambitions and priorities

- Community Objectives – To address affordable housing need.
- Corporate Priorities – To be a well-managed Council.
- Other Considerations – None.

2 BACKGROUND

2.1 This proposal was reported to the January Health and Housing Committee and it was agreed would go out to consultation for 6 weeks.

2.2 The report was sent out to all attendees of the housing forum, and also published on the website as a consultation document. Two written responses were received, both of which supported the policy being introduced in the proposed format.

2.2 The cost of housing compared to household income ratio is frequently used in research into housing affordability. In Ribble Valley the high house prices compared to income levels is often used to support affordable housing delivery and to highlight the difficulties households face in order to access home ownership.

2.3 Housing cost can be compared to earnings (the amount the employee earns before tax and benefit) or to household income, or the income a household receives after tax and benefits. Earnings data is frequently used because it is readily available at local level, however income data provides a more complete picture. It accounts for households with multiple earners and those with a higher proportion of their income coming from benefits.

Affordability and Tenure

2.4 Home ownership has become increasingly difficult to access particularly for first time buyers as house price growth has outstripped growth in wages. Median house prices in England are now 7.9 times higher than median earnings. Appendix 1 National Housing Federation the Housing markets in the North West shows a table that sets out all the house price to income ratios across the North West and highlights that Ribble Valley is in the top five with a ratio of 8.1.

2.5 The decline in the affordability of home ownership together with pressure on the social rented sector has prompted growth in private renting. As private rents rise the private rented sector has experienced its own affordability issues.

2.6 Access to social housing is constrained by lack of supply, the number of new homes provided for social rent declined from 39,516 in 2010/2011 to 5,900 in 2016/2017.

Following their introduction in 2011/2012 the number of new homes for affordable rent initially increased rapidly with 40,000 new units being provided in 2014/2015. However the number of new affordable rent units in 2015/2016 was lower at 24,390.

3 ISSUES

- 3.1 The proposal is to set a maximum value of an affordable discount sale housing unit in the borough. Using the definition of affordable housing for discount sale property, 'to address the housing needs of those households unable to access the housing market', could be challenged when there is no upper value set for the sale of discount sale units and hence why there is a proposal to set a maximum value. Discount sale units in the borough have always proved to be in high demand and a popular affordable home ownership option. This type of property has a straightforward percentage discount from the open market value. A 40% discount is applied to dwellings in rural areas and 30% discount for dwellings in urban areas. At point of sale 100% of the property is sold and no other body owns the proportion that is discounted and there is no rent to pay on that figure. At the point of sale the discount is applied and when in the future the property is resold, whenever that may be, the benefit of the discount is passed on then to future purchaser. This along with the local connection requirement is monitored through the Section 106 Agreement.
- 3.2 This form of affordable housing delivery does not require any Registered Provider (RP) input and therefore can be delivered by the developer. This brings the advantage that there was no reliance on RPs to deliver the units and therefore at times when RPs are making restricted investment in new stock, this product has proved to be both popular and useful in the provision of affordable homeownership units.
- 3.3 The option of delivery of an affordable unit by securing the discount has, in some cases, been used where a holiday let restriction is being lifted on a property and there is a requirement for the property then to become affordable. In these examples it is important that the value of the property remains accessible to those households in housing need. In certain parts of the borough even applying a discount may not provide a property which is accessible to households in affordable housing need, hence the proposal to set a maximum value.
- 3.4 Therefore the proposal is for a value to be set which will be calculated using the following formula.

The average weekly fulltime income in the borough x 1.5 = for weekly household income x 52 for the annual income X 4 for the which is the standard mortgage calculation.

Using information from <https://www.nomisweb.co.uk/reports/lmp/la/contents.aspx>

$A \times 1.5 \times 52 \times 4 =$ maximum house value of discount sale property.

Worked example using figures from the table below;

$604.9 \times 1.5 = 907.35$

$907.35 \times 52 = 47,182.20$ annual income

$47,182.20 \times 4 = \pounds 188,728.80$ max discount sale value.

Earnings by place of residence (2018)			
	Ribble Valley (pounds)	North West (pounds)	Great Britain (pounds)
Gross weekly pay			
Full-time workers	604.9	529.6	571.1
Male full-time workers	594.8	571.9	612.2
Female full-time workers	603.6	472.4	510.0

Hourly pay - excluding overtime			
Full-time workers	15.40	13.35	14.36
Male full-time workers	14.50	13.90	14.89
Female full-time workers	16.01	12.55	13.56
Source: ONS annual survey of hours and earnings - resident analysis			
Notes: Median earnings in pounds for employees living in the area.			

Currently this equates to a value of £188,729. Therefore this will be fixed as the upper limit that any affordable discount sale unit could be sold for at first sale. It is proposed that this straightforward calculation will be included in the Section 106 definition of discount sale.

Future sales of the property will be in line with standard house price inflation.

This will ensure that those developers considering developing units with a discount will be aware of the upper value restricting the value.

4 RISK ASSESSMENT

4.1 The approval of this report may have the following implications:

- Resources – No impact on resources.
- Technical, Environmental and Legal – To introduce a formula rather than a fixed value will ensure the value stays in line with household income over time. There may be some issue with mortgage lenders but that will be addressed if raised.
- Political – Important that affordable housing stock remains affordable in the future.
- Reputation – Essential that the discount sale properties remain accessible for those households in affordable housing needs.
- Equality & Diversity – Ensure fair access to all.

5 RECOMMENDED THAT COMMITTEE

5.1 Agree to introduce a formula to calculate the maximum value of a discount sale affordable property in the borough as set out at paragraph 3.4.

RACHAEL STOTT
HOUSING STRATEGY OFFICER

NICOLA HOPKINS
DIRECTOR OF ECONOMIC DEVELOPMENT
AND PLANNING

For further information please ask for Rachael Stott, extension 3235.

The housing crisis in the North West

The North West is a strong, vibrant region with growing opportunities. It has high economic aspirations, but a housing crisis that needs to be addressed in order to meet them.

This report provides local data on the housing market in the North West and highlights that:

- While overall house prices are lower than the national average at £182,334, homes cost around seven times the average income.
- This means a household requires an annual income of over £40,000 to afford a mortgage, compared to the average salary in the region of around £26,000. The required income rises to nearly £69,000 in Trafford and over £60,000 in Cheshire East.
- Renting privately swallows up around 27% of the average income, and this figure is even higher in areas such as Manchester, where it rises to over 36%.
- The pension-age population in the North West is growing faster than in most other regions, putting pressure on the need for specialist and supported housing. Between 2014 and 2039, the number of people aged over 65 is expected to increase by 49%, from 1.28 million to 1.9 million.
- The number of empty homes in the North West is the highest in the country at 38,969. The problem is particularly acute in areas where there is high unemployment, low demand and poor quality housing.

Solving the housing crisis

Housing associations are united by a single purpose – to ensure everyone can live in a good quality home that they can afford.

Last year we built 26% of new homes in England and our ambition is to deliver 120,000 homes a year by 2033.

Beyond increasing supply, regeneration is a key part of fixing the housing crisis in the North West. Housing associations are committed to creating great places to live, and supporting thriving and vibrant communities.

Recent changes in Government policy will help us deliver even more. An extra £2bn investment included a specific commitment to allow new homes to be built for social rent – the first time such funding has been available since 2010.

Certainty over future rents and recognition for supported and sheltered housing are steps in the right direction. The Government must now deliver the final part of the jigsaw: the long-term supply of affordable land. Only then will the right amount of homes, of the right kind, in the right places, be built to meet changing housing needs.

If you share our sense of purpose and ambition, let's work together to end the housing crisis.

Contact

National Housing Federation,
Lion Court, 25 Procter Street,
London WC1V 6NY

020 7067 1010
info@housing.org.uk
#HomeTruths2018



Home Truths 2017/18

The housing market
in the North West

North West	Average (mean) house prices in 2016/17 ¹	Mean monthly private sector rents in 2016/17 ²	Mean annual earnings in 2017 ³	Ratio of house prices to incomes ⁴	Income required for 80% mortgage [80% at 3.5x] ⁵	Percent of Housing Benefit claimants in employment ⁶	Unemployment rate 2016/17 ⁷	Long-term empty homes ⁸	Second homes ⁹	Total housing association affordable homes 2017 ¹⁰
England	£288,898	£852	£28,444	10.2	£66,034	24%	4.8%	200,145	248,747	2,672,026
North West	£182,334	£584	£25,683	7.1	£41,676	17%	5.1%	38,969	26,483	513,026
Blackburn with Darwen UA	£125,599	£489	£22,370	5.6	£28,708	11%	6.0%	1,563	171	11,676
Blackpool UA	£116,074	£521	£20,056	5.8	£26,531	17%	6.7%	1,174	598	2,346
Halton UA	£160,454	£547	£24,872	6.5	£36,675	9%	5.2%	445	90	14,522
Warrington UA	£209,103	£620	£28,579	7.3	£47,795	22%	3.7%	666	468	15,092
Cheshire East UA	£263,253	£740	£29,084	9.1	£60,172	13%	3.5%	1,451	1,308	20,941
Cheshire West and Chester UA	£232,213	£648	£28,158	8.2	£53,077	20%	4.0%	1,756	877	19,041
Cumbria	£180,081	£528	£24,991	7.2	£41,161	17%	3.6%	4,177	8,471	31,348
Allerdale	£173,598	£504	£26,296	6.6	£39,679	15%	3.9%	802	1,328	8,855
Barrow-in-Furness	£132,608	£503	£25,808	5.1	£30,310	14%	5.6%	907	230	823
Carlisle	£155,415	£469	£21,928	7.1	£35,523	17%	4.1%	553	621	8,008
Copeland	£139,957	£501	£29,687	4.7	£31,990	14%	5.7%	724	951	6,120
Eden	£205,365	£552	£21,788	9.4	£46,941	19%	2.2%	364	1,380	2,696
South Lakeland	£251,961	£643	£25,111	10.0	£57,591	22%	2.2%	827	3,961	4,846
Greater Manchester MC	£182,208	£628	£25,537	7.1	£41,648	19%	6.3%	11,150	9,777	203,308
Bolton	£148,372	£551	£24,648	6.0	£33,914	18%	5.4%	1,525	585	25,964
Bury	£174,001	£598	£27,383	6.4	£39,772	20%	5.2%	1,050	285	4,885
Manchester	£180,455	£729	£23,691	7.6	£41,247	23%	7.6%	1,365	5,191	52,550
Oldham	£145,974	£538	£24,643	5.9	£33,365	23%	6.6%	1,189	251	18,917
Rochdale	£141,006	£497	£23,634	6.0	£32,230	17%	6.9%	901	287	21,168
Salford	£172,742	£640	£24,726	7.0	£39,484	11%	6.4%	1,008	1,273	30,428
Stockport	£236,309	£719	£28,553	8.3	£54,014	19%	4.5%	1,087	694	7,220
Tameside	£149,181	£528	£23,140	6.4	£34,099	18%	5.7%	997	127	22,403
Trafford	£300,461	£905	£30,758	9.8	£68,677	21%	3.5%	687	678	16,095
Wigan	£142,807	£496	£25,022	5.7	£32,642	16%	4.8%	1,341	406	3,678
Lancashire	£169,598	£538	£25,418	6.7	£38,765	17%	4.2%	7,692	2,913	57,272
Burnley	£98,272	£449	£23,728	4.1	£22,462	16%	5.6%	1,115	182	5,966
Chorley	£197,045	£568	£25,407	7.8	£45,039	19%	4.3%	502	137	6,805
Fylde	£217,312	£591	£28,231	7.7	£49,671	19%	3.5%	470	574	2,746
Hyndburn	£111,279	£458	£22,688	4.9	£25,435	15%	5.1%	710	78	4,914
Lancaster	£176,596	£538	£25,974	6.8	£40,365	17%	4.5%	1,006	668	2,821
Pendle	£123,167	£458	£24,887	4.9	£28,152	18%	4.7%	900	176	4,631
Preston	£155,842	£534	£24,045	6.5	£35,621	19%	5.7%	990	302	11,613
Ribble Valley	£242,510	£683	£29,910	8.1	£55,431	12%	2.3%	206	222	2,304
Rossendale	£152,061	£498	£25,111	6.1	£34,757	10%	5.0%	554	154	4,654
South Ribble	£169,199	£579	£25,511	6.6	£38,674	22%	3.6%	375	92	5,310
West Lancashire	£209,054	£556	£26,775	7.8	£47,784	18%	4.7%	636	98	1,519
Wyre	£172,272	£573	£23,863	7.2	£39,376	15%	4.2%	228	230	3,989
Merseyside MC	£160,055	£520	£25,194	6.4	£36,584	14%	6.4%	8,895	1,810	137,480
Knowsley	£136,166	£567	£24,346	5.6	£31,124	9%	5.0%	857	41	18,322
Liverpool	£141,572	£499	£25,022	5.7	£32,359	15%	6.5%	3,449	174	59,081
St. Helens	£146,988	£522	£25,074	5.9	£33,597	14%	4.7%	935	595	17,732
Sefton	£183,345	£553	£24,986	7.3	£41,907	13%	4.9%	1,640	361	19,116
Wirral	£180,984	£526	£26,078	6.9	£41,368	17%	3.8%	2,014	639	23,229

1. Office for National Statistics (ONS), small area statistics

2. Valuation Office Agency

3. ONS, Annual Survey of Hours and Earnings

4. ONS, small area statistics and Annual Survey of Hours and Earnings

5. ONS, small area statistics and National Housing Federation own analysis

6. Department for Work and Pensions, Stat Xplore

7. ONS, NOMIS model based estimates

8. MHCLG, table 615

9. MHCLG, Council Tax base

10. Homes England, Statistical Data Return 2017

RIBBLE VALLEY BOROUGH COUNCIL

REPORT TO HEALTH AND HOUSING COMMITTEE

INFORMATION

Agenda Item No 8

meeting date: 21 MARCH 2019
 title: CAPITAL PROGRAMME 2019/20
 submitted by: DIRECTOR OF RESOURCES
 principal author: ANDREW COOK

1 PURPOSE

1.1 To inform members of the schemes which have been approved for inclusion in this Committee's 2019/20 capital programme.

2 BACKGROUND

2.1 As members will be aware, this Committee proposed a five year capital programme for 2019/20 to 2023/24 at its meeting on 8 November 2018. As it stood at that time the draft capital programme across all the committees was unaffordable. The proposals have since been reviewed by Budget Working Group and Corporate Management Team in order to arrive at an affordable programme for 2019/20 to 2023/24.

2.2 Following recommendation by Special Policy and Finance Committee on 5 February 2019, Full Council approved the five year capital programme for 2019/20 to 2023/24 on 5 March 2019.

2.3 The Council's overall capital programme for the five year period 2019/20 to 2023/24 totals £8,123,530 for all committees. The total for this Committee is £2,164,600 over the five year life of the programme. £545,000 of this relates to the 2019/20 financial year.

3 CAPITAL PROGRAMME 2019/20 – APPROVED SCHEMES

3.1 For this Committee there are three approved schemes in the 2019/20 capital programme, totalling £545,000. These are shown in the table below.

Scheme	Budget for 2019/20 £
Disabled Facilities Grants (<i>budget to be confirmed when 2019/20 final grant allocation is notified</i>)	320,000
Landlord/Tenant Grants	50,000
<u>Budget moved from 2018/19</u>	
Clitheroe Market Improvements (<i>scheme currently on hold</i>)	175,000
Total - Health and Housing Committee	545,000

- 3.2 The Disabled Facilities Grants scheme is funded by a yearly grant allocation from the government and has been included at an indicative value of £320,000. The final scheme budget will be set to match the actual government grant funding received in-year, when it is notified to the Council.
- 3.3 The Clitheroe Market Improvements scheme has been moved from the 2018/19 capital programme to the 2019/20 capital programme. This is because the scheme is on hold, awaiting the final plans for any development on the market site.
- 3.4 The detailed information for each scheme is shown in **Annex 1**.
- 3.5 During the closure of our capital accounts there may be some slippage on schemes in the current year, 2018/19. One of the tasks of the Budget Working Group will be to review any requests for slippage on capital schemes within the 2018/19 capital programme. A report will be brought to this Committee at a future meeting, giving details of any slippage.
- 3.6 Responsible officers will complete and update capital monitoring sheets for each scheme, which will be reported regularly to members to give an indication of progress.

4 CONCLUSION

- 4.1 This Committee has a capital programme for 2019/20 of three schemes, totalling £545,000.
- 4.2 The Disabled Facilities Grants scheme budget is currently an indicative amount. The actual scheme budget will be confirmed when the 2019/20 final grant allocation is notified to the Council.
- 4.3 The Clitheroe Market Improvements scheme has been moved from the 2018/19 capital programme to the 2019/20 capital programme, awaiting the final plans for any development on the market site.
- 4.4 Any slippage on schemes in the 2018/19 capital programme will be added onto the 2019/20 capital programme, subject to approval.

SENIOR ACCOUNTANT

DIRECTOR OF RESOURCES

HH4-19/AC/AC
6 March 2019

For further background information please ask for Andrew Cook.
BACKGROUND PAPERS – None

Disabled Facilities Grants

Service Area: Housing and Regeneration

Submitted by: Colin Hirst

Brief Description of the Scheme:

The scheme provides grant aid to adapt homes so elderly and disabled occupants can remain in their own home. The grants can provide for minor adaptation, for example the installation of a stair lift, up to the provision of a bathroom and bedroom extension.

Revenue Implications:

Administration fees are paid to the Council for any individual Disabled Facilities Grants scheme that the Council administers. The actual administration fee income varies each year, dependent on the number and value of schemes completed in-year.

Timescale for Completion:

The Disabled Facilities Grants budget operates throughout the financial year.

Any Risks to Completion:

The population age of Ribble Valley occupants is increasing and therefore demand for the service will continue, but with finite resources.

The scheme is dependent on the level of funding awarded by the government.

Capital Cost:

2019/20 £
320,000

Please Note - The value above is indicative only and the actual scheme budget will be set to match the actual government grant funding received in-year. Notification of the 2019/20 funding allocation is expected in March or April 2019.

Landlord/Tenant Grants

Service Area: Housing and Regeneration

Submitted by: Colin Hirst

Brief Description of the Scheme:

The scheme match funds a landlord's investment in a property in return for an affordable rental property. Conditions of the grant are nomination rights and a set rent level in line with LHA. The scheme is crucial for move-on accommodation for families in temporary accommodation as the social housing waiting list is so long. The scheme is also used to bring empty properties back into use.

Revenue Implications:

Administration fees are paid to the Council for any individual Landlord/Tenant Grants scheme that the Council administers. The actual administration fee income varies each year, dependent on the number and value of schemes completed in-year.

Timescale for Completion:

The Landlord/Tenant Grants budget operates throughout the financial year.

Any Risks to Completion:

Potential for over demand for the scheme.

Capital Cost:

2019/20 £
50,000

Clitheroe Market Improvements Scheme

Service Area: Regeneration and Clitheroe Market

Submitted by: Colin Hirst

NOTE

The Clitheroe Market Improvements scheme was initially approved in 2015, before the proposed Clitheroe Market re-development plans were announced. As part of approving the 2018/19 capital programme revised estimate at its meeting on 17 January 2019, this Committee approved the move of this £175,000 scheme budget from the 2018/19 capital programme to the 2019/20 capital programme. This is because the scheme was on hold, awaiting the final plans for any development on the market site.

Policy and Finance Committee have since agreed to terminate the original re-development procurement on the market site and submit expressions of interest to the Future High Street Fund.

Future plans for this scheme budget will be reported to members at a future Health and Housing Committee meeting.

RIBBLE VALLEY BOROUGH COUNCIL REPORT TO HEALTH AND HOUSING COMMITTEE

Agenda Item No

9

meeting date: 21 MARCH 2019
 title: REVENUE MONITORING 2018/19
 submitted by: DIRECTOR OF RESOURCES
 principal author: ANDREW COOK

1 PURPOSE

1.1 To provide this Committee with information relating to the progress of the 2018/19 revenue budget, as at the end of January 2019.

1.2 Relevance to the Council's ambitions and priorities:

- Community Objectives – none identified.
- Corporate Priorities - to continue to be a well-managed council providing efficient services based on identified customer need, whilst ensuring the Council provides council tax payers with value for money.
- Other Considerations – none identified.

2 REVENUE MONITORING 2018/19

2.1 Shown below, by cost centre, is a comparison between actual expenditure and the revised estimate budget for the period April 2018 to January 2019. Please note that underspends and additional income are denoted by figures with a minus symbol.

Cost Centre	Cost Centre Name	Budget for the Full Year £	Budget to the end of January 2019 £	Actual including Commitments to the end of January 2019 £	Variance £	
APLAC	Alma Place Unit	1,440	-588	-1,758	-1,170	G
AWARM	Affordable Warmth	750	626	21	-605	G
CLAIR	Clean Air	1,610	418	691	273	G
CLAND	Contaminated Land	9,240	0	0	0	G
CLCEM	Clitheroe Cemetery	44,210	1,917	1,505	-412	G
CLMKT	Clitheroe Market	-46,520	-98,920	-101,002	-2,082	A
CMGHH	Community Groups - Health & Housing	29,120	0	0	0	G
COMNL	Common Land	2,290	552	42	-510	G
CTBEN	Localised Council Tax Support Admin	152,290	-13,772	-16,249	-2,477	A
DOGWD	Dog Warden & Pest Control	108,150	16,217	11,096	-5,121	R
ENVHT	Environmental Health Services	329,430	-18,687	-19,621	-934	G

Cost Centre	Cost Centre Name	Budget for the Full Year £	Budget to the end of January 2019 £	Actual including Commitments to the end of January 2019 £	Variance £	
HGBEN	Housing Benefits	93,990	28,570	49,501	20,931	R
HOMEE	Home Energy Conservation	5,010	344	0	-344	G
HOMES	Homelessness Strategy	55,490	-18,709	-24,078	-5,369	R
HSASS	Housing Associations	6,460	0	0	0	G
HSTRA	Housing Strategy	21,410	7,558	7,306	-252	G
IMPGR	Improvement Grants	71,500	-32,744	-32,209	535	G
JARMS	Joiners Arms	37,410	7,890	5,901	-1,989	G
PHACT	Public Health Act House Clearance	0	0	0	0	G
SHARE	Shared Ownership Rents	-1,250	-1,250	-1,252	-2	G
SUPPE	Supporting People	24,130	19,910	17,286	-2,624	A
UCRED	Universal Credit	10,920	-12,260	-12,259	1	G
Health and Housing Committee Total		957,080	-112,928	-115,079	-2,151	
Transfers to/(from) Earmarked Reserves						
Housing Related Grants Reserve - Affordable Warmth Grant		-750	-626	-21	605	
Housing Related Grants Reserve - Domestic Abuse Support Worker and Support Services		-14,290	0	0	0	
Housing Related Grants Reserve - Domestic Violence Sanctuary Security Scheme		-2,920	0	0	0	
Housing Related Grants Reserve - Flexible Homelessness Support Grant		-9,390	0	0	0	
Housing Related Grants Reserve - Homelessness Reduction Act funding		-2,180	0	0	0	
Housing Related Grants Reserve - Custom and Self Build funding		28,750	0	0	0	
Capital Reserve - Joiners Arms Roof Renewal financing (from Flexible Homelessness Support Grant)		33,290	0	0	0	
Capital Reserve - Home Improvement Loan repayment		3,800	0	0	0	
Total after transfers to/(from) Earmarked Reserves		993,390	-113,554	-115,100	-1,546	

Key to Variance shading	
Variance of £5,000 or more (Red)	R
Variance between £2,000 and £4,999 (Amber)	A
Variance less than £2,000 (Green)	G

- 2.2 The red variances highlight specific areas of high concern, for which budget holders are required to have an action plan. Amber variances are potential areas of high concern and green variances are areas which currently do not present any significant concern.
- 2.3 The main variances between budget and actuals on individual budget codes within cost centres have also been highlighted and explained, as follows:
- Red budget code variances (£5,000 or more) are shown with the budget holder's comments and agreed actions in Annex 1.
 - Amber budget code variances (£2,000 to £4,999) are shown with the budget holder's comments in Annex 2.
- 2.4 You will see an overall underspend of £1,546 on the net cost of services at the end of January 2019, after allowing for transfers to and from earmarked reserves.
- 2.5 Within this overall underspend there are two significant variances – these being Housing Benefits Rent Allowance subsidy grant income being £27,520 lower than budgeted for to date, partly offset by Housing Benefits Rent Allowance payments being £6,587 lower than budgeted for to date.
- 2.6 As Rent Allowance payments for the full year are broadly funded by Rent Allowance subsidy grant income received, through subsidy grant claim adjustments at year-end, no significant net overspend is expected for Rent Allowance payments and Rent Allowance subsidy grant income for the full year, at this stage.
- 2.7 Outlined below are the main variances to the end of January 2019 that may not be rectified by the end of the financial year:
- **Clitheroe Cemetery and Dog Warden & Pest Control / Grounds Maintenance (-£5,029):** Less time input charges by the Grounds Maintenance team at the Cemetery and on dog bin emptying due to higher staff turnover than budgeted for.
 - **Homelessness Strategy / Temporary Accommodation and Grants to Individuals (-£4,932):** Less use of hotels and bed and breakfast temporary accommodation for homeless people for the year to date and less net expenditure on payments made to date to help people avoid homelessness and secure and maintain private sector tenancies.
 - **Housing Benefits and Local Council Tax Support / various administration budgets underspends (-£4,911):** Lower spend to date than budgeted for across several administration budget codes, the main ones being postages, software maintenance, equipment purchases, scanning of documents and training expenses.

3 CONCLUSION

- 3.1 The comparison between actual expenditure and budget for this Committee shows an underspend of £1,546 at the end of January 2019, after allowing for transfers to and from earmarked reserves.
- 3.2 This Committee is currently on track to contain net expenditure within budget by year-end, subject to no further significant negative variances arising between February and March 2019.



SENIOR ACCOUNTANT

HH/AC/AC
21 February 2019



DIRECTOR OF RESOURCES

BACKGROUND PAPERS: None
For further information please ask for Andrew Cook

ANNEX 1

Health and Housing Committee Revenue Monitoring – Red Variances

Ledger Code	Ledger Code Name	Budget for the Full Year £	Budget to the end of January 2019 £	Actual including Commitments to the end of January 2019 £	Variance £	Reason for Variance	Action Plan as agreed between the Budget Holder and Accountant
HGBEN/4652	Housing Benefits/Rent Allowance Payments	6,324,730	5,463,934	5,457,347	-6,587	R Rent Allowance payments are slightly lower than budgeted for, after adjusting for recovery of benefits overpayments and non-cash transactions - actual was 0.1% lower than the £5.46m budgeted for to date. This is mainly due to changing levels of caseloads, which vary week to week.	Any lower payments for the year as a whole will be reflected in less Rent Allowance subsidy grant income received at year-end (see HGBEN/8002z below), as expenditure for the year is broadly funded by subsidy grant received. This means there is no significant underspend expected for the full year, at this stage.
HGBEN/8002z	Housing Benefits/Rent Allowances Grant	-6,360,510	-5,300,850	-5,273,330	27,520	R Rent Allowance grant subsidy income to date is 0.5% lower than budgeted for at Revised Estimate. This is because actual income is in line with estimates prepared for 2018/19 DWP Mid-Year Estimate grant purposes in August 2018, whereas the 2018/19 Revised Estimate produced in December 2018 estimated more subsidy income for the full-year than the Mid-Year Estimate, based on an anticipated higher level of Rent Allowance payments.	The level of subsidy received at year-end will broadly cover the Rent Allowance payments made in-year (see HGBEN/4652 above). This means there is no significant under-recovery of income expected for the full year, at this stage.

ANNEX 2

Health and Housing Committee Revenue Monitoring – Amber Variances

Ledger Code	Ledger Code Name	Budget for the Full Year £	Budget to the end of January 2019 £	Actual including Commitments to the end of January 2019 £	Variance £	Reason for Variance
CLCEM/ 5056	Clitheroe Cemetery/Grounds Maintenance	47,420	38,743	35,966	-2,777	A Less time input by the Grounds Maintenance team at the Cemetery for the year to date, mainly due to higher staff turnover than included in the revised estimate budget.
SUPPE/ 3079	Supporting People/Other Contract Payments	17,210	17,210	14,586	-2,624	A The Council paid £5,000 to HARV to provide the Domestic Violence Sanctuary Security scheme in Ribbles Valley, between November 2017 and October 2018. The scheme was grant funded by Lancashire County Council. £2,629 was unspent by HARV on the scheme when it ended in 2018/19 and HARV have repaid this amount to the Council. This repaid amount has been subsequently repaid to LCC by the Council in February 2019, as a grant repayment.
HOMES/ 2450	Homelessness Strategy/Homelessness Temporary Accommodation	10,220	8,518	5,948	-2,570	A Less use of hotels and bed and breakfast temporary accommodation for homeless people than budgeted for at Revised Estimate, based on lower demand for the year to date. <i>Note - The demand for temporary accommodation to prevent and deal with homelessness can fluctuate throughout the year based on the number and complexity of homelessness cases.</i>
HOMES/ 4676	Homelessness Strategy/Grants to Individuals	3,110	2,592	230	-2,362	A The majority of payments made to date to help people avoid homelessness and/or secure and maintain private sector tenancies have been made on the basis that they will be repaid by the people receiving the assistance. Invoices have subsequently been raised to begin recovery of these payments and this has reduced net expenditure in-year.

ANNEX 2

Health and Housing Committee Revenue Monitoring – Amber Variances

Ledger Code	Ledger Code Name	Budget for the Full Year £	Budget to the end of January 2019 £	Actual including Commitments to the end of January 2019 £	Variance £	Reason for Variance
DOGWD/ 5056	Dog Warden & Pest Control/Grounds Maintenance	17,200	14,334	12,082	-2,252	Less time input by the Grounds Maintenance team on dog bin emptying work for the year to date, mainly due to higher staff turnover than included in the revised estimate budget.
HGBEN/ 8007z	Housing Benefits/HRA Rent Rebate Grant	-28,730	-23,944	-21,500	2,444	Rent Rebates grant subsidy income to date is lower than budgeted for at Revised Estimate. This is because actual income is in line with estimates prepared for 2018/19 DWP Mid-Year Estimate grant purposes in August 2018, whereas the 2018/19 Revised Estimate produced in December 2018 estimated more subsidy income for the full-year than the Mid-Year Estimate, based on an anticipated higher level of Rent Rebate payments. The level of subsidy received at year-end will increase if actual Rent Rebates payments made in-year are higher than the levels estimated for the 2018/19 DWP Mid-Year Estimate. This means there is no significant under-recovery of income expected for the full year, at this stage.

