

Decisions taken by the Statutory Deputy City Mayor & Lead Member for Housing Briefing on Tuesday, 15 December 2020

| Agenda Item No | Topic | Decision |
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Part A – Items considered in public

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| <p>A3</p> | <p>Financial Assistance for Older and Vulnerable Clients - Extension to Exemption Period.</p> | <p style="text-align: center;">SALFORD CITY COUNCIL - RECORD OF DECISION</p> <p>I, Councillor Kelly, Statutory Deputy City Mayor and Lead Member for Housing, in exercise of the powers contained within the Council Constitution, do hereby approve:</p> <p style="text-align: center;">An extension to the exception to the Private Sector Housing Assistance Policy (PSHAP) as outlined in the report, to provide financial assistance to all qualifying applicants within the limits of the capital budget allocation until the 1st July 2021.</p> <p>The Reasons are: The pressing matter is for the Council to agree an “interim” solution to deal with new applications for loans made under the PSHAP. This will allow the Council to continue to provide financial assistance to elderly and vulnerable residents to carry out home improvements, which will allow them to remain living in their property safely. Due to COVID the service has not be able to progress work at the pace originally anticipated. By extending the exception period the service will be able to undertake all necessary checks and balances as required.</p> <p>Options considered and rejected were: To procure a new supplier of FCA regulated loan products without pause for review and consideration of current market demands. To stop providing financial assistance to older and vulnerable residents for home improvement works.</p> <p>Assessment of Risk: Low</p> <p>The source of funding is: Place, Home Improvement Capital budget</p> <p>Legal Advice obtained: Commercial Team The contractual arrangements between the Council and SUK have been longstanding and consumer credit</p> |
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| | | <p>legislation has evolved over this period so that most loans to individuals are now “regulated activities” that can only be carried out by FCA authorised bodies. There are a limited number of Local Authority “exemptions” which enable Local Authorities to enter into certain forms of financial arrangements with individuals without requiring FCA Authorisation. Given the complexity of current consumer credit legislation and the FCA regulatory regime, the Council has sought specialist legal advice from DWF regarding its “historic” PSHAP Loans which have been entered into by SUK on behalf of the Council and new applications for PSHAP Loans which the Council has received since SUK exercised its right to terminate its contract with the Council in 19th June 2020. With regard to new applications for PSHAP Loans, the Council proposes that a change is made to the current PSHAP so that, in place of the “regulated Loans” that SUK offers, the Council will enter into repayable Grants in a form that complies with the relevant “LA” exemptions: Kathryn Saldanha</p> <p>Financial Advice obtained: Natalie Birchall The proposal to provide direct financial assistance in the form of a grant with conditions, will be funded from the approved Place, Home Improvement Agency capital programme. The conditions would be that such assistance would be subject to a grant condition period of up to 20 years, during which time the grant would be required to be paid back to the council if the property had a change in ownership.</p> <p>Procurement Advice obtained: Emma Heyes, Category Manager, Tel. 0161 686 6243 There are no immediate procurement implications for this report for an exception to the change the PSHAP for the Council to provide direct financial assistance to residents, whilst future options are considered for a longer-term solution. In due course the procurement team will continue to provide advice and assistance to the HIA team, to review those future options and market appraisal to replace the service provided by Street UK. Any future procurement process should comply with the requirements of Contractual Standing Orders</p> <p>HR Advice obtained: N/A</p> |
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| | | <p>Climate Change Advice obtained: N/A</p> <p>The following documents have been used to assist the decision process: Private Sector Housing Assistance Policy (PSHAP)</p> <p>Contact Officer: Caren Green, Tel. 0161 793 2835 / 07773 590804</p> <ul style="list-style-type: none"> ▪ This decision is not subject to consideration by another Lead Member. ▪ The appropriate scrutiny panel to call-in the decision is the Growth & Prosperity Scrutiny Panel. <p>Signed: <u>Councillor Kelly</u> Dated: <u>15 December 2020</u> Statutory Deputy City Mayor & Lead Member for Housing</p> <p>-</p> <hr/> <p>This decision was published on 17 December 2020.</p> <p>This decision will come into force at 4.00 p.m. on 24 December 2020, unless it is called-in in accordance with the decision-making process rules.</p> |
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| A2 | | |