

Decisions taken by the Statutory Deputy City Mayor & Lead Member for Housing Briefing on Tuesday, 20 December 2022

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

A4	Extension to interim arrangements to deliver assistance through the Private Sector Housing Assistance Policy (PSHAP).	<p style="text-align: center;">Salford City Council - Record of Decision</p> <p>I, Councillor Tracy Kelly, Statutory Deputy City Mayor and Lead Member for Housing, Property & Regeneration, in exercise of the powers contained within the Council Constitution, do hereby approve:</p> <p>A short extension of the exception granted to the Private Sector Housing Assistance Policy (PSHAP), as outlined in this report, to allow the service to continue to provide financial assistance to all qualifying applicants within the limits of the capital budget allocation until 31st March 2023.</p> <p>The Reasons are: A short extension of the exception to policy period will allow the time required for the formal approval process to be followed including any call-in periods. The proposed implementation date of the revised policy is 1st April 2023, subject to approval.</p> <p>Options considered and rejected were: To stop providing discretionary financial assistance to older and vulnerable residents for home improvement works from January to March 2023.</p> <p>Assessment of Risk: Low</p> <p>Source of funding: Place, Housing Capital Budget</p> <p>Legal Advice obtained: Commercial Team Kathryn Saldanha The contractual arrangements between the Council and SUK had been longstanding and over that time consumer credit legislation evolved so that most loans to individuals were “regulated activities” that could only be carried out by FCA authorised bodies. There are a limited number of Local Authority “exemptions”</p>
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		<p>which enable Local Authorities to enter into certain forms of financial arrangements with individuals without requiring FCA Authorisation.</p> <p>The contractual arrangements between the Council and SUK have now ended and the Council's PSHAP loan portfolio has been transferred from SUK back to the Council. The Council's PSHAP loan portfolio is now being administered by the Council.</p> <p>The Council has reviewed and amended its current PSHAP 2014 and will be bringing its new PSHAP 2023 forward for approval in January 2023.</p> <p>With regard to applications for PSHAP loans since the termination of the arrangement with SUK, the Council made a change to its PSHAP 2014 so that, until 31 December 2022, in place of the "regulated loans" that SUK offered, the Council entered into repayable Grants in a form that complied with the relevant Local Authority exemptions. This report seeks an extension to those interim PSHAP arrangements for a three-month period until 31 March 2023 pending the adoption of the Council's new PSHAP 2023 which will provide a longer-term service provision solution.</p> <p>Financial Advice obtained: Paul Guest – Senior Accountant (09/12/2022) This proposed extension to the interim arrangements currently in place to deliver assistance to homeowners through the Private Sector Housing Assistance Policy, in the form of a grant with conditions, will be funded from the approved Place, Home Improvement Agency capital programme.</p> <p>The grant conditions would include a land registry charge being placed upon the property for a period of up to 20 years, during which time the grant would be required to be paid back to the council if the property has a change in ownership.</p> <p>Procurement Advice obtained: Emma Heyes, Category Manager, x6243 There continues to be no immediate procurement implications for this report for an extension to the</p>

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		This decision will come into effect at 4.00 p.m. on 6 th January 2023 unless it is called-in in accordance with the decision-making process rules.
A1		
A2		