

Decision No: CMM –

Forward Plan No:

This record relates to Agenda Item 98 on the agenda for the Decision-Making

RECORD OF CABINET MEMBER DECISION

DECISION-MAKER: COUNCILLOR LIZ WAKEFIELD

PORTFOLIO AREA: HOUSING

SUBJECT: PROMOTING FINANCIAL INCLUSION
AMONGST COUNCIL HOUSING
RESIDENTS

AUTHOR: NICK HIBBERD

THE DECISION

- (1) That the commissioning of new services be approved, as outlined in the report, in order to promote financial inclusion amongst council housing residents using the Community Banking Partnership model.

REASON FOR THE DECISION

- (1) To seek Housing Management Consultative Committee's endorsement for the development of new services which promote financial inclusion amongst council housing residents through the commissioning of an integrated financial inclusion delivery model.

DETAILS OF ANY ALTERNATIVE OPTIONS

- (1) The proposal is based on a mixed delivery model with some in-house and some externally funded services. A new financial inclusion co-ordinator within Housing & Social Inclusion will co-ordinate activities and report outcomes to residents, the Housing & Social Inclusion management team, and The Advice Partnership.

OTHER RELEVANT MATTERS CONCERNING THE DECISION

None

CONFLICTS OF INTEREST

CONFIRMED AS A TRUE RECORD:

We certify that the decision this document records was made in accordance with the Local Authorities (Executive Arrangements) (Access to Information) (England) Regulations 2000 and is a true and accurate record of that decision

Date:

18 April 2012

Decision Maker:

Councillor Liz Wakefield
Cabinet Member for Housing

Signed:



Proper Officer:

18 April 2012

Mark Wall, Head of Democratic Services

Signed:



SCRUTINY

Note: This decision will come in to force at the expiry of 5 working days from the date of publication subject to any review under the Council's Scrutiny 'Call-In' provisions.

Call-In Period

Date of Call-in *(if applicable) (this suspends implementation)*

Call-in Procedure completed *(if applicable)*

Call-in heard by *(if applicable)*

Results of Call-in *(if applicable)*

Decision No: CMM –

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RECORD OF CABINET MEMBER DECISION

DECISION-MAKER: COUNCILLOR LIZ WAKEFIELD

PORTFOLIO AREA: HOUSING

SUBJECT: EXTENDING PAYMENT OPTIONS FOR COUNCIL LEASEHOLDERS

AUTHOR: DAVE ARTHUR

THE DECISION

- (1) That the Cabinet Member for Housing agrees the following proposals for leaseholders in residence be agreed, throughout the term of the loan or arrangement only:
 - (a) Brighton & Hove City Council offers additional payment options in the form of equity loans, maturity loans and monthly repayment loans over 25 years to leaseholders who are in financial difficulty and struggling to pay high major works bills as outlined in the report.
 - (b) The council increases the interest-free repayment limit from 12 months to a sliding scale depending on the amount with a maximum of 5 years. (See table at 3.14 of the report).
 - (c) The specific criteria to be met when offering these additional loans will be agreed by the Head of Housing & Social Inclusion and the Chief Finance Officer in consultation with the Cabinet Member.

REASON FOR THE DECISION

- (1) To give the council more options to work with leaseholders to secure and collect debt which would otherwise be at risk of default. To give council leaseholders who reside in their own properties as many options as possible to meet high major works costs without having to sell their home or face legal proceedings instigated by the council for debt.

DETAILS OF ANY ALTERNATIVE OPTIONS

- (1) The alternative is to leave the payment options for leaseholders as they are. The council would be unable in some cases to secure a debt with consequent risk of default. Some leaseholders on fixed or low income who otherwise might be helped will face the prospect of court, money judgements and potential loss of their home

OTHER RELEVANT MATTERS CONCERNING THE DECISION

None

CONFLICTS OF INTEREST

CONFIRMED AS A TRUE RECORD:

We certify that the decision this document records was made in accordance with the Local Authorities (Executive Arrangements) (Access to Information) (England) Regulations 2000 and is a true and accurate record of that decision

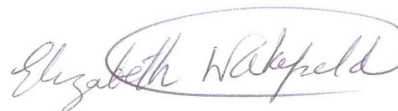
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