

**NORTH LINCOLNSHIRE COUNCIL**

**BUSINESS, INNOVATION, EMPLOYMENT AND SKILLS  
CABINET MEMBER**

**REVIEW OF THE HOME ASSISTANCE POLICY**

**1. OBJECT AND KEY POINTS IN THIS REPORT**

1.1 To approve the Home Assistance Policy 2016 – 2019.

**2. BACKGROUND INFORMATION**

- 2.1 The Housing Assistance Policy helps support the disabled and vulnerable to remain safe and independent at home through appropriate assistance to fund minor repairs, energy efficiency improvements or adaptations. The current policy was approved in 2014 and is no longer fit for purpose.
- 2.2 The mandatory funding for Disabled Facilities Grants (DFG) from 2015 became part of the Better Care Fund (BCF). The BCF specifically looks at ensuring a more joined up service provision for the frail and frail elderly across health and social care.
- 2.3 People remain healthier and live longer if they stay in their home environment. The DFG is essential for those unable to help themselves to change their home environment so they can lead lives that are more independent, including receiving care at home. It also provides better value for money compared to providing care away from the home.
- 2.4 There is a mandatory duty on housing authorities to provide DFGs to those that qualify up to a maximum of £30,000. Currently, the discretionary home assistance pot is used to top up DFGs in excess of the £30,000 maximum.
- 2.5 The Home Assistance policy also covers other forms of help and assistance, such as energy efficiency improvements and urgent repairs required to keep the home healthy and safe.
- 2.6 The new policy develops an assessment framework for those who come to us for help, the measures available to achieve our outcomes and the assistance that may be available. We want to ensure that we

are targeting our help at those most in need and producing outcomes linked directly to the council vision.

- 2.7 The key principles in the policy will be the council's commitment to a safe and healthy housing stock across all tenures to help support and deliver real improvements in health, to support residents with disabilities to remain safe at home and to target our specialist assistance towards those most in need of our help.
- 2.8 The policy gives priority for funding DFGs and other minor adaptations and assistance to help adapt a property to meet need. Other elements of assistance within the policy are discretionary and subject to the availability of funds.
- 2.9 The prime responsibility for maintaining and improving homes rests with the homeowner. However, we also recognise that sometimes the owner may not have the necessary funds available to them and that in those circumstances, the council has a role to play in supporting the owner by providing good quality advice, information, signposting to appropriate sources of funding and sometimes, where no other funding is available, providing direct assistance. The Home Assistance Policy aims to outline how we will do that whilst still supporting the overarching agenda of self-help/personalisation and promoting independence.
- 2.10 Through our policy, we are seeking to deliver improved health outcomes. Providing DFGs makes sense. A fractured hip from a fall costs the state on average £28,665, which is three times the cost of an average DFG which may have prevented it and a hundred times more expensive than fitting handrails. Postponing residential care by just one year saves £28,080 per person. The cost of an average DFG generally funds a stair lift and level access shower.
- 2.11 The updated policy recognises the fact that our resources to deliver improvements are finite and as such we intend to prioritise our investments to ensure that we assist the most vulnerable residents in raising their housing standards and thereby improving their health outcome.
- 2.12 Data and future projections show that there are still key needs around older residents and residents with disabilities. These two groups will continue to be the focus for future prioritisation of service whilst we continue to encourage self-dependence for other residents.

### **3. OPTIONS FOR CONSIDERATION**

- 3.1 Option one – accept the new policy and the options for assistance contained within.
- 3.2 Option two – do nothing and continue with the current policy.

#### **4. ANALYSIS OF OPTIONS**

- 4.1 Option one is the preferred option. The revised policy aims to be more outcomes focused and aligned to the council's strategy, vision and priorities but still with the aim of keeping people safe and healthy in their home environment.
- 4.2 Option two would leave the council open to challenge but more importantly, the policy would be unfit for purpose and fail to address the issues facing us in the years to come.

#### **5. RESOURCE IMPLICATIONS (FINANCIAL, STAFFING, PROPERTY, IT)**

- 5.1 There are no resource implications to highlight. The new Home Assistance policy will be delivered within the current staffing and financial resources.

#### **6. OUTCOMES OF INTEGRATED IMPACT ASSESSMENT (IF APPLICABLE)**

- 6.1 An integrated impact assessment has been completed for the new policy.

#### **7. OUTCOMES OF CONSULTATION AND CONFLICTS OF INTERESTS DECLARED**

- 7.1 The new policy has undergone a significant amount of consultation internally, with partners and externally. Appendix 1 contains the results of the consultation undertaken on the council's web site. All comments were considered and wherever possible, incorporated into the policy.

#### **8. RECOMMENDATIONS**

- 8.1 That the Cabinet Member approves the Home Assistance Policy 2016 - 2019

DIRECTOR OF PLACES

Civic Centre  
Ashby Road  
SCUNTHORPE  
North Lincolnshire  
DN16 1AB  
Author: Liz Webster  
Date: 17 October 2016

**Background Papers used in the preparation of this report:** None

### INTRODUCTION

The condition of our home has an impact on our mental, physical and social well-being. To some degree, the quality and suitability of our home can affect all elements of our life, including our health, our future prospects and our ability to interact and contribute to the community around us.

**The Council is committed to improving the condition of the housing in our area across all tenures and to use the range of powers we have available to us to do so.**

This Home Assistance Policy sets out how the Council intends to use its powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to improve the quality of privately owned houses for those most in need. The Regulatory Reform Order (RRO) gives the Council the power to adopt a Housing Assistance Policy to improve living conditions in North Lincolnshire and to provide financial and other assistance in a way that best suits local circumstances and within financial resources available. This activity is central to making our communities safer and stronger and the Council's overall theme of Aspiring people, Inspiring places.

We share the Government's view that homeowners have the prime responsibility for repairing and improving their home. However, we recognise that on occasions, owners may not have the resources readily available to remedy significant and urgent health and safety hazards and in those situations, we have a role to play in providing access to good quality information and advice and to suitable sources of funding.

This Home Assistance Policy identifies the forms of financial and other assistance that are available from the Council to assist vulnerable homeowners, owners of privately rented accommodation and disabled adults and children to repair, improve or adapt their homes. The policy does outline the eligibility criteria and the terms on which assistance may be provided, however, the full terms and conditions related to each form of assistance are available on request. The ethos behind the policy is one of enabling rather than providing funding. We are therefore aiming to encourage self-help and assistance wherever possible.

Our priority is for funding to be provided to those children and adults applying for a mandatory disabled facilities grant that will adapt their home to their needs and ensure they and their carers are safe. All other forms of assistance are discretionary and are therefore subject to the availability of funding.

This policy aims to ensure that the most cost effective and value for money solutions are accurately targeted at those with the greatest need using an assessment framework and a tool kit of measures that seek to deliver improved health outcomes.

This policy, once approved, replaces the previously adopted Home Assistance Policy.

## BACKGROUND

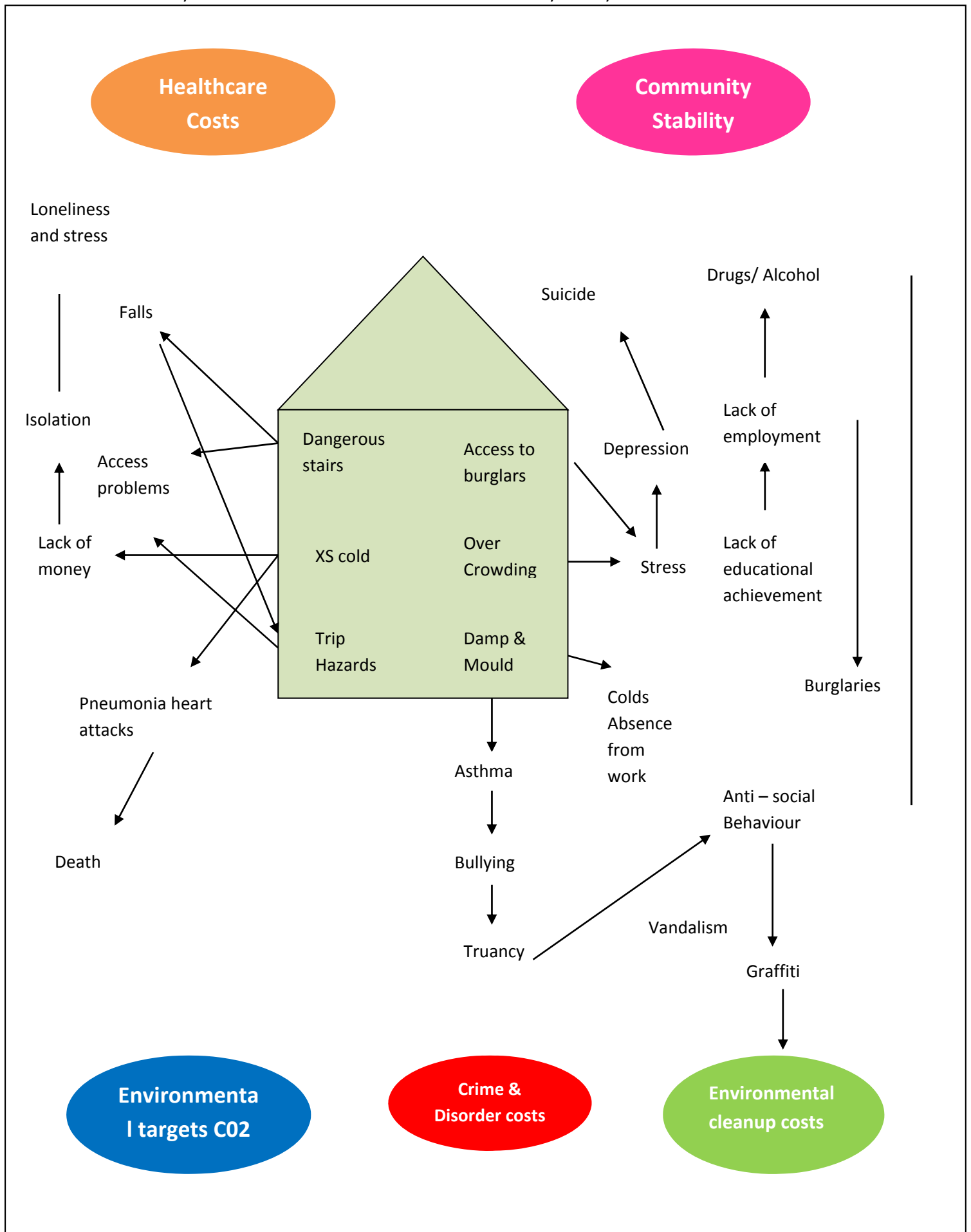
*The evidence base underpinning our priorities is available on the Council's website ([www.northlincs.gov.uk](http://www.northlincs.gov.uk)).*

### **Starting well, living and working well, ageing well - all link to home adaptations**

- **CHILDREN:** Home adaptations can make or break the capacity of parents to look after disabled children at home. Whilst some of the more expensive DFGs are for disabled children, because of the high costs of specialist residential care for disabled children, such adaptations can result in some of the greatest cost benefits. Nationally 7% of DFGs go to children.
- **ADULTS:** An adapted home environment plays a pivotal role in enabling working age adults to live independently and remain economically active. Nationally 22% of DFGs go to those aged 20 – 60.
- **OLDER PEOPLE:** The 2011 Census reveals that 8,660,529 older people live in England, including 4,019,419 older people living in their own home with limited day-to-day activities owing to a longstanding health condition or disability. Estimates suggest that within this group, around two million have difficulty with one or more aspects of self-care – such as bathing or dressing – identified using the standardised 'Activity of Daily Living' (ADL) measure. Around 560,000 had three or more ADL difficulties. ADL and self-care can frequently be enabled through home adaptations eg bathing, toileting. 71% of DFGs are awarded to older people over 60. (The above excerpt comes from the Care and Repair: Integration Briefing 1).

The interdependency between housing and health (in the widest sense, including mental health and well-being) is well documented for all age groups. From children struggling with educational attainment due to living in unhealthy and overcrowded accommodation, young adults in multi-occupied housing linked to depression and loneliness to older people who have been shown to remain fitter, healthier and independent for longer when supported to stay living at home.

The illustration below is from the BRE<sup>1</sup> and illustrates the interdependency between housing, community and health and the stressors that exist on a day-to-day basis.



## STRATEGIC RELEVANCE

In April 2016, we were pleased to see the Government nearly double its allocation of funding for mandatory disabled facilities grants nationally and here in North Lincolnshire.

In 2015/16, the Government's allocation for disabled facilities funding was incorporated into the Better Care Fund illustrating the key role that disabled facilities grants play in health and social care and improved health outcomes.

We know that the vast majority of disabled people (all ages) live in general, none specialist housing and so home adaptations play a key role in enabling safe, healthy, independent living at home.

In addition, home adaptations can reduce health and social care costs, help to reduce risk of injury, stop admission to hospital, enable faster hospital discharge and delay the onset of admission to residential care. Studies show that the home environment is a quantifiable determinant of health, quality of life and well-being. The quality and suitability of the home environment is particularly important for disabled people, older people, those living with a chronic disease or the consequences of a serious injury, and those who experience functional and cognitive difficulties.

This radical funding change for DFG provides an ideal opportunity to consider how to integrate provision of help with home adaptations across housing, health and social care systems. There is clear evidence to show the high cost benefits of disabled facilities grants and the key role of home adaptations in prevention. In North Lincolnshire, there is a close working partnership between social care, the Occupational Therapy service and Operational Housing to ensure disabled children, adults and the frail and frail elderly remain safe at home.

## CONSULTATION

We have consulted on this policy using the Council website and with stakeholders. They have helped shape the priorities and the content of the policy.

Stakeholders included:

- \* Registered Social Housing providers,
- \* Adult Social Care,
- \* Children and Young Peoples Service,
- \* Occupational Therapy,
- \* Accountable Care Partnership Operational group,
- \* Carers Advisory Partnership,
- \* Carers Support Centre,
- \* Public Health Evidence and Intelligence Team,

- \* Older persons Champion,
- \* Client Group/Service users – Adults and Children,
- \* Client Group/Service users – Home Assistance (including loans, energy efficiency and handyman service).

## OUR PRIORITIES FOR 2016 - 2019

The following are our key outcomes for the policy over the next three years and feed directly from the Council's overarching priorities of **Enable, Support, Shape, Commission and Transform** -

- \* Improve the health outcomes of vulnerable people living in poor housing,
- \* Contribute to preventing avoidable poor health and accidents arising in housing occupied by vulnerable people,
- \* Promote personalisation and the idea of social prescribing to support independent living for vulnerable residents,
- \* Address issues for fuel poverty and improve year on year performance against carbon targets,
- \* Reduce the number of homes that fail to meet the minimum statutory standard for housing,
- \* Use the Housing Health and Safety Rating system to tackle health inequalities,
- \* Achieve consistently high levels of customer satisfaction in relation to performance across all elements,
- \* To further develop and strengthen linkages between housing, health and social care partnerships and the wider Better Care Fund agenda,
- \* To constantly work to improve the service and ensure that customer service and keeping residents safe at home remains central to Home Assistance,
- \* To ensure equitable delivery of, and maximise access to, our services to deliver our key outcomes,
- \* Establish strong links with the third sector to maximise the services offered by organisations within this sector,

This Policy sets out our assessment method, the measures available to achieve our outcomes and the assistance that may be available.

The overarching ethos of the policy is self-help and we see our primary role as being one of enabler rather than direct funder. We aim to encourage self-assistance and independency wherever possible.



We do however recognise that for some vulnerable residents self- help is difficult and in such circumstances, we have an obligation to provide targeted support and assist them to live in healthy housing.

### ***Maximising our impact***

Our resources are not limitless, therefore, our interventions need to be targeted to ensure that we are assisting the most vulnerable residents to improve their homes and achieve quantifiable health outcomes. We know that our population is aging and that the number of disabled children and adults is increasing. We therefore recognise going forward that there are key needs for older residents, residents with disabilities and the frail and frail elderly. The policy and our services are targeted therefore at those particular groups of residents whilst encouraging self-dependence for all others.

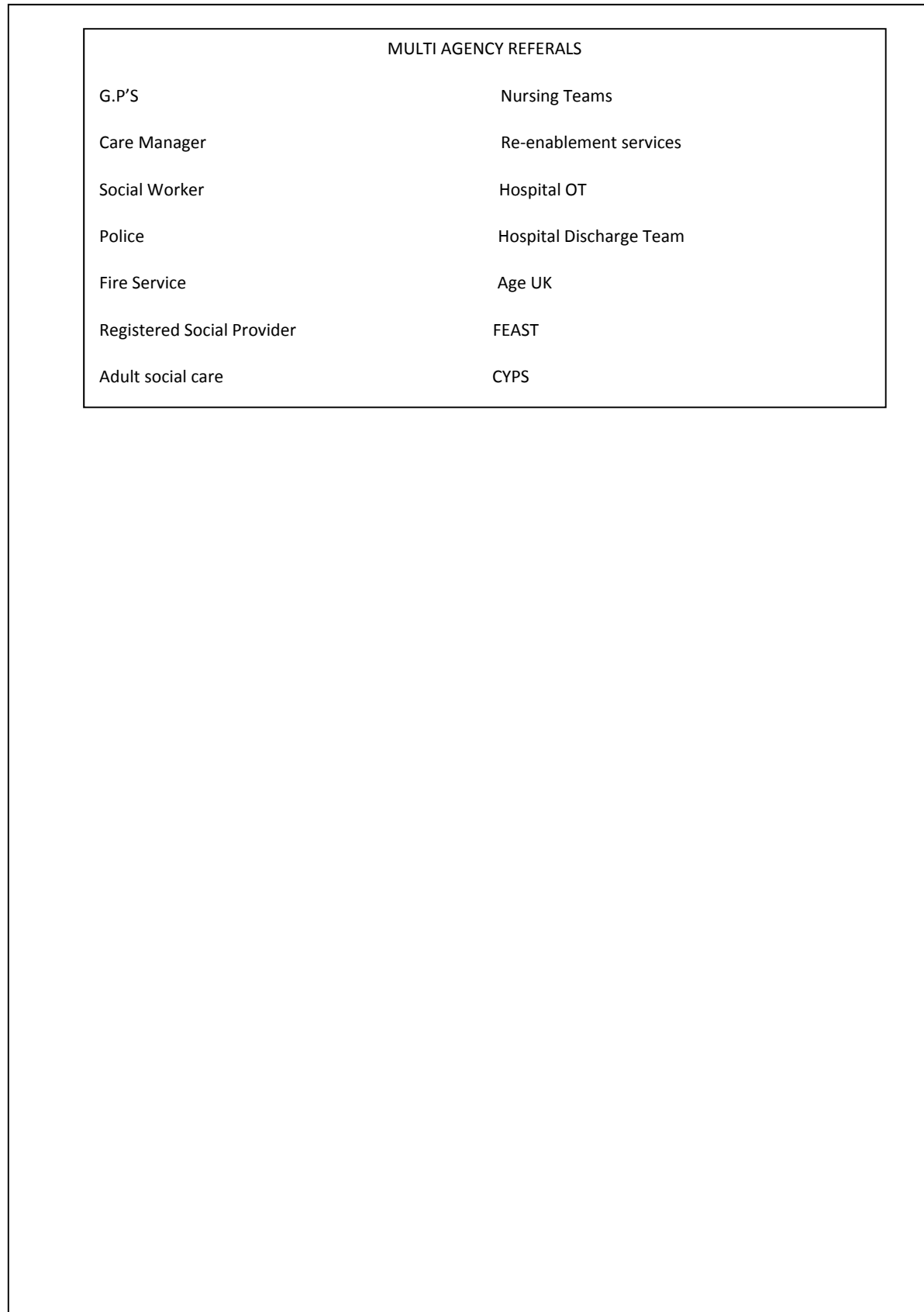
## **ASSESSMENT AND TOOL KIT**

There are a range of tools available to us to address issues of poor quality housing which also link to improving health outcomes. The Health and Safety Rating system is the primary tool for assessing housing conditions, which uses hazards to health. Using this methodology, we can increasingly target our interventions towards supporting improved health outcomes and reducing risks caused by the home environment. The reduction or elimination of risks linked to poor housing is a significant contribution towards the health, social care and economic agendas and the wider determinants of health. Using the Building Research Establishment's (BRE) cost calculator, we can determine the notional savings made to health, social care and the community through our interventions. The data shows just how significant the contribution from Operational Housing can be.

Using a targeted and specialist approach to the assistance we give and the development of a network of support services, including the third sector, we believe that it will be possible to assist an increasing number of vulnerable households whilst maximising our available capital budgets to deliver multiple low value but high health and safety impact interventions.

## HOME ASSISTANCE SERVICES/NETWORK

The diagram below illustrates the client centred network of services and referral pathways for Home Assistance –



## HOME ASSISTANCE

The Home Assistance Service, which delivers the Home Assistance policy, assists vulnerable people to remain safe, healthy, secure and independent in their own home. The assistance we offer extends to all tenure groups but is targeted at those most in need.

The service and the policy amalgamate the following elements:

- \* In house adaptations,
- \* Home Funding Assistance
- \* Affordable Warmth,
- \* Handyperson scheme,
- \* Community Equipment Service and Assistive Technology,
- \* Advice and sign posting

The main objectives of the Home Assistance services are to:

- \* Enable older people and disabled home owners and tenants to stay in their own home for as long as possible
- \* Avoid the need for premature moves into institutional care and to assist in the discharge of people from hospital,
- \* Maintain and improve the quality of life for older and disabled homeowners and tenants,
- \* Assist the client group to maintain a level of comfort and security, promoting their physical and mental well-being
- \* Provide a safe home for disabled children and their families where they can grow and learning

The Home Assistance policy and the services we currently provide go beyond those provided in pursuance to our statutory duties. In so doing, we provide essential services that no other public body, service or third party provide.

### **In House Adaptation (Agency) Service for self funders**

This service is available to all those applying for a disabled facilities grant. We will assist you to complete your application form and ensure all the necessary documentation is provided. The technical surveyors will prepare the necessary plans, schedules of work, liaise with social services and the Occupational Therapy service, obtain quotes, liaise with contractors on the client's behalf, and pay the contractor direct. We can also provide a bespoke agency package for a fixed fee for those homeowners wanting to fund their own adaptations.

Where a client contribution is required or a client is funding their own adaptation using their own personal budget, we offer an agency service by charging an agency fee for the work we undertake.

### **Home Funding Assistance**

This service is available to all clients eligible for general improvement assistance. The service supports a home visit by a dedicated officer to talk through the options available, provide relevant financial advice, assist with the completion of application forms and gather any necessary supporting documentation. Technical support is also provided as per the adaptations service. An agency fee is charged.

We are unable to provide funding for large-scale improvements or repair schemes. Homeowners looking to undertake such projects will be directed to other sources of financial advice/funding.

### **Handyperson scheme**

The Council directly supports the delivery of a handyperson scheme. The advantages of a handyperson scheme are that it is flexible, responsive to clients needs and provides a cost effective service within short time periods. Keeping the frail and frail elderly safe at home often involves only minor, non-complex aids and adaptations that do not require structural alterations, e.g. provision of a handrail. In such cases, to go through the DFG process would be unnecessarily complex and time consuming. The handyman service allows minor adaptations to be completed quickly, at short notice so hospital discharge is not delayed and at low cost resulting in a significant saving to other parts of the health and social care system. The council completed a social return on investment on the handyman service, which showed that for every £1.00 spent on the service, £3.00 was saved on health, social care and community costs.

Where capacity allows, our service assists vulnerable clients with small-scale maintenance and repairs around the home as well as gardening. We also work in partnership with other agencies to provide these universal types of services and sign post accordingly. A charge is made for these types of jobs. However, there may be a reduced rate for the frail and elderly if in receipt of means tested benefits.

### **General Advice/Housing Support Services**

We will sign post or refer clients to other partners with their agreement if they need a benefit check, fire safety measures, home safety/hazard assessment and general day-to-day support/assistance as necessary. Where assistance is given to sign post or access private funds for home maintenance/repair/adaptation or energy efficiency, a small fee (up to 12.5%) of the overall cost of the scheme may be charged.

### **Community Equipment Store and Assistive Technology**

The Council's Assistive Technology services provide a wide range of equipment designed to meet the needs of the individual and by so doing, increase the scope of safe activities, promote independence and ensure the well-being of the frail and frail elderly. Those in particular that benefit from such equipment, include those at risk of falling, at risk of admission to hospital, in aftercare and in the early stages of dementia. We can also provide audio or visual alarms within the property, i.e. cold alarms, CO monitors and items of equipment that allow safe and secure access, e.g. digital locks. Minor adaptations that give assistance with general day-to-day living also come under this banner.

The Community Equipment Store provides a range of equipment following an OT assessment and recommendation to help the day to day living of disabled children and adults and their carers.

### **Affordable Warmth Services**

We have a strong record of working hard in the affordable warmth arena to bring in significant amounts of funding and helping residents improve the energy efficiency of their home and tackle fuel poverty. We have significant challenges in our area; a number of our wards are in the highest areas of deprivation from across the country, large parts of the area are off mains gas and a large number of the residents in rural areas are elderly, often living on their own and being asset rich but property poor.

In 2003, we created the South Humber Energy Efficiency Partnership along with North East Lincolnshire. This partnership still exists and has procured a number of partners through whom our energy efficiency programmes are delivered.

Those most at risk from fuel poverty and cold indoor temperatures are -

- Those over 60 and particularly those over 75,
- Those living with a long-term condition,
- Those living with a disability,

Particularly were they are on low incomes and it is for that reason, that our assistance around energy efficiency is targeted at these groups.

Currently, we work to reduce fuel poverty through a number of schemes, namely; funded insulation and heating programmes, oil buying co-operative, energy switching and the hotspots scheme, which allows front line services to refer vulnerable households needing energy efficiency assistance as well as assistance with benefit checks, handyman services or a fire safety assessment through to us. We also have a number of schemes targeted at achieving specific outcomes or at particular areas, such as Warmzone funding, wind farm assistance and recent NEA (National Energy Action) “fill the gap” funding aimed at installing external wall insulation to park homes.

We also have an emergency assistance that allows emergency work to be undertaken in times of crisis. For example, in a situation where a homeowner vulnerable to cold conditions due to age, disability or health suddenly finds they are without heating and cannot afford to pay for a repair/replacement boiler. The emergency fund can be used to fund the necessary repair or replacement or an interim option where it would clearly be detrimental to health of the homeowner to leave them without heating for an extended period of time whilst waiting for other funding sources. To maximise the effectiveness of this fund, we will take advantage of other forms of match funding available locally and nationally.

We have a new energy efficiency product, a repayment loan to be used to bridge the funding gap between Energy Company Obligation (ECO) and the cost of the improvement. This loan, similar to the Home Appreciation Loan, has been developed by the Yorkshire and Humber authorities in partnership with the Homes and Loans Team from Sheffield.

### **Housing Health and Safety Rating System**

The Housing Health and Safety System (HHSRS) provides a basic assessment to determine the risks related to cold homes and other hazards.

Where no other option is available, HHSRS allows an enforcement route regardless of tenure, to resolve the hazard identified. This can include works in default and the cost being attached as a charge against the property.

### **Signposting and advice**

Across all elements of Home Assistance, we have a network of partners to whom we can sign post residents with their agreement to try to maximise the help and support provided.

## Housing Financial Assistance

### Overview

All Housing Financial Assistance is subject to the capital budget available in any given year.

We have a duty under the Housing Act 2004 “to keep the housing conditions in the area under review with a view to identifying any action that may need to be taken...”.

Those clients who do not qualify for financial assistance will automatically access a range of non-financial assistance/agency advice and support as necessary.

The help that may be available (depending on resources) is shown below.

Please note, that each type of assistance has strict criteria around eligibility, some of which is detailed in the pages following but more detailed information can be found on the Council website ([www.northlincs.gov.uk/](http://www.northlincs.gov.uk/)) or on request.

The assistance contained in the policy includes:-

- Home Appreciation loan (*currently provided*)
- Credit Union (minor works) loan (*currently provided*)
- Energy Efficiency repayment loan (*a new form of assistance*)
- Minor Works Assistance (*currently available but some of the conditions of providing assistance have changed*)
- Energy Efficiency Assistance (*currently available but some of the conditions of providing assistance have changed*)
- Emergency (repairs) Assistance (*a new form of assistance*)
- Disabled Facilities Grant (*currently provided*)
- Disabled Facilities top-up assistance (*currently provided – but the amount and how it will be provided has changed*)
- Emergency (minor adaptations) Assistance (*a new form of assistance*)
- Disabled Facilities Relocation/Support Assistance (*currently provided*)

## Home Appreciation Loan

Our Home Appreciation Loan (HAL) is an equity release loan administered in partnership with Sheffield Homes and Loans service. The Council's interest in the property is secured via a charge against the property with HM Registry for the amount of eligible works and the fee to cover the land registration, agency fees and legal costs. The advantages of this scheme are that the loan is interest free and only repayable on future sale or disposal of the property (including transfer of the ownership). Whilst there is no mechanism for repayment via regular instalments, the homeowner is able to repay prior to any property sale if a request is made. All repayments are then recycled into the overall budget for further provision of loans. The advantage of the loan is that it is relatively easy to administer and therefore we are able to deliver it in-house.

We will always look to offer a loan option before any other form of assistance and where a loan for the full cost of the work is not fundable, a combination of loan and grant may be feasible and will be considered before any other form of financial assistance. The maximum loan available is £10,000 with the specific aim of removing significant (Category 1) hazards in the home (and the by-product of making it decent). In particular, priority will be given to the following hazards, which link to our priorities and public health outcomes:-

- Excess cold (with links to affordable warmth, fuel poverty, energy efficiency and carbon reduction),
- Falls (on a level, between levels and on stairs),
- Fire/CO<sub>2</sub>
- Entry by intruders,
- Damp and mould,
- Food safety,
- Electrics

HALs are targeted towards those homeowners who are currently facing significant risk in their own homes from the hazards listed above and whose health will be improved through our direct intervention enabling them to remain safer at home for longer.

Clients will only be eligible for a HAL if they have an owner's interest in the property which is registered with the land registry and they are unable to access a commercial loan or funding from elsewhere (evidence of being unable to obtain a commercial loan or alternative sources of funding should be available).

In all cases, clients are advised to seek their own independent financial advice before entering into any of the Council's loan agreements

In addition, the following criteria must also be met:-



| Loan Assistance   |  |   |
|---|--|---|
| Eligibility Criteria  | Conditions   | Amount  |
| <ul style="list-style-type: none"> <li>• Applicant has an owners interest which is registered with the land registry,</li> <li>• Client is aged 60+ years or disabled and in receipt of a means tested benefit or is otherwise vulnerable and unable to pay,</li> <li>• Identified need for works to remove Category 1 hazards leading to a verifiable improvement in the health of the applicant or will prevent poor health/injury, e.g. heating repair, installation, modification.</li> </ul> | <ul style="list-style-type: none"> <li>• The property is occupied by the applicant until the loan is repaid,</li> <li>• The property is to be covered by building insurance until the loan is repaid,</li> <li>• Application assessed using the Council's agency service.</li> </ul> | <ul style="list-style-type: none"> <li>• £10,000 maximum cost of remedial works,</li> <li>• Loan repaid when the property is sold or on the transfer of ownership,</li> <li>• Voluntary repayment of the full loan amount may be made prior to sale.</li> </ul> |

### Credit Union (Minor works) Loan

This may be made available to homeowners who are unable to access commercial loans, and whose circumstances are such that a home appreciation loan is not suitable.

Where minor works loans are made available it will be to carry out small 'minor works' type repairs to eliminate Category 1 Hazards or items of disrepair that present a potential risk to the health and safety of the occupants.

The loan is delivered on behalf of the council by North Lincolnshire Credit Union using council funding. The loan is repayable over a maximum five-year period, with the exact period of repayment dependent upon the amount that the applicant will borrow and their financial circumstances. The minimum amount of any minor works loan is £500, up to a maximum of £2,000.

## Energy Efficiency Repayment Loan

This is a new form of assistance developed along with the Homes and Loans team from Sheffield. It aims to assist those homeowners who are unable to bridge the short fall in funding for affordable warmth improvements, such as replacement boilers and external wall insulation.

The assistance is in the form of a repayment loan over a fixed period and secured as a charge on their property until fully paid back.

## Minor Works Grant

As with the HAL, the provision of a minor works grant, will only be considered where:-

- The provision of a loan product will not be cost effective (i.e. works are less than £1,000) and/or,
- Small scale emergency works totalling less than £5,000 are required within a very short timescale to prevent an imminent health and safety risk, and/or
- The client is vulnerable and is unable to access loan funding but would benefit (clear health outcomes) from small scale work (less than £5,000),
- A combination of loan and grant will be considered with a loan is not appropriate (client is unable to met the loan criteria) and before a full grant.

Grant assistance will only be considered if supported by appropriate medical evidence of client’s health needs and there is proof that other sources of funding are unavailable.

| MINOR WORKS GRANT ASSISTANCE - Only for consideration where a loan product is not appropriate or applicable   |   |   |
|---|---|---|
| Eligibility Criteria  | Conditions  | Amount  |
| <ul style="list-style-type: none"> <li>• Applicant has an owner’s interest,</li> <li>• Client is aged 60+ years and/or disabled and is in receipt of means tested benefit or otherwise vulnerable and unable to pay,</li> <li>• Identified need for works to remove Category 1 hazards leading to a verifiable improvement in the health of the client or will prevent poor health/injury occurring.</li> </ul> | <ul style="list-style-type: none"> <li>• Property occupied by the applicant as their only or main residence for the past 3 years,</li> <li>• Grant to be repaid if property sold and/or is no longer owned and occupied by the applicant within 10 years of grant certification,</li> </ul> | <ul style="list-style-type: none"> <li>• Grant maximum is £5,000,</li> <li>• Grant not repayable unless grant conditions are breached.</li> </ul> |

## Energy Efficiency Grant

The Energy Efficiency grant is similar to the minor works grant except that it is targeted at eliminating or reducing fuel poverty by energy efficiency improvements. A grant will only be considered where a loan is not appropriate or applicable or alternative sources of funding are unavailable.

A maximum of £5,000 is available but the funding can, in limited circumstances, be increased by combining loan and grant products. For example, to fund external wall insulation, provided the other criteria are met.

Grant assistance will only be considered if supported by medical evidence of the client's health needs and there is evidence of alternative sources of funding not being available.

| Energy Efficiency Grant   |  |  |
|---|--|--|
| Eligibility Criteria  | Conditions   | Amount   |
| <ul style="list-style-type: none"> <li>• Applicant has an owner's interest,</li> <li>• Client is aged 60+ years or is disabled and in receipt of a means tested benefit or otherwise vulnerable and unable to pay,</li> <li>• Identified need to remove a Category 1 hazard (excess cold or mould and damp) and/or improve the SAP (currently below 40) to above 55, or the work is required to improve the thermal efficiency of the home leading to a verifiable improvement in the health of the client or will prevent poor health/injury occurring.</li> </ul> | <ul style="list-style-type: none"> <li>• The property is occupied by the applicant as their only or main residence and has been so occupied for the last 3 years,</li> <li>• The grant to be repaid if the home is sold and/or the owner is changed within 10 years of the grant certification.</li> </ul> | <ul style="list-style-type: none"> <li>• £5,000 maximum cost of the remedial work required,</li> <li>• Grant repayable only if the grant conditions are breached.</li> </ul> |

## Targeted Affordable Warmth Assistance

From time to time funding may become available to target a block of properties/multiple householders with specific assistance usually secured through an external source. An example of such a scheme is the provision of external insulation to a specific block of properties. Individually, the homeowners may not all meet the individual criteria required for a loan or energy efficiency grant but if collectively the scheme meets the priorities of the Home Assistance policy and targets priority public health outcomes, a feasibility report will be produced and approved by the appropriate head of service before any work can commence. As with other forms of assistance, a grant will only be provided where other forms of assistance or a loan are unavailable or inappropriate.

## Emergency (Repairs) Assistance

The emergency assistance is for the provision of essential, small-scale repair works for the most vulnerable householders in the Borough. It is targeted at assisting a vulnerable client to remain safe at home, prevent admission to hospital but where that becomes necessary, assist timely discharge and prevent re-admission. The assistance is targeted at exceptional circumstances where the speed of response and circumstances rule out alternative methods of help. Examples of such assistance could be urgent repairs to allow the discharge of a patient or to maintain a vulnerable older person at home or for palliative care. It could also be used to address urgent health and safety hazards, which would otherwise prevent a homeowner remaining or returning home, or where the occupant is unable to identify and remedy the situation themselves due to poor physical/mental health even if they have the funds to do so.

**NB In the case of privately rented accommodation, the landlord would be expected to met their statutory duty to respond to urgent/emergency works, which are their responsibility.**

The emergency assistance is available across the private sector taking into account the caveat above regarding landlords. The maximum cost of remedial work eligible under this scheme is £1,000 and is for use in exceptional circumstances only where following the normal route for assistance would take too long.

### Emergency (Repairs) Assistance

| Eligibility Criteria  | Conditions   | Amount  |
|---|--|---|
| <ul style="list-style-type: none"> <li>• Only for emergency situations where other forms of assistance, such as loan and minor works grant, are not appropriate or applicable,</li> <li>• For urgent minor adaptations to stop an occupier being admitted to hospital or to allow a patient to be released from hospital in a timely manner or to keep them safe at home by remedying an imminent risk to health,</li> <li>• Client aged 60+ years and/or disabled and in receipt of a means tested benefit or otherwise vulnerable and unable to pay.</li> </ul> | <ul style="list-style-type: none"> <li>• For minor adaptations, an OT recommendation is required.</li> </ul> | <ul style="list-style-type: none"> <li>• £1,000 maximum cost of works,</li> </ul> |

## Disabled Facilities Grants

The provision of mandatory Disabled Facilities Grants (DFGs) is a statutory obligation on the local housing authority.

There is a clearly laid out procedure and framework established for the delivery of DFGs and eligibility. More information on nationally laid down criteria and eligibility can be obtained from [Direct.gov.uk](http://Direct.gov.uk). A detailed assessment of the client's needs (child or adult) are undertaken by the Occupational Therapy (OT) service on behalf of social services. DFGs are tenure blind and as such, the duty to provide a mandatory DFG belongs to the local authority to a maximum of £30,000.

Before any recommendation is made to the Home Assistance team, the referral is thoroughly vetted by a joint panel with members of social services, the OT service and Home Assistance attending.

| Disabled Facilities Grant  |  |  |
|--|--|--|
| Eligibility Criteria   | Conditions   | Amount   |
| <ul style="list-style-type: none"> <li>Needs assessment and referral by the Council's Occupational Therapy confirming that work is necessary and appropriate,</li> <li>Adaptation is the most satisfactory course of action subject to a "reasonable and practicable" assessment,</li> <li>Available across all tenures,</li> <li>Eligible works are set out in Section 23 Housing Grants, Construction and Regeneration Act 1996,</li> <li>Works commenced prior to grant approval will not be eligible (S29 HGCR 1996).</li> </ul> | <ul style="list-style-type: none"> <li>As set out in the Housing Grants, Construction and Regeneration Act 1996 Part 1. All applications to provide certificate of intended occupation,</li> <li>Repayment of grant (up to a maximum of £10,000) if applicant owner-occupier moves within 10 years of completion.</li> </ul> | <ul style="list-style-type: none"> <li>Maximum amount of £30,000,</li> <li>Subject to means test (excluding child cases).</li> </ul> |

## Emergency (minor adaptation) Assistance

The emergency assistance is for the provision of essential, small-scale minor adaptations that can be done quickly without having to be processed through the full DFG process. It is targeted at vulnerable clients to help-

- Keep them safe at home,
- Prevent admission to hospital,
- Reduce the risk of repeat admissions within the next 12 months, and
- Assist timely discharge.

The assistance is targeted at exceptional circumstances where the speed of response and circumstances rule out alternative methods of help. Examples of such assistance could include a ramp to allow access into a home, the provision of ceiling tracks for hoists, a straight stair lift.

**NB In the case of privately rented accommodation, the landlord would be expected to met their statutory duty to respond to urgent/emergency works, which are their responsibility.**

The emergency assistance is available across the private sector taking into account the caveat above regarding landlords. The maximum cost of the adaptation must be £2,000. This assistance should provide a fast response to the needs of a vulnerable occupier and provide a timely intervention.

| Emergency (minor adaptations) Assistance   |  |   |
|--|--|---|
| Eligibility Criteria   | Conditions   | Amount  |
| <ul style="list-style-type: none"> <li>• Only for emergency situations where other forms of assistance, such as loan and minor works grant, are not appropriate or applicable,</li> <li>• For urgent minor adaptations to stop an occupier being admitted to hospital or to allow a patient to be released from hospital in a timely manner or to keep them safe at home by remedying an imminent risk to health,</li> <li>• Client aged 60+ years and/or disabled and in</li> </ul> | <ul style="list-style-type: none"> <li>• For minor adaptations, an OT recommendation is required.</li> </ul> | <ul style="list-style-type: none"> <li>• £2,000 for minor adaptation work which would otherwise have been a DFG,</li> </ul> |

|  |  |  |
|--|--|--|
| receipt of a means tested benefit or otherwise vulnerable and unable to pay. |  |  |
|--|--|--|

### DFG “top up” loan

Provision of disabled facilities grant funding above the statutory maximum limit (currently £30,000) is at the discretion of the Council. A zero rated loan limited to £10,000 will only be made available in exceptional cases to meet work costs exceeding the statutory maximum for both adult and child cases.

Where there is hardship, enquiries will be made with Children and Adult Social Care and Health regarding their duties under the Chronically Sick and Disabled Persons Act 1970 to ensure that the assistance required by disabled people is secured. This includes those cases where the help needed goes beyond what is available through DFG, or where DFG is not available for any reason, or where a disabled person cannot raise their assessed contribution. Each situation will be considered on a case by case basis using a multiagency approach to ensure all the individual factors and needs are taken into consideration.

NB There are currently a number of DFG applications in train under the old Home Assistance policy and whilst we will use appropriate challenge to test whether the necessary adaptations can be provided within the mandatory limit, where that is not possible, priority will be given to securing the funding to help these client.

### Disabled Facilities Relocation/Support Assistance

The relaxing of the DFG funding ring fence has allowed for greater flexibility of provision in meeting customer needs. It enables the Council to use specific DFG funding for wider purposes, which may be more appropriate to meet individual needs than conventional DFG arrangements, i.e. to support purchase of alternative accommodation or associated relocation costs. Therefore, where an adaptation through a mandatory DFG is not possible, and/or does not provide a value for money solution, and/or is not reasonably practicable, an alternative financial package can be developed to deal with the specific needs of a client on a case-by-case basis, up to a maximum of £10,000. This option, will be subject to approval by the appropriate Head of service.

In cases where the client requires additional space or more conveniently located facilities, a suitably adapted property may already exist and it would be more appropriate for the client to move. Prior to the DFG process, a client’s re-housing options are to be explored fully with key Registered Providers in the Borough to make best use of previously adapted or more readily adaptable properties and clients will be expected to engage with this process.



**DFG Relocation/Support Assistance**

| <b>Eligibility Criteria</b>   | <b>Conditions</b>  | <b>Amount</b>  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Client eligible for mandatory DFG, as assessed by the OT service,</li> <li>• EITHER property cannot be adapted (fails reasonable and practicable assessment) OR, the cost of adaptation is judged on assessment to be in excess of the cost of a relocation grant plus estimated adaptation cost of the replacement property.</li> </ul> | <ul style="list-style-type: none"> <li>• Repayment of grant if applicant moves/sells the replacement property within 5 years of the acquisition date.</li> </ul> | <ul style="list-style-type: none"> <li>• Maximum £10,000 grant amount dependant on individual circumstances of each case,</li> <li>• Subject to financial assessment.</li> </ul> |

## Revised Home Assistance Policy survey – summary of responses

This report summarises the responses of Home Assistance Policy survey conducted March/ April 2016. There were 19 responses.

| Q1: Do you agree with the following priorities for the Home Assistance Policy? |          |       |                |
|--|----------|-------|----------------|
| Answer Options   | Disagree | Agree | Response Count |
| (A)  | 0        | 19    | 19             |
| (B)  | 1        | 18    | 19             |
| (C)  | 0        | 19    | 19             |
| (D)  | 0        | 19    | 19             |
| (E)  | 1        | 18    | 19             |
| <i>answered question</i>   |          |       | <b>19</b>      |
| <i>skipped question</i>  |          |       | <b>0</b>       |

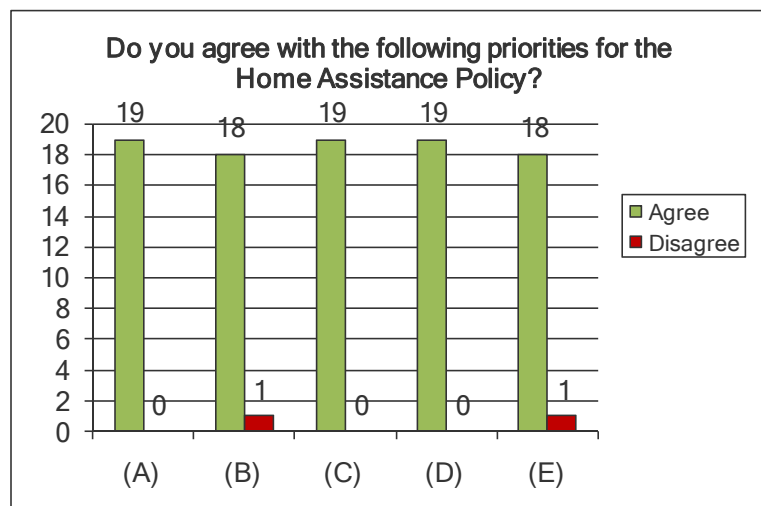
(A) Target help towards improving the health outcomes of vulnerable people living in poor housing, in particular by preventing poor health and accidents in the home.

(B) Tackle health inequalities through improving housing conditions, including the use of enforcement if necessary across all housing tenures.

(C) Address issues of fuel poverty and improve the energy efficiency of our homes - targeted particularly at those homes with poor energy efficiency below the average for our area.

(D) Reduce the number of homes that fail to meet the minimum statutory standard for housing - across all tenures, but with particular emphasis on private rented accommodation and the use of enforcement to do so.

(E) Promote and support, through the services we offer, independent living for vulnerable residents.



**Q2: Do you support the council in providing assistance in the following ways?**

| Answer Options   | Yes | No | Response Count |
|--|-----|----|----------------|
| (A)  | 17  | 2  | 19             |
| (B)  | 17  | 2  | 19             |
| (C)  | 14  | 5  | 19             |
| (D)  | 17  | 2  | 19             |
| (E)  | 17  | 2  | 19             |
| (F)  | 15  | 3  | 18             |
| Is there any other form of assistance you think we should offer and why? |     |    | 2              |
| <i>answered question</i>   |     |    | <b>19</b>      |
| <i>skipped question</i>  |     |    | <b>0</b>       |

(A) Work in partnership with other services and organisations to ensure that vulnerable homeowners remain safe at home for longer.

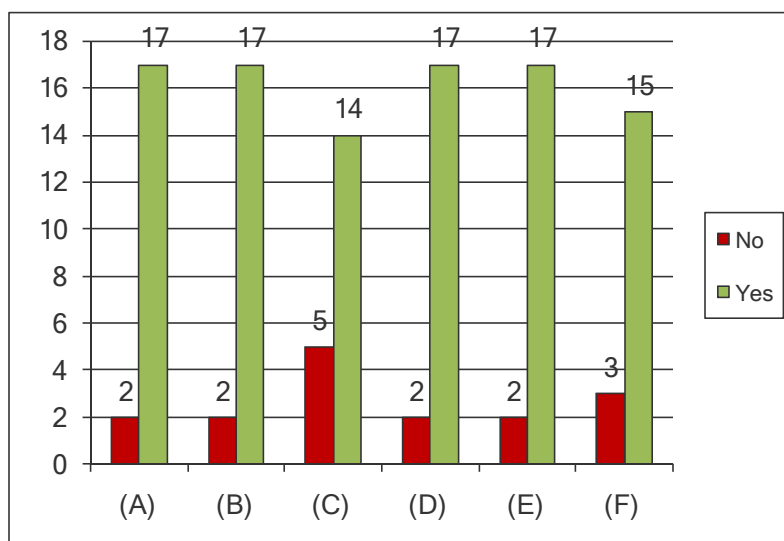
(B) Support homeowners to access alternative forms of financial assistance to carry out necessary works.

(C) Use loans as the main form of assistance to help vulnerable homeowners to repair their home or improve the energy efficiency.

(D) Provide small-targeted grant assistance for small repairs or minor adaptations to keep the vulnerable, frail and frail elderly safe at home.

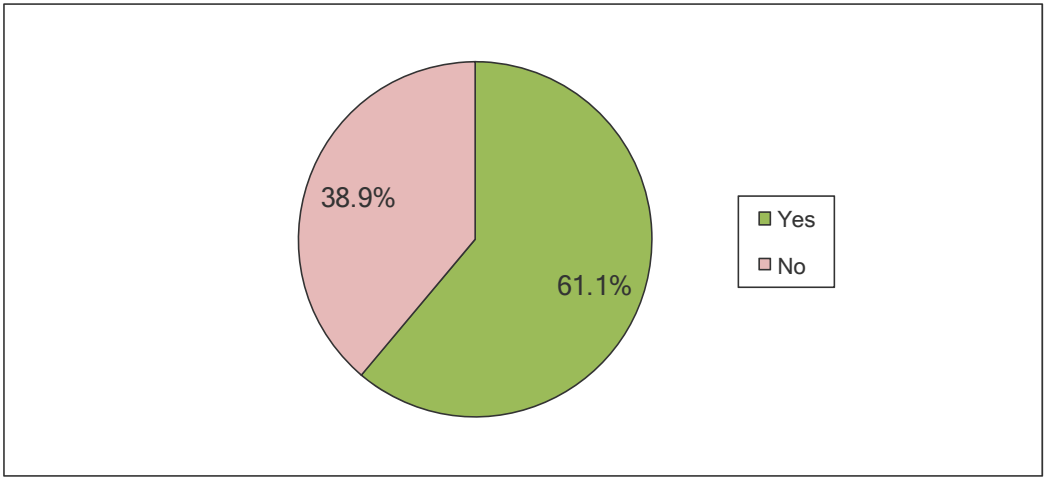
(E) Limit the amount of funding available for disabled facilities grants to the mandatory maximum £30,000 limit (plus £10,000 loan top up).

(F) Provide relocation assistance to help disabled people move into homes more suitable for their needs.



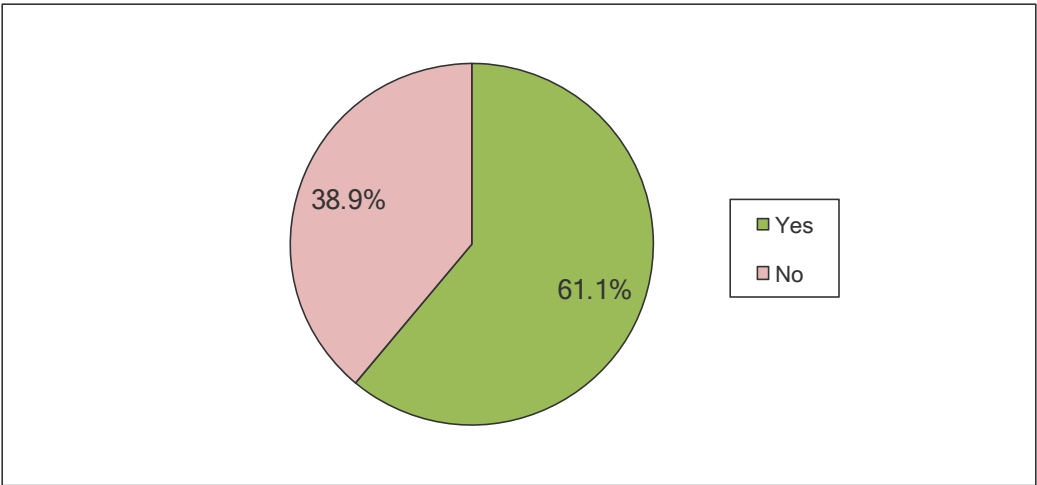
**Q3: Have you ever received any help or assistance from the Home Assistance team, loans or affordable warmth officer?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Yes                      | 61.1%            | 11             |
| No                       | 38.9%            | 7              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |



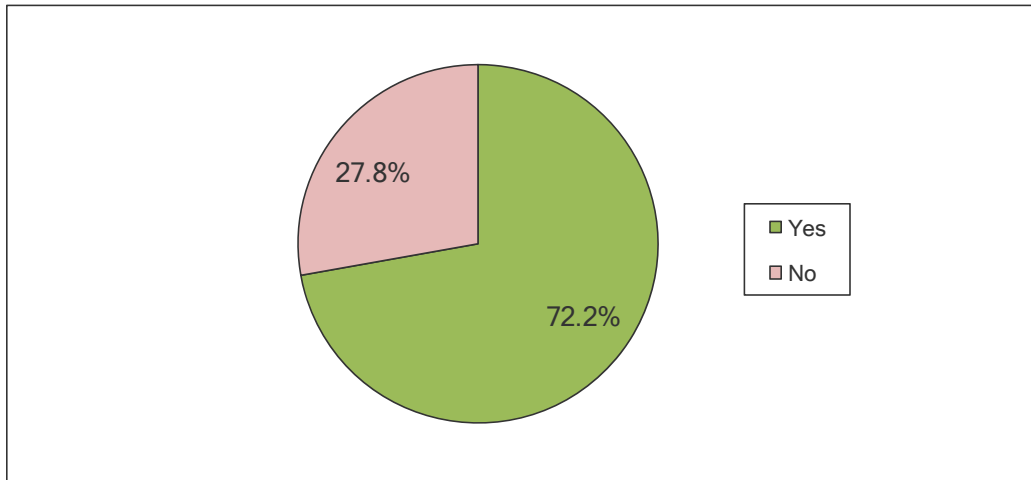
**Q4: Did you know that the council has a handyman service that could undertake minor adaptations, gardening work etc?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Yes                      | 61.1%            | 11             |
| No                       | 38.9%            | 7              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |



**Q5: Have you or would you use our handyman service (even if we charged for our service)?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Yes                      | 72.2%            | 13             |
| No                       | 27.8%            | 5              |
| If not, why not?         |                  | 4              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |

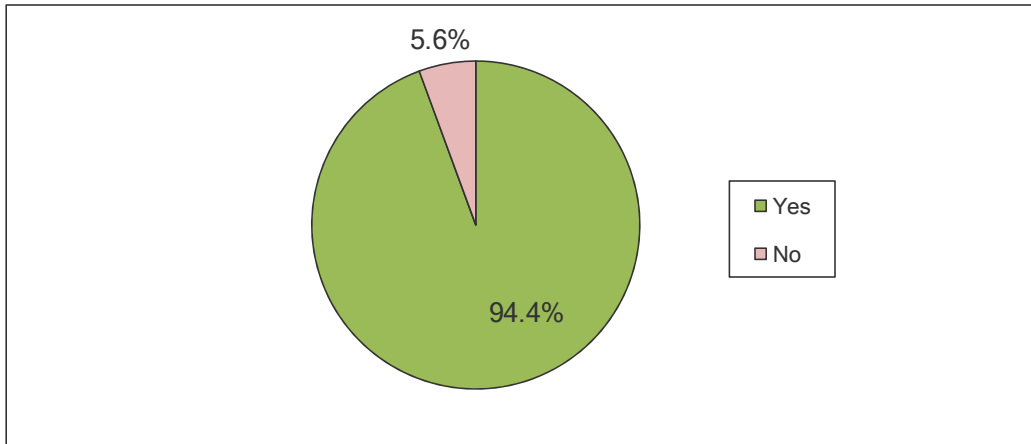


**Q5 continued: If not, why not?**

1. Not told their was one disabled residents.
2. I found the handyman service quite expensive. But they are reliable. If you can give some discount for the people who are in low income that would be so helpful. And more people will use the service.
3. Because I work for the handyman service and we do not undertake self funded work at the moment - this survey contains incorrect information. We currently only undertake work referred from professional organisations - not gardening work.
4. DIY

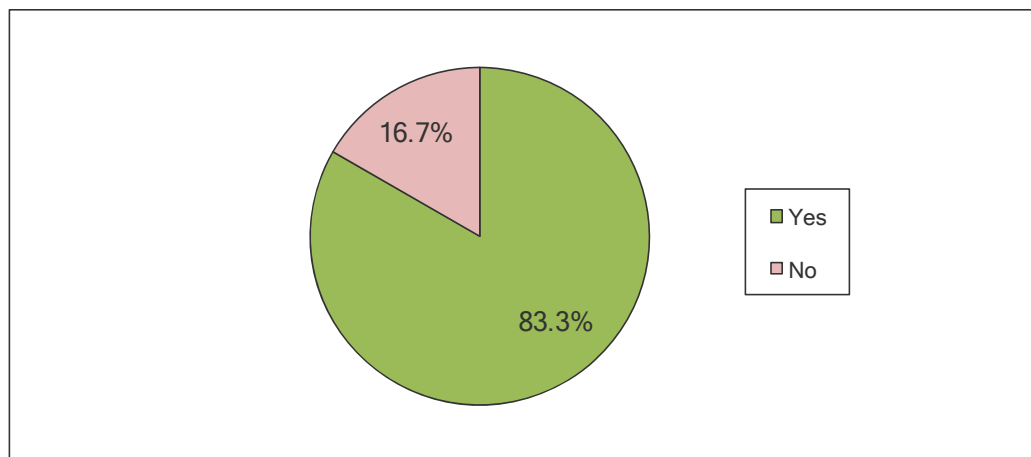
**Q6: Would you use a service provided by the council which assesses all of your needs and provides suggestions as to the aids and adaptations that would assist you most to help you live independently at home?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Yes                      | 94.4%            | 17             |
| No                       | 5.6%             | 1              |
| If not, why not?         |                  | 0              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |



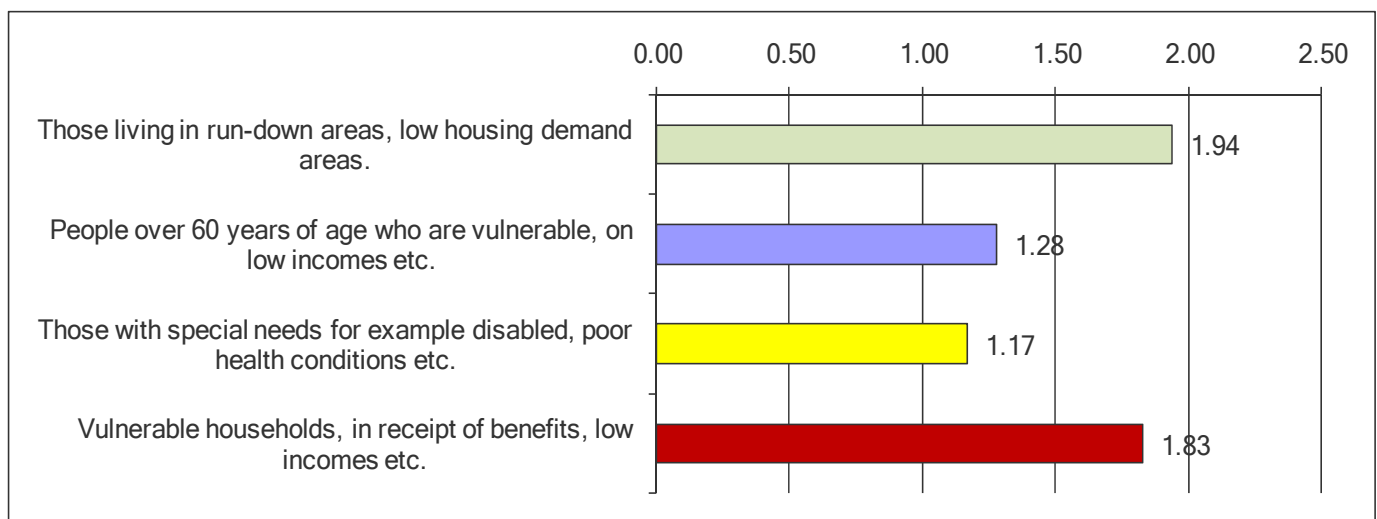
**Q7: Would you be interested in using the Home Assistance team to oversee any adaptations to your home that you were privately financing?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Yes                      | 83.3%            | 15             |
| No                       | 16.7%            | 3              |
| If not, why not?         |                  | 0              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |



**Q8: Resources to help homeowners will be limited - how should we decide who gets help? Please rank accordingly, i.e. 1 = Those most likely to get help and 4 = Those least likely to get help**

| Answer Options  | 1 = Those most likely to get help | 2 | 3 | 4 = Those least likely to get help | Rating Average           | Response Count |
|---|-----------------------------------|---|---|------------------------------------|--------------------------|----------------|
| Those living in run-down areas, low housing demand areas.                         | 8                                 | 5 | 3 | 2                                  | 1.94                     | 18             |
| People over 60 years of age who are vulnerable, on low incomes etc.               | 13                                | 5 | 0 | 0                                  | 1.28                     | 18             |
| Those with special needs for example disabled, poor health conditions etc.        | 16                                | 1 | 1 | 0                                  | 1.17                     | 18             |
| Vulnerable households, in receipt of benefits, low incomes etc.                   | 10                                | 4 | 1 | 3                                  | 1.83                     | 18             |
| Is there any other group that you think should receive targeted assistance - why? |                                   |   |   |                                    |                          | 0              |
|   |                                   |   |   |                                    | <i>answered question</i> | <b>18</b>      |
|   |                                   |   |   |                                    | <i>skipped question</i>  | <b>1</b>       |



**Q9: How strongly do you agree or disagree that the council should use its legal powers to require home owners (including owner-occupiers and private landlords) to make essential repairs or improvements to protect the health of those living in the home?**

| Strongly Disagree | Disagree | Neither | Agree | Strongly agree | Rating Average           | Response Count |
|-------------------|----------|---------|-------|----------------|--------------------------|----------------|
| 1                 | 1        | 4       | 4     | 7              | 3.88                     | 17             |
|                   |          |         |       |                | <i>answered question</i> | <b>17</b>      |
|                   |          |         |       |                | <i>skipped question</i>  | <b>2</b>       |

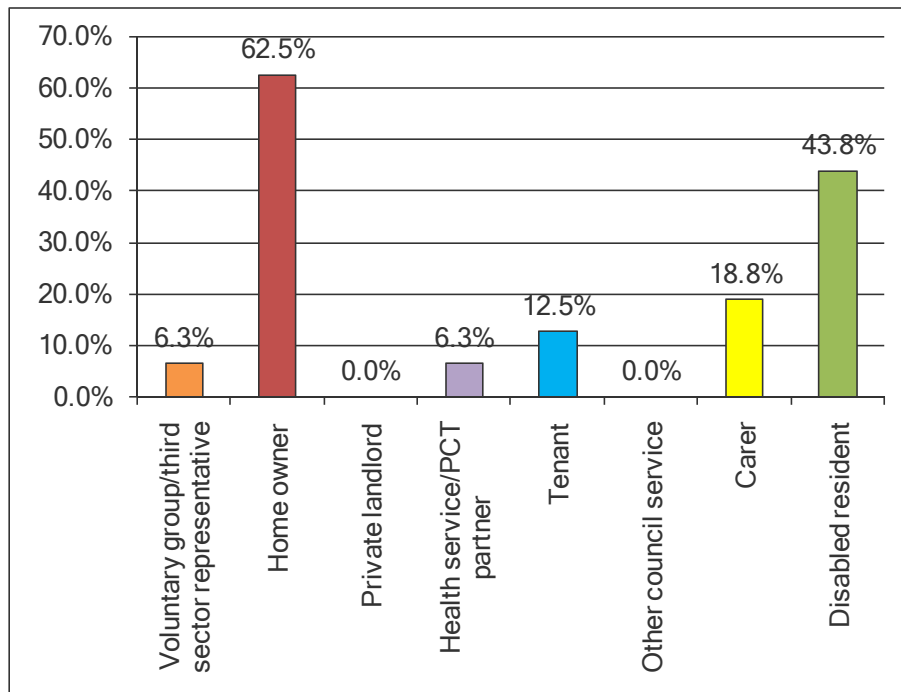
77.6% of respondents agree that the council should use its legal powers.

**Q10: Do you have any other comments about the Home Assistance Policy?**

1. Outstanding support personally except for help with parking.
2. I used this valuable service to have stair lift installed without who's financial help I would still be confined to downstairs having to go to my mum in laws bungalow for a bath. As I had a downstairs toilet but couldn't get upstairs for a bath or go to bed.
3. Very comprehensive range of services that try to provide assistance even though resources are limited.

**Q12: The above comments were made by:**

| Answer Options                              | Response Percent | Response Count |
|---|------------------|----------------|
| Voluntary group/third sector representative | 6.3%             | 1              |
| Home owner                                  | 62.5%            | 10             |
| Private landlord                            | 0.0%             | 0              |
| Health service/PCT partner                  | 6.3%             | 1              |
| Tenant                                      | 12.5%            | 2              |
| Other council service                       | 0.0%             | 0              |
| Carer                                       | 18.8%            | 3              |
| Disabled resident                           | 43.8%            | 7              |
| Other (please specify)                      |                  | 0              |
| <i>answered question</i>                    |                  | <b>16</b>      |
| <i>skipped question</i>                     |                  | <b>3</b>       |





**Q12: Which age group do you belong to?**

| Answer Options           | Response Percent | Response Count |
|--------------------------|------------------|----------------|
| Under 30                 | 5.6%             | 1              |
| 30 - 45                  | 22.2%            | 4              |
| 46 - 60                  | 33.3%            | 6              |
| 61 - 79                  | 33.3%            | 6              |
| 80 or over               | 5.6%             | 1              |
| <i>answered question</i> |                  | <b>18</b>      |
| <i>skipped question</i>  |                  | <b>1</b>       |

