

Cabinet Meeting	
Meeting Date	30 May 2018
Report Title	Revision of the Housing Assistance Policy
Cabinet Member	ClIr Alan Horton, Cabinet Member for Housing and Safer Communities
SMT Lead	Emma Wiggins, Director Regeneration
Head of Service	Amber Christou, Head of Resident Services
Lead Officer	Glyn Pritchard, Private Sector Housing Manager
Key Decision	Yes
Classification	Open
Recommendations	<ol style="list-style-type: none"> 1. To agree amendments to the Housing Assistance Policy 2. The Head of Resident Services, in consultation with the Cabinet Member for Housing and Wellbeing, is delegated to make further minor changes to the policy and switch funds between approved categories in the light of demand and expenditure considerations and to make minor changes and revisions to eligibility criteria arising from changes to benefit /tax credit regimes without the need for formal policy re-adoption.

1 Purpose of Report and Executive Summary

- 1.1 The purpose of the report is to obtain approval for a revised Housing Assistance Policy in order to assist with delayed hospital discharge (bed blocking), and to provide more assistance to enable particularly vulnerable people to live independently at home for longer (see the revised Housing Assistance Policy attached at Appendix I).
- 1.2 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. (RRO), allows a Local Housing Authority (LHA) to give financial assistance to homeowners for repairs and improvements to their homes. The order requires the LHA to agree and publish a Housing Assistance Policy before assistance can be given. The policy should detail the conditions and types of grants and loans that are to be made available. The current policy was approved by the Council in 2011 and now requires amendment.
- 1.3 This report recommends that Cabinet agrees some revisions to the Policy to enable the provision of additional types' of funding to Disabled Facilities Grants

(DFG): These are mandatory grants and the conditions and eligibility criteria are strictly controlled by the Housing Grants and Construction Act 1996. Since April 2016 all Councils have received substantial increase in grant funding from central Government for DFG's via the Better Care Fund which allows the Council to consider providing funding for additional types of assistance as set out in the report and the draft revised policy attached

- 1.4 Costs relating to additional DFG services can be met from the increased DFG grant received from government through the Better Care Fund.

2 Background

- 2.1 Local Housing Authorities have a duty to provide Disabled Facilities Grants (DFG's) whose conditions and eligibility criteria are controlled by the Housing Grants and Construction Act 1996.
- 2.2 Since 2015-16, funding for DFG's has been provided via the Better Care Fund. In November 2015 the Government announced it was committed to increase DFG funding. Some of this increase included the Social Care Grant which KCC uses to fund equipment in a disabled person home. Even with the Social Care Grant funding taken into account, the funding for DFG's in Swale has increased substantially since 2015.

	2017/18	2016/17	2015/16	2014/15	2013/14	2012/13
No. New referrals	267	259	189	211	238	249
No. on waiting list	0	0	84	130	194	160
No. DFG grants completed	160	195	109	155	110	167
Working Budget	£2.266m	£1.940m	£1.132m	£1.179m	£1.100m	£1.283m

The increased funding has proved more than sufficient to meet statutory demand for DFGs and eliminated our need to run a waiting list.

- 2.3 In January 2018 the Council received direct from DCLG a further £231,000 towards DFG provision, with a requirement to spend the money by end of March 2018 this led to an underspend of the original funding. DFG commitments at the end of 2017/18 amounted to £1,966,000, if all grants are applied for. Despite high demand for DFG's it is unlikely that the Council will be able to spend current and future grant funding by only offering statutory DFG's, as the current dropout rate for applications can be as much as 30% per year, of all enquiries.

- 2.4 One of the primary aims behind the additional funding through the Better Care Fund is to ensure that disabled people can live independently in their own homes for longer. It sets targets around reducing “delayed transfers of care” (hospital bed-blocking due to lack of a safe home environment to be discharged into), and reducing admissions to hospital by improving energy efficiency, security and safety in the home. The expectation is that councils offer additional types of assistance to alleviate these problems. The latest guidance issued in March 2017 states that this funding can help “provide further action to support people into more suitable accommodation and to adapt existing stock”.
- 2.5 To help achieve the objectives set out above and make appropriate use of the additional funding, it is necessary to revise the Private Sector Housing Assistance Policy by setting out the types of assistance to be provided under the RRO and the eligibility criteria and conditions that will apply. Disabled Facilities Grants (DFG) conditions cannot be changed as these are subject to strict legislative controls but there is scope to offer additional forms of assistance. A copy of the proposed, revised policy is attached at Appendix I.

3 Proposals

- 2.1 It is proposed that the Council makes amendments to the existing 2011 Policy to include additional discretionary provision for Disabled Facilities Grants to enable a range of local needs to be met; delivering quicker outcomes through flexible procedures which introduce local discretion. Introducing these discretionary measures gives residents of the Borough a wider set of choices to meet their individual needs and for the Council to make appropriate use of the additional funding. The amendments are:
- 2.1.1 Disabled Adaptations top up Loan: This will provide an interest free loan of up to £15,000 for those cases where the cost of the adaptations works exceeds the maximum DFG grant of £30,000. On average there is one or two of these cases a year.
- 2.1.2 Discretionary mandatory grant assistance: A statutory disabled facilities grant has a maximum cap of £30,000 and on occasions this can be exceeded as a result of unforeseen work or fees and alternative funding may not always be available which could cause delay in completing or allowing a grant to be fully completed, it is proposed that a discretionary grant of £3000 be added to the £30,000 when the need arises, to ensure that adaptations are not withheld or delayed.
- 2.1.3 Discretionary DFG Means Test: DFG’s are subject to a strict means test which may require a financial contribution from the applicant. This can often be a barrier to the adaptation proceeding. In some cases, an applicant’s financial contribution exceeds the cost of the adaptation and

they will not receive a grant again, this can act as a barrier. It is proposed an amended means test be used to allow for an allowance of £8,000 to be taken out of the total household income prior to undertaking the final means test calculation, and to revert back to the statutory means test at times when the demand for assistance is high and likely to exceed funding levels.

- 2.1.4 Provision of a Hospital Discharge/Admissions Prevention Service via the Staying Put Service: At present the Council's Staying Put Home Improvement Agency(HIA) includes a handy person service for elderly, disabled and vulnerable customers. The service provides a trusted assessor and DBS cleared 'handy person' to carry out small works at a subsidised cost e.g. putting up shelves, decorating, small repairs and maintenance type work. Staying Put, until recently a hospital discharge service was funded by Swale Clinical Commissioning Group but the funding came to an end in April 2018. A number of Council's currently fund a similar service run by an external Home Improvement Agency. The service has proved to be very popular with residents within Swale and within other areas. It is proposed to continue with a similar service aimed to help speed up some hospital discharges and prevent some hospital admissions for eligible clients. Practical, small works that can enable earlier discharges can be provided such as installation of key safes, handrails, moving a bed into a downstairs room, clearing a room(s) to make it easier and safer to move around in, as well as arranging emergency stairlift installations, instead of going through the mandatory DFG process. It is proposed that the service be funded through a grant of up to £5,000 per client and administered by Staying Put Home Improvement Agency via an initial £50k from the Better Care Fund, with additional funds made available, subject to funding levels to be reviewed every six months.
- 2.1.5 The Head of Resident Services, in consultation with the Cabinet Member for Housing and Wellbeing, is delegated to make further minor changes to the policy and switch funds between approved categories in the light of demand and expenditure considerations and to make minor changes and revisions to eligibility criteria arising from changes to benefit /tax credit regimes without the need for formal policy re-adoption.

4 Alternative Options

Reject the revised Housing Assistance Policy and continue with the existing policy. This is not recommended as it will mean that DFG funding is not used effectively and in accordance with government guidance.

5 Consultation Undertaken or Proposed

5.1 Regular discussions are taking place with Social Services, Kent Local Authorities, Staying Put, Housing Options, Optivo and through ongoing meetings in relation to Kent wide Integrated Housing, Health and Social Care Project.

6 Implications

Issue	Implications															
Corporate Plan	The revised Policy will support the Council’s Corporate Plan Priority Theme Two of A community to be proud of and our high level objective of working in partnership to improve health and mental health.															
Financial, Resource and Property	<p>The amount of grant funding for 2018/19 has not as yet been announced by government but expected to be within the same region or more than last year.</p> <table border="1" data-bbox="464 768 1438 1425"> <thead> <tr> <th data-bbox="464 768 987 842">Service Provision</th> <th data-bbox="987 768 1222 842">Funding Provision</th> <th data-bbox="1222 768 1438 842">Funding Source</th> </tr> </thead> <tbody> <tr> <td data-bbox="464 842 987 993">Discretionary Disabled Adaptations top up loan: interest free loan where cost of works exceeds £30k</td> <td data-bbox="987 842 1222 993">Up to £15k</td> <td data-bbox="1222 842 1438 993">Government DFG funding</td> </tr> <tr> <td data-bbox="464 993 987 1066">Discretionary Disabled Grant top up</td> <td data-bbox="987 993 1222 1066">£3K</td> <td data-bbox="1222 993 1438 1066">Government DFG funding</td> </tr> <tr> <td data-bbox="464 1066 987 1178">Discretionary DFG means test</td> <td data-bbox="987 1066 1222 1178">£8k deducted from income calculation.</td> <td data-bbox="1222 1066 1438 1178">Government DFG funding</td> </tr> <tr> <td data-bbox="464 1178 987 1425">Hospital discharge/admissions service: service delivered via the Staying Put HIA to enable works aimed at cutting hospital admissions and reducing discharge times.</td> <td data-bbox="987 1178 1222 1425">£50k allocated to Staying Put, maximum of £5k per eligible applicant.</td> <td data-bbox="1222 1178 1438 1425">Government DFG funding</td> </tr> </tbody> </table> <p>All of the proposed new funding and increases in funding can be contained within current budgets. However, it is recognised that most of these services are largely demand led. Budget spend will therefore need to be closely monitored and the scheme reviewed and amended should a potential budget pressure be identified. However, government DFG funding has increased significantly in recent years and it’s important that we try to utilise the current funding in the most effective way possible.</p> <p>The increased funding and take up of discretionary funds may impact on staffing numbers, as the level of funding has doubled in three years but the number of staff to process DFG’s has remained the same. Use of Staying Put service staff may mitigate this impact. Monitoring of the new schemes will be reviewed in six months and</p>	Service Provision	Funding Provision	Funding Source	Discretionary Disabled Adaptations top up loan: interest free loan where cost of works exceeds £30k	Up to £15k	Government DFG funding	Discretionary Disabled Grant top up	£3K	Government DFG funding	Discretionary DFG means test	£8k deducted from income calculation.	Government DFG funding	Hospital discharge/admissions service: service delivered via the Staying Put HIA to enable works aimed at cutting hospital admissions and reducing discharge times.	£50k allocated to Staying Put, maximum of £5k per eligible applicant.	Government DFG funding
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	on an annual basis as grant announcements are received.
Legal and Statutory	The council has a mandatory duty to deliver adaptations through the Disabled Facilities Grant as set out in the Housing Grants and Construction Act 1996. Use of discretionary assistance powers must be specified by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and detailed in a published Council adopted Policy
Crime and Disorder	None identified at this stage
Environmental Sustainability	None identified at this stage
Health and Wellbeing	The revised Policy will positively impact on the ability of residents to improve their health and wellbeing through e.g. adaptations to their properties in order to safely remain or return to their homes as quickly and for as long as possible.
Risk Management and Health and Safety	Loans are usually second charge behind the mortgagee and repayment of loans is dependant on sufficient equity being available.
Equality and Diversity	<p>The proposed changes will have a high positive impact on older people and disabled people with no negative impact on any person with a protected characteristic.</p> <p>The proposed service enhancements relating to the use of DFG funding reflects government guidance and will benefit older and physically disabled persons. A Community Impact Assessment has been carried out which supports this. (Appendix II.)</p>
Privacy and Data Protection	Data to be retained in accordance with councils policies.

7 Appendices

7.1 The following documents are to be published with this report and form part of the report:

- Appendix I. Swale Borough Council Housing Assistance Policy.
- Appendix II. Community Impact Assessment

8 Background Papers

The Existing Housing Assistance Policy