

Community Executive Advisory Board Report

Ward(s) affected: All

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Guildford Home Adaptations and Improvement Policy Review – Financial Assistance

Executive Summary

This policy introduces a revised Private Sector Home Adaptation and Improvement Policy for Guildford that will allow the Council to extend the range of assistance available to vulnerable residents, to help them remain safely and independently in their own homes.

The policy has been written in response to increased funding, through the Better Care Fund, Housing Capital Grant. This is a combined fund provided by the Ministry of Housing, Communities & Local Government and the Department of Health, to enable Councils to assist their residents to access housing improvements and adaptations, which will enable them to live independently at home, for as long as possible.

The changes in policy are also planned to implement recommendations made to Surrey Councils through Foundations (national Home Improvement Agency charity) Adaptation and Equipment Report 2017. Each of the Surrey District and Borough Councils are working together, through the Surrey Equipment and Adaptations Project, to review, plan and implement the recommendations made within the Foundations report.

The key features of the policy review are to introduce discretionary elements within the support provided through the Disabled Facilities Grant (DFG), to complement the mandatory provision. The discretionary policy would be available to all grant applicants, however we anticipate them having positive impact to 92 people (see Appendix 2). The key changes are:

- Exemption from means testing for works that prevent falls, i.e. rails, ramps, steps and stairlifts. This will reduce bureaucracy and improve response times to install equipment required by older and disabled people, many of whom are on low incomes and already pass the financial test of resources;
- Introduction of a Prevention Grant to fund installation of rails and associated measures to prevent falls in the home without charge, as well as works in the home to facilitate discharge from hospital, prevent ill-health and emergencies, such as

minor repair or adaptations, assistive technology, emergency heating or electrical repairs, or clearing hoarding;

- Flexibility to the upper limit of DFG from £30,000, to £45,000 per application for major works. This additional funding would be means tested for adults and children with disabilities (the latter are exempt from means testing for works valued up to £30,000). The policy will allow quicker decision making for complex cases, where funding is required from Surrey County Council funds, as well as Guildford Borough Council;
- Discretion for the Regulatory Services Manager to waive means test for those who would struggle financially to meet their contribution to the cost of works. The flexibility would have a maximum value of £12,000 for residents with financial hardship of income, or less than £24,500 savings. Any client contribution would be waived, if costing less than £1,000;
- The introduction of Relocation Grant of up to £10,000 to assist home owners or tenants to move to a suitable property, when their current home is not suitable for adaptation.
- To continue to provide discretionary assistance to applicants meeting the eligibility criteria in the current home improvement policy

Recommendation to Executive:

That the Executive approves the revisions to the Home Adaptations and Improvement Policy, see Appendix 1.

Reasons for Recommendation:

The proposals:

- Benefit vulnerable residents and enable them to remain living at home safely and in their own communities for as long as possible.
- Make best use of increased Better Care Fund, provided by central government for Councils to develop local responses to meet need from residents who require practical assistance to remain living at home.
- Meet national best practice standards, the recommendations of Foundations Adaptations and Equipment Review 2017, authorised by Surrey Councils, also in line with neighbouring (and the majority) of Surrey Borough and District Councils.
- Have undergone thorough budget testing and are fully costed. In addition, measures are in place to regularly review budget spend, including reducing discretionary spend, if forecasting a potential overspend, to focus on mandatory grant requirements.
- Are supported by service user groups, Guildford Care and Repair Service, Surrey County Council Occupational Therapy teams who refer to the service.

1. Purpose of Report

This report introduces a revised Private Sector Housing, Home Adaptation and Improvement Policy for Guildford that will allow the Council to extend the range of assistance available to vulnerable residents to help them remain living safely and independently in their own homes.

2. Strategic Priorities

This policy complements the Council's Corporate Plan 2018-2023 and three fundamental themes:

Place making – *“Delivering the Guildford Borough Local Plan and providing the range of housing that people need, particularly affordable homes”, in particular “we will ensure that a range of accessible housing is available to accommodate all ages and lifestyles.”*

This policy assists this strategic priority by improving the quality of housing for older and disabled people within Guildford, as well as increasing speed of making decisions and provision of housing adaptation works.

The policy provides additional flexibilities to ensure that grab rails, ramps and stair lifts are provided quickly and at no charge, to prevent falls for vulnerable people. The policy allows for swifter responses to make housing adaptations for people in need, or being discharged from hospital. Complex housing adaptations cases, where funding is required from Surrey Social Services, as well as the Council, are typically slow to progress, however this policy provides clear guidance on the level of “top-up” to mandatory grant that can be expected, therefore speeding the planning and funding of adaptations for vulnerable people.

Community – *“Supporting older, more vulnerable and less advantaged people in our community”*

The policy will benefit older, disabled and vulnerable people within Guildford, through provision of greater flexibilities for the DFG, quicker decision making and a proposal to not make financial charges for works that reduce likelihood of falls.

Innovation, technology and new ways of working – *“Using innovation, technology and new ways of working to improve value for money and efficiency in Council services.”*

This policy provides flexibility for officers to exercise discretion to widen accessibility to the Disabilities Facilities Grant (DFG), in line with changing practice within Surrey and best practice recommendations made by the Foundations Review 2017. The policy will enhance joint working and planning with adult social care and health colleagues.

3. Proposal

3.1 Background

The Council has been administering mandatory Disabled Facilities Grants since 1989 and provision has been made annually in the Housing Capital budget. In 2002 the Regulatory Reform Order placed a duty on local authorities to publish a scheme of assistance for owners and tenants. A Private Sector Home Improvement Policy was introduced in 2003

and then further revised in July 2013. The Policy sets out how the Council can assist its residents in carrying out adaptations or improvements to their homes. Prior to 2015 these works were partially funded by a government grant, which was topped up by the Council.

In 2015 the government grant was replaced by the Better Care Fund, a programme designed to deliver integration of local health and social care services. The Better Care Fund, of which the Disabled Facilities Grant (the DFG) is a key component, has increased substantially since 2015 when it was £200m, to £394m in 2016/17, and the level of funding is expected to continue until at least 2020 when national funding will be £500m for DFG in 2019/20.

Guildford Borough Council received a Better Care Fund grant of £737,600 for 2018/19, with a sum of £115,992 brought forward from the previous year. The funding is ring-fenced and safeguarded until March 2020. Funding is expected to remain at current levels, or increase further. Despite making some changes to how we process grants, we now need to change the policy to make better use of opportunities available through the Better Care Fund and further improve the lives of our residents.

The purpose of the mandatory DFG is to enable disabled residents (and residents with disabled children) to carry out adaptations to their homes to meet their needs. The grants are means tested (except for disabled children) and are subject to a maximum mandatory limit of £30,000. Examples of works would include showers, stairlifts, ramps and hoists.

In 2016/17 Surrey County Council and the Surrey Districts and Boroughs jointly commissioned Foundations, the national body for Home Improvement Agencies, to carry out a review of delivery of the Better Care Fund for home adaptations in light of the increased funding. Their report provided 18 recommendations, including dispensing with means testing for simple adaptations, providing "Relocation Grants" to help people move to somewhere more suitable and providing "Prevention Grants" for minor works to reduce care packages, hospital/care home admissions and bed-blocking. These recommendations offer the opportunity of creating greater consistency across Surrey, to provide greater flexibility to meet need, as well as streamlining the application process. The recommendations will benefit those in need of their homes being adapted, as well as families and wider communities who provide support to older and disabled residents, however it will also benefit health and social care agendas and budgets, through assisting people to live independently at home for as long as possible.

The Government recently (December 2018), published a Review of the Disabled Facilities Grant and is imminently expected to publish a Social Care Green Paper, addressing the need to provide care for an aging population. The policy amendments proposed for Guildford are in line with evolving national guidance and practice.

Some of the Foundations recommendations have already been introduced at Guildford. However, in order to incorporate other recommendations and maximise use of the Better Care Fund, it will be appropriate to make changes to the Home Improvement Policy, as proposed in this document.

It is intended that current home improvement policies to deal with hazards, non-decency and renewable technology be retained.

3.2 Aims and objectives of policy review

The overall aims and objectives of this policy review are to increase the level of discretionary works offered, that:

- support the adaptation of disabled people's homes to enable them to live independently, ensure their homes are suitable for their needs, or support disabled people to move to an alternative home that may better meet their needs
- help vulnerable residents to remedy serious hazards and/or disrepair in their homes where these pose a significant threat to their health and safety and where they are unable to do so without assistance
- assist residents with effective discharge from hospital back to their homes, to minimise bed blocking, support recovery and positive health outcomes

The proposed policy amendments enhance Guildford's ability to deliver the aims of the Better Care Fund. The Better Care Fund is integrated across both Department of Health and Ministry of Housing, Communities and Local Government, provided to assist older and disabled people have adaptations made to their homes, to enable them remain living safely and independently at home, also to ensure people do not stay in hospital for longer than is necessary, due to the need for housing adaptations. Proper use of the BCF, providing the adaptations that people need, swiftly with minimal bureaucracy, brings shared outcomes to health and social care.

3.3 Summary of policy changes within review

The purpose of this report is to introduce a revised Home Adaptation and Improvement Policy that will allow the Council to extend the range of discretionary assistance available to vulnerable residents; helping them live safely and independently in their own homes, also reduce hospital/care home admissions, bed-blocking and demand for care packages. The financial implications of the proposed policy are attached in Appendix 2.

The specific changes to policy are:

- a) **To remove the requirement for means testing for a Disabled Facilities Grant for stairlifts, ramps and rails**

This is proposed in line with national good practice, as recommended by Foundations in their 2017 Review. This policy has been implemented to date within Waverley, Surrey Heath, Woking, Elmbridge and Tandridge, with other boroughs currently considering the recommendation.

Planning and budget control measures: We have undertaken planning of expected increase of demand and cost, using experience from within Surrey and beyond, from which we have prudently estimated that if demand increases by 100%, bringing additional cost pressure of £72,000, this will be met from within budget. Regular review will be made of this policy and formal review is planned, twelve months after implementation.

b) Introduction of a Prevention Grant

This grant will be up to £3,000 per household, to carry out a range of simple measures to ensure that elderly and disabled residents can occupy their homes safely, maintain independence, also ensure properties are suitable for people to be discharged from hospital without delay, or prevent ill health and hospitalisation. The allocation may be used to buy equipment in bulk that prevents falls and accident, such as grab rails and assistive technology, for distribution through the Handyperson service, or partner agencies.

Preventative works include home safety checks, provision of rails, ramps, assistive technology, clearing of hoarding, moving furniture, emergency heating and electrical repairs. Similar grants are provided within Waverley, Woking, Surrey Heath, Elmbridge, Epsom & Ewell.

Planning and budget control measures: This will be a fast track grant and will require only professionals involved in the client's care to specify the works needed. The client will not need to complete forms or assessment of finances, neither will repayment conditions be applied on completion of the works. The Regulatory Services Manager will approve applications, in terms of suitability and resources available. A notional £50,000 has been budgeted for this element of the policy.

c) Extension of maximum DFG funding

Although the maximum DFG for a mandatory grant is £30,000, the Council has agreed through this policy to potentially provide an additional maximum amount of up to £15,000 as a discretionary top-up, where circumstances are that the cost of works exceeds £30,000.

This type of assistance will only be offered as top-up to schemes that fall within the mandatory grant headings, as described in policy, and resources are available. This policy was a key component of the Foundations Report recommendations in order to provide consistency to clients and clearer working guidelines for staff involved in planning adaptations. The policy has been implemented to date within Waverley, Surrey Heath, Woking, Runnymede, Elmbridge and Epsom & Ewell, with Tandridge funding up to an additional £10,000, with other boroughs currently considering the recommendation.

This additional amount will be subject to means-test for both adults and children with disabilities, it should be noted that children with disabilities are exempt from means-test for housing adaptations of up to £30,000. Any top-up funding will be discussed and planned with the client and the Occupational Therapist working with them. Where further funds are required, this is expected to be from the client or Surrey County Council funding, and only in exceptional circumstances may a further element of discretionary funding be provided by the Regulatory Services Manager. A condition will be attached to the property so that the grant can be recovered if there is a sale or transfer of ownership within 10 years of works being completed.

Planning and budget control measures: Analysis of previous cases which required top-up have averaged three per annum. This figure would be manageable within the budget, however as a discretionary policy, it will only be used where resources are sufficient.

d) **Support for people in financial hardship**

The majority of the measures within this policy will assist residents on low incomes. There remain, however, a proportion of older and disabled residents who may pass a financial test of resources, yet have low incomes or savings and be reluctant to use their limited resources to fund the adaptations they need. This is an issue that older residents in particular often complain penalises those who have saved during their lifetime.

The policy provides discretion to the Regulatory Services Manager to apply exemption where the client's household has savings of under £24,500, or their expenditure related to ordinary living expenses and disability causes hardship, e.g. heating bills or transportation. A principle has been adopted of not requesting a household to use more than 25% of the household's savings on housing adaptations.

The value of any financial exemption would be a maximum of £12,000, aligned to Housing Improvement Grant.

This policy also provides measure to waive any client contribution for Disabled Facilities Grant works under £1,000. This will ensure that clients are not deterred from important works, due to a potential contribution, which is known to be an issue for many older people. To waive client contributions under £1,000, will also reduce this administrative task to the local authority. Where a client's contribution is over £1,000, they will be liable for the whole amount.

Planning and budget control measures: Our planning indicates that whilst an important policy, numbers requiring assistance for financial hardship will be low, therefore £20,000 has been budgeted. The impact will be monitored, and if demand exceeds expectations and threatens budget, we will revert to mandatory grant allocations. A further provision has been made to expect six client contributions to be waived when less than £1000, with total cost £6,000.

e) **Introduction of Relocation Grant**

This grant can be made up to £10,000 to help disabled people move to accommodation that better suit their needs, provided moving is a more appropriate solution than an adaptation. Officers provide this support in an advisory capacity at present, however the policy change will enhance the support they can provide. The policy has been implemented to date within Waverley, Surrey Heath, Woking, Elmbridge and Epsom & Ewell.

Planning and budget control measures: It is anticipated that there will be a maximum of one Relocation Grant each year as circumstances where a grant would be awarded are likely to be rare.

4. Consultations

Each of the groups below were consulted and provided ideas and strong support for the policies suggested within this proposal.

The groups consulted were:

- 4.1 Adult Occupational Therapy team, Guildford locality – Surrey County Council
- 4.2 Children with Disabilities team – Surrey County Council
- 4.3 Guildford and Waverley Care & Repair Team (Home Improvement Agency)
- 4.4 Community Equipment Service Users Group
- 4.5 Guildford & Waverley Active Services Group
- 4.6 Surrey long-term neurological conditions group

In addition, throughout the development of this policy review, we consulted and worked with the other ten Home Improvement Agencies within Surrey, to create greater consistency and good practice, that is equitable to residents and allows smoother working practice for professionals.

The Lead Member has been consulted and supports revision to the policy.

5. Executive Advisory Board comment

To be added.

6. Equality and Diversity Implications

If accepted, the proposals will assist vulnerable residents to live independently and is likely to result in lower numbers of emergency hospital admissions for older and disabled people, due to falls and other accidents. Acceptances of the proposals will have no negative impacts on any group in the community, but rather the opposite.

Through development of this policy, we considered potential users and are confident the service is available to all within our society, but predominately used by those who are older, vulnerable and on low incomes.

This duty has been considered in the context of this report and it has been concluded that there are no equality and diversity implications arising directly from this report.

7. Financial Implications

The cost of the measures included in the new policy will be entirely resourced from the Better Care Fund. The measures are considered to be entirely in accordance with the aims of the Care Act 2015 and therefore an appropriate use of this funding.

The table below summarises spend over a four-year period, detailing the increase of DFG, which has allowed the GBC contribution to decrease, whilst the funds available to meet need within the community have remained broadly consistent.

If budget monitoring evidence that demand for discretionary works may exceed financial resources, including funds carried forward, the Regulatory Services Manager will ensure the service provide mandatory works and prioritise any further discretionary requests, in addition the current carried forward underspend can provide some comfort against increasing demand. There is no requirement for the Council to use its own funding for these policy changes, although some grants falling outside of BCF will be met by grant receipts from repaid grants.

The expectation is for future funding to continue at current levels, however this policy contains measures to prioritise mandatory grants, ahead of any discretionary grant, if budget monitoring highlight a potential for overspend.

	2015/16 Actual £	2016/17 Actual £	2017/18 Actual £	2018/19 Outturn £	2019/20 Estimate £
Total Budget allocation, comprising:	523,896	608,869	694,376	737,123	660,000
Disabled Facilities Grant (DFG)	302,455	552,066	669,749 (grant allocation incl additional £60K)	737,123 (grant allocation incl additional £79K)	660,000
GBC contribution	221,441	56,803	24,628	0	0
Spent, comprising:	523,896	608,869	578,385	515,000	707,000
DFG	463,301	480,559	473,409	420,000	328,000
Discretionary DFG / Home improvement grants	60,595	123,310	104,976	95,000	379,000
Carry forward	0	0	115,992	222,123	-
Cumulative carry forward	-	-	-	338,114	281,114

It should be noted that adaptation works do not always fit into financial periods, therefore it is reasonable to expect some carry forward into the following year.

8. Legal Implications

There are no direct legal implications arising from this report.

The governing legislation is the Housing Grants, Construction and Regeneration Act 1996.

Section 3(1)b of The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides for Local Authorities to provide a power for Local Authorities to give additional assistance to persons within its boundaries to improve their home. It states:

Power of local housing authorities to provide assistance

3(1) For the purpose of improving living conditions in their area, a local housing authority may provide, directly or indirectly, assistance to any person for the purpose of enabling him—

(b) to adapt or improve living accommodation (whether by alteration, conversion or enlargement, by the installation of anything or injection of any substance, or otherwise.

9. Human Resource Implications

There are no immediate human relations impact to this policy, however we will monitor the roll out of the policy and review staffing needs. It is likely that the service will experience a similar pattern to Waverley, who have found the reduction of time required to administer means testing, or access additional funding to the mandatory grant, has off-set increased workload, brought through additional demand for adaptations.

10. Summary of Options

Implement policy in full - This is the recommended option, as detailed within report. The financial risk of over over-spending will be managed through diligent budget review and reverting to mandatory grant policy only, or reduced level of discretionary spend, where an overspend is forecast. Communications with our residents will be clear of what is mandatory grant policy, as well as what is discretionary policy and subject to review, in order to manage expectations.

Amend policy, in light of Council feedback – To approve several, but not all, of the proposed policies would require officers to work with Executive to ascertain which elements should be implemented immediately, and which require further action, or are to remain as current policy. To implement a number of the policy amendments, but not the full range, would contradict the recommendations of the Foundations Report, commissioned and authorised by Surrey Councils. It would also bring continued disparity amongst neighbouring councils, who have now implemented similar policies. Lastly, this would continue creating budget surplus, rather than respond to customer need.

Make no change - Not to change policy would miss an opportunity to target resources, also ensure older and disabled people experience a swift decision and installation of the equipment and adaptation they require. Polices would be out of step with most other local authorities in Surrey and would not contribute as significantly to the social care and health objectives. The current underspend would continue to grow, however as a ring-fenced budget, cannot be used for other council activity.

11. Conclusion

It is recommended that the Guildford Home Adaptation and Improvement Policy is approved by Executive. The policy changes will enable practical measures that will improve the assistance the Council is able to provide for its vulnerable residents to make housing adaptations and provide assistance that will enable older and disabled people to live safely at home for longer, maintaining their independence and links with local community.

The policy changes are in line with national best practice, the Surrey Review of Equipment and Adaptations undertaken by Foundations in 2017, also bring consistency with other Surrey councils which have made similar policy changes (to date these are Waverley, Surrey Heath, Woking, Elmbridge, Epsom & Ewell and Tandridge).

The recommendations have been considered and supported by officers within the Council, as well as service user representatives.

Financial controls will be in place through careful review of budget spend and forecasting, with projections of likely impact, as well as ensuring that any discretionary spend is reviewed and measures undertaken to prioritise spend, if the budget is at risk of overspending.

In conclusion, a review of the policy will be undertaken twelve months after the policy is implemented.

12. Background Papers

There are no background papers relating to this report.

Home Adaptation and Improvement Policy – Disabled Facilities Grants and Financial Assistance for Private Sector Housing.

13. Appendices

Appendix 2 provides detail of the proposed financial effects for programme.

Please ensure the following service areas have signed off your report. Please complete this box and do not delete

Service	Sign off date
<i>Finance / 151 Officer</i>	<i>8/2/19</i>
<i>Legal / Governance</i>	<i>20/03/19</i>
<i>HR</i>	<i>5/3/19</i>
<i>Equalities</i>	<i>5/3/19</i>
<i>Lead Councillor</i>	<i>16/1/19</i>
<i>CMT</i>	<i>19/2/19</i>
<i>Committee Services</i>	<i>7/2/19</i>