CONTRIBUTION TO OUR AIMS

The recommendations in this report will contribute towards building both a stronger economy and a stronger community. Providing healthy and safer homes will enable residents to enjoy improved health and wellbeing.

The recommendations contribute to two of the Council’s main outcomes;

- All people in North East Lincolnshire feel safe and are safe
- All people in North East Lincolnshire enjoy good health and well being

EXECUTIVE SUMMARY

The report recommends that Cabinet approve the revised Housing Assistance Policy (see Appendix A). The revised policy changes the Council’s approach towards providing discretionary financial assistance for a range of housing adaptations, improvements and essential repairs.

If approved the implementation of the new Policy will take effect from the 1 October 2017.

RECOMMENDATIONS

That Cabinet approves and adopts the amendments to the Housing Assistance Policy.

REASONS FOR DECISION

If the recommended amendments are approved, the Council would thereby enable residents to access funding and discretionary funding to help vulnerable residents to carry out essential repairs to their home. It will also enable disabled residents to access discretionary funding, to complement the existing mandatory funding.
1. **BACKGROUND AND ISSUES**

1.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local authorities with wide ranging powers to provide assistance for the purpose of improving living conditions in their area. This Order requires the Council to adopt a housing renewal policy setting out what forms of discretionary financial assistance they will provide, to address local needs.

1.2 In 2010 North East Lincolnshire Council approved the current Housing Assistance Policy which included approving the use of the HLS Home Appreciation Loan. Since the launch of the policy, the scheme has assisted over 50 households, bringing homes up to a decent standard. This has helped some very vulnerable householders, who were unable to access other funding.

1.3 In 2016 the policy was updated to include Energy Repayment Loans, whereby the Council can provide small repayment loans, to help vulnerable owner occupiers improve housing conditions, making homes warmer.

1.4 A review of the council’s approach to Disabled Facilities Grant (DFG) funding was prompted by the introduction of the Better Care fund (BCF) which from April 2015 received the DFG allocation.

1.5 The budget in 2014/15 was significantly reduced, removing funding for schemes for empty homes loans and grants. In addition financial assistance to bring homes up to decent homes standard was removed, while the Council concentrated on reducing Fuel Poverty and ensuring homes were free from the most hazardous living conditions.

1.6 The revised policy reflects this with the removal of Empty Homes Grants and Loans. The problem associated with bringing empty homes back into use, will be addressed within future approaches to regenerating areas, with high concentrations of empty homes.

1.7 Mandatory entitlement to Disabled Facilities Grant will not be affected and these will remain available under the provisions of Housing Grants, Construction and Regeneration Act 1996.

1.8 Discretionary funding will only be made available to eligible owners occupiers. The financial assistance will be available to assist with the following works;

- **Safe, Warm and Dry Grant;** The funding will support eligible owner occupiers, who are ineligible for either an energy repayment or home appreciation loan. This will be the funding of last resort.

- **Energy Repayment Loans;** To fund energy improvements and/or repairs to remove hazards in the home which are detrimental to health.

- **Home Appreciation Loans;** To provide funding for; discretionary disabled facility grants in the event of a top-up or where a client is not eligible for mandatory assistance, essential home repairs for eligible owner occupiers who are unable to take out a repayment loan, to carry out essential repairs to remove hazardous living conditions, that could be detrimental to health.
- Relocation Grant; Providing funding to assist disabled residents to move to more suitable accommodation, in cases where their current home isn’t suitable to be adapted, or meet their long term needs.
- End of Life Scheme; Providing accelerated financial assistance, providing adaptations to help residents live more comfortably, in their own home, at a time when they need it most.

The loans will continue to be delivered by the Homes and Loans Service (HLS), based in Sheffield City Council. This is an existing agreement.

The role of the HLS includes, in line with the relevant agreement, facilitation, governance arrangements and assurance that the Council enjoys delivery that complies with the requirements of the applicable regulator namely the Financial Services Authority.

In line with relevant agreements, it will be necessary for Sheffield City Council to continue discharging the administrative functions accordingly. Security for all loans provided in the Housing Assistance Policy, where funding has been provided by North East Lincolnshire Council, will take the form of a legal charge in the name of the Council. From time to time, HLS use former Regional Loans Funding. Where loans are administered through funding provided by the former Regional Housing Fund, the legal charge will be in the name of Sheffield City Council as administrators of the scheme.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives powers to Local Authorities, to make a reasonable charge for costs associated with delivering a grant or loan.

The current policy has a charge of 8%, a fee originally set in 2008 in the interim Housing Assistance Policy. The revised policy will see this fee increase to 12%. This will bring costs in line with the current cost of the service and in line with other authorities (see appendix B).

2. RISKS AND OPPORTUNITIES

The proposed revision to the current Housing Assistance Policy enables the Council to provide financial assistance in line with the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002.

There is a low risk that some loans will not be repaid. Research by the HLS has shown that loans of this nature offered by commercial providers are potentially more likely to be repaid. The benefits enabled through acceptance of the recommendations are considered to outweigh the low risk that some loans might not be repaid.

3. OTHER OPTIONS CONSIDERED

Option 1- To do nothing; The revised policy has been developed, taking into consideration situations or barriers that have been experienced over the last few years of the current policy. For example; we are unable to offer loan support to
help owner occupiers top-up mandatory grant schemes, or the current relocation scheme does not support residents moving into more suitable social housing. Council can continue to provide funding through the existing policy. There is a risk as building costs increase, there is no provision or support for homeowners top-up mandatory grant assistance. Also, there is no provision to support end of life care by providing fast track assistance.

3.2 **Option 2 – Stop Discretionary Financial Support**
The Council have a statutory duty to remedy category one hazards. Removing category one hazards, which are detrimental to the health of the occupant can reduce secondary health costs. For example; someone living in a cold home is more likely to trip or fall, resulting in a visit to either the doctors or hospital.

The most common hazard removed through grant or loan funding in previous years has been "excess cold". Works have usually included repair or replacing a boiler, repairs to windows or roofs. All contribute to making the home easier to heat and reducing fuel poverty. Reducing fuel poverty is one of the Council’s main outcomes.

Energy Repayment Loans enable eligible residents to top-up external funding through the Energy Company Obligation (ECO). ECO is a government scheme, funded through energy providers. The financial assistance contributes towards works to improve a home and make it warmer. This can be insulation or draft proofing. Removing discretionary assistance will mean residents can maximise the opportunity to take advantage of this funding.

Removing discretionary funding will also prevent owner occupiers, who are ineligible for mandatory funding, who are unable to finance the cost of the works independently, from accessing funding. This could result in the clients condition deteriorating, which could lead to additional medical or care costs being incurred.

The End of Life scheme enables clients to be more comfortable in their own home and reduces the need for moving into care.

3.3 **Option Three – Approve the revised Housing Assistance Policy**
To approve the revised Housing Assistance Policy means that the Council can offer mandatory and discretionary funding, to maximise repayable schemes, providing financial assistance to help residents access funding to enable independent living, carry out repairs to remove hazardous living conditions and reduce fuel poverty.

4. **REPUTATION AND COMMUNICATIONS CONSIDERATIONS**

4.1 Loss of Reputation: The Council is committed to reducing Fuel Poverty, assisting vulnerable homeowners to improve hazardous living conditions and enable independent living.
5. **FINANCIAL CONSIDERATIONS**

5.1 Capital funding for adaptations is provided through the Better Care Fund, which is provided by Central Government. The funding is allocated to adaptations. The funding can be used to provide discretionary assistance to complement the outcomes of the Better Care Fund, if schemes are identified in the Council’s Housing Assistance Policy. The Council also provides capital funding to assist homeowners fund essential repairs to their home. The revised policy ensures a more person centred approach to delivering home improvements, with a focus on recycling funds in the future.

6. **CONSULTATION WITH SCRUTINY**

6.1 Consultation is currently taking place to consult householders, third sector agencies and service users. The scheme will also be presented to Scrutiny, in preparation for Cabinet on the 28 September 2017.

7. **FINANCIAL IMPLICATIONS**

7.1 The capital funding in respect of adaptations referred to above is the Disabled Facilities Grant which is now part of the Better Care Fund allocation. The allocation for 2017-18 is £2.409m and this has been built into the Capital Programme.

7.2 In respect of the other loans such as Energy Repayment Loans then any such loans will be treated as capital. On receipt of the repayments these will therefore be treated as capital receipts and be available to fund further capital investments.

7.3 The Housing Assistance Policy should result in an overall increase in the quality of housing stock and lead to cost avoidance in the general public sector, e.g., reduction of fuel poverty and assist with the Council's aims of supporting people to live independently for as long as possible.

7.4 In terms of the overall revenue implications of the scheme there are no further additional financial implications all management and admin will be met within existing budgets.

8. **LEGAL IMPLICATIONS**

8.1 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 provides local authorities with a general permissive power for the provision of assistance for the purpose of improving living conditions. In order to exercise this power a local authority must first adopt a policy for the provision of assistance.

8.2 As the report reflects, the Housing Assistance Policy was first adopted by Cabinet in 2010 and then revisited in 2016 for the addition of Energy Repayment Loans. It is therefore appropriate that Cabinet approval is sought to further vary the policy.

9. **HUMAN RESOURCES IMPLICATIONS**
9.1 There are no Human Resource implications. Delivery will be provided by existing resource.

10. WARD IMPLICATIONS

10.1 All wards are affected

11. BACKGROUND PAPERS

11.1 None

12. CONTACT OFFICER(S)

12.1 Jacqui Wells, Housing Programme Manager - 01472 324775

Councillor David Watson
Deputy Leader and Portfolio Holder for Energy and Environment

Councillor Peter Wheatley
Portfolio Holder for Regeneration, Assets, Skills and Housing
North East Lincolnshire Council

Housing Assistance Policy

Updated 2017

Contact Officer Details
Beverley Compton
Adult Services
Municipal Offices, Town Hall Square, Grimsby, North East Lincolnshire, DN31 1HU
E-mail beverley.compton@nhs.net
Tel 01472 326742
1. **Introduction**

The Housing Assistance Policy sets out how the council will provide grants and loans to vulnerable residents in the borough, to enable independent living for all eligible residents and improve housing conditions for vulnerable owner occupiers.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes which we do by a system of grants, loans and other measures, available for eligible residents in North East Lincolnshire.

The previous Housing Assistance Policy, was originally approved on the 5 October 2010. Since then the Council have updated the policy in line with changes funding.

Revising the policy means that the Council can take an overview of what assistance could help meet the needs for eligible local residents. How can we effectively and efficiently provide that support within a reduced budget.

2. **Purpose/background and scope of this policy**

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires councils to develop a policy for providing households with financial assistance to improve their homes. Every council is required to adopt and publish such a policy. This policy contains details of the schemes the council will offer to provide assistance to vulnerable home owners to provide funding for;

- carry out essential repairs where living conditions are hazardous to health
- improve energy efficiency and reduce fuel poverty, and
- help disabled residents to maintain independence in their own homes.

Funding to carryout essential repairs is only available to owner occupiers. Residents living in rented accommodation who have outstanding essential repairs in their home, should contact their landlord and inform him about the repairs. If their landlord fails to carry out the work, residents are advised to contact the Home Improvement Service on 01472 324777.

Further advice can be found on


3. **How we can help you make an application**

The Council will provide support to vulnerable and elderly residents, to complete an application. Here is how we will do this;

<table>
<thead>
<tr>
<th>Funding for Homeowners</th>
<th>Funding for Maintaining Independent Living</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will;</td>
<td>All applicants must be assessed by a Council Approved, Occupational Therapist. You can do this by contacting; 01472 256256.</td>
</tr>
<tr>
<td>• provide assistance over the telephone</td>
<td></td>
</tr>
<tr>
<td>• we will check an applicant’s entitlement to any financial help</td>
<td></td>
</tr>
<tr>
<td>• if the applicant is eligible, an</td>
<td></td>
</tr>
</tbody>
</table>
officer will survey your home to see if the repairs are eligible. Repairs will need to be a Category One Hazard under the Housing Health and Safety Rating System. This means that it is highly likely to cause harm to the health of the occupants living in the property, if the conditions are not improved. This could be no heating or hot water.

If the works are eligible for assistance, the officer will help to complete the application form for processing.

The Occupational Therapist will assess how you get around your home and access facilities. They will make an assessment if they feel that your home needs to be adapted. It could be that equipment will help you, for example; a bath lift to help you get in and out of the bath.

If they feel an adaptation will help you, they will make a referral to the council for an adaptation.

The council will then need to review your application, setting out the various housing options to help applicants decide what type of housing is best suited to their changing needs. For example; an applicant living on a second floor flat without any lift access, may need to consider moving to more suitable accommodation where access to accommodation will not be limited in the long term.

Once we have agreed a scheme that meets your needs, which offers the council best value, an officer will help the applicant to complete the financial assessment and application form.

Wherever possible the council will access charitable funding or other schemes for example the government ECO scheme, to help improve energy efficiency.

4. How we prioritise grant/loan funding

With the reduction in capital funding, the demand for financial assistance, is often greater than the funding available. Where this happens, we will prioritise each case and place them on a waiting list. This is how we will prioritise our cases:

<table>
<thead>
<tr>
<th>Funding for Homeowners</th>
<th>Funding for Maintaining Independent Living</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority will be given to the applicants, whose housing conditions present the most immediate risk of harm to the occupants.</td>
<td>Priority will be given to the applicants medical condition and current living environment; <strong>Urgent</strong> – Where a service user is unable to return home from hospital, or access to essential facilities within the home without an adaptation, or where the applicant is receiving a substantial care package, that can be drastically reduced.</td>
</tr>
</tbody>
</table>
if an adaptation is completed. All urgent cases will be visited within 14 days from receipt of an approved referral.

**Non-Urgent** – Where the service user is unable to access the home fully but is able to use the lavatory and bathing facilities in the home. All cases will receive a visit to confirm the applicant is eligible for assistance within 28 days.

Timescales for completing the adaptation are dependent on funding being available.

5. **Designing a scheme and getting the buildings in**

The council will assist applicants to complete their application for grant funding by;

- Drawing up plans and schedules of work
- Getting estimates
- Liaising with Building Control/Planning and neighbours where necessary

Once an application form is complete, it’s time to get the builders in. During 2015, new legislation came into force, the (Construction Design and Management Regulations 2015 – [www.hse.gov.uk](http://www.hse.gov.uk)). The legislation aims to improve Health and Safety on construction sites and reduce deaths. This means that all applicants having work completed in their homes have a duty under this legislation, to protect their contractor from harm. This includes if you are a homeowner or rent your home from a landlord. The council will help applicants meet their duty under the legislation.

They will also ensure the builders;

- Start work when they say they will
- Keep the site clean
- Work in a safe manner
- Be respectful and polite
- Complete the work to a satisfactory standard

The council will help to resolve any disputes between the applicant and the builder.

Work completed through the council’s framework holds a warranty of up to one year.

6. **Available Assistance**

The grant/loan assistance available for housing disrepair is:

- **Safe, Warm and Dry Emergency Repair Grant**
  A grant of up to £1,000 for emergency works, which can be administered quickly to remedy urgent situations, for vulnerable owner occupiers.
Appendix A

- **Energy Repayment Loans**
  Loan Assistance up to £4,000, to cover the cost of energy efficiency repairs, replacements or installations.

- **Home Appreciation Loan**
  Loan Assistance of up to £10,000 (with repayment conditions on the sale of the house) to remedy Category 1 hazards and serious disrepair, in exceptional circumstances.

The grant/loan assistance available for enabling independent living is:

- **Handy Persons Service**
  Assistance to provide minor works up to £1,000, to reasonably enable independent living through the Chronically Sick and Disabled Persons Act 1970.

- **Relocation Assistance**
  A grant of up to £4,000 can contribute towards relocating to a new home, that will better suit the disabled applicant’s needs. A move can often reduce under occupation, where the applicant is often faced with large maintenance and fuel bills.

- **Disabled Facilities Grant (mandatory)**
  Grants of up to £30,000 for adaptations to homes for people with disabilities. To use the funding as effectively as possible we have charges placed upon the property where the grant exceeds £5,000, up to a charge limit of £10,000. If the property is sold within ten years of the grant completion, the cost of the adaptation will be recovered.

- **Disabled Facilities Assistance**
  Sometimes the cost of an adaptation, exceeds the mandatory sum of £30,000. In these situations, applicants are often unable to pay the additional costs. In addition, some applicants are unable to fund means-tested contributions. The loan will assist applicants to fund grants that exceed £30,000 or provide assistance to fund an adaptation, where owner occupiers are ineligible for assistance, but unable to self-fund an adaptation.

- **End of Life Scheme**
  Sometimes, the time taken to process a grant application, to complete what is often extensive works, can create a barrier to assisting applicants when they need it most. The End of Life Scheme aims to speed up the process, providing less invasive adaptations, that can be completed within days and not weeks. The grant will provide up to £5,000 of funding, to install for example temporary shower cubicles, stair lifts, ramps and toileting facilities. The grant will enable independent living, allowing the applicant to be cared for in the comfort of their own home. These grants will not be means tested and will be available to applicants who have been provided with a DS1500 certificate.
Appendix A

Details of Financial Assistance Available to Homeowners

Available Assistance

The grant/loan assistance available for housing disrepair is:

Grant/Loan Assistance for Vulnerable Homeowners

1. Safety, Security and Emergency Repair Grant.

A grant of up to £1000 for emergency works, which can be administered quickly to remedy an urgent situation.

Eligibility

Applicants must be able to prove owner occupation for a minimum of 2 years.

Applicants must meet the defined criteria for vulnerable.

Applicants requiring works classed that will improve the thermal efficiency of a property, must apply for an Energy Repayment Loan. Applicants will only be eligible for a grant, if an Energy Repayment Loan/Home Appreciation Loan application has been declined.

Eligible Works

Eligible works are emergency repairs, defined as making the property safe and secure (Category One Hazards).

2. Energy Repayment Loan

A loan of up to £4,000 to fund works which will contribute to energy efficiency works, which will help the home be warmer and cheaper to heat.

Eligibility

Applicants must be able to prove owner occupation for a minimum of 2 years.

Applicants must be defined as vulnerable and be financially assessed to ensure they can repay the loan.

Eligible Works

Funding is available to provide energy efficiency measures including insulation, or repairs/replacement or installation of a heating system.
Funding can be used to top up Affordable Warmth/HHCRO assisted schemes.

For further information on the Energy Repayment Loan, visit the Homes and Loans website on [www.homeandloans.org.uk](http://www.homeandloans.org.uk)

3. Home Appreciation Loan

A loan of up to £10,000 to fund works which are assessed as an immediate risk to the health. Home Appreciation Loans will only be offered in exceptional circumstances.

**Eligibility**

Applicants must be vulnerable and unable to access mainstream lenders. Applicants must prove owner occupation for a minimum period of 2 years.

The applicant must have sufficient equity in the property, for example all secured borrowings (mortgage and secured personal loans) and the Home Appreciation Loan should not amount to more than 70% of the value of the property.

**Eligible Works**

Funding is available to carry out essential home repairs (Category One hazards). The scheme is intended to ensure vulnerable applicants can remain in their own home.

For further information on the Home Appreciation Loan visit the Homes and Loans website at [www.homesandloans.org.uk](http://www.homesandloans.org.uk).
Appendix B

Details of Financial Assistance Available to Enable Independent Living

1. Handy Persons Service

These are reasonable works requested in the home to enable access in the home. For example; grab rails, bannister rails and half steps up to £1000.

Eligibility

The applicant must be registered disabled or chronically sick, unable to access their home independently without assistance.

Eligible Works

Work is subject to an assessment by an Occupational Therapist.

The Handy Persons Service should not be used in place of a Disabled Facilities Grant application.

2. Relocation Assistance

The Relocation Grant will assist applicants to move to more suitable and accommodation, which provides the applicant with some security of tenure for the term of the loan.

Funding will be made available up to a maximum £4,000.

Eligibility

The applicant must eligible for a mandatory Disabled Facilities Grant. Applicants will have a means test to work out how much they can repay monthly. The maximum loan repayment period is 5 years.

Eligible Works

Eligible costs include professional fees (for example legal or estate agency fees), rental deposit (minimum 12 month assured shorthold tenancy), removal costs, contribution towards the cost of redecoration and floor coverings (for example carpets). Costs must be approved in advance. There will be no retrospective payments made. All payments will be for reasonable costs and evidence value for money.

3. Mandatory Disabled Facilities Grant

A DFG is provided to adapt the home of a disabled person to meet their specific needs.

The grant for the adaptation is a maximum of £30,000, less any contribution to reflect that the contribution counts towards the maximum of £30,000.
Grant repayment conditions apply, in particular where the grant is for more than £5,000 but only for a maximum charge of £10,000.

**Eligibility Criteria**

Applicants must be referred by an Occupational Therapist, appointed by North East Lincolnshire Council Adult Social Services.

The DFG is subject to a test of financial resources. This test is prescribed in detail by legislation.

Adaptation will only be completed on homes which are a permanent/main residence.

**Eligible Works**

Works include adaptations to enable the applicant to bathe, cook, sleep and access and exit the home.

Works will be costed on a value for money basis and only those works approved by the panel will be authorised.

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**4. Discretionary Disabled Facilities Assistance**

The scheme provides discretionary loan assistance to top up mandatory DFG for the provision of aids and adaptations for owner occupiers with disabilities, or provide loan assistance where an applicant is ineligible for a DFG, however they have sufficient equity to self-fund the works.

This is loan funding of up to £20,000 for cases where the £30,000 mandatory limit are exceeded and where the client was originally assessed as having a "nil contribution" from the DFG test of resources. As child applications will not have undergone a DFG Test of Resources such cases will require a financial assessment to ensure there is sufficient equity in the property, to cover the amount of the loan (see the Home Appreciation Loan for additional information). Assistance will only be available for owner occupiers.

The level of assistance will be determined by the specific circumstances of each case and may be used to fund a proportion of the contribution determined for a Mandatory DFG (e.g. where a client who would under normal circumstances be entitled to Housing Benefit is not eligible due to being in temporarily in respite care).

In cases where the applicant is ineligible for a DFG and unable to self-fund adaptations, loan funding of up to £30,000 can be provided (subject to having sufficient equity in the property).
Eligibility Criteria

Loan assistance will also be considered for applicants (owner occupiers) where additional funding is required or the application sits outside of the DFG eligibility.

This is loan funding of up to £20,000 for cases where the £30,000 mandatory limit are exceeded.

The applicant must have sufficient equity in the property, for example all secured borrowings (mortgage and secured personal loans) and the Home Appreciation Loan should not amount to more than 70% of the value of the property.

For further information on our Discretionary Disabled Facilities Assistance, visit the Homes and Loans website at www.homesandloans.org.uk.

5. End of Life Scheme

The grant has been developed to provide assistance to applicants who are in receipt of an DS1500 certificate. The scheme provides a speed tracked service to help households, to get assistance in quickly to provide assistance in the applicants final journey. The grant provides up to £5,000. This means the works are less invasive than a traditional grant and can be completed in a matter of weeks no months. The grant also contributes to costs removing the provision and making good where necessary. Grant assistance up to a maximum of £5,000 to provide

Eligibility Criteria

Applicants must be in receipt of an DS1500 certificate.

Eligible Works

The scheme is aimed to provide temporary assistance to clients quickly and relatively hassle free. Eligible works can be;

- Temporary shower facilities for example a shower pod or demountable shower cubicle
- Rental stairlift
- Modular ramp
- Wash and Dry toilet facility where applicable

The items can be removed under the grant and items such as the original bath or W.C. replaced. The grant does cover making good the area, but does not cover costs towards redecorating areas that may be disturbed.
1. Purpose/background and scope of this policy

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires councils to develop a policy for providing households with financial assistance to improve their homes. Every council is required to adopt and publish such a policy. This policy contains the loan and grant assistance that North East Lincolnshire Council provides together with the key conditions and eligibility criteria associated. If you require any further information, please contact us on 01472 324777 or email us on HISPServiceRequests@nelincs.gcsx.gov.uk

The aim of this policy is to support residents to improve their health and wellbeing by addressing problems with substandard and/or unsuitable homes that do not meet individual needs. The council has a role in supporting the wider adult social care prevention agenda; specifically those aims of the Care Act 2014 to promote wellbeing, independence and prevent or delay care and support needs.

Grants and Loans are available to

- Carry out essential repairs, where living conditions are hazardous to health
- Reduce Fuel Poverty
- Help disabled residence maintain independence in their own homes

This policy also supports the priorities of the Better Care Fund Plan for North East Lincolnshire. A key part of the plan is to promote independence, enabling people to remain in their own homes for as long as possible as well as helping to return people to their homes following a spell in hospital by providing the necessary and timely adaptations which help to reduce length of stay in hospital. This policy also provides assistance to remedy fall hazards in the home and to provide adaptations to allow safe access in and around the home.

For further details on the Better Care Fund, follow the link; 
http://www.northeastlincolnshireccg.nhs.uk/care-act/better-care-fund

In 2013, the Building Research Establishment (BRE) completed an assessment of our current housing stock. They completed a report looking at the quality of housing. They concluded that around 13,000 homes contained a category one hazards (see Appendix C for the definition). It identified that the most common hazard was falls, with 13% of households containing falls hazards. The borough had high levels of cold homes, with above average levels of fuel poverty in the area. There are currently around 12,000 homes in fuel poverty, which is 20% of the housing stock. The national average is 18%. Details of the BRE Stock Modelling Assessment can be made available on request. Please call 01472 324777.
The survey also provided an assessment, by ward of those areas suffering most from the effects of Fuel Poverty. These areas will provide the basis for a targeted approach for prioritising any proactive Fuel Poverty Campaign. Figure One shows the clear disparity between wards, where the more deprived wards are five times more likely to experience fuel poverty, than those living in the wealthier suburbs. The council have a dedicated resource, to work with these communities and target measures to reduce the impact of fuel poverty.

These findings were considered and prioritised when developing this policy.

2. Policy Review

The policy will be reviewed no later than March 2019. Any significant changes to the policy will be publicised in accordance with the guidance issued by the Department of Communities and Local Government.

3. Capital Resources

We have monitored the average number of referrals received over the last 3 years, average cost of a grant to anticipate the volume of capital required, throughout the term of this policy.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Budget Received</th>
<th>Total Budget Spent</th>
<th>Number of Referrals Received</th>
<th>Number of cases cancelled</th>
<th>Number of Grants completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014/15</td>
<td>£1.1m</td>
<td>£1.1m</td>
<td>270</td>
<td>3</td>
<td>157</td>
</tr>
<tr>
<td>2015/16</td>
<td>£1.1m</td>
<td>£1.1m</td>
<td>192</td>
<td>91</td>
<td>110</td>
</tr>
<tr>
<td>2016/17</td>
<td>£2.2m</td>
<td>£1.8m</td>
<td>338 (to date)</td>
<td>68</td>
<td>181</td>
</tr>
</tbody>
</table>

The above performance data shows that we receive on average 266 referrals each year. Less those grants cancelled at an average of 128 per annum.
The average cost of a disabled facility grant is around £8,000, however as the cost of materials and staffing costs increase, so do the cost of an adaptation.

We therefore predict that the service will require a minimum £1.2m per annum throughout the period of the policy.

4. **Definition of a Vulnerable Person**

Many types of assistance are aimed at ‘vulnerable’ people. The Government defines a ‘vulnerable’ person as someone who is in receipt of the following state benefits:

- income support;
- housing benefit;
- council tax reduction (does not include single persons 25% discount);
- income based job seekers allowance;
- disability living allowance and or personal independence payment;
- industrial injuries disablement benefit;
- war disablement pension;
- pension credit guarantee;
- attendance allowance;
- working tax credit which includes a disability element and where recipient has a relevant income of less than £16,040 gross;

5. **Definition of a Category One Hazard**

The Housing Health and Safety Rating System is a method of calculating what level of risk, disrepair can have on the occupant and/or their visitors.

Further details can be found in the in the Housing Act 2004, Supplementary Guidance.  

6. **Discretionary Assistance in Exceptional Circumstances**

Whilst it is legitimate for the Council to refuse assistance outside of this policy, all applications will be considered on their merit. This means that in exceptional circumstances the Council may use their discretion to provide assistance, that meets the aims and objectives of this policy. Applications must prove beyond reasonable doubt, that all other options have been considered, prior to application.

7. **Legal and regulatory framework**

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 requires local authorities to develop a policy for providing households with financial assistance to improve their homes.

The Housing Act 2004 introduced the housing health and safety rating system (HHSRS) to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings.
The Housing Grants, Construction and Regeneration Act 1996 is the main legislative framework governing Disabled Facilities Grants.

The Care Act 2014 guidance states that the care and support system must actively promote wellbeing and independence and aim to prevent need. This includes targeted interventions aimed at individuals who have an increased risk of developing needs, where the provision of services, resources or facilities may help slow down or reduce further deterioration or prevent other needs from developing.

Further details of all legislation can be found on [www.legislation.gov.uk](http://www.legislation.gov.uk)

8. **Equality and Diversity**

North East Lincolnshire Council is committed to equality and diversity and both embraces and promotes the Equality Duty which requires public bodies to have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.
- Advance equality of opportunity between people who share a protected characteristic and people who do not share it.
- Foster good relations between people who share a protected characteristic and people who do not share it.

This policy will contribute to ensuring that all users and potential users of services and employees are treated fairly and respectfully with regard to the protected characteristics of age, disability, gender, reassignment, marriage or civil partnership, pregnancy and maternity, race, religion, sex and sexual orientation.

The policy will have been consulted on and an Equality Impact Assessment Completed prior to the Policy being adopted.

9. **Performance Standards**

The council is committed to providing a transparent and fair service to all residents. By providing performance measures, throughout the customer journey, from the time they first contact the council to enquire about an adaptation, until the time that the customer is able to use the adaptation.

**Stage 1** – initial enquiry at first point of contact to OT recommendation provided to adaptation service (landlord, HIA or grant provider);
**Stage 2** – OT recommendation to approval of scheme (grant approval or issue of works contract/order) and;
**Stage 3** – approval of scheme to completion of works.

**Total time taken** = sum of above 3 stages.

<table>
<thead>
<tr>
<th>Stage</th>
<th>Urgent (working days)</th>
<th>Non-Urgent (working days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage One</td>
<td>5</td>
<td>28</td>
</tr>
<tr>
<td>Stage Two</td>
<td>30</td>
<td>50</td>
</tr>
<tr>
<td>Stage Three</td>
<td>20</td>
<td>80</td>
</tr>
</tbody>
</table>
Appendix A

Please note that these are ambitious targets and are for guidance only. Where demand for the service, is greater than the amount of capital funding available, waiting times for an adaptation will increase. In addition, it has to be considered that there are many situations outside the influence of the service. For example; where there are spikes in activity, waiting for documentation to be returned or planning permission is required, it has to be accepted that waiting times will be affected. The applicant has up to 12 months for the works to be completed and can opt to delay the works.

10. **Monitoring of Policy**

The effectiveness of the policy is monitored using actual performance against our service standards. This is carried out by the Council’s performance management system including monthly reports to the Strategic Housing Group.

11. **Complaints about the policy and its implementation**

Residents who have a complaint relating to the policy or about the level of service they have received will be able to use the Council’s corporate feedback system, to have their complaint dealt with. Details of how to make a complaint are available from either a through the Council’s Customer Access Points (01472) 313131 or through the Council’s website [www.nelincs.gov.uk](http://www.nelincs.gov.uk).

12. **Links to the Council’s overall aims and objectives**

The Council has made a commitment to make North East Lincolnshire a better place to live, work and stay.

This policy contributes toward the council’s aims and objectives;

- **All people in NEL enjoy & benefit from a strong economy**
  
  Improved housing offer;

  *carrying out essential repairs and energy efficiency improvements*

- **All people in NEL feel safe and are safe**
  
  All people in NEL are safe in their home and outside of their home;

  *carrying essential repairs which are hazardous to the health of the occupant, enabling independent living for residents, which helps them get around their home safely*

- **All people in NEL enjoy good health and well being**
  
  Reducing Fuel Poverty;

  *Providing energy efficiency measures*

  % of older and vulnerable people who want to live independently who feel they are able to do so safely;

  *Adapting homes to enable independency*
Appendix B

Report Title: Evidence – Ancillary Charges for delivery Housing Assistance.

Background

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives powers to Local Authorities, to make a reasonable charge for costs associated with delivering a grant or loan.

The fee can only be charged for those grants and loans which are specified within the Housing Assistance Policy.

Costs can include professional services;

- Administering the grant application;
- completing out a means test;
- carrying out a survey of the property and drawing plans and a schedule;
- tendering the works to obtain competitive quotes;
- carryout a role as project designer under Construction Design and Management Regulations 2015;
- advice and assist the client during the works
- deal with any snagging issues, making sure the works are completed to a satisfactory standard;
- signing off the works, paying the contractor on behalf of the client;

The chart below provides details of other local authority charges made, to provide a benchmark for North East Lincolnshire Council to set their own fees.

<table>
<thead>
<tr>
<th>Council</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Lincolnshire Council</td>
<td>10% (under review)</td>
</tr>
<tr>
<td>Rotherham Borough Council</td>
<td>10%</td>
</tr>
<tr>
<td>Sheffield City Council</td>
<td>12%</td>
</tr>
<tr>
<td>Wakefield City Council</td>
<td>12.5%</td>
</tr>
<tr>
<td>Hull City Council</td>
<td>13%</td>
</tr>
<tr>
<td>Rochdale Council</td>
<td>14%</td>
</tr>
<tr>
<td>York City Council</td>
<td>15%</td>
</tr>
<tr>
<td>Leeds City Council</td>
<td>15% Under £10,000</td>
</tr>
<tr>
<td></td>
<td>10% Over £10,000</td>
</tr>
<tr>
<td>Bradford City Council</td>
<td>15% + £175 Survey Fee</td>
</tr>
<tr>
<td>Council</td>
<td>Fee (%)</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Doncaster MBC</td>
<td>15%</td>
</tr>
<tr>
<td>Lincoln City Council</td>
<td>15%</td>
</tr>
<tr>
<td>West Lindsey District Council</td>
<td>15%</td>
</tr>
<tr>
<td>Boston Borough Council</td>
<td>15%</td>
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</tbody>
</table>

The average ancillary fee charged over the 13 authorities who responded, is 13%.
Consultation Feedback

Housing Assistance Policy – Update

September 2017
Introduction

A survey was held through the Council’s consultation portal, which was promoted through NELC, ENGIE and CCG.

Consultation was launched on the 28 June and closed on the 9 August 2017.

During the consultation process, stakeholders including the CCG, Occupational Therapy team, housing and health professionals. In addition, ward and parish councillors were advised of the consultation.

The results are as follows:

**Question 1; Housing Conditions and Hazards**

The Housing Assistance Policy prioritises the health and safety for owner occupiers, living in dangerous conditions. Please rank in order of priority; 5 is important – 1 is less important. The hazards identified are those which are more likely to have an impact on the health of the occupant, their family and visitors. Would you agree these are the priorities we need to address?

- Emergency hot water and heating repairs
- Security from intruders
- Severe damp
- Other

Are there any priorities missing?

Response;

<table>
<thead>
<tr>
<th></th>
<th>Most Important</th>
<th>Important</th>
<th>Least Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Hot Water and Heating Repairs</td>
<td>18</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Security from Intruders</td>
<td>4</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Severe Damp</td>
<td>3</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>25</td>
<td>25</td>
</tr>
</tbody>
</table>
Chart 1

For the purpose of differentiating between most and least important, we have scored most important as 10, important as 5 and least important as 1. This gives us an idea of how the priorities were ranked.

The results show that the consultees felt that hot water and heating repairs were the highest priority, when assisting vulnerable homeowners with essential repairs. This was followed by security from intruders and then damp issues.

When asked if we had fairly covered the elements of essential repair, 80% or consultees felt that we had covered those priority areas.

When asked if there were any missing, the only comment received related to woodlice infestation and structural collapse. The policy does include other hazards which are detrimental to health. Therefore, Council will fund repairs to other repairs where there is a direct impact on the health of the occupants.

80% of consultees responding felt that the policy will contribute towards meeting the needs of the community.

**Question 2; Financial Assistance available for Homeowners**

Our Housing Assistance Policy says we will provide homeowners with loans, only offering grants as a last resort. This will help us to re-use the funding again to help other homeowners, and reduce the pressure on Council Funding. Some loans are repaid weekly, others when the property is sold. To what extent do you agree this is this the fairest way to assist eligible homeowners?
Chart 2

The purpose of this exercise was to find out what consultees felt to the Council moving away from grants, towards loans based assistance. Whilst 68% of consultees either strongly agreed or agreed with the policy, it is clear there are concerns around loans scheme, which must be appreciated.

“Grants for council tax payers!!!!!! Not loans.”

“Greater grants should be available rather than loans.”

In response; The Council has to consider ways to be more innovative, providing support to vulnerable members of the community with less funding. In the last ten years, funding for Housing Assistance has been drastically reduced. By offering loans, we are more likely to be in a position to recycle the funding and help more people, with the same amount of money.

“The way loans are repaid are a concern, most being offered on the basis of when the property is sold the loan is to be paid back, therefore the property owners cannot make an informed choice of whether the loan is worth the amount of interest that they will pay. With transparency needing to be high this leaves the council open wide - eg: PPI mis selling, no clear figures etc. given and the council may a few years down the line find themselves in the same position and having to pay money back as it wasn’t properly explained how much they would have to pay back.”

In response; The detail of the schemes are explained to householders during the application process. The scheme was designed in conjunction with many Yorkshire and Humber authorities, aimed at assisting vulnerable householders. Officers are trained and have to be competent, before they can delivery any loans scheme to the public. There are two types of loans offered through the Housing Assistance Policy. The Energy Loan; is a short term repayment, so figures are provided at the start of the process. The Home Appreciation Loan; is repayable once the property is sold. Householders are taken through the process, the same as any other secured loan product.

The Council are not involved in selling insurance backed products (for example Payment Protection) so the Council is not therefore exposed to any future PPI mis-selling practice.

“Living in a terraced house built around 1900 I have sever damp/mould and a very old heating system. I do not qualify for benefits. I work full time but live alone, so do not have the funds to upgrade the house. If a grant could be awarded to help with the work, and then either come to an agreed payment system (which would still be very difficult as some people still have a mortgage to pay) so if the house is sold then the money is passed over to council to pay for grant, enabling other people to benefit from the system. But this should NOT be for people on benefits only.”

In Response; The Council has had to make some tough financial decisions over the last few years. With funding reduced, we need to target those households who are unable to access financial assistance through high street lenders, for housing repairs which are detrimental to health. This means we only help households who have severe housing conditions, for example; heating breakdowns, requiring an emergency repair. The council does not have a duty to repair all homes, therefore it has prioritised those who are most vulnerable.
Question 3 – Energy Efficiency Gap Funding Loan

The Council will work closely with its partners to maximise external funding from the Government ECO scheme, by providing top up loans to fund the gap between the funding received from the ECO Scheme and the cost of the works.

To what extent do you agree that the Council should offer loans to meet the funding gap, and enable home owners to access the funding, to help improve the energy efficiency of housing in the borough.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>13</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Chart 3

76% of consultees agreed that it was a good idea to offer top up loans, to bridge the gap between ECO funding and the cost of the works.

Through the process, we received comments which require a response;
Question 4 - Assistance for Householders with Challenging Issues

The policy aims to help those most in need, for example those living in very poor living conditions, sometimes due to the homeowners behaviour. It is intended that the loan is offered in conjunction with support, to help the homeowner get back on their feet.

To what extent do you agree this will policy will provide some help to homeowners who have often having challenging issues, by remaining in their own home?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>14</td>
<td>3</td>
<td>4</td>
<td>1</td>
</tr>
</tbody>
</table>

Assistance for Householders with Challenging Issues

In response; The Council has had to take some tough decisions, due to financial constraints placed upon them. Whilst it would be ideal to offer schemes to those with sufficient equity, it could be argued is this good use of public funding, where commercial lenders could possibly provide a more competitive and flexible deal. Where opportunities arise, the Council is committed to provide a number of varied schemes to improve energy efficiency. This includes competitive able to pay schemes.

In Response; The Council acknowledges the important role volunteers play in the borough. However, much of this work must be carried out by competent workmen (for example gas and electric engineers). Workers must be covered by the appropriate liability insurances and be compliant with Construction Design and Management 2015. By employing a contractor, the Council can ensure we are legislatively compliant. It is also in a position to support local SME businesses and contribute towards maintaining employment in the borough, thereby contributing towards our local economy.
Whilst 72% of consultees agree that the scheme is appropriate support, for householders in these situations, a number of concerns were raised, which this consultation provides the opportunity to respond.

"Depends on the 'challenging issues' being presented."

In Response; Agreed, each case will be considered individually. In some circumstances, it could be better for the householder to move to a supported living environment, where they will receive help.

In some cases however, our experience shows that some householders are unable to cope and require support from the Council. This can range from help with hoarding, or living in neglected living conditions.

“No mention is made about the interest rate applied to the loan. If Capital is limited perhaps the Council could offer a bond issue at relatively low rates say 1.5% this could be offset by charging the applicant 2% which would cover all costs and is cheaper than banks or building societies. “

In response; When the loans scheme was devised, other options were considered at the time. The policy provides an overarching document, with the detailed scheme information available through the service.

“Offer a Able to pay service and you would oversee the works.”

In response; The Council through its partnership with ENGIE do offer an able to pay service. Details of this can be provided by contacting the service direct. The policy only covers those schemes which are funded through public funds.

“Support is paramount in such cases or it would be a waste of resources”

In response; The assistance will only provide part of the support the client will need.

“There are so few, if any community/ voluntary groups or settings that are truly able to support people with a severe mental health illness, that this feels like people are being set up to fail. If it’s someone like me who is a wheelchair user, with a “rare” illness (I have to go to Leeds and Nottingham for Consultant led care) and I also have a severe mental health illness, there is nothing for me at all within the community. I have looked so many times, I am largely "trapped" in my home. I am concerned there will be others like myself, who through no fault of their own who are already punished by society will be further punished.”

In Response; As a disabled resident, the consultee would be eligible for assistance to enable independent living, so no-one should feel trapped in their own home. This scheme is there to help those who often have nowhere to turn and in many cases, won’t be the right solution to help the householder.

**Question 5 - The Handyperson Scheme**

The Handypersons Service (formerly known as the Minor Adaptations Service) provides for adaptations under £1,000. The service has financial restraints as costs increase and budgets reduce. It is intended that the policy will give guidance to Occupational Therapists, who are often unsure what is and isn’t covered by the scheme. For example; minor home repairs are not covered and replacing existing grab rails. However, stair bannister rails are covered.

To what extent do you agree that this way of delivering the service will help meet the need of residents?
<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>14</td>
<td>5</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Chart 5

In consultation; 64% of consultees agreed with the assistance offered. This is slightly less than other schemes, which is surprising as this scheme is already offered in the borough. The scheme is aimed at providing low level support to disabled householders, who may only require small interventions to help them access their own home.

The policy has been slightly amended, taking into consideration the concerns raised by the comments received.

“Before one can really make a sensible judgement one would need more information about what exactly is covered. I also hope the council consult and listen to the occupational therapists when updating their policy”

In Response; The Occupational Therapist team have been fully consulted as part of this process. They are a main stakeholder in this process.

I'm my opinion, an existing grab rails or any other faulty equipment should be replaced to keep the occupant safe and independent.

In Response; the policy has been amended to remove this and it will be dealt with as a service issue.

The guidance does not indicate that recommendation for this funding will be through Occupational Therapy and thus clarity of guidance may need to be broader. Also, the increase in costs will mean there is likely to be a change in what is fundable through this service and maintaining clear guidance on what is included or excluded should remain the responsibility of the Council. Consistency in provision and maintenance of equipment to meet resident’s needs should cover all elements of provision that receives a normal amount of use e.g. bannisters, through floor lifts, etc.

In Response; the policy makes indicates that works will only be eligible, upon the recommendation of an Occupational Therapist. The Occupational Therapist are deemed to have the knowledge and experience to advice works. The Council ultimately have the duty and ultimately fund the scheme.

The scheme states that the Occupational Therapist should use their judgement to consider what is reasonably required to enable the client to move around their own property.

“Sometimes these existing handrails were put in for previous owners many years ago. Is it the property or the owner who is eligible for the scheme?”

In Response; it is the resident who is eligible for the scheme not the property.
Question 6 - Top-Up/Discretionary Financial Assistance

Residents who don’t qualify for a Disabled Facilities Grant, are often unable to finance the adaptation themselves.

The Housing Assistance Policy offers a number of options to help finance the adaptation;

- A discretionary loan to householders for reasonable costs or;
- A grant to help all residents (irrespective of tenure) move to a home that requires little or no adapting.

Do you agree that this is the best way we can assist these residents?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>17</td>
<td>5</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Chart 6

Whilst 72% of consultees thought the scheme was suitable, there was comments to challenge the scheme which have been considered as part of the consultation process.

"Householders should be given assistance to stay in their own home, rather than going into care unless it is really necessary."

In Response; the Council is committed to ensuring assistance is given, to help householders remain in their own home. However this could mean that the best option is for them to move to more suitable accommodation, where they can retain independence.

"I don’t work and my brother had to build the ramp into my home and my husband has had to do changes himself. We have kept my husband in employment, as that what our personal values are about, however we have been punished at every opportunity when needing help, as he works."

In Response; we recommend that all residents contact the service, irrespective if they are working or not. Disabled Facilities Grants are a means tested benefit, which means that those who are working, could still be entitled to assistance.

"Providing adequate financial checks are carried out and the individuals do not have sufficient funding, for the right reasons, reasonable financial assistance should be available"

In response; all applications are assessed for eligibility. In most cases, householders are eligible for assistance. Therefore we encourage all householders, who are in need of assistance to contact the Council for an assessment.
Question 7 - Relocation Assistance

Sometimes a property can be too expensive to adapt and therefore considered “not reasonable or practicable”. In these circumstances, the Council may decline an application. In some cases we are unable to carry out the works if they exceed the maximum amount of a mandatory Disabled Facilities Grant (maximum £30,000).

In these cases we will work with the families to move to a property which will meet the householder’s needs and cheaper to adapt.

Do you agree that this is the best way to assist these householders?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>11</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Chart 7

76% of consultees agree that if a property is difficult to adapt, we support the householder to move to more suitable accommodation. Whilst the majority of consultees agreed with the proposal, there were some comments which have been considered as the policy updated.
Question 8 - End of Life Scheme

The End of Life scheme is a new addition to our current policies. It is intended to provide adaptations much quicker and with less disruption to the household. The work is less invasive for example; in some cases we may only remove the bath and place it into storage, fit a shower pod over the area, using the same plumbing. This is much quicker and less invasive than ripping and out and carry out major works to install a level access shower. The grant will include repairs (excluding decoration) when the equipment is removed. For example; when the adaptation is no longer required, the shower can be removed and the bath reinstalled.

Do you agree that this solution will improve the quality of life, of those who are reaching the end of their life?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>14</td>
<td>0</td>
<td>1</td>
<td>2</td>
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</tbody>
</table>
88% of consultees agreed this scheme would be beneficial to the community. There were some comments which have been reviewed and the policy updated where required.

“I agree, but in the case of EOL what amount is paid back when the person dies? Or does the property get signed over to the council?”

In response; the amount of the grant is less than the amount required to put a charge on the property. This means there will be no requirement to repay the grant.

“please clarify evidence required as FP92A seems to look at free prescriptions for a limited number of diagnosis whereas DS1500 seems to be more appropriate.”

In Response; we have considered this and updated the policy accordingly.

“This is an excellent addition to the council policy. Having been in the position of caring for End of Life patients 4 times in differing home environments this scheme would have made such a difference.”

In Response; we thank you for your comments. The scheme has been designed in partnership with other agencies who deal with end of life care. It also takes on the teams experiences, dealing with such cases, where it hasn’t been possible to provide the assistance in a timely manner, minimising disruption to the family at such a difficult time.

**Question 9 - Increase in the Ancillary Fee Charged**

The Council will make an ancillary charge to help recover their costs, for delivering this service. The fee will be increased from 8% (set in 2008) to 12% in line with current costs. The service we provide is detailed in the Housing Assistance Policy draft.

Do you agree this fee is fair and proportionate?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>8</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
Whilst the percentage of 48% of consultees agreeing with the increase in fees is low, it is still the majority view. A high percentage of consultees abstained from commenting, with 28% disagreeing with the charge.

"12% is too high - provision of a service such as this should not be used as a profit-making exercise."

In Response; we carried out a review of neighbouring authorities. Fees ranged from 10% to 15%. It was agreed that a fee of 12% was therefore sufficient to cover the cost of the service (including overheads) and that this was fair and proportionate in comparison with other authorities.

Shouldn't this service be free?

In Response; the legislation provides the Council, the opportunity to charge for the service. The cost of the service is covered by the fee, which is paid for through capital funding. Like all public services, there is a cost which needs to be recovered.

"The more you charge for the service the less Capital will be available."

In Response; we fully accept this, which is why the fee was kept at a reasonable level.

"Have you considered the option of running a complete Home Improvement Agency open to all with a view to subsiding the service for vulnerable residents?"

In Response; the Council have previously provided a Home Improvement Agency model. In 2010 this was outsourced as part of the Council’s regeneration partnership deal.

"When EOL they will not be able to go to a bank for a loan which would be a fraction of the cost. They will also be getting the eg: shower pod back and replacing with bath. So will be charged for putting in shower, taking it back out, cost of new bath. – it’s an added high cost for dying but many will have no choice."

In response; the charge covers the cost of designing and project managing the project. The project is not repaid, whereby a bank would. The grant includes the cost refitting existing/new bath and making good.

"you are penalising the vulnerable and enforcing this client group to fund poor planning and practice"

In Response; the charge covers the cost of delivering the service, dealing with a number of issues including home improvements, fuel poverty, enabling independent living, safeguarding, income maximisation and referral to other agencies.
Question 10 - Overall View of the Policy

Overall, Do you think our draft policy treats residents fairly?

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<tbody>
<tr>
<td>1</td>
<td>17</td>
<td>3</td>
<td>0</td>
<td>4</td>
</tr>
</tbody>
</table>

Chart 10

In conclusion; 72% of consultees agreed with the policy, with 16% strongly disagreeing with the policy. Therefore the majority approved.

Overall Summary; through consultation, the comments raised were all considered and where necessary, the policy updated and amended.