

# Findings of the Proposed Housing Assistance Policy Consultation

Cheshire West and Chester Council has undertaken a review of the Housing Assistance Policy, which sets out the range of financial assistance available to provide disabled adaptations and essential home repairs.

The current Home Assistance Policy was adopted in 2018. There have since been a number of changes which have an impact on the service that we provide:

- Updated Government guidance issued on the use of DFG
- Increases in the cost of adaptations
- Increases in the number of people living in fuel poverty

Feedback on the review of the proposed policy is important for us to understand how to provide financial assistance that meets the needs of people in the Borough, to help keep people safe and independent in their own homes.

The aims of the proposed Housing Assistance Policy are as follows:

- To enable people to live safely and independently in decent homes which meet their needs.
- The financial assistance proposed is designed to ensure it helps those that are in need, and who would otherwise be unable to live safely and independently in their own home.
- To ensure people do not stay in hospital for longer than they need to, due to their home not meeting their needs.
- To enable people to remain living in their own home for as long as possible, if that is their wish.
- To enable people and the professionals supporting them, to make informed decisions about the most appropriate course of action to meet an identified need.
- To enable people of all tenures to access financial assistance for disabled adaptations.
- To assist professionals to access the service on behalf of the people they are working with.
- To make the process as efficient and straightforward as possible.

## How the consultation was carried out

The twelve-week consultation ran from 19 June until 10 September 2023. Residents and stakeholders were invited to take part by either completing the online survey, writing to the Council, or by sending comments to the Housing Strategy email inbox. Paper copies of the survey and alternative formats could also be requested.

Communication methods to ensure that key stakeholders were made aware of the consultation and given the opportunity to have their say included presentations and circulation to a wide range of multi-agency boards, registered housing providers, and partner organisations, Member briefings, social media and presence of the consultation on the Council website.

The proposed policy was also presented to a number of stakeholder boards and groups, where the proposals were explained and questions were answered.

The online survey received 40 full responses, and a number of comments and emails from stakeholders were also received.

## **Key messages**

- The vast majority of respondents agreed with the aims of the proposed Housing Assistance Policy.
- The vast majority of respondents agreed with the range of grants proposed to provide disabled adaptations.
- The vast majority of respondents agreed with the proposed eligibility criteria and conditions for grants to provide disabled adaptations.
- The vast majority of respondents agreed with the grant and loan proposed to make essential repairs.
- The vast majority of respondents agreed with the proposed eligibility criteria and conditions for the Safe and Warm Grant and Decent Homes Loan.
- The vast majority for respondents agreed with the conditions proposed for financial assistance to bring empty properties back into use.
- The vast majority of respondents agreed with the proposed processes outlined to process applications for financial assistance.
- The vast majority of respondents agreed that the proposed range of financial assistance would meet the aims of the policy.

# Summary of consultation findings

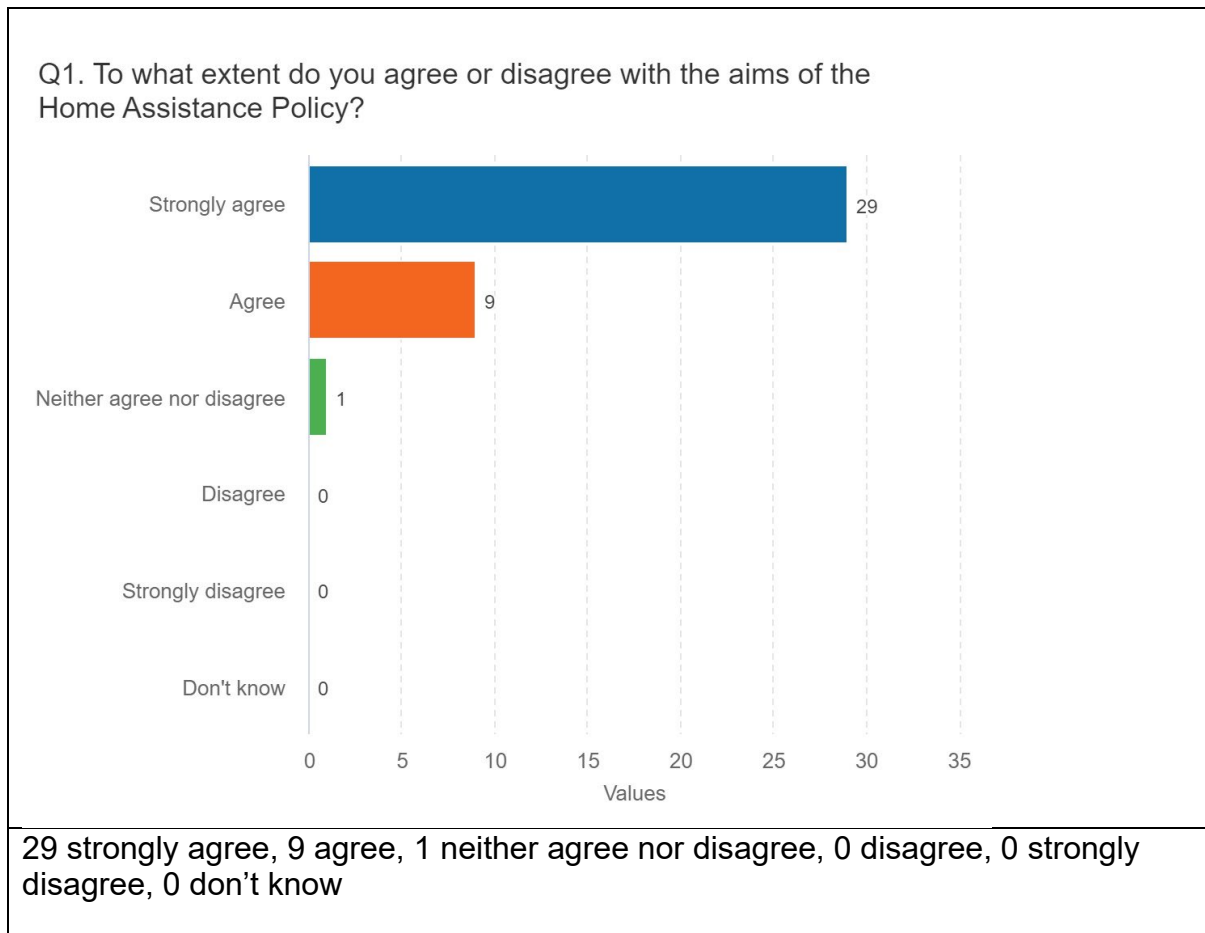
## Survey Responses

### Overall aims of the proposed Housing Assistance Policy

Respondents were asked to what extent they agreed or disagreed with the aims of the proposed Housing Assistance Policy.

#### Graph 1

#### Q1. To what extent do you agree or disagree with the aims of the Home Assistance Policy?



The findings show that the vast majority of respondents (38) either agreed or strongly agreed with the aims of the proposed Housing Assistance Policy. Respondents were also asked if they had any further comments about the aims of the policy. 5 comments were received which were all/generally supportive of the aims.

### Proposed grants for disabled adaptations

Respondents were asked to what extent they agreed or disagreed with the grants proposed in the policy to provide disabled adaptations.

## **Mandatory Disabled Facilities Grants up to £30,000**

- Means-tested
- All tenures
- Works must be deemed 'necessary and appropriate' and reasonable and practicable' under the Housing Grants, Construction and Regeneration Act 1996
- For works to provide access to a property and to the main rooms and facilities within the property
- Conditions as set out in the Housing Grants, Construction and Regeneration Act 1996
- Grants for works over £5,000 attract a local land charge on the property.

**Discretionary Disabled Facilities Grants** – to fund works that exceed the mandatory maximum up to £20,000

- Means-tested
- All tenures (though for tenants, landlords will need to evidence the inability to contribute towards the cost of works above the mandatory DFG maximum).
- A local land charge will be applied to the property (owner-occupiers) and the grant will need to be repaid if the property is sold within 10 years.

## **Discretionary Relocation Grants up to £5,000**

- To assist with the costs of moving to a more suitable property where it is too complex and costly to adapt the current property.
- Means-tested.
- Owner-occupiers.
- The new property must be confirmed as suitable by an Occupational Therapist.
- A local land charge will be applied to the property.
- A DFG of up to £5,000 will be available for smaller adaptations at the new property if required.

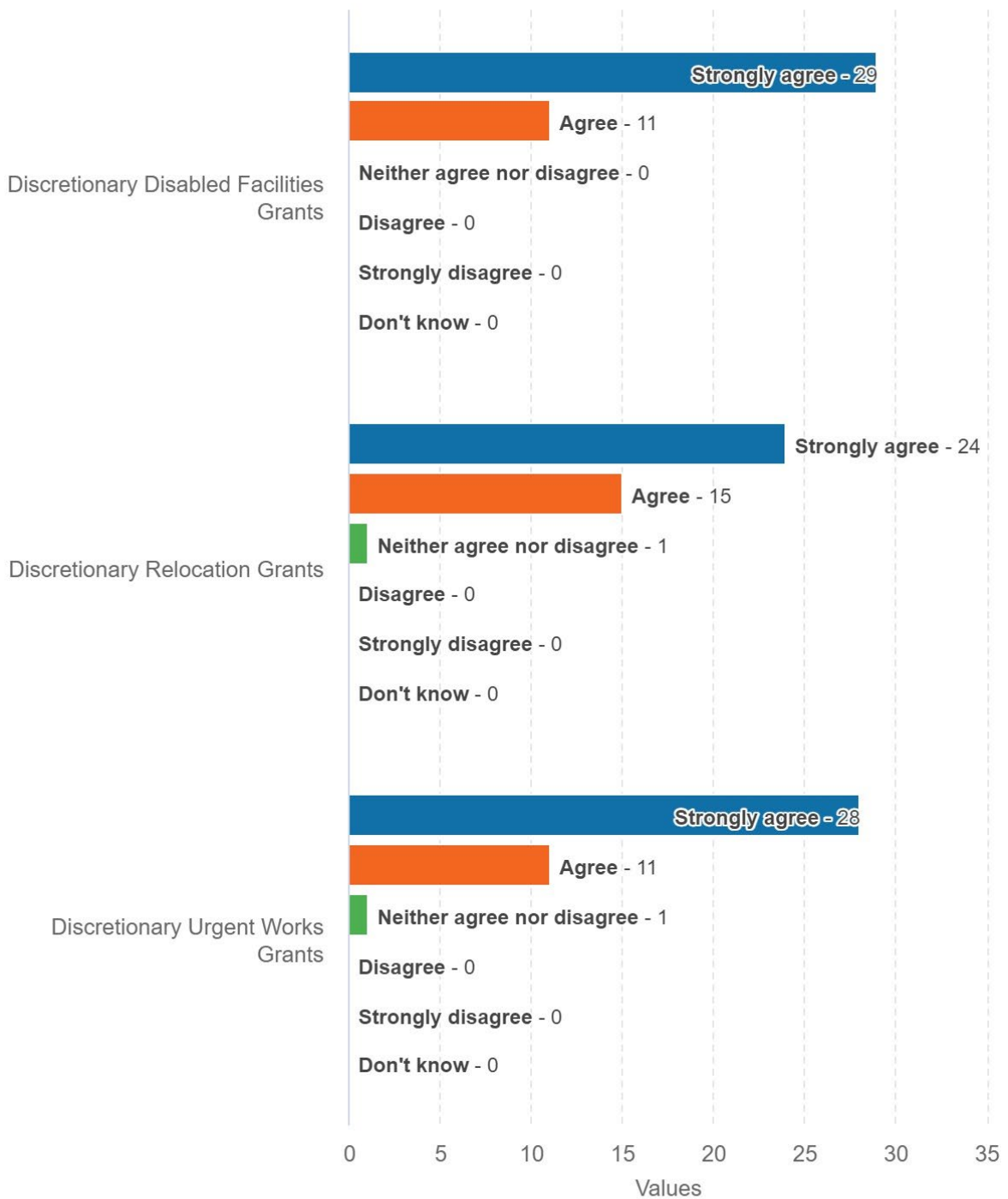
## **Discretionary Urgent Works Grants up to £10,000**

- For fast-tracked adaptations to enable hospital discharge/prevent carer breakdown/doesn't qualify for a mandatory DFG/palliative care/end of life cases.
- Not means-tested.
- Must be referred by an Occupational Therapist or recognised health professional.
- A local land charge will be applied to the property.

## **Graph 2**

**Q2. To what extent do you agree or disagree with the proposed grants that would be available for disabled adaptations?**

Q2. To what extent do you agree or disagree with the proposed grants that would be available for disabled adaptations?



- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- Don't know

Discretionary Disabled Facilities Grants: 29 strongly agree, 11 agree, 0 neither agree nor disagree, 0 disagree, 0 strongly disagree
Discretionary Relocation Grants: 24 strongly agree, 15 agree, 1 neither agree nor disagree, 0 disagree, 0 strongly disagree
Discretionary Urgent Works Grants: 28 strongly agree, 11 agree, 1 neither agree nor disagree, 0 disagree, 0 strongly disagree

The findings show that all respondents) agreed or strongly agreed with the proposed Discretionary Disabled Facilities Grants (40) and the vast majority agreed or strongly agreed with Discretionary Relocation Grants (39) and Discretionary Urgent Works Grants (39). Respondents were also asked if they had any further comments about the range of assistance for disabled adaptations. 8 comments were made and key messages included:

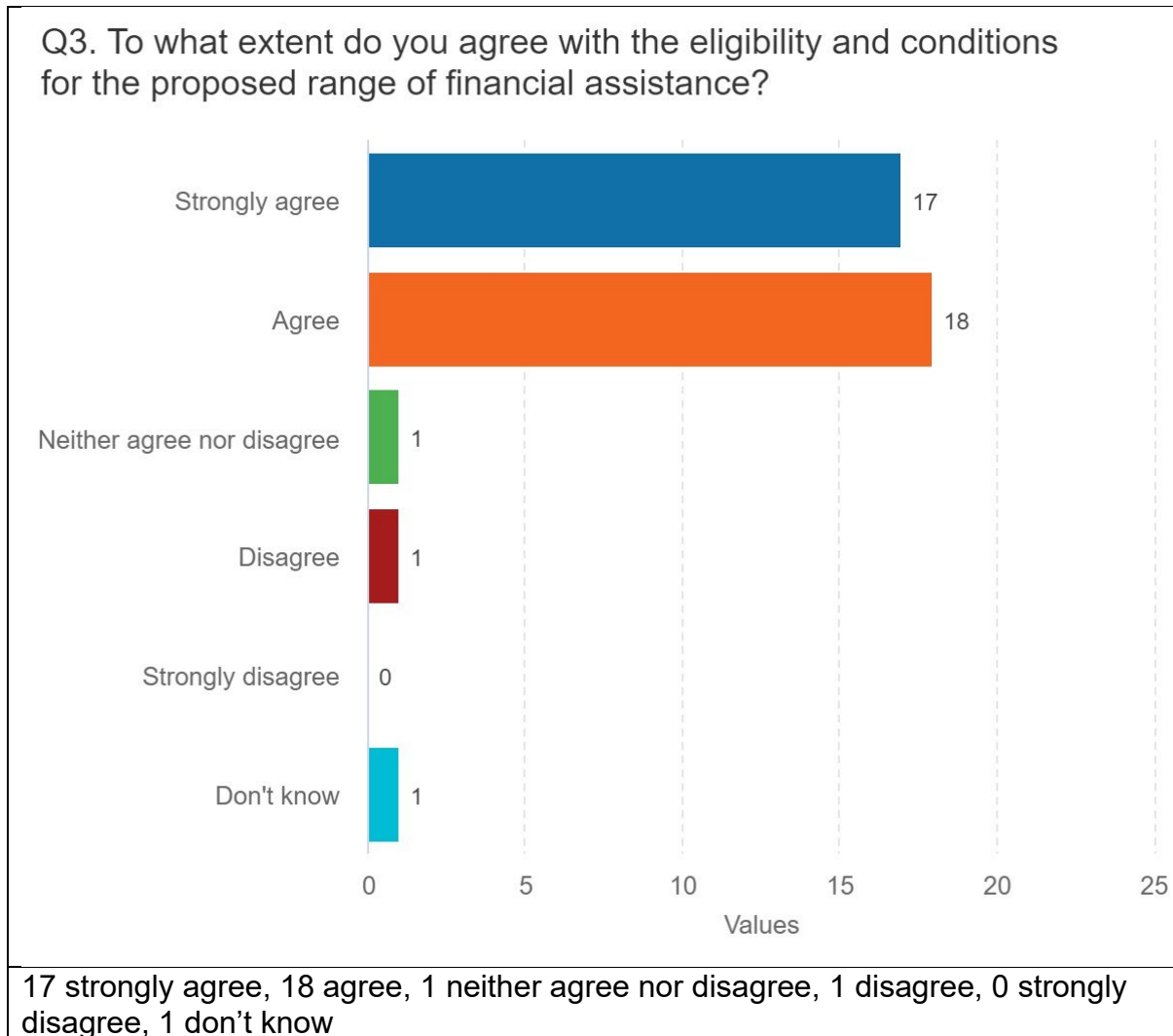
- General support for the proposed assistance
- Some suggested there could be greater clarity on the proposed assistance and for eligibility criteria.

## Proposed eligibility criteria and conditions

Respondents were asked to what extent they agreed or disagreed with the eligibility criteria and conditions for the range of financial assistance for disabled adaptations set out in the policy.

### Graph 3

#### Q3. To what extent do you agree with the eligibility and conditions for the proposed range of financial assistance?



The results show that the majority of respondents (35) agreed or strongly agreed with the eligibility criteria and conditions set out for the range of financial assistance to assist people to adapt their homes. Respondents were also asked if they had any further comments about the eligibility and conditions. 6 comments were made which included support for the eligibility criteria and conditions, as well as comments regarding application timescales and the fairness of the means test.

## **Proposed financial assistance for essential home repairs**

Respondents were asked to what extent they agreed or disagreed with the proposed financial assistance to help people to make essential repairs to their homes, as set out below.

### **Discretionary Safe and Warm Grant**

- Maximum £5,000.
- For essential works to eliminate Category 1 hazards, improve heating and energy efficiency.
- Means-tested.
- Housing Health and Safety Rating System Assessment required.
- A local land charge is applied to the property.

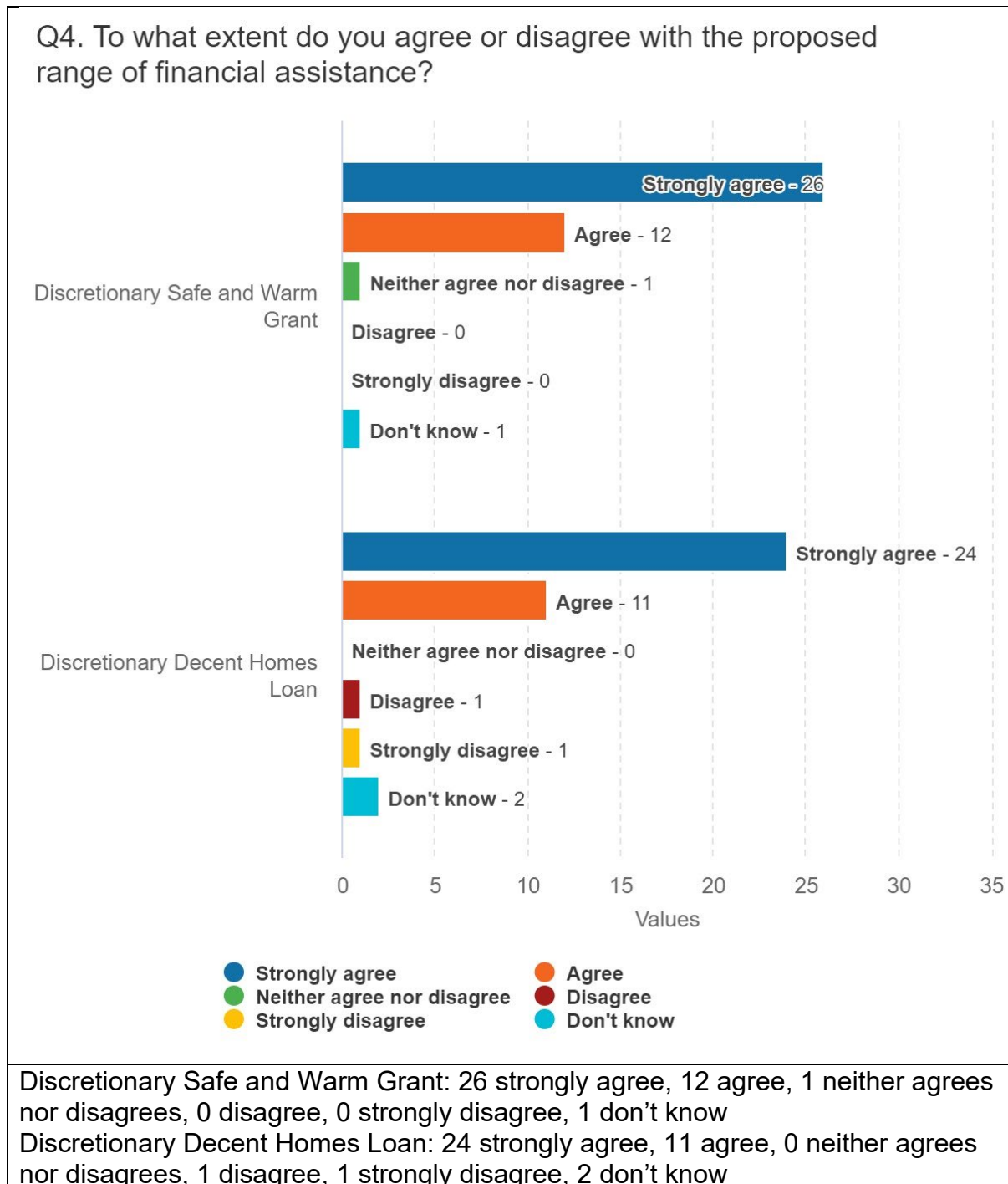
### **Discretionary Decent Homes Loan**

- Maximum £30,000.
- Interest-free loan.
- For essential works to eliminate Category 1 and 2 hazards, improve heating and energy efficiency.
- Can be used to fund disabled adaptations if ineligible for a DFG, or if cost of works exceeds £50,000.
- Must have available equity in property.
- Means-tested.
- Must be unable to fund 75% of the cost of works.
- Housing Health and Safety Rating System Assessment required.
- The Council takes an equity share in the property.
- Loan must be repaid when sold or transferred.



**Graph 4**

**Q4. To what extent do you agree or disagree with the proposed range of financial assistance?**



The majority of respondents agreed or strongly agreed with the proposed Discretionary Safe and Warm Grants (38) and Decent Homes Loans (35).

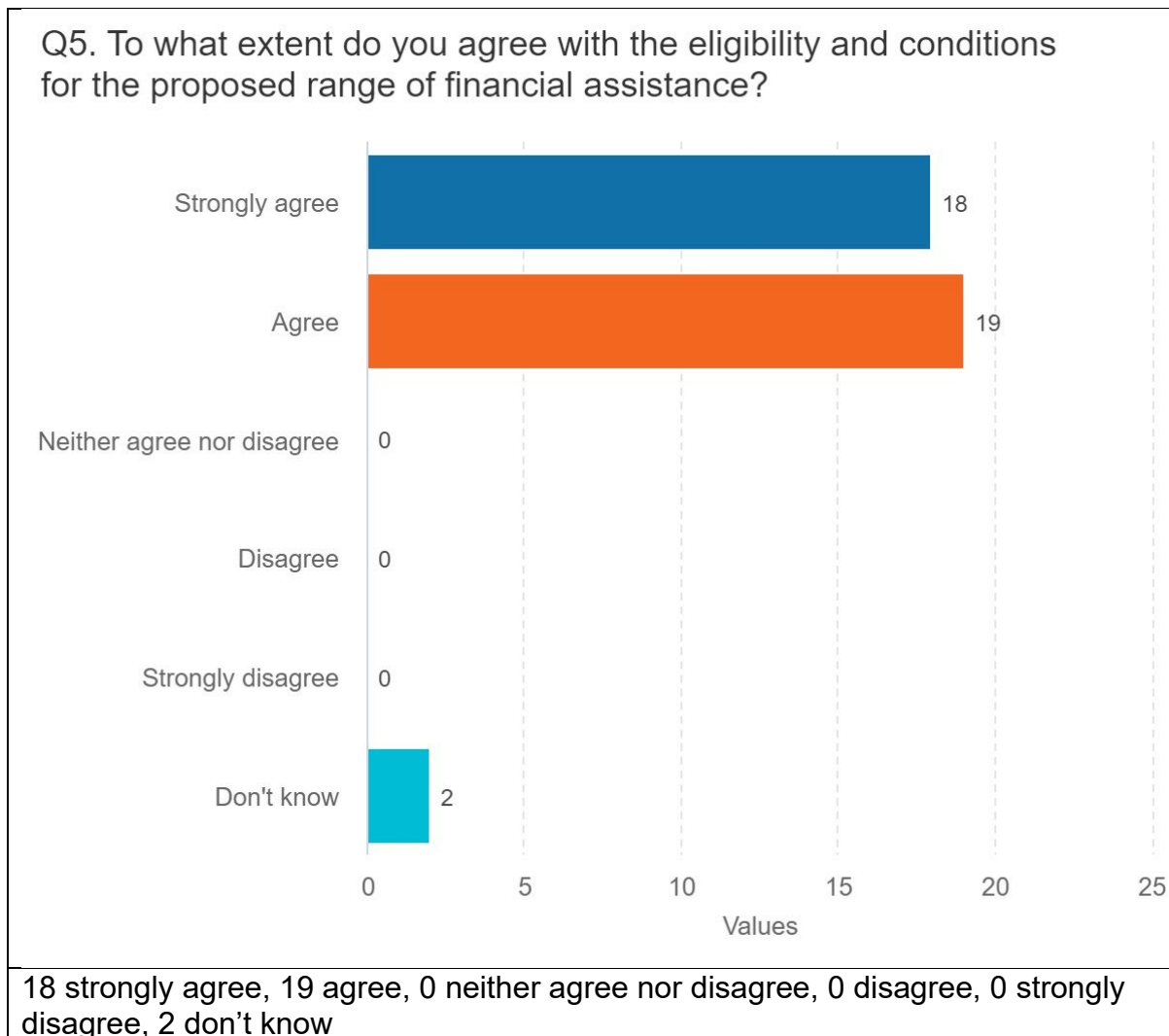
Three comments were made which suggested an increase in the grant and loan maximum due to recent increases in the cost of materials and disagreement with placing a charge on properties.

## Proposed eligibility criteria and conditions

Respondents were asked the extent to which they agreed or disagreed with the proposed eligibility criteria and conditions set out in the proposed policy for the financial assistance to help people to make essential repairs to their homes.

### Graph 5

#### Q5. To what extent do you agree with the eligibility criteria and conditions for the proposed range of financial assistance?



The majority of respondents (37) agreed or strongly agreed) with the eligibility criteria and conditions proposed for the range of financial assistance to help people to make essential repairs to their homes. One comment was received, which was in support of the assistance.

### **Proposed conditions for empty homes assistance**

Respondents were asked the extent to which they agreed or disagreed with the conditions proposed to receive financial assistance to bring empty properties back into use as affordable housing.

#### **Discretionary Empty Property Grant up to £15,000**

- 50% of the cost of works.
- To help bring empty properties back into use.
- Property must have been empty for at least 18 months and must be non-decent.
- Owner must intend to let the property, must join the Council's Landlord Accreditation Scheme and agree to the Council having nomination rights for 3 years.

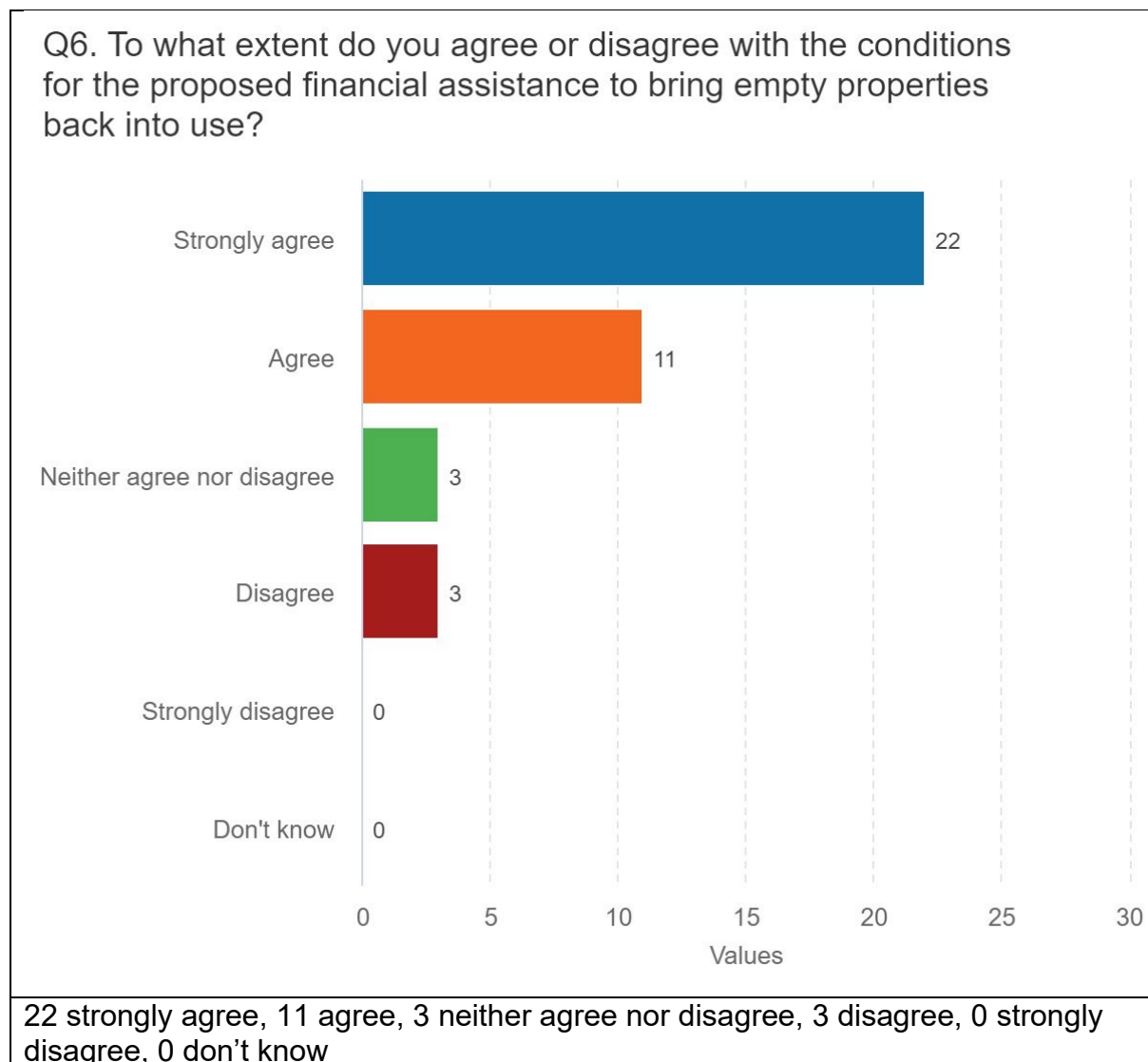
#### **Discretionary Conversion Grant up to £15,000 per unit**

- Maximum of £75,000 per scheme.
- 50% of the cost of works.
- To convert empty buildings into residential units
- Property must have been vacant for at least 12 months.
- Planning permission must have been granted for the conversion.

Owner must intend to let the property, must join the Council's Landlord Accreditation Scheme and agree to the Council having nomination rights for 3 years.

## Graph 6

### Q6. To what extent do you agree or disagree with the conditions for the proposed financial assistance to bring empty properties back into use?



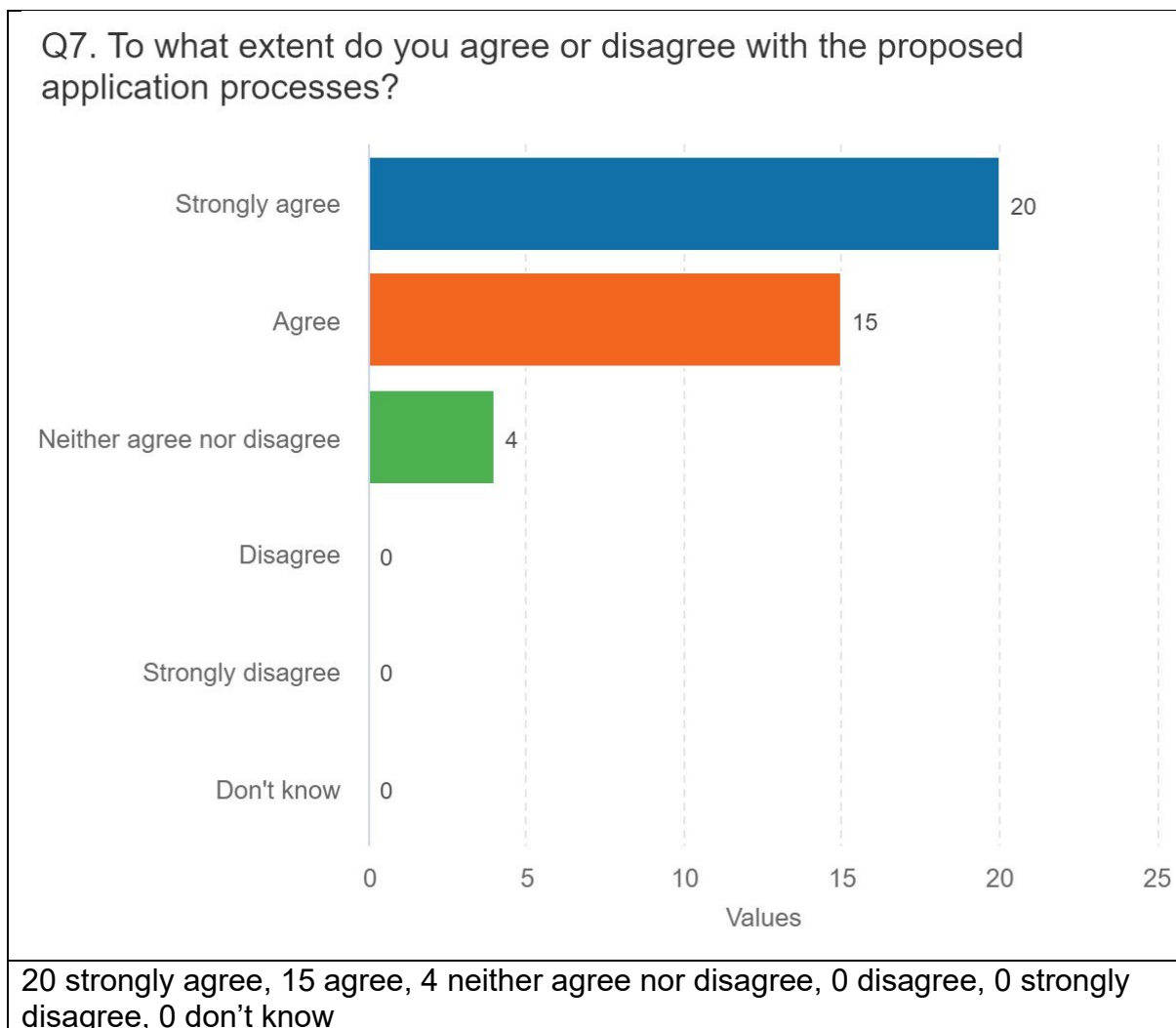
The majority of respondents (33) agreed with the conditions proposed for financial assistance to bring empty properties back into use and three disagreed. 6 comments were made which related to the need for financial assistance to provide housing at affordable rents. The conditions for the grants require the owner to provide the Council with nomination rights and to let the properties at the Local Housing Allowance rate, which is an affordable rent.

### Application processes

Respondents were asked the extent to which they agreed with the processes outlined in section 8 of the proposed policy to apply for the various forms of financial assistance.

## Graph 7

### Q7. To what extent do you agree or disagree with the proposed application processes?



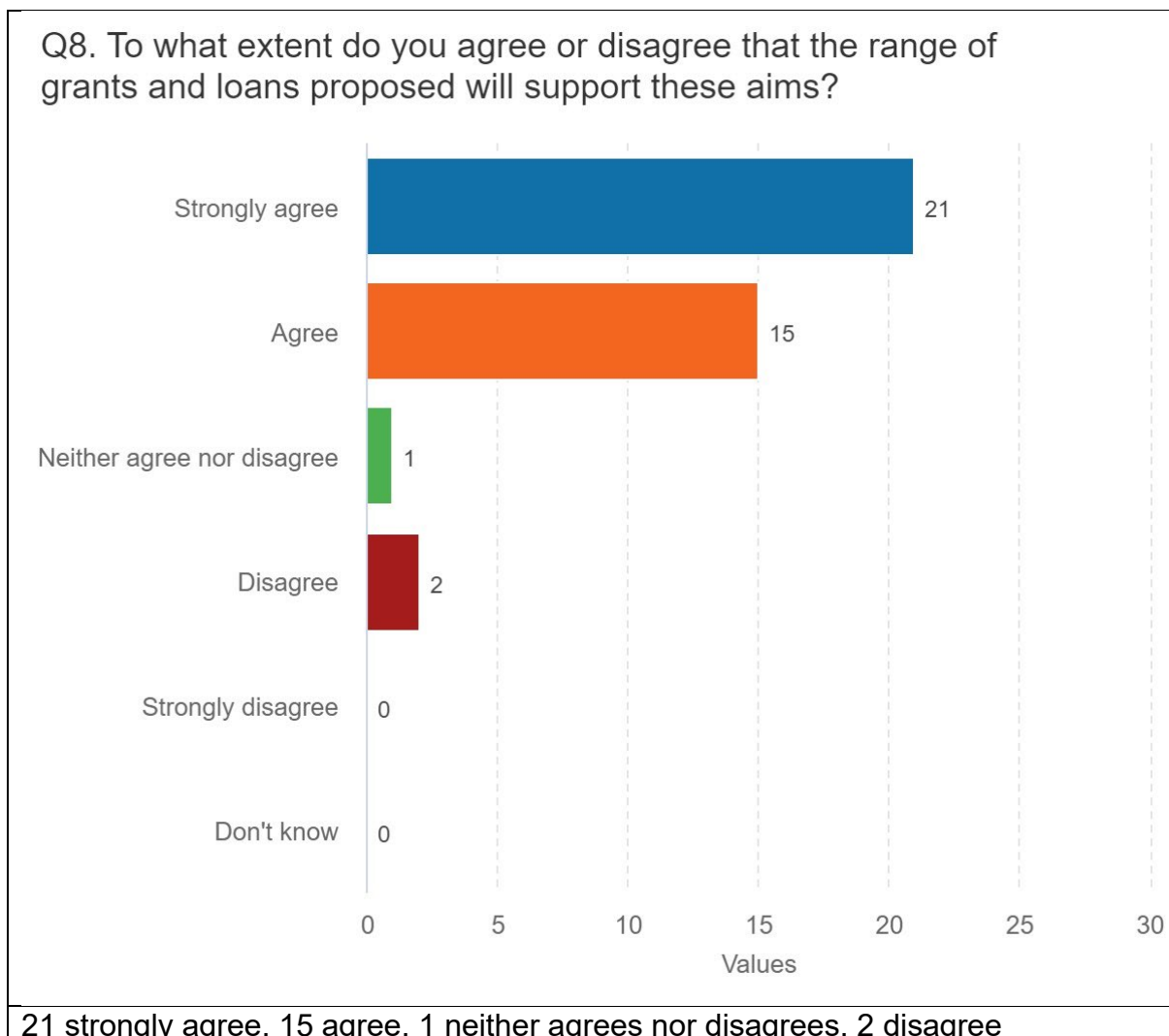
The majority of respondents (35) agreed or strongly agreed with the proposed application processes. A key theme of the comments was regarding the resource available to process application and deliver the financial assistance at an operational level. Another comment suggested that the process and timescales were not sufficient for people with life-limiting illnesses who require adaptations.

### Aims of the Housing Assistance Policy

The aims of the proposed Housing Assistance Policy are set out at the beginning of this report. Question 8 asked respondents the extent to which they agreed or disagreed that the range of financial assistance proposed will meet the intended aims.

## Graph 8

**Q8. To what extent do you agree or disagree that the range of grants and loans proposed will support these aims?**



The majority of respondents (36) agreed or strongly agreed that the proposed range of grants and loans supported the aims of the policy and two respondents disagreed. 6 comments were received, which suggested concerns regarding the resources available to carry out assessments, the need to work closer with other areas of Adult Social Care, the statutory DFG limit being inadequate and disagreement regarding placing a charge on properties.

### Additional comments

Question 9 of the survey gave respondents to opportunity to leave any additional comments. Five comments were received, one in support of the policy and its aims, one requesting more clarity regarding the eligibility and conditions, and suggestions for amendments to the grant and loan eligibility and conditions proposed.

### Other responses

A small number of emails were received from internal stakeholders in response to the policy. These included suggestions for improved clarity regarding the detail within the proposed policy, and also suggestions for offering assistance for improving the energy efficiency of housing, and in particular, low income residents living in the private rented sector.

### **Action taken as a result of the consultation**

The response to the consultation shows strong support to promote independent living, and agreement that the proposed assistance will help achieve the intended aims. Following the closing of the consultation, findings were shared [internally] and the following actions have been taken.

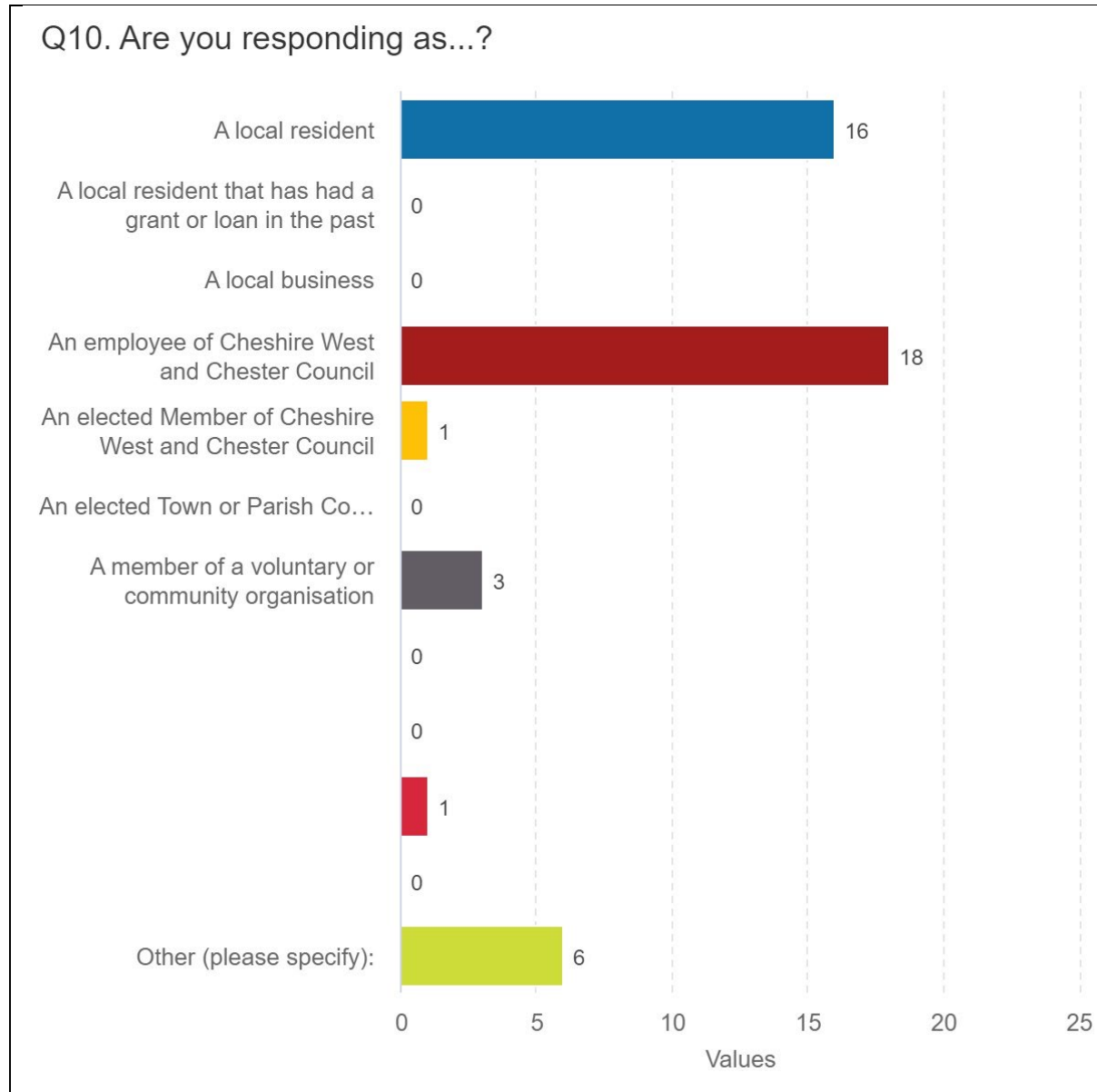
- Some comments imply that respondents were unclear regarding aspects of the eligibility criteria and conditions for the different grants and loan, and so the wording of the policy will be revisited to provide better clarity.
- Offering financial assistance to address energy efficiency and damp and mould issues in the private rented sector is being considered.

Given the strong support for the range of financial assistance in the proposed policy, the amended policy will be taken to Places Scrutiny for approval. The proposed policy will then be considered by the Council's Cabinet in January 2024 for approval.

# Appendix 1

## Profile of respondents

### Graph 9



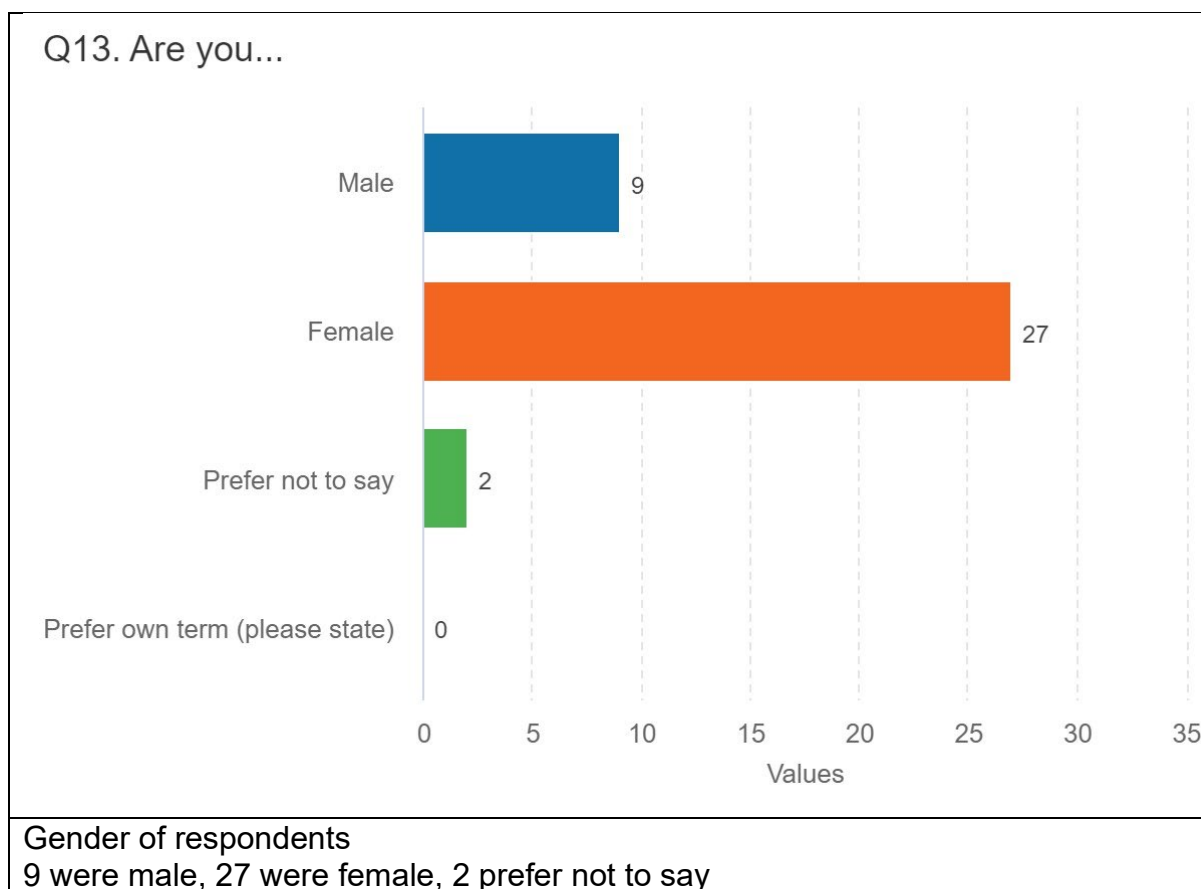
Respondent type – respondents were able to select more than one option. 16 were local residents, 18 were employees of Cheshire West and Chester Council, 1 was an elected member of the Council, 3 were members of voluntary or community organisations, and 6 answered 'other'.

These were:

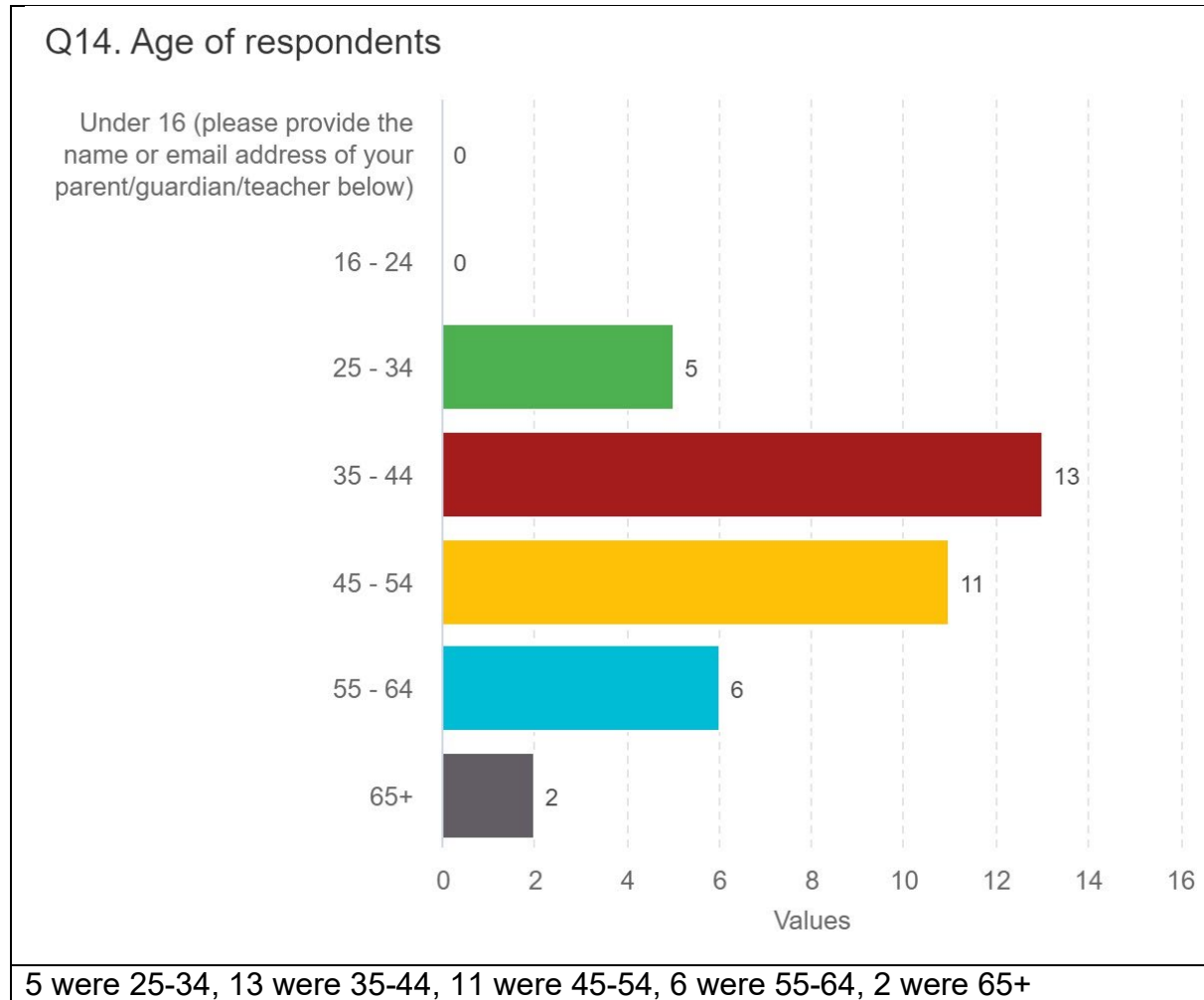
- HomeKey+
- Weaver Vale Housing Trust
- MP's Office



**Graph 10**

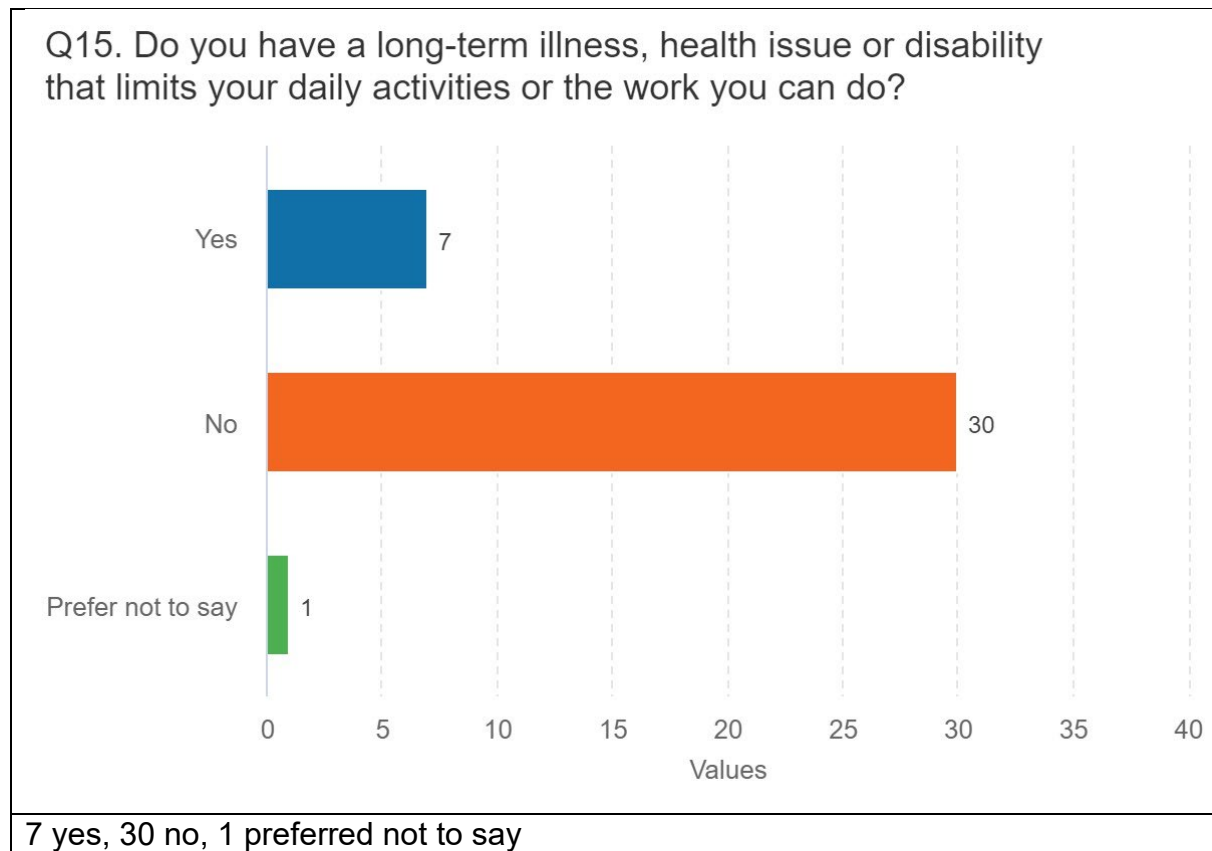


## Graph 11



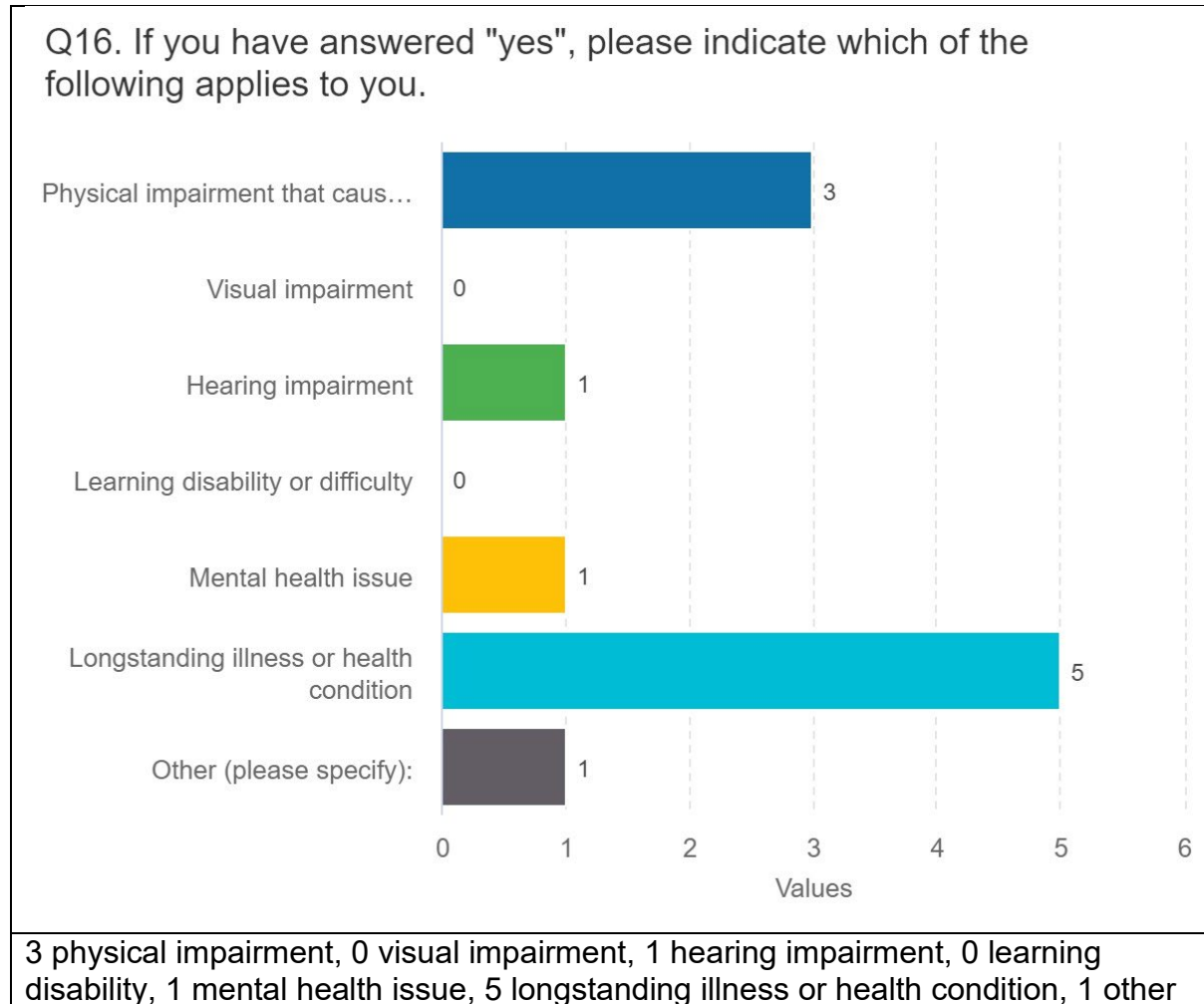
The majority of respondents were between 35 to 54 years of age.

**Graph 12**



The majority of respondents said they did not have a long-term illness, health issue or disability.

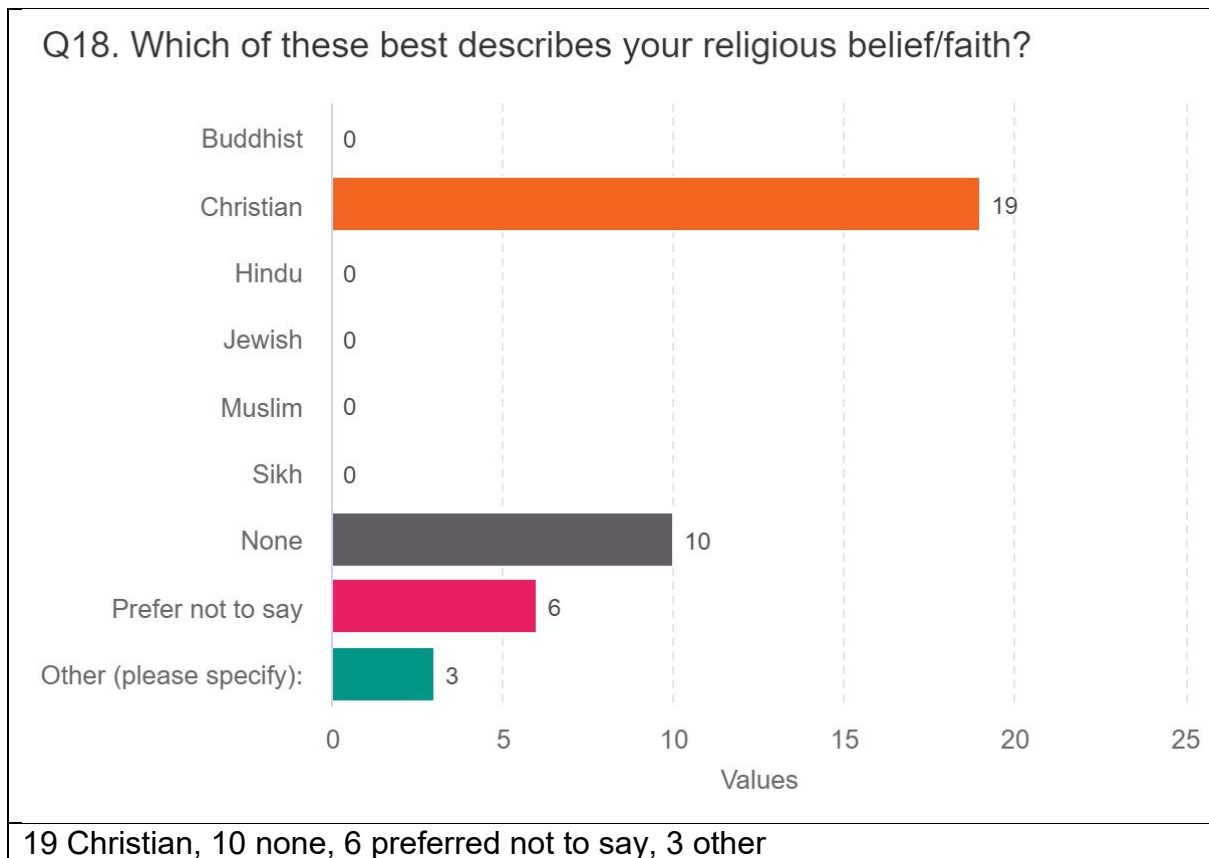
**Graph 13**



Of those that responded yes to question 15, 3 said they had a physical impairment, 1 had a mental health issue and 5 had a longstanding illness or health condition.

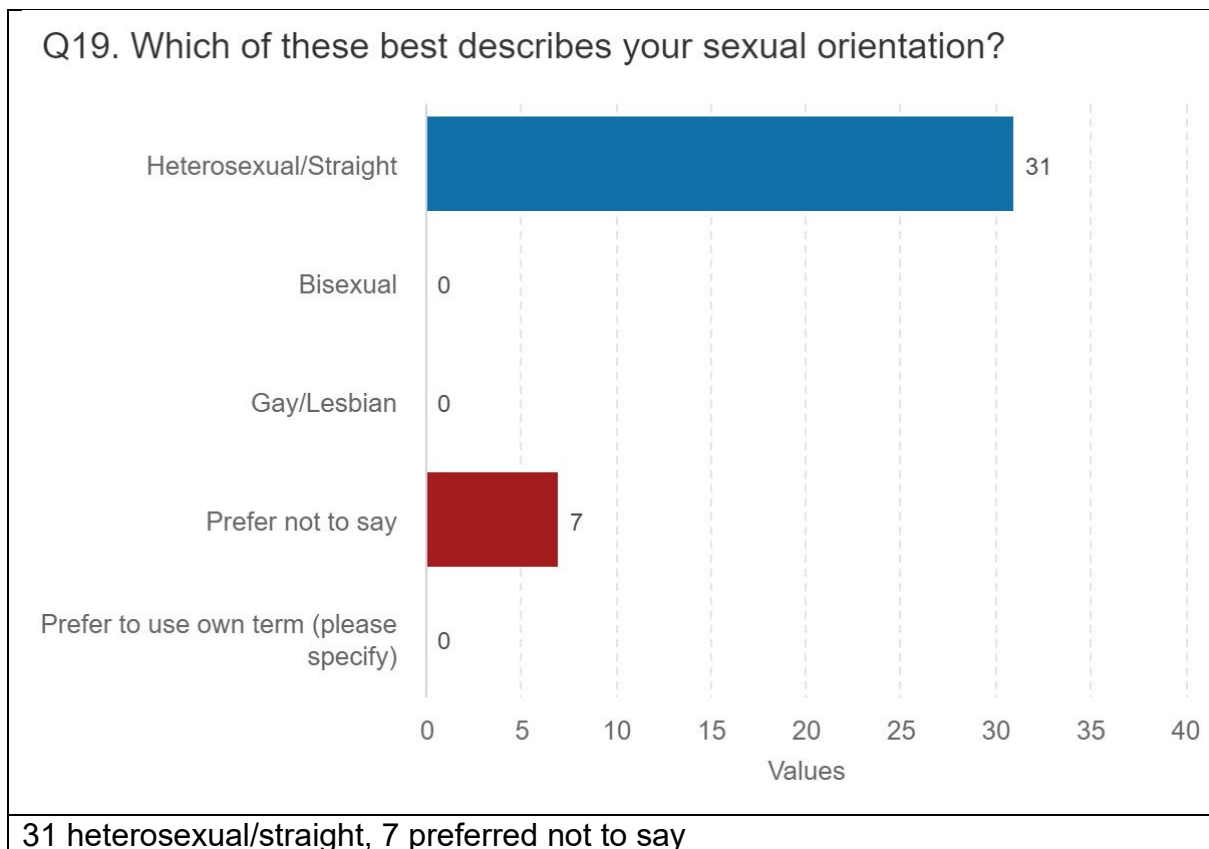
## Religious belief/faith

Graph 14



19 respondents said they were Christian, 10 said they had no religious belief or faith, 6 said they preferred not to say, and 3 gave other beliefs or faiths.

**Graph 15**



The majority of respondents said they were heterosexual/straight, with the remainder saying they preferred not to say.