

Proposed Housing Assistance Policy Consultation Document

What is this consultation about?

We would like to hear your views on our proposed new Housing Assistance Policy. We are keen to hear what you think of our plans to provide financial assistance to help people to have disabled adaptations, essential home repairs and to bring empty properties back into use.

We welcome feedback from all residents, partners, the health service and voluntary organisations. This feedback 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.

What is the Housing Assistance Policy?

The Council's Housing Assistance Policy sets out the range of financial assistance available for disabled adaptations and housing conditions. All local authorities must provide Disabled Facilities Grants (DFGs) to all those who are eligible. DFGs are available to provide adaptations to enable independent living. Examples include ramps, stair lifts, level access showers and door widening.

In addition to DFGs, local authorities are able to offer a wider range of discretionary financial assistance, for disabled adaptations and to help homeowners whose homes are falling into disrepair, but cannot afford to make the repairs themselves. To provide this discretionary assistance, local authorities must have a Housing Assistance Policy.

The draft policy sets out the eligibility criteria, conditions and application processes for the various forms of assistance, to enable people and professionals to access the information and apply for assistance as easily as possible.

Why is a new Housing Assistance Policy needed?

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

- In March 2022, the Government issued updated guidance on the use of Disabled Facilities Grant funding, which encourages local authorities to offer a more flexible range of financial assistance to help people to either adapt their home, or move to a more suitable home.
- The cost of works has increased significantly over recent years, and that is leading to more disabled adaptations costing more than the statutory Disabled Facilities Grant limit.
- Disabled Facilities Grant funding is now able to be used to help support health and social care services with a wider range of home adaptations and repairs. This will help with hospital discharge, prevent people going into hospital in the first place, prevent people from needing to move into care and reduce the need for care packages.
- The recent cost of living crisis has resulted in an increase in households in fuel poverty.

How has the proposed policy been developed?

The draft policy has been developed in partnership with the Council's Occupational Therapy teams, wider Adult Social Care and Children's Services, the Home Improvement Agency, Health partners, the Health and Wellbeing Board, Regulatory Services, Foundations UK and a number of other groups and partners. The recent DFG Government Guidance has been followed, and there has been careful consideration of how to best address the changes in the requirements and demands of the service.

A recent internal audit of the current Home Assistance Policy suggested some recommendations for change, which have been incorporated into the proposals within the draft policy.

Aims of the proposed Home Assistance Policy

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.

What does the draft Housing Assistance Policy propose?

The range of financial assistance proposed in the draft policy is summarised below. You can read the full details and conditions in Section 7 on page X here[LINK].

Mandatory DFGs

- Maximum £30,000
- For works to provide access to a property and to the main rooms and facilities within the property.
- Means-tested

- Works must be deemed 'necessary and appropriate' and reasonable and practicable' under the Housing Grants, Construction and Regeneration Act 1996
- All tenures
- Grants for works over £5,000 attract a local land charge on the property

Discretionary DFG

- Currently available only, and the amount is considered on a case-by-case basis.to owner occupiers
- Maximum £20,000, where works exceed the mandatory £30,000 maximum.
- 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)

Discretionary Relocation Grant

- New grant
- Maximum £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 Adaptation Grant

- New grant
- Maximum £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

Discretionary Safe and Warm Grants

- Currently offered, but known as Home Safety Grants
- 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 Loans

- Currently offered, though it is proposed to reduce the maximum available loan from £40,000 to £30,000
- 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

Discretionary Empty Property Grants

- Currently offered, though it is proposed to increase the grant limit and reduce the nomination rights period
- Maximum £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 Grants

- Currently offered, though it is proposed to reduce the nomination rights period
- Maximum £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

All discretionary forms of assistance are subject to available budget. Meeting demand for mandatory DFGs will take precedent over applications for discretionary assistance. More detailed eligibility criteria and conditions can be found in Sections 7 and 9 of the draft policy. The Council's home improvement agency, HomeKey+ delivers the majority of the service on the Council's behalf.

Advantages of the policy proposals

The proposed changes to existing forms of assistance and the addition of new discretionary forms of assistance, have been developed to:

- Improve access to financial assistance for those in need

- Provide a wider range of options and processes for professionals, who are working with individuals and families to find the right solutions to improve their housing conditions
- Meet the changing demands on the current service.

By expanding some discretionary assistance to people in all tenures, the proposed policy provides a fairer offer, enabling us to better meet the needs of residents.

Disadvantages of the policy proposals

To target resources at those most in need, the eligibility for the majority of the financial assistance proposed, is subject to a test of financial resources. This may result in some people who are referred to the service not qualifying for grant assistance. The proposed Urgent Works Grant will be an option for some of these cases, and our home improvement agency, HomeKey+ can also project manage works privately for individuals and families who are not eligible for grant funding, but still wish to use the home improvement agency services.

Potential impact of the proposed changes

The proposed range of assistance has been developed to enable more informed early discussions and decision-making regarding the options available to meet peoples' needs.

Extending the DFG maximum will help avoid multiple applications for discretionary funding, and therefore help people access funding for different things more quickly.

The efficiencies and improved processes proposed will allow for a more cost-effective service. Although these efficiencies will lead to higher spend due to the ability to process cases quicker, the option to move house rather than carry out complex adaptations will create savings.

Potential risks

A reduction in either DFG allocation or Private Housing budget would be a potential risk to the implementation of the Housing Assistance Policy. The primary use of Disabled Facilities Grant funding is to meet the statutory duty to provide DFGs for eligible applicants. The proposed policy therefore clearly states that discretionary financial assistance will be available subject to available budget.

How can I get involved and have my say?

The Council is committed to enabling residents and stakeholders to be involved in this consultation. Please have your voice heard by completing our survey. Analysis of the results will enable us to shape the Housing Assistance Policy to best reflect the needs of the Borough and fulfil its aims.

The consultation will be running over a 12-week period from Monday 19th June 2023 until Sunday 10th September 2023.

Please visit <https://www.smartsurvey.co.uk/s/Housingassistancepolicyconsultation/> to have your say.

Other ways to take part

For any enquiries relating to this strategy please:

- Email: housingstrategy@cheshirewestandchester.gov.uk
- Telephone: 0300 123 8 123 quoting 'Housing Assistance Policy'
- Write to: Housing Strategy, Cheshire West and Chester Council, The Portal, Wellington Road, Ellesmere Port, CH65 0BA

Paper copies of the survey and alternative formats can also be requested using the contact details above.

What happens next?

We will be consulting on these options until 10th September 2023. The results will be made available on the Council's website from Autumn 2023 and will inform a report to Cabinet in Winter 2023-24.