

Housing Assistance Policy

Health and Housing Advisory Committee - 10 October 2017

Report of Chief Officer Environmental & Operational Services

Status For Decision

Also considered by Cabinet - 12th October 2017
Council - 21 November 2017

Key Decision No

Executive Summary: The Housing Assistance Policy sets out the way in which the funding provided by the Better Care Fund for mandatory disabled facilities grant and discretionary assistance for improved collaboration with Health and Social care services is administered; along with the Councils own discretionary assistance.

This report supports the Key Aim of the Community Plan by ensuring caring communities via providing the right support at the right time, reducing poverty and social exclusion; providing a healthy environment by reducing health inequalities and improve health and wellbeing for all

Portfolio Holder Cllr. Michelle Lowe

Contact Officer James Cox, Ext. 7312

Recommendation to Health and Housing Advisory Committee: To recommend to Cabinet to approve the proposed Housing Assistance Policy in order to ensure increased funding provided via the Better Care Fund is delivered to those who have not previously been able to obtain financial assistance; and to up date the criteria for the Councils own discretionary financial assistance.

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Reason for recommendation: To allow the Council to broaden its ability to provide financial assistance to those disabled persons who fall out of the mandatory DFG system, provide financial assistance to undertake preventive measures reducing hospital admissions and demand for social care and reduce delayed hospital discharges by working in collaboration with Health services to provide funding to remove housing related obstacles preventing discharge.

To continue to provide discretionary assistance for essential repairs although

additional qualifying criteria and conditions are being applied to an application

Introduction and Background

- 1 The current Housing Assistance Policy was adopted in 2008 and since then the role of Private Sector Housing and financial assistance has substantially changed. Firstly, in 2010 all central government funding for discretionary improvements grants ceased and secondly with the introduction of the Better Care Fund in 2015 the Council's role changed from one of administering grants into one that, through collaboration, assists in reducing demands of hospital and social care services. The proposed policy is attached as an appendix
- 2 As a result of The Better Care Fund our allocation for Disabled Facility Grants has dramatically increased from 15/16 - £477,000, 16/17 - £889,477 and 17/18 - £976,757 and as a result of these increases more assistance can be rendered to those in need.
- 3 Mandatory DFG will continue to be operated in line with the Housing Grants Construction and Regeneration Act 1996, with a maximum of £30,000 being available and means testing being undertaken on all applicants except for child application. Conditions will also be placed on all grants over £5,000 requiring repayment in certain specific circumstances. Given their mandatory status funding DFGs will take precedence over any discretionary funding, so if in the future allocations are reduced then certain discretionary funding would, as a necessity, reduce or cease.
- 4 An issue with DFGs is the bureaucratic process and the constraints placed upon its use. To overcome these issues which have arisen since 2008 and to assist in the four Better Care Fund core principles a total of 6 discretionary assistance funded via the BCF are proposed. All are briefly explained below.
- 5 **Funding adaptations over £30,000**
These grants are commonly called top up grants and provide assistance when the required works exceed the £30,000 maximum. A maximum of £30,000 or 50% of the existing equity will be available to both owner occupier and tenants, although tenants application will need the landlords agreement. Both applications will have a charge placed against the property and repayable upon sale and transfer.

For registered social landlord tenants there are circumstances when such additional assistance is required. Given it is considered good practice for a RSL to respond to a tenants needs, only £15,000 will be made available from the Council and this must be match funded by the RSL.
- 6 **Relocation Assistance**
A maximum of £10,000 available to both owner occupiers and tenants when a proposed adaptation via the mandatory route has been assessed and determined by the Council and Occupational Therapist as not being reasonable and practicable because of either cost and/or extent of works

involved. This assistance allows applicants to relocate to a more appropriate dwelling either within SDC or outside.

7 Specific situation funding

Maximum of £50,000 or 50% of the equity will be available in very specific situations where a mandatory DFG is unavailable for any reason i.e an adaptation is requested at a second property. Due to the significant amount of funding, a charge will be placed upon the property for repayment upon sale or transfer. Approval will be required from the Portfolio holder before any assistance can be approved.

All works funded will be recommended by an Occupational Therapist and determined as necessary and appropriate and reasonable and practical.

8 Accelerated Facility Grant (AFG)

With many mandatory DFGs being for small amounts, circa £5,000, the current system can delay much needed assistance. To speed up the application process the AFG will only require one estimate and have a shortened application process. Grants of less than £7,500 will go through this accelerated process and anything over this amount will still go through the mandatory process. A charge shall be applied to all grants between £5,000 and £7,500 on those terms stated by The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008.

9 Hospital Discharge Grant (HDG)

Joint ventures with neighbouring local authorities has led to Health and Housing Co-ordinators being located in the integrated Discharge team at both Tunbridge Wells and Darenth Valley Hospitals. The Coordinator is there to resolve housing related issues preventing a timely discharge. To assist in this discharge process £3,000 will be made available to owners and private sector tenants to undertake repairs and other work including cleaning. Only those currently in hospital and awaiting discharge will be able to apply.

10 Safe and Secure Grant (SSG)

This is a small grant with a maximum of £1,000 to promote independence and undertake small repairs to the house and its environs. A SSG is aimed and preventing hospital admissions and available to those over 60 or with a specific ill health diagnosis. Those eligible will include individuals and carers living with Alzheimer's and Dementia. Available to owners and private sector tenants.

11 The Council still has a role to play in assisting home owners to maintain their own property to an acceptable standard. To provide assistance in circumstances when serious defects are present and assessed by Private Sector Housing a means tested House Assistance Grant (HAG) could be applied for. Prior to assistance being awarded the applicant must have taken reasonable steps to fund the works through alternative means. In addition if the applicant has any outstanding debt to the Council no assistance will be available unless the debt is repaid or an appropriate payment method is

being adhered to.

The maximum amount will be £10,000 and a charge regarding repayment will be a condition upon sale or transfer. Prior residency criteria will also apply and this is 3 years.

- 12 It is important the requirement to repay upon sale or transfer of a property is placed as a condition on as many grants as possible. Throughout this policy, whenever reasonable, a charge will be a condition. A balance must however be struck, especially for the smaller grants whether a charge should be applicable as the aim is to provide a quick response to either prevent hospital admissions or allow hospital discharge. In view of this no charge shall be associated with the HDG or SSG.

The Council are unable to have a policy requiring automatic placing of a repayment condition or actual repayment however it is envisaged that the vast majority of the grants eligible for such a condition will have them applied and repayment requested.

Certain specific types of dwellings

13. Eligibility criteria will cover freeholders and long leaseholders and for certain grants, tenants. Other dwellings that will be considered for assistance are for qualifying house boat and park home.

With the Better Fund allowing new initiatives then such applications will be funded via the annual allocation. Any new initiatives will be required to meet one or more of the four core principles:

- a) Reducing or eliminating hospital admissions;
- b) Allowing a speedier discharge from hospital;
- c) Considering the long term needs of individuals and reductions in associated treatment and social care costs; and
- d) Undertaken works, adaptations or provision of equipment that is not provided by any other service

Other Options Considered and/or Rejected

Option 1 - Do nothing, given the current policy does not reflect the current situation and solutions for the demands placed upon Private Sector Housing by the Better Care Fund this option would prevent assisting vulnerable customers.

Key Implications

Financial

There are no significant financial implications in terms of additional administration or staff costs. Amounts of financial assistance repaid can not be projected given the many factors applicable, although financial repayments will be recycled to provide further discretionary assistance.

Legal Implications and Risk Assessment Statement.

In formulating this policy reference has been made to The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and Better care Fund guidance. Legal Services have also been consulting in the drafting process. Processes involved in the administration process are in place to avoid fraud and misappropriation of funds.

Equality Assessment

Members are reminded of the requirement, under the Public Sector Equality Duty (section 149 of the Equality Act 2010) to have due regard to (i) eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010, (ii) advance equality of opportunity between people from different groups, and (iii) foster good relations between people from different groups. The decisions recommended through this paper directly impact on end users. The impact has been analysed and does not vary between groups of people. The results of this analysis are set out immediately below.

Impacts of the proposed Housing Assistance Policy is one of providing a greater level of financial and other interventions by the Council for those with a disability, are vulnerable or have a specific health condition. The Housing Grants, Construction and Regeneration Act 1996 makes it clear assistance is primarily based on need of the individual, although the health and safety concerns of carers and other family members are also considered.

Conclusions

It is recommended that the Housing Assistance Policy [attached as an appendix] be adopted to allow improved assistance to vulnerable persons within the District and allowing assistance to residents to undertake major repairs to their property although additional eligible and repayment criteria are to be introduced.

Appendices: (Private Sector) Housing Assistance Policy 2017

Background Papers

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Technical Guidance Annex 4: Better Care Fund Planning Requirements for 2016/17
<https://www.local.gov.uk/sites/default/files/documents/technical-guidance-annex--bf0.pdf>

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Environmental & Operational Services