

## NOTICE OF MEETING

**Meeting:** COMMUNITY OVERVIEW AND SCRUTINY PANEL –  
SPECIAL MEETING

**Date and Time:** WEDNESDAY, 21 JUNE 2017, AT 5.00 PM\* Please Note Time

**Place:** THE BRADBURY ROOM, APPLETREE COURT,  
LYNDHURST

**Telephone enquiries to:** Lyndhurst (023) 8028 5000  
023 8028 5588 - Ask for Melanie Stephens  
Email: [melanie.stephens@nfdc.gov.uk](mailto:melanie.stephens@nfdc.gov.uk)

### **PUBLIC PARTICIPATION:**

**\*Members of the public may speak in accordance with the Council's public participation scheme:**

- (a) immediately before the meeting starts, on items within the Panel's terms of reference which are not on the public agenda; and/or
  - (b) on individual items on the public agenda, when the Chairman calls that item.
- Speeches may not exceed three minutes. Anyone wishing to speak should contact the name and number shown above.

**Bob Jackson**  
Chief Executive

Appletree Court, Lyndhurst, Hampshire. SO43 7PA  
[www.newforest.gov.uk](http://www.newforest.gov.uk)

**This Agenda is also available on audio tape, in Braille, large print and digital format**

---

## AGENDA

### **Apologies**

#### **1. DECLARATIONS OF INTEREST**

To note any declarations of interest made by members in connection with an agenda item. The nature of the interest must also be specified.

Members are asked to discuss any possible interests with Democratic Services prior to the meeting.

#### **2. PUBLIC PARTICIPATION**

To note any issues raised during the public participation period.

**3. NEW FINANCIAL ASSISTANCE POLICY (DISABLED FACILITIES GRANTS & HOME REPAIR LOANS) (Pages 1 - 6)**

To consider the changes to the Financial Assistance Policy and make recommendations to the Cabinet.

**4. ANY OTHER ITEMS WHICH THE CHAIRMAN DECIDES ARE URGENT**

To:	Councillors	Councillors
	S P Davies (Chairman)	I C Coombes
	D J Russell (Vice-Chairman)	Ms K V Crisell
	D A Britton	A H G Davis
	Mrs L D Cerasoli	N S Penman
	S J Clarke	M L White

## COMMUNITY OVERVIEW & SCRUTINY PANEL – 21 JUNE 2017

### NEW HOUSING FINANCIAL ASSISTANCE POLICY (DISABLED FACILITIES GRANTS AND HOME REPAIR LOANS)

#### 1. INTRODUCTION

- 1.1 The purpose of this report is to seek approval to update our Housing Financial Assistance Policy for disabled adaptations via Disabled Facilities Grants (DFGs) and essential repairs for vulnerable homeowners via Home Repair Loans (HRLs).
- 1.2 This review is taking place following additional funding being available from the Better Care Fund (BCF) via Hampshire County Council (HCC) and our own HRA fund for disabled adaptations. This is as a result of the integration of the DFG funding with social care.
- 1.3 At the same time we have taken the opportunity to review our owner occupier loan scheme for essential repairs.

#### 2. BACKGROUND INFORMATION

##### 2.1 Disabled Facilities Grants (all tenures)

- 2.1.1 Mandatory DFGs are available to assist disabled adults and children to adapt their home to increase independence. They are means tested grants (except where for the benefit of a child), and are available regardless of tenure. The maximum mandatory grant available is £30,000. The works covered by a mandatory DFG are specifically defined in the legislation, and although this legislation allows for additional works to be part of a discretionary DFG, we have not until recently had sufficient funds to consider offering these.
- 2.1.2 DFG applications are increasing year on year due to local demographics, and with an ageing population we have seen an increase in demand of more than 40% in the last five years, and this has been recognised by an increase in both the BCF and HRA allocations. Due to the late confirmation of funding from HCC for 2016/17 and the uncertainty of future funding we were not in a position to commit to policy changes last year. This resulted in a budget surplus of approximately £244K at year end which HCC have confirmed can be carried over to 2017/18.
- 2.1.3 Prior to the introduction of the Better Care Fund our Budget for Private Sector Housing DFGs was £640K and £509K for our own Council Housing Stock, making a total of £1.149m. In 2017/18 we have been allocated £972K and the surplus of £244K from 2016/17 to the Private sector Housing DFGs budget with £700K now being provided for our own Council Housing Stock, a total of £1.916m. As the new policy will not be in place for the entire financial year it is anticipated that the total budget of £1.916m will not be spent, and as a result the budget will be reduced to £1.672m. The difference will be carried forward to the DFG budget for 2018/19.
- 2.1.4 It is important to note that the BCF is an HCC allocation, and the amount awarded is partially dependent on service delivery statistics. If we fail to deliver services within pre-determined targets our funding could be reduced and this would impact on service delivery. The DFG service is jointly operated by the Housing Grants and Improvements Team (NFDC), Adult Services (HCC), Children's Services (HCC) and

in most cases also utilising the Caseworker who has recently been TUPE'd across to join the Housing Grants & Improvements Team following the expiry of the contract with Community First. As a result the 'whole' service is dependent on a number of factors which influence the effective delivery.

## **2.2 Home Repair Loans (owner occupiers only)**

2.2.1 HRLs are discretionary means tested loans available for essential repairs up to a maximum of £10,000. The loan is interest free and is repaid when the property changes hands. In some circumstances a grant is offered rather than a loan where we are unable to place a charge on the client's property (for example where a mobile home is owned by the client but the pitch is rented).

2.2.2 The budget for this financial year is £102,000. This allows us flexibility to resolve potentially dangerous situations for vulnerable clients with limited funding, and enable the clients to remain in their own home.

## **3. NEW FINANCIAL ASSISTANCE POLICY**

3.1 The BCF funding brief allows us to contribute to the wider prevention agenda of housing social care and health by facilitating improvements in the individual's wellbeing and reducing hospital admissions etc. This is a very wide agenda giving us great scope to make a real difference to the lives of disabled residents in the New Forest.

## **4. TYPES OF DISCRETIONARY ASSISTANCE**

### **4.1 DFG Top Up Grant & Loan (all tenures)**

4.1.1 Mandatory DFGs will continue to be offered using the existing legislative framework. However the maximum DFG limit of £30,000 has been in place for 9 years and is no longer sufficient for larger projects. The additional funding will be used to extend the DFG maximum grant to £40,000. Where the project costs exceed £40,000 a top up loan of up to £10,000 will be offered taking the maximum funding per project up to £50,000. This funding will only be available to cover works to meet client needs (but not a client preferred more expensive scheme).

### **4.2 DFG Loan (all tenures)**

4.2.1 There are some circumstances where it would be beneficial to offer a DFG Loan for purposes other than topping up an existing mandatory DFG as mentioned in 4.1.1 above. For example where a client's home is not suitable for adaptation or the costs are prohibitive, and it would be more appropriate for the client to move to more suitable accommodation. In these circumstances we would assist with a loan to help the client move as this would be more cost effective than adapting their current home. Another example would be where the client's assessed contribution to the mandatory DFG is high and genuinely unable to be met, and the loan could cover this to ensure the project can go ahead. The maximum loan in these circumstances would be £10,000.

### **4.3 Palliative Care and Hospital Discharge Grant (all tenures)**

4.3.1 This would be a fast track grant available without means testing to assist with palliative care needs or urgent works to enable a timely hospital discharge. The grant would be up to a maximum of £5,000 and the eligible works would be to assist

the client in the short term. For example a temporary ramp to enable wheelchair access to a client's home.

#### **4.4 Minor Disabled Adaptations Grant (all tenures)**

4.4.1 This grant would be for smaller items up to £1,000, and would be available without means testing. A common example would be a replacement part for a stair lift where the warranty had expired. This new grant would enable us to deal cost effectively with smaller items currently outside of the mandatory DFG remit because of cost, and prevent an escalation of costs (again using a stair lift as an example a repair part be below the £500 minimum for a DFG, and without using this minor adaptations grant we would have to install a new lift).

#### **4.5 Promotional Work (all tenures)**

4.5.1 We are very aware of the lack of knowledge regarding the eligibility criteria and the whole disabled adaptation process within the medical profession, and intend to utilise some of the funding to work within local hospitals and GP surgeries etc. to promote the work of the teams involved.

4.5.2 This promotional work is likely to involve a number of approaches utilising information currently available via the Health & Wellbeing Board, CCG etc., and working with local charities and community groups to assist in the implementation. For example we have had discussions with New Forest Disability (NFDIS) who already have a presence in Lymington Hospital and other places within the community, and we propose to work with them to achieve a more widespread profile of the team's work – for example attending GP Surgery briefing sessions and organising 'pop up' information stands at appropriate venues to inform both the wider community and people working with disabled persons. The cost for each session will vary dependent on the venue and input, but costs will be agreed prior to each session, and the success of each session will be monitored.

#### **4.6 Improving Workflow (all tenures)**

4.6.1 The first step in the DFG process is an assessment by an Occupational Therapist (OT), which is forwarded to our Team Surveyors to assist in the design process. The rate of workflow for DFGs is directly linked to the rate of incoming referrals from the HCC Occupational Therapy Service. Due to an expanding brief and increasing workload there is a backlog of approximately 80 clients waiting for an OT assessment at present. This equates to a delay of up to 4 months for the OT assessment.

4.6.2 The BCF funding allows us to put money into the provision of OT staffing, which would enable us to improve overall efficiency by helping match the rate of OT referral to the Housing Grants & Improvement team output. It would also mean that we can control the information supplied within the referral, reduce delays to the client and offer a more streamlined service.

4.6.3 We propose to reduce the waiting time for an OT assessment by using the services of an OT via a third party on a case by case basis – for example New Forest Disability provide this service and the OT would be used to control the number of referrals to maximise efficiency.

#### **4.7 Home Repair Financial Assistance (owner occupiers)**

- 4.7.1 It is proposed that this form of assistance remains within the new policy, but is extended to encompass a greater variety of works. As before the assistance will normally be in the form of a loan, but we will consider smaller scale works to enable the client to remain in their home in addition to essential repairs. The amount of grant/loan will be increased to a maximum of £15,000.

#### **5. CHANGES TO MEANS TESTING PROCEDURE**

- 5.1 The current means test is applied for all DFGs with the exception of adaptations for children. It is proposed that the means test is still applied where appropriate but the first £5000 of any client contribution is waived. As an example if the client is assessed as being able to contribute £7,000 towards the project, this will be reduced to £2,000.

#### **6. AVAILABILITY OF FUNDING FOR POLICY CHANGES**

- 6.1 The proposed types of new funding are discretionary and therefore will only be available while funds permit. If the funding is withdrawn for any reason or when the funds are fully committed the discretionary assistance will be withdrawn, and only the mandatory DFG will continue to be offered.

#### **7. BUDGET MONITORING**

- 7.1 When a grant is approved the recipient has a period of 12 months to complete the works, and this can only be extended in exceptional circumstances following written application. The current mandatory DFG budgets are closely monitored to manage the expenditure, and it should be noted that there are two issues that differ from normal budgetary control. Firstly a grant approval can span two financial years, and secondly where a DFG is mandatory it cannot be refused on the grounds that the local authority has run out of funds.
- 7.2 There are mechanisms in place to assist in these situations, for example approving a 'Deferred Grant Approval' which essentially confirms that details of the grant but delays implementation (and payment), or by utilising the period permitted to process the grant application which delays the issue of the grant approval for up to 6 months (so there is no commitment). The new increased budget will be monitored in the same way as the Mandatory DFG budget has been in the past.

#### **8. NEW POLICY FLEXIBILITY & DELEGATED POWERS**

- 8.1 It is proposed that all decisions related to the changes detailed in this report are delegated to the Housing Grants & Improvement Manager, but to ensure a completely flexible approach it is further proposed that the Service Manager (Housing Property & Performance) has the authority to vary this policy in exceptional circumstances for a specific case.

#### **9. ENABLING POWERS**

- 9.1 The new policy makes use of the powers provided under the Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002 which enables local housing authorities to offer their own locally tailored financial assistance.

- 9.2 This assistance must provide at least the same level of help as offered by the existing DFG, but crucially the assistance under this policy enables the provision of more flexible, wide ranging financial assistance to better meet the needs of disabled and older persons in the New Forest area.

## **10. FACILITATION OF LOANS**

- 10.1 The HRL we currently offer is interest free and managed in house. This is a cumbersome administrative procedure for all parties and results in delays in works being able to commence works. In addition the actual value of the loan when it is repaid is much reduced in real terms.
- 10.2 It is proposed that we outsource the administration of the HRL and the discretionary loans outlined in this report to a third party. We have had preliminary discussions with one company able to offer this service entitled the Parity Trust. They are a charitable organisation with over 10 years' experience in this field and already work with five other Hampshire Local Authorities in this way. There are several advantages to adopting this approach – firstly it reduces the administrative burden within NFDC, speeds up the process for the client, offers added value in terms of flexibility of approach, plus in the longer term the scheme can become self-financing as the loans are repaid on a regular monthly basis.

## **11. CORPORATE AIMS AND KEY PRIORITIES**

- 11.1 The Housing Grants and Improvements Service makes a valuable contribution towards a number of corporate aims and key priorities, notably in terms of improving service outcomes for the community and providing more suitable homes for local disabled residents. We are changing our policy to become more innovative and customer focused in improving service outcomes.

## **12. FINANCIAL IMPLICATIONS**

- 12.1 The policy changes make good use of the increased BCF funding for disabled adaptations. It should also be noted that this additional funding has enabled NFDC to make savings as there is no longer a need to contribute to the private sector DFG budget. To put this into context over the three financial years from 2013/14 – 2015/16) NFDC contributed £578,854 to this budget.
- 12.2 The Executive Management Team are supportive of the proposals in this report, and have agreed to convert a Temporary 0.5FTE Surveyor post into a permanent position to assist with the service delivery of the increased workload. By using savings of an existing vacant post, an increase of only £10,000 will be required to the existing salary budget of 2017/18.

## **13. ENVIRONMENTAL IMPLICATIONS**

- 13.1 The provision of DFGs assists in sustaining the housing stock and helps local vulnerable disabled persons to remain living independently within the community.

## **14. EQUALITIES IMPLICATIONS**

- 14.1 The service promotes equal opportunity by enabling local vulnerable disabled persons to independently access a normal home environment and improve social inclusion within the community.

**15. EXTERNAL CONSULTATIONS**

- 15.1 The Senior Operations Managers in Social Services have been consulted and are supportive of the new policy.

**16. TENANT INVOLVEMENT GROUP**

- 16.1 The report was presented to group on 2 June 2017, and they were supportive of the proposed changes commenting that 'It was a great way forward that will enable residents to live independently at home for longer. The team have looked at several different ways to help residents and we fully support the recommendations in this report'.

**17. PORTFOLIO HOLDER'S COMMENTS**

- 17.1 I am pleased that this report looks to improve the options and provide solutions to enable older and vulnerable people to continue to live in their own homes as independently as possible.

**18. RECOMMENDATION**

- 18.1 That the Panel considers the changes to the Financial Assistance Policy and submits comments to the Cabinet.

**For further information please contact:**

Sara White  
Acting Housing Grants & Improvements Manager  
Tel: 023 8028 5151  
Email: sara.white@nfdc.gov.uk

Richard Topliss  
Service Manager – Housing Property & Performance  
Tel: 023 8028 5588  
E Mail: Richard.topliss@nfdc.gov.uk

**Background Information:**

None