

CABINET

5 SEPTEMBER 2023

DISABLED FACILITIES GRANT AND FINANCIAL ASSISTANCE POLICY 2023

Portfolio Holder: Councillor Naushabah Khan, Portfolio Holder for Housing and Property

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Summary

The report sets out the Council's intention to provide discretionary interventions alongside the Council's statutory duty to promote independent living and wellbeing within safer, healthier homes.

The Better Care Fund (BCF) enables the Council to support the wider prevention agenda of housing, social care and health and this policy allows for the flexible use of the BCF to support households that would not normally be eligible for assistance to maintain their independence in their home.

1. Recommendation

- 1.1. It is recommended that Cabinet approve the draft Disabled Facilities Grant & Financial Assistance Policy 2023.

2. Suggested reasons for decision

- 2.1. Adopting a new policy will provide more flexibility to the way that the funding is used, allowing for more people to be supported to maintain their independence in their home to avoid the requirement to move home or live in unsuitable accommodation.

3. Budget and policy framework

- 3.1. The grants outlined in the policy will be funded from the Disabled Facilities Grant (DFG) a ring-fenced part of the Better Care Fund.
- 3.2. Approving the Disabled Facilities Grant and Financial Assistance Policy is a matter for the Cabinet.
- 3.3. A review and update to this policy is required due to a recommendation from the internal audit team.

4. Background

- 4.1. In 2015 Government funding was pooled into a single budget, the Better Care Fund (BCF), for health and social care to work more closely together. The fund provided an increase in funding for home adaptations and related opportunities to improve integration between health, social care and housing services, in particular to reduce hospital admissions and allow early hospital discharges via home adaptations and the provision of stairlifts and other measures.
- 4.2. The BCF provides a budget to the Council each year and this year £2,470,674 has been allocated. Of this there is approximately £1.5m that is uncommitted currently. This budget is utilised to support Medway Integrated Community Equipment Services (MICES), £200,000 approx. to provide essential equipment for clients to use in their homes (funding provided to an Adults Social Care Service), contribute to the salaries of three FTE Occupational Therapists within Children and Adults Services and Adaptations/Technical Officers within Private Sector Housing to develop, administer and deliver mandatory adaptation schemes.
- 4.3. Through the DFG budget the Council carries out an average of 125 major adaptations per year to the homes of disabled children and adults, enabling them to remain living at home.
- 4.4. Typical adaptations include, but are not limited to, the installation of: flush floor shower rooms, creation of wheelchair access in to the property, circulation space within the property, conversion of attached garages to provide ground floor living, installation of dedicated and protected power supply for life maintaining medical equipment, safe rooms, automatic door opening systems, climate control (for clients that are not able to regulate the own body temperature), adjustable kitchens, special toilets, stair lifts, through floor lift and external lifts.
- 4.5. The draft policy sets out the different ways that the Council can assist disabled residents, the vulnerable, carers at risk and those in financial hardship but now also considers those who do not qualify for a means tested benefit, to ensure that they are able to have access to a suitable home.

5. Options

- 5.1. Option one – agree the adoption of the revised policy. **This is the recommended option.**
- 5.2. Option two – do not adopt the revised policy.

6. Advice and analysis

- 6.1. **Option one** - the draft Disabled Facilities Grant & Financial Assistance Policy 2023 responds to the changes in the delivery of the BCF, allowing the Council to offer different ways to support residents via the different grants and loans that could be offered and these are:

- Disabled Facilities Grant
- Disabled Facilities Loan
- Contribution Based Grant
- Discretionary Adaptations Assistance Grant
- Discretionary Stairlift Grant
- Moving Home Grant
- Discretionary Emergency Repairs Grant
- Homeowners Improvement Loan

Draft policy initiative	What does it do?	Impact
Disabled Facilities Grant (DFG)	Provides adaptations to enable applicants to remain living at home. The DFG is subject to the means tested process.	Current practice, unaffected by the policy.
Disabled Facilities Loan	Is designed to 'top up' available funding when the cost of works exceeds the £30,000 max of the DFG	If this was not in place, works in excess of £30,000 would not be able to proceed and applicants would not be able to have any of the required adaptations carried out, potentially increasing the cost to social care teams and a poorer outcome for the resident.
Contribution Based Grant	This is to enable applicants who have an assessed contribution (via the means test) towards the cost of works, but do not have the funds.	If their contribution cannot be covered, the works would not be able to be carried out, potentially increasing the cost to social care teams and a poorer outcome for the resident.
Discretionary Adaptations Assistance Grant	This is an additional grant to cover costs between £30,000 and £45,000. This would be used when an agreed scheme and grant are at the full £30,000 and unexpected building works develop on site and there isn't time to go	Without the available additional funding, works would have to stop, builders would be pulled off site until additional funding could be sourced. This could result in adults and children remaining in respite care until the situation is resolved.

Draft policy initiative	What does it do?	Impact
	through the legal process of obtaining a loan.	
Discretionary Stairlift Grant	Provision of a non means tested grant to allow installation of a stairlift	This initiative will provide quicker access to a stairlift, improving the resident's ability to access essential facilities, reducing the need for care.
Moving Home Grant	In some cases, moving home is more appropriate and cost effective to meet the needs of a disabled person, where it is not 'reasonable or practicable' to adapt the existing home.	To enable a suitable adaptation to be carried out.
Discretionary Emergency Repairs Grant	An Emergency Repairs Grant will be provided to help elderly/vulnerable owner-occupiers with essential repairs.	If not carried out, would leave the property in a dangerous state of disrepair, possibly endangering the occupants and or neighbours.
Homeowners Improvement Loan	To offer financial assistance for essential repairs to ensure the property is weather tight and free from hazards	Without assistance the property will carry on deteriorating and the occupant may have to present themselves to the council as homeless.

6.2 **Option two** – In respect of option two, not adopting the revised policy, whilst DFG's could continue to be progressed, it would give rise to other risks.

6.3 Risks associated with option two are:

- The Council would not be able to comply with its own audit recommendation to review the policy.
- The Council would risk underutilisation of the grant and fail to align with broader strategic vision of the BCF.

6.4 A Diversity Impact Assessment has been completed and is attached at Appendix 2.

7. Risk management

7.1. Identified risks are listed below:

Risk	Description	Action to avoid or mitigate risk	Risk rating
The policy is not implemented	If the policy is not implemented, it will not meet the legal requirements as requested by Medway Council's audit.	Implementation of the policy will allow disabled residents, the vulnerable, carers at risk and those in financial hardship to have access to a safe, secure and suitable home	All
Medway residents not having safe and suitable homes	The policy will allow for the wider financial assistance	The provision of suitable grants and loans to provide the funding for essential works	BII
Resources	Funding for the grants and loans	The funding for the additional grants and loans will come from the Better Care Fund.	DIII
Resources	Not enough contractor and Home Improvement Agency (HIA) capacity to manage the increased caseload	Work with HIA to ensure there is enough capacity to appropriately manage any increased capacity needed	DII

For risk rating, please refer to the following table:

Likelihood	Impact:
A Very likely	I Catastrophic
B Likely	II Major
C Unlikely	III Moderate
D Rare	IV Minor

8. Consultation

8.1. The draft policy went out for a twelve-week consultation in October 2022. To the following.

- MND Association, Age Concern, Age UK, MS Society, SSAFA, Imago, Royal British Legion, MHS, West Kent Housing, Orbit, L & Q, Riverside Housing, Moat Housing, T&CH, Hyde Housing, HRA, Parent Cares Forum, Marlborough Centre, Tracey Crouch MP and Ian Chappell.

- 131 previous applicants who received funding via the Disabled Facilities Grant were also invited for comment.

8.2. Following the consultation 11 response were received. A recommendation from this was to increase the maximum allowance of the Emergency Repair Grant. This was considered and as a result the amount has been amended from £5,000 to £10,000 and the policy has been updated to reflect this.

8.3. Following further discussions with Members it was requested that officers review the implications on former members of the armed forces who receive compensation. Officers have amended this policy to incorporate recommendations from the Royal British Legion and the means test will now exclude all military compensation as income.

9. Climate change implications

9.1. Although the policy does not directly impact climate change, it could have a positive outcome on the energy efficiency and conditions of properties, reducing carbon emissions for some works completed.

10. Financial implications

10.1. The Disabled Facilities Grant and Financial Assistance Policy are funded from the Disabled Facilities Grant (DFG) which is a ring-fenced part of the Better Care Fund. The annual allocation is currently £2,470,674.

10.2. There would be a potential financial implication for the Council of not implementing this policy. This is due to possible additional costs associated with increased placement costs for vulnerable children and adults either being placed into residential care or remaining at home with more expensive care packages.

11. Legal implications

11.1. The Council has a statutory duty to provide adaptations via the mandatory disabled facilities grants scheme.

Lead officer contact

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Appendices

Appendix 1 – Draft Disabled Facilities Grant and Financial Assistance policy

Appendix 2 – Diversity Impact Assessment

Background papers

None