

OPEN

Economy and Growth Committee

12 November 2024

Home Repairs and Adaptations for Vulnerable People Policy

Report of: Peter Skates, Acting Executive Director Place

Report Reference No: EG/19/24-25

Ward(s) Affected: All

For Decision or Scrutiny: Decision

Purpose of Report

- 1 This report provides details of the proposed public consultation on revisions to the Home Repairs and Adaptations for Vulnerable People Policy to provide a targeted focus on the most financially vulnerable households, enabling them to live independently in their own home, reducing health inequalities and reducing reliance on long term care.

Executive Summary

- 2 Demand for Disabled Facilities Grants has significantly increased over the years and demand is exceeding the budget allocation. The Council are facing unprecedented financial circumstances and it is necessary to review the discretionary financial assistance that is given to residents through the Home Repairs and Adaptations Policy 2021-2026.
- 3 The proposed revised Home Repairs and Adaptations Policy continues to deliver its statutory duty to meet the needs of disabled residents through the Disabled Facilities Grant programme and prioritise a restricted discretionary offer to the most vulnerable households.
- 4 The Council is committed to ensuring that there is transparency in all aspects of its decision making, and listening, learning and responding to residents. This Policy provides assistance to people with protected characteristics who will be impacted by changes to it. Consultation will assist by ensuring that the full range of opinions, experiences, and knowledge

are incorporated and that the final decision takes into account views of residents and stakeholders within the Borough.

RECOMMENDATIONS

The Economy and Growth Committee is recommended to:

1. Delegate authority to officers to conduct a public consultation on the proposed revisions to the Home Repairs and Adaptations for Vulnerable People Policy 2021-2026 and return to Committee to report on the outcome of that consultation and seek approval for a final revised policy.
2. Approve the virement of £458,000 budget from Green Homes Grant to Home Repairs for Vulnerable People in the capital programme.

Background

- 5 The Council is committed to investing in early intervention and prevention services to help residents live well and for longer. Investment through the Home Repairs and Adaptations Policy empowers and motivates people to manage their own care and wellbeing at home in accessible and safe home environments and reduce the need for paid care, whilst supporting the Council's ambition to help the borough be carbon neutral by 2045.
- 6 The Council has adopted and published home repair and adaptation policies to meet local need since 2009. The most recent iteration of the Policy was published in 2022 in response to the unique circumstances brought about by the Covid-19 pandemic. An updated policy is now needed to reflect the financial pressures faced by the Council and the need to focus the use of our financial resources on statutory services and the most vulnerable residents.
- 7 A review of the current policy has identified several amendments that are necessary for the Council to respond to the financial pressure it faces, by reducing the discretionary offer to residents.
- 8 The Council has been exceeding its statutory duty in the delivery of Disabled Facilities Grants by operating a policy of topping-up £30,000 grants up to £50,000 and in exceptional circumstances, sometimes more than £50,000. Demand for this discretionary supplement has increased year on year, with 17 per cent of the Disabled Facilities Grant budget in 2023-24 being spent on this discretionary supplement. Amending the policy to remove this discretionary element will enable the Council to utilise the capital grant funding it receives to assist more households at a lower average grant per household and will align with standard practice

in other local authority areas. Before committing to extensive adaptations at a property, the Council already supports households to consider alternative options such as rehousing, and a Disability Relocation Grant of up to £2,000 will be retained in the Policy to support affected households with the expenses associated with moving home.

- 9 The Council will continue to provide a non-means tested grant of up to £10,000 to assist in the most urgent situations, where someone needs to be discharged from hospital to home, or needs a hoist to move around the home, or is on an end-of-life care pathway. In 2023-24, 7 per cent of the Disabled Facilities Grant programme was spent on Urgent Adaptation Grants, and the average grant awarded was £3,500, demonstrating that it is a cost-effective way to meet urgent needs quickly.
- 10 The Independent Living Loan has been redefined in the proposed revisions, to provide a repayment loan to households who require assistance to fund adaptations that exceed the mandatory £30,000 grant. By removing the equity share loan option where repayment was delayed until the property was sold, it ensures that the Council recoups any loans in a timely manner and they can be recycled into future capital programmes.
- 11 The Healthy Homes loan for home repairs and the Empty Homes loan have been retained in the Policy but it is clearly identified that these will only be awarded if funding is available. This provides the Council with flexibility to reintroduce these loans if suitable alternative funding is identified.
- 12 The Targeted Regeneration Grant has been retained in the policy as an essential mechanism to be able to deliver any externally funded grant-based regeneration schemes such as the Towns Fund in Crewe. Inclusion in this Policy gives the Council the power to be able to award grants in line with specific criteria for the regeneration schemes.
- 13 The Affordable Warmth Grant for essential heating repairs has been retained in the Policy with a more targeted focus on the lowest income households in receipt of income related benefits, removing reference to income thresholds and health conditions. By restricting help to people on the lowest incomes would reduce demand for this grant by 56% (based on 2023-24 outturn); this can be reduced further by utilising this grant as a last resort and exploring other grant funding sources first.
- 14 The Council delivered three Green Homes Grant programmes for energy efficiency during the period 2020 to 2022, receiving capital grant funding to deliver this, including a fixed amount of funding for administration and ancillary costs. Due to efficient administration of the scheme this was not fully utilised. Virement of this budget to the Home Repairs for Vulnerable

People capital programme will enable the continued delivery of essential heating improvements for the lowest income households.

Consultation and Engagement

- 15 We propose to publicly consult on the proposed Policy, with consultation commencing on Monday 18 November 2024 and concluding on Friday 20 December 2024.
- 16 As well as the general public, a wide range of organisations will be consulted on the draft proposals including but not exclusively:
 - (a) Adult and Children's Services
 - (b) Local Registered Housing Providers
 - (c) Health
 - (d) Voluntary, Community, Faith and Social Enterprise (VCFSE) sector groups with interests in age, health and disability.
- 17 Following public consultation, we will gather and analyse all feedback, and ensure all feedback is duly considered as part of the proposals, before bringing a further report to the Economy and Growth Committee to consider the final version of the Policy.

Reasons for Recommendations

- 18 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 contains wide-ranging powers to provide financial help with housing renewal, including adapting, improving or repairing living accommodation. The Order also states that before the powers contained within it can be used, the Council must publish a policy on how it intends to use them.
- 19 There is a strong policy drive for integrated approaches across housing, health and social care to prevent hospital admissions and expedite hospital discharge, none more so than in the pandemic. Housing's role in supporting health is becoming more prominent, with research demonstrating the causal link between poor housing conditions and ill health.
- 20 The Cheshire East Plan 2024-25 sets out how we are a Council which empowers and cares about people. The Home Repairs and Adaptations for Vulnerable People Policy enables us to deliver our priorities to reduce health inequalities across the Borough, increase opportunities for children and young people with additional needs, and reduce the reliance on long term care by improving services closer to home. The Policy also

supports our aim to be a thriving and sustainable place by contributing our priority to be a carbon neutral council by 2027.

- 21 We must respond to the escalating financial pressure that the Council is facing resulting from very high inflation and interest rates and focus our limited resources on supporting the most vulnerable households.

Other Options Considered

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Option	Impact	Risk
Do nothing	The current policy continues to be delivered in its current format, and households continue to receive the same level of support with home repairs and adaptations	<ul style="list-style-type: none"> Unaffordable, and presents a financial risk to the Council
Remove all discretionary assistance	<ul style="list-style-type: none"> Delivery of Disabled Facilities Grant programme only No support available for the lowest income households to access essential heating repairs Disabled people won't be supported to move to more appropriate accommodation 	<ul style="list-style-type: none"> Increased GP attendances and hospital admissions for cold-related ill health and falls Increased expenditure on care packages

Implications and Comments

Monitoring Officer/Legal

- 23 The report is asking for permission to go out to consultation on the proposed amendments to the which will have the effect of removing the discretionary grant funding element of the policy, which is supported from Council funding.

- 24 As changes to policy are being considered which are likely to be controversial, Members are advised to keep in mind that the consultation needs to be undertaken at a point where the decision-maker is still open to change and can therefore be influenced by the responses to the consultation.
- 25 Whilst it is acceptable for the Council to have a preferred option before consultation begins, there must be genuine potential for that preference to be influenced as a result of the consultation. The results of the consultation and the accompanying EIA and any mitigations proposed will then be weighed together with other considerations such as the Council's budget position.

Section 151 Officer/Finance

- 26 The Council receives a capital grant paid through the Better Care Fund for Disabled Facilities Grants. Local housing authorities are encouraged to use the additional funding in an agile and responsive way to supplement the core delivery of Disabled Facilities Grants. In 2024-25 the Council has received £2,554,801. However it should be noted that the future allocation of Government capital grant is not guaranteed. The statutory duty placed on local authorities to award Disabled Facilities Grants determines that should the Government not allocate capital grant to the Council in the future, funding will need to be provided from the Council's own resources or through prudential borrowing.
- 27 Delivery of the Policy is funded by two rolling capital programmes in the Council's budget: Disabled Facilities Grant and Home Repairs for Vulnerable People. Unspent funds from previous years are carried forward to subsequent years where the funds are committed but works are incomplete at the end of the financial year.
- 28 The number of people that can be assisted through the Home Repairs for Vulnerable People programme is limited by the budget that is available. The Council cannot limit the number of people that receive a Disabled Facilities Grant as it is a mandatory grant and refusal to pay a grant due to would place the Council at risk of a judicial review, emphasising the importance of reducing discretionary expenditure through the Policy.
- 29 The Council delivered three Green Homes Grant programmes for energy efficiency during the period 2020 to 2022, receiving capital grant funding to deliver this, including a fixed amount of funding for administration and ancillary costs. Due to efficient administration of the scheme this was not fully utilised. Virement of this budget to the Home Repairs for Vulnerable People capital programme will enable the continued delivery of essential heating improvements for the lowest income households.

- 30 The proposal will remove the requirement to fund the current approved programme in 24-25 and 25-26 with borrowing by replacing it with Green Homes Grant and will decrease budgets that will be considered in the next business planning cycle for approval in a future year.

Policy

- 31 The Policy sets the policy framework and eligibility criteria for providing support to the most vulnerable residents, and contributes to several aims and priorities within the Corporate Plan.

A council which empowers and cares about people	A thriving and sustainable place
<p>P2.2) Reduce health inequalities across the borough</p> <p>P2.6) Increase opportunities for all children and young adults with additional needs</p> <p>P2.8) Reduce the reliance on long term care by improving services closer to home</p>	<p>P3.6) Be a carbon neutral council by 2027</p>

Equality, Diversity and Inclusion

- 32 An Equality Impact Assessment (EqIA) has been carried out for the proposed policy changes and will be subsequently reconsidered after the public consultation has concluded. The EqIA identifies two main groups of people with protected characteristics that would be impacted by the proposed policy changes: older people and people with disabilities. These are not distinct groups; there is a significant prevalence of disability in older age, although it should be noted that the removal of the discretionary top-up to the Disabled Facilities Grant will impact most significantly on children with disabilities – they are more likely to need adaptations that cost more than £30,000 than other age groups – 15% of children's grants in the 18-month period were for more than £30,000, compared to 4% for adults and less than 1% for older people.
- 33 There are several potential mitigations to the impact of the proposed Policy changes, including providing additional care and support to assist with activities of daily living; providing support to apply for alternative housing; providing lower cost adaptations to reduce risks; making referrals to national and local energy efficiency schemes, and provide information and advice to residents about employing contractors.

- 34 The EqIA sets out The Policy will enable the Council to deliver efficiency and effective housing and care services to groups with protected characteristics who are vulnerable, in particular but not limited to older people and people with a disability.

Human Resources

- 35 The policy will be administered by Housing officers within existing resources.

Risk Management

- 36 The Council must publish a housing renewal policy to be able to administer grants. Publication of the revised Policy and assessment of applications against the Policy will ensure that the Council is compliant with this requirement.

Rural Communities

- 37 Residents in all areas of Cheshire East will benefit from the Policy, subject to meeting the eligibility criteria.

Children and Young People including Cared for Children, care leavers and Children with special educational needs and disabilities (SEND)

- 38 The Policy will provide children and young people with disabilities with the opportunity to live in suitably adapted housing which supports their development and participation in family life.

Public Health

- 39 The proposed revised Policy enables the Council to continue to provide housing services which have a positive impact on public health, albeit in a more limited capacity. Housing improvements will benefit vulnerable residents' physical and mental wellbeing and reduce demand on health and social care services.
- 40 Cold and damp homes increase the risk of cardiovascular, respiratory and rheumatoid diseases, as well as hypothermia and poor mental wellbeing. Young children, older people and people with an illness or disability are more likely to suffer the effects of cold and damp housing.
- 41 The exact relationship between poor housing and ill health is complex. 45% of accidents occur in the home, and accidents are amongst the top ten causes of death for all ages. Local data suggests that around 3,500 to 4,500 older people present as emergencies at our local hospitals each year because of a fall.

Climate Change

- 42 Energy use in homes accounts for 28% of carbon emissions in Cheshire East. The Council has committed to becoming carbon neutral by 2027 and to encourage all businesses, residents and organisations in Cheshire East to reduce their carbon footprint. The Council made a further pledge to make Cheshire East a carbon neutral borough by 2045. Continuing to provide support to low-income households through funding, referrals to other schemes and providing advice and support for employing contractors supports this commitment.
- 43 Energy efficient fossil fuel boilers will be provided in limited urgent situations, limiting any adverse effect on the Council's commitment to becoming a carbon neutral borough by 2045.

Access to Information	
Contact Officer:	Karen Whitehead, Housing Standards & Adaptations Manager karen.whitehead@cheshireeast.gov.uk
Appendices:	1. Home Repairs and Adaptations for Vulnerable People Policy 2. Equality Impact Assessment
Background Papers:	n/a