



Tameside Council Financial Assistance Policy Review

Introduction

The Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 (known as the RRO Policy) gives local authorities a general power to introduce policies for Private Sector Housing to provide assistance to individuals with renewals, repairs and adaptations in their homes through grants or loans. It permits a local authority to fund essential home repairs to reduce injury and accidents, to ensure homes are adequately heated, to expand the scope of adaptations available under the Disabled Facilities Grant (DFG) legislation, and allows people to relocate to alternative accommodation if their current home is not able to meet their needs. Assistance can be given direct to the individual or through a third party such as a Home Improvement Agency or other partner. Local authorities must have an approved RRO policy in place in order to provide financial assistance.

In 2008, Government made a number of changes to the way DFG was administered and the ways in which it could be used. These changes included the relaxation of some of the rules, allowing DFG monies to be used more flexibly and as part of wider strategic projects to keep people safe and well at home, and to reduce bureaucracy in the grant's administration.

Our Current Financial Assistance Policy

The current policy was created in 2003 and, although it has had a few minor updates, it has remained generally unchanged. Some of the schemes contained in the Policy are now no longer appropriate due to changes in the way local government is funded. In order to continue providing help and assistance to residents and in order to take advantage of the changes made by government we need to change our Policy. We cannot offer any new assistance schemes unless we formally update our RRO Policy.

Recent Developments

As well as the relaxation of the rules around how funds for adaptations can be used the Government allocates our funding via the Better Care Fund; the joint funding mechanism for NHS and Local Health and Social Care. Nationally the allocation of funding for adaptations has been increased with Tameside receiving 90% more in 2017-18 than it did in 2015-16.

Even though the budget for adaptations is within the Better Care Fund the Council still must have a Policy in order to deliver the assistance around housing related issues. A number of local authorities locally and nationally have taken the opportunity to review and update their Financial Assistance Policies to reflect the relaxation of the rules and the increased funding, and Tameside wishes to do the same.

Proposals

One of the main requirements of creating or updating the RRO Policy is that we must consult with those who may be affected by it. We want to give the residents of Tameside the



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opportunity to have their say and we will also be consulting with local housing providers, voluntary & community groups, as well as services within the Council.

We do not propose to change the basic principles of the mandatory DFG and it will remain as an option for anyone to request it should they be eligible. We are also not changing the principles of the Safety Net Assistance scheme or the ability to apply for relocation assistance (subject to certain criteria being met) should a property be deemed unsuitable for adaptation.

We do not propose to make any changes to the fact that in order to qualify for an adaptation potential applicants will still be required to have an assessment of need and that any such assessment must be “necessary and appropriate” & “reasonable and practicable” as set out in legislation.

We want to make it easier for residents who have a disability and an assessed need to obtain appropriate adaptations to their homes by reducing the bureaucracy associated with making an application for a Disabled Facilities Grant. We intend to do this by introducing a number of Discretionary Grant/ Loan schemes.

We would like to remove the “means test” for many low level adaptations and to help those who are likely to struggle with a contribution should the “means test” calculation determine a contribution is required. We would also like to introduce a number of new financial assistance schemes to help elderly and vulnerable home-owners who may struggle to keep their homes wind and weather tight, and who may have health & safety issues that need to be removed. Some of these schemes involving home-owners will require us to protect that investment by placing a local land charge on the property.

The main changes we are proposing to make to the Policy are as follows:

- 1 The DFG is a mandatory grant and is inherently very bureaucratic. A large number of our grants are below £5,000 and so we want to make it easier to apply for a grant. We would like to remove the need to apply for a DFG for many people and introduce a non “means tested” grant up to a maximum of £5,000 for those who have an assessed need. For works costing over £5,000 people will need to apply for a DFG;
- 2 We would like to provide grant assistance to those who, following the statutory “means test” find themselves unable to find their contribution. We also would like to assist those applicants in circumstances where unforeseen works take the cost of their adaptation over the maximum amount of £30,000 or where there is a shortfall on funding the overall cost of works over £30,000;
- 3 We want to allow those with an assessed need who are also home owner applicants, or their representatives, to carry out works to their property to provide adaptations over and above those as assessed as being necessary and appropriate by an Occupational Therapist (OT). The Council would therefore provide the monetary equivalent for the original recommended works as long as the works still meet the assessed needs of the disabled person;



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- 4 We would like to introduce a non “means tested” grant to a maximum of £5,000 to enable those who have been hospitalised due to illness or injury to return home but are unable to do so due to their home being considered not suitably habitable for them to return;
- 5 We would like re-introduce a “Stay Put” scheme for those home-owners over 65 years of age. This scheme would provide financial assistance to a maximum of £6,000 to help with essential repairs to their property to prevent deterioration of their health;
- 6 We would also like to introduce a “Home Repair Scheme”, similar to the Stay Put scheme to a maximum assistance of £6,000 for other vulnerable home-owners in order to remove issues of a health and safety nature;
- 7 We would like to keep some of these schemes going for as long as possible by recycling the funds given to home-owners. We would do this by placing a charge on the property for the amount of the loan which would then be repaid upon sale or transfer of the property in the future. We will not charge interest on this assistance.
- 8 We would like to introduce a boiler replacement/ energy efficiency programme for those homeowners who cannot afford to repair or replace their boiler or heating system following them meeting the required eligibility criteria.
- 9 It is possible that at some point in time funding may reduce or legislation may change preventing us from providing some of these initiatives or may require us to do things differently. If necessary we may need to reduce the number of initiatives available in the Policy whilst maintaining a core responsibility to deliver adaptations and a duty to deliver mandatory Disabled Facilities Grants. Any changes to availability of funding or initiatives will be updated to the Council’s website.

We are inviting your comments on the proposed changes to our Financial Assistance Policy. A full copy of the revised policy is available here (link to be included). Please submit your comments here (link to consultation).

The deadline for comments is 2018



Questions for Consultation

1. To what extent do you think it is a good idea to introduce a non means tested discretionary grant (Grant for Adaptation) for works where the grant total is £5000 or less? This means that if works applied for are estimated to be less than £5000 the applicant would not be subject to means testing. (Please tick one box only)

Strongly Agree
Agree
Disagree
Strongly Disagree

2. The maximum amount of grant allowed through the DFG is currently £30,000. Subject to funding availability, we would like to allow an additional sum of up to £10,000 above the DFG maximum of £30,000 to cover the applicant's contribution, funding shortfalls and unforeseen works to ensure that all the recommended works can be carried out. This additional sum will only be available to applicants who own or have an interest in the property being adapted.

To what extent do you agree that the Council should offer this additional help? (Please tick one box only)

Strongly Agree
Agree
Disagree
Strongly Disagree

3. One of the proposed changes to the Policy would allow disabled home owners to adapt their property to a greater extent than assessed as necessary by an Occupational Therapist (OT). Under this policy the Council can agree to provide assistance via a DFG (a Proportionate Grant) however it will only cover the work costs that have been carried out to meet the disabled person's assessed needs. Any other adaptations will be paid for by the owner so we will therefore make a proportionate contribution to the cost of the total works carried out.

To what extent do you agree with the recommendation to introduce a Proportionate Grant, **for those who own or have an interest in the property being adapted**, of up to £30,000 for those who wish to provide adaptations over and above those recommended by an Occupational Therapist? (Please tick one box only)

Strongly Agree
Agree
Disagree
Strongly Disagree



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4. The Council may operate (funding permitting) a grant funding property works (up to £5,000) for people returning home from hospital stays. This grant would enable the applicant to return home to a property more suitable for their needs. These works would ideally speed up discharge from hospital, reduce hospital bed blocking and prevent re-admission.

To what extent do you agree with the recommendation to introduce a Hospital Discharge Grant? (Please tick one box only)

- Strongly Agree
Agree
Disagree
Strongly Disagree

5. The Council is proposing to operate a 'Stay Put' service (funding permitting) for owner occupiers aged 65+. This would include financial assistance of up to £6,000 and advice on how owners can access any equity in their property to repair their property, ideally allowing them to maintain their independence and remain living in their own homes.

To what extent do you agree with implementing a 'Stay Put' scheme? (Please tick one box only)

- Strongly Agree
Agree
Disagree
Strongly Disagree

6. The Council is proposing to offer assistance (funding permitting) outside of the 'Stay Put' scheme to vulnerable or low income owner occupiers.

Financial assistance of up to £6,000 may be available where works would remove health and safety risks, improve wellbeing and facilitate independent living. This could be provided if the owner proves they cannot raise funds via savings, commercial or charitable loans. The applicant would be required to provide evidence to support the fact they are unable to raise funds themselves.

To what extent do you agree with the recommendation of a Home Repair Assistance scheme for essential repairs for vulnerable home owners? (Please tick one box only)

- Strongly Agree
Agree
Disagree
Strongly Disagree



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7. In order to ensure future funding provision for use by future residents in need, it will be necessary to introduce payback facilities for all financial assistance made to homeowners as outlined in the previous questions.

To what extent do you agree that the Council should protect the funds it lends to homeowners by placing a charge on their property, which would be repaid upon sale, disposal or transfer of the property in the future, enabling it to recover and recycle funds back into the scheme? No interest would be charged on this assistance. (Please tick one box only)

- Strongly Agree
Agree
Disagree
Strongly Disagree

8. In order to ensure that as many residents can have access to affordable heating systems we would like to introduce a boiler repair and replacement programme (funding permitting), including some repairs and other energy efficiency measures. These will be available to those vulnerable homeowners who meet the set criteria for the scheme.

To what extent do you agree the Council should offer such a scheme to vulnerable homeowners unable to afford such works and who may suffer financial hardship and poor health when trying to heat their home? (Please tick one box only)

- Strongly Agree
Agree
Disagree
Strongly Disagree

9. Do you have any other comments you wish to make about our proposals for the Financial Assistance Policy? (Please state in the box below)

ABOUT YOU

About You

The questions below are asked in order to enable us to identify whether people feel differently because of their protected characteristic group e.g. age, disability, ethnicity. These questions are optional – please feel free to skip any you prefer not to answer.



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10. Please indicate which of the following best describes your interest in this consultation (Please tick one box only):

- A member of the public

- A Tameside Council employee

- A community or voluntary group (please specify below)

- A partner organisation (please specify below)

- A business /private organisation (please specify below)

- Other (please specify below)

11. What best describes your gender?

- Female
- Male
- Prefer to self-describe
- Prefer not to say

12. What is your age? (Please state)

13. What is your postcode? (Please state)

14. What is your ethnic group? (Please tick one box only)

White

- English / Welsh / Scottish / Northern Irish / British
- Irish
- Gypsy or Irish Traveller



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- Any other White background (Please specify)

Mixed / Multiple Ethnic Groups

- White and Black Caribbean
- White and Black African
- White and Asian
- Any other Mixed / Multiple ethnic background (Please specify)

Black / African / Caribbean / Black British

- African
- Caribbean
- Any other Black / African / Caribbean background (Please specify)

Asian / Asian British

- Indian
- Pakistani
- Bangladeshi
- Chinese
- Any other Asian background (Please specify)

Other ethnic group

- Arab
- Any other ethnic group (Please specify)

15. What is your religion?

- Christian (including Church of England, Catholic, Protestant and all other Christian denominations)
- Buddhist
- Jewish
- Sikh
- Hindu
- Muslim
- No religion
- Any other religion, please state



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16. Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months? Include problems related to old age.

(Please tick one box only)

- Yes, limited a lot
- Yes, limited a little
- No

17. Do you look after, or give any help or support to family members, friends, neighbours or others because of either, long-term physical or mental ill-health / disability or problems due to old age? (Please tick one box only)

- Yes, 1-19 hours a week
- Yes, 20-49 hours a week
- Yes, 50+ hours a week
- No

18. Are you a member or ex-member of the armed forces?

- Yes
- No
- Prefer not to say

19. What is your marital status?

- Single
- Married
- Civil Partnership
- Divorced
- Widowed
- Prefer not to say