
Cabinet Member for Public Health and Sport

17th July 2018

Name of Cabinet Member:

Cabinet Member for Public Health and Sport – Councillor K Caan

Director Approving Submission of the report:

Deputy Chief Executive (Place)

Ward(s) affected:

All

Title:

Housing Assistance Policy for the Warm and Healthy Homes for Disabled Householders Scheme

Is this a key decision?

No – although this matter affects all wards, the impact is not expected to be significant.

Executive Summary:

Disabled householders can find it difficult to stay warm in their homes because of their circumstances, and they are also particularly vulnerable to the adverse health effects of living in a home that isn't warm enough. The Warm and Healthy Homes for Disabled Householders Scheme has been devised to respond to this issue. Under the remit of the Better Care Fund, it will utilise £200,000 of Disabled Facilities Grant funding in 2018/19 to provide financial assistance for insulation and heating improvements.

The scheme will offer insulation and heating improvements to householders who have either previously received a mandatory Disabled Facilities Grant from the Council, or have been assessed by the Council as being eligible for one. It will enable additional help to be provided that would not be possible under a mandatory Disabled Facilities Grant.

The Cabinet Member for Public Health and Sport is being asked in this report to adopt a Housing Assistance Policy as required by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and ODPM Circular 05/2003. The adoption of the Housing Assistance Policy is a necessary precursor to the provision of assistance.

Officers are procuring a suitable contractor to carry out the work required under the scheme. The contractor will organise Energy Company Obligation funding to supplement the Better Care Fund monies, allowing more householders to be assisted overall.

It is anticipated that the scheme will improve the health and wellbeing of the assisted householders, and that it will lead to reduced demand for primary and secondary health services. Officers will evaluate the health benefits delivered by the scheme by carrying out pre and post-

intervention health and wellbeing surveys. Hospital data may also be potentially used to evaluate the scheme benefits.

Recommendations:

Cabinet Member for Public Health and Sport is requested to:

- (1) Agree to the adoption of the Housing Assistance Policy to enable disabled householders to be assisted with insulation or heating improvements through the Warm and Healthy Homes for Disabled Householders Scheme.

List of Appendices included:

Appendix A – proposed Housing Assistance Policy.

Other background documents:

None

Other useful documents:

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

<https://www.legislation.gov.uk/uksi/2002/1860/contents/made>

ODPM Circular 05/2003:

<http://webarchive.nationalarchives.gov.uk/20120920034634/http://www.communities.gov.uk/documents/corporate/pdf/145088.pdf>

Housing Grants, Construction and Regeneration Act 1996:

<http://www.legislation.gov.uk/ukpga/1996/53/contents>

Has it been or will it be considered by Scrutiny?

No.

Has it been or will it be considered by any other Council Committee, Advisory Panel or other body?

No.

Will this report go to Council?

No.

Report title: Housing Assistance Policy for the Warm and Healthy Homes for Disabled Householders Scheme

1. Context

- 1.1 Fuel poverty is a significant problem for some Coventry households, and many low income and vulnerable individuals are affected. Across the city, 14.4% of all households are fuel poor, and as a consequence they are unable to afford to stay warm in their homes.
- 1.2 The adverse impacts of cold homes on individuals, and the health benefits of schemes to improve home energy efficiency and reduce heating costs, have been recognised in various reports produced by Public Health England, The National Institute for Health and Care Excellence and the Marmot Review Team.
- 1.3 Disabled householders can find it particularly difficult to stay warm in their homes. Statistics published by the Department for Business, Energy and Industrial Strategy show that in England, 38% of all households that have an occupant with a long term illness or disability are fuel poor.
- 1.4 Disabled householders are also more vulnerable to the adverse health effects of cold homes because they:
 - may have medical conditions that require a higher temperature to be maintained in their homes
 - are likely to be less mobile and therefore find it harder to keep warm
 - are likely to be in their home environment for much longer every day than other householders
 - are less likely to be in paid employment and therefore more likely to be on a low income or reliant on benefits, meaning that they have a greater struggle to afford to stay warm in an energy inefficient home
- 1.5 The Council was previously able to assist disabled householders with insulation and heating improvements to help them stay warm when it won one-off Government funding of £597,000 which was supplemented by an additional £223,000 of funding from the Energy Company Obligation (ECO). This previous scheme took place between 2013 and 2016 and over 80 households were helped following completion of mandatory Disabled Facilities Grant (DFG) adaptations provided by the Council.
- 1.6 The Council and its partners, through the Adult Joint Commissioning Board, has now identified £200,000 of Disabled Facilities Grant funding through the Better Care Fund (BCF) that can be used in 2018/19 to provide a similar scheme of assistance to the one above, supplemented again with ECO funding. The BCF is a programme spanning both the NHS and local government which seeks to join-up health and care services, so that people can manage their own health and wellbeing, and live independently in their communities for as long as possible. The fund has been created to improve the lives of some of the most vulnerable people in our society.
- 1.7 It is proposed that the funding will be used to make discretionary grant assistance available for insulation and heating improvements through a Warm and Healthy Homes for Disabled Householders Scheme. The grant assistance will help Coventry householders who have a disability and have either previously received a mandatory DFG from the Council, or have been assessed by the Council as being eligible for one. The scheme will enable additional help to be provided that would not be possible under a mandatory DFG.

1.8 It is anticipated that the scheme will improve the health and wellbeing of the assisted householders, and that it will lead to reduced demand for primary and secondary health services.

2. Options considered and recommended proposal

2.1 Consideration has been given to the enabling legislation that will allow the Council to assist disabled householders. Section 23 of the Housing Grants, Construction and Regeneration Act 1996, which describes the purposes that a mandatory DFG can be used for, does not allow insulation work to be undertaken. It is therefore necessary to use the provisions of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO) to offer a package of insulation and heating improvements.

2.2 The Government made a number of changes from 2008 to the way DFG funding was administered and the ways in which it could be used. These changes included in 2010 the relaxation and removal of the ring-fence allowing DFG funding to be used more flexibly and as part of wider strategic projects to keep people safe and well at home. This allows the proposed Warm and Healthy Homes for Disabled Householders Scheme to be funded with DFG monies under the RRO.

2.3 The RRO and ODPM Circular 05/2003 require that the Council must first adopt a Housing Assistance Policy before the discretionary grant assistance can be deployed through the Warm and Healthy Homes for Disabled Householders Scheme. Once the Housing Assistance Policy has been adopted, the Council is required to give public notice that it has been adopted, and to make it available for public inspection, free of charge, at the Council House at all reasonable times. Furthermore, copies of it must be made available by post on request and any reasonable charges applicable to this must be made clear. The Housing Assistance Policy will be available on the Council's website.

2.4 The proposed Housing Assistance Policy is provided in Appendix 1.

2.5 The Housing Assistance Policy will allow owner occupiers and private tenants to be assisted where they have previously received a mandatory DFG from the Council, or have been assessed by the Council as being eligible for a mandatory DFG. To qualify for the grant assistance, householders will need to satisfy income and savings criteria, and no financial contribution will be required from qualifying householders. The types of improvements available will be:

- external wall insulation
- cavity wall insulation
- loft insulation
- gas boiler provision/replacement
- electric storage heater provision/replacement
- first time gas central heating

External wall insulation and/or heating improvements will be prioritised because of the increased benefits that these offer. For example, for a semi-detached house external wall insulation can reduce heating costs by £245 per annum, and replacing an old inefficient boiler for the same property type can reduce heating costs by £200 per annum.

2.6 Officers have issued an Invitation to Tender for a suitable contractor to carry out the work required under the Warm and Healthy Homes for Disabled Householders Scheme. The award of the contract will be subject to the Cabinet Member for Public Health and Sport agreeing to adopt the Housing Assistance Policy. The contractor will organise ECO funding for the work, and the competitive tendering process requires them to provide fixed rates of

ECO funding for the different improvement types. The ECO funding will allow more householders to be assisted than would otherwise be possible with the BCF funding alone. The Council will pay the discretionary grant assistance directly to the appointed contractor upon satisfactory completion of the work.

- 2.7 The Warm and Healthy Homes for Disabled Householders Scheme will be managed by the Council's Affordable Warmth Team, and the Council's Clerk of Works will carry out inspections of work in progress. BCF funding will be used to support these activities.
- 2.8 The Affordable Warmth Team will also evaluate the health benefits delivered by the scheme by carrying out pre and post-intervention health and wellbeing surveys. It is anticipated that hospital data could also potentially be used to evaluate the scheme benefits.

3. Results of consultation undertaken

- 3.1 In preparing the Housing Assistance Policy, officers have consulted a number of other local authorities that are already actively using the RRO to deliver a range of services including insulation and heating improvements.

4. Timetable for implementing this decision

- 4.1 After Cabinet Member approval, the contractor will be appointed and preparatory work will begin to organise scheme delivery. The Council's records of completed mandatory DFGs will be used at the outset to identify householders that could potentially benefit from the scheme. They will be initially contacted by the Affordable Warmth Team, and where householders express an interest, they will be taken through an application process. Qualifying householders will then be referred to the contractor. The insulation and heating improvement work will need to be completed by 31st March 2019.

5. Comments from Director of Finance and Corporate Services

5.1 Financial implications

The scheme is proposed to be funded from £200,000 of Disabled Facility Grant resources through the Better Care Fund pool. The financial implications of the scheme will be monitored through existing quarterly budgetary control processes as well as through BCF monitoring arrangements.

5.2 Legal implications

The content of this report and attached policy are in line with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (The RRO). The RRO introduced a wide discretionary power allowing local authorities to formulate Housing Assistance Policy to provide a range of financial and other assistance for repairs, improvements and adaptations to private sector housing.

Under the RRO a policy must be adopted and publicised, and information on the policy must be available to the public. The Housing Assistance Policy will be available on the Council's website. The local authority will also have to satisfy itself that the recipient has received appropriate advice or information on any obligations arising from the assistance pursuant to the policy.

Public authority decision makers are under a duty to have due regard to, i) the need to eliminate discrimination, ii) advance equality of opportunity between people who share a

protected characteristic and those who do not, and iii) foster good relations between persons who share a relevant protected characteristic and people who do not (public sector equality duty - s 149(1) Equality Act 2010). The applicable protected characteristics are disability, gender reassignment, race, religion or belief, sex, sexual orientation, pregnancy or maternity.

Decision makers must be consciously thinking about these three aims as part of their decision making process with rigour and with an open mind. The duty is to have “due regard”, not to achieve a result but to have due regard to the need to achieve these goals. Consideration being given to the potential adverse impacts and the measures needed to minimise any discriminatory effects.

6. Other implications

6.1 How will this contribute to achievement of the Council's Plan?

The Council Plan for 2016 – 2024 sets out the vision and priorities for Coventry. Under the heading of Reducing the Impact of Poverty, the Plan states that supporting those experiencing fuel poverty is a priority. The Warm and Healthy Homes for Disabled Householders Scheme will make a contribution to supporting fuel poor households.

Action to tackle fuel poverty also has multiple policy benefits. It will have a positive effect in terms of:

- improving the quality of housing
- increasing disposable incomes
- creating employment opportunities
- preventing ill health and excess winter deaths arising from the effects of excess cold
- improving opportunities for home study and therefore educational attainment
- reducing carbon emissions

6.2 How is risk being managed?

Potential risks have been considered during the preparation of the Housing Assistance Policy and the Warm and Healthy Homes for Disabled Householders Scheme, and during the procurement of the contractor.

6.3 What is the impact on the organisation?

The scheme will be delivered within existing staff resources.

6.4 Equalities / EIA

Fuel Poverty disproportionately affects householders who are vulnerable and on low incomes, and particularly those with ill-health or disabilities. Implementing the Warm and Healthy Homes for Disabled Householders Scheme will help to support some of these householders.

6.5 Implications for (or impact on) the environment

The housing sector is responsible for a substantial proportion of carbon dioxide emissions in the city. Energy efficiency improvements to the housing stock will play an important part in reducing carbon emissions.

6.6 Implications for partner organisations?

The Warm and Healthy Homes for Disabled Householders Scheme will have potentially positive implications for partner health and social care organisations because of improvements in the health and wellbeing of disabled householders.

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This report is published on the council's website: www.coventry.gov.uk/councilmeetings

Appendix 1

Coventry City Council Housing Assistance Policy

Purpose

This policy was adopted by the Council on (to be confirmed following Cabinet Member Meeting)

Its purpose is to enable the provision of discretionary grant assistance for Coventry householders who have a disability and have either previously received a Mandatory Disabled Facilities Grant (DFG) from the Council, or have been assessed by the Council as being eligible for one. The policy will enable additional help to be provided with insulation and/or heating improvements that would not be possible under a mandatory DFG.

The assistance will be provided under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, and will use funding from the Better Care Fund. Additional funding will also be sought from the Energy Company Obligation where this is applicable.

The extent and duration of the assistance will be dependent on the continuing availability of funding from the Better Care Fund. At the time that this policy was adopted, funding from the Better Care Fund was available for the financial year 2018/19.

Policy Context

Fuel poverty is a significant problem for some Coventry households, and many low income and vulnerable individuals are affected. Across the city, 14.4% of all households are fuel poor, and they are unable to afford to stay warm in their homes.

Enabling low income and vulnerable householders to stay warm at reasonable cost is a priority for the Council, and the Council Plan for 2016 – 2024 says that support will be provided to those experiencing fuel poverty. The Council's Affordable Warmth Team and Public Health Department collaborate closely to develop and deliver a range of schemes that will provide maximum support within the resources available.

Disproportionate numbers of disabled householders are affected by fuel poverty. This Housing Assistance Policy will help to deliver support to disabled householders who have either previously received a Mandatory Disabled Facilities Grant (DFG) from the Council, or have been assessed by the Council as being eligible for one. Disabled householders are particularly vulnerable to the adverse health effects of cold homes because they:

- may have conditions that require a higher temperature to be maintained in their homes
- are likely to be less mobile and therefore find it harder to keep warm
- are likely to be in their home environment for much longer every day than other householders
- are less likely to be in paid employment and therefore more likely to be on a low income or reliant on benefits, meaning that they have a greater struggle to afford to stay warm in an energy inefficient home

The provision of discretionary grant assistance is consistent with the requirements of the Better Care Fund set out in the Integration and Better Care Fund Planning Requirements document

published by the Ministry of Housing, Communities and Local Government. The grant assistance will specifically meet the following Better Care Fund requirements:

- be consistent with a shift to a more preventative approach to care (Condition 1)
- contribute to freeing-up hospital beds (Condition 1)
- address health inequalities (Condition 1)
- contribute to improved transfers of care (early discharge planning/multi-disciplinary discharge support) (Condition 4)

It will also support national Better Care Fund metrics on non-elective admissions (general and acute), and delayed transfers of care.

The assistance is expected to improve the health and wellbeing of assisted householders and to reduce hospital admissions and deliver cost savings.

Eligibility Criteria for Housing Assistance

To be eligible for discretionary grant assistance for insulation and/or heating improvements, a householder must:

- 1) Be an owner occupier or private tenant in Coventry, and live in their home as their only main residence. A leaseholder must have a minimum period of 3 years remaining on their lease at the time of applying for assistance.
- 2) Have previously received a Mandatory DFG from the Council, or have been assessed by the Council as being eligible for a Mandatory DFG.
- 3) Satisfy the income and savings criteria for the Warm and Healthy Homes for Disabled Householders Scheme applicable at the time, or satisfy those applicable to a successor scheme.
- 4) Have been contacted by the Council under the Warm and Healthy Homes for Disabled Householders Scheme, or a successor scheme. The Council will identify and contact potentially eligible households using its DFG records.

The current income and savings criteria for the Warm and Healthy Homes for Disabled Householders Scheme are as follows:

Income

To be eligible, household income must be less than £25,000 per annum.

Savings

To be eligible, savings must be less than £8,000 (single person household), or less than £12,000 (multiple person household).

Eligible Improvements

Where a householder is deemed eligible for assistance then subject to the conditions below, the following improvements may be considered for funding:

- 1) External wall insulation
- 2) Cavity wall insulation
- 3) Loft insulation
- 4) Gas boiler provision/replacement

- 5) Electric storage heater provision/replacement
- 6) First time gas central heating

The Council will wish to prioritise assistance for external wall insulation and/or heating improvements because of the increased benefits that these offer.

Eligible householders will not be required to contribute towards the cost of eligible improvement work.

Conditions for assistance

Assistance will be conditional upon:

- 1) The householder having satisfactorily completed all required application documents, and having subsequently received a written offer of discretionary grant assistance from the Council under the Warm and Healthy Homes for Disabled Householders Scheme, or a successor scheme.
- 2) The Council and/or its nominated contractor considering that one or more of the eligible improvements are a priority and are necessary.
- 3) The improvement work being considered reasonable and practical by the Council, and that the cost is below any maximum amount that may be applicable at the time.
- 4) Planning permission being granted where this is required, and conformity with any Listed Building or Conservation Area requirements.
- 5) The requirements of the Party Wall Act 1996 where relevant.
- 6) The improvement work being carried out by the Council's nominated contractor or their approved sub-contractor.
- 7) The householder entering into a contract with the Council's nominated contractor, and accepting that the contractor, and not the Council, will be liable for any deficiencies or defects in workmanship or materials.
- 8) The householder allowing the Council access to their home where required to examine improvement work in progress, or to examine completed improvement work.
- 9) Payment for the improvement work being made by the Council directly to its nominated contractor.
- 10) The requirements of the Better Care Fund, and/or the availability of funding.
- 11) Permission being granted by the owner of the property where the eligible householder is a private tenant.

The Council will set out in writing for eligible householders the terms and conditions under which the assistance will be given. Before providing assistance the Council will also ensure that every householder receives appropriate advice or information about the extent and nature of any obligations, if relevant, that relate to the provision of assistance. The appropriate consents will be obtained from the householder who is to receive assistance, and the owner of the property if this is a different person, prior to the commencement of work.

Where a householder is dissatisfied with a decision made by the Council relating to the Warm and Healthy Homes for Disabled Householders Scheme, they should in the first instance submit their concerns in writing to the Council's Domestic Energy Efficiency Manager at the following address:

Affordable Warmth Team
P.O. Box 15
Coventry City Council
Earl Street

Coventry CV1 5RR

Where a householder continues to be dissatisfied, they may submit a formal complaint to the Council. Details of the Council's Complaints Policy and how to make a complaint are provided on the Council's website.

If before the improvement work has commenced an eligible householder should die, or cease to live at the property to which a written offer of discretionary grant assistance relates, the work will not proceed. If an eligible householder should die whilst the approved works are in progress, the Council may at its discretion agree to completion or making good of the works.

Should it become apparent that inaccurate information has been deliberately provided in an application for discretionary grant assistance, the Council reserves the right to recover the value of the improvement work carried out.

Exceptional cases

Only in exceptional circumstances can variations to the above eligibility criteria, eligible improvements and conditions for assistance be considered. Any individual cases that are submitted as exceptional will be considered on their merits jointly by the Council's Consultant in Public Health and Domestic Energy Efficiency Manager, or their nominated representatives.