



***Joint Improvement  
Partnership  
South East***

**South East Joint Improvement Partnership (JIP)**

***Think Local, Act Personal and Housing -  
Making the Connection (2)***

**Providing disabled facilities in the home**

**Final Report**

**January 2011**

<b>Contents</b>	<b>Page</b>
Executive Summary	2
Areas for consideration and development	4
<b>SECTION ONE</b>	
Introduction	6
Project methodology	6
<b>SECTION TWO</b>	
The Housing Legal and Policy Context	7
<i>National Context</i>	7
<i>Regional Context</i>	8
<i>Local Context</i>	10
<b>SECTION THREE</b>	
Current and Developing Practice	12
<i>The ability of DFG budgets to meet demand</i>	12
<i>Fair and equitable access to DFGs</i>	17
<i>Personalisation in the DFG process</i>	18
<i>Managing DFG funding to achieve maximum benefit for service users and value for money</i>	21
<b>SECTION FOUR</b>	
Conclusion	29
Appendix 1: Survey respondents	31
Appendix 2: The housing association role in funding disabled adaptations	32
References	33
Glossary	34

## Executive Summary

### Overview

This study examines how Councils with Social Services Responsibilities (CSSRs) and Local Housing Authorities (LHAs) in South East England can and do work together to deliver personalised and cost effective home adaptation services for disabled people<sup>1</sup>.

CSSRs have a statutory duty to assess the needs of disabled adults and LHAs have a duty to provide Disabled Facilities Grant (DFG) to enable the homes of eligible applicants to be adapted. This study describes the range of local services within which DFGs are delivered, explaining the roles of the organisations involved and how they relate to each other. It also sets out arrangements for funding DFGs and implications for the future. The position relating to tenants of housing associations in relation to DFG funding is particularly unclear and the background to this issue is discussed in Appendix 2.

The study was undertaken prior to the publication of *Think Local, Act Personal*. This partnership agreement sets out where further action is required to transform adult social care. The importance of housing continues to be recognised, and the findings of the study therefore remain relevant. The study built up and analysed a picture of practice in CSSRs, LHAs and housing associations in a range of locations in the South East, in the context of legislation, national policy and practice. Evidence of practice was obtained through a telephone survey and details of respondents appear in Appendix 1.

Four areas were identified from survey responses where current practice, barriers and emerging solutions can inform the development of local services. These areas were:

- The relationship between demand and financial resources
- Fair and consistent access to DFGs
- Awareness of the concept of personalisation and the extent to which people are able to exercise choice and control in the DFG service/ process
- How DFG funding is managed.

Case studies and resources are included as a guide to action that can be taken in these areas.

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<sup>1</sup> Housing is a responsibility of unitary and second tier (district) authorities. Unitary councils are therefore responsible for housing and adult social care, acting both as the Local Housing Authority and Council with Social Services Responsibilities) In two tier areas, shire counties are responsible for adult social care (Council for Social Services Responsibilities) and districts are the Local Housing Authority.

## **Key Findings**

In many parts of the South East, DFG budgets are adequate to meet demand and disabled adaptations are installed within a few weeks of a grant application being made. However, key themes are emerging regarding increasing demand and pressure on budgets. Councils in areas where demand has already begun to exceed the supply of funding are leading the way in developing more effective ways of employing budgets and staff resources.

In summary, the key findings from research carried out with the participating local authorities are as follows:

### **The ability of DFG budgets to meet demand**

1. Evidence, forecasts and potential for wider savings to the public purse tend not to be considered in setting local authority contributions to DFG budgets.
2. Demand for DFGs is not closely aligned to the locally available funding.
3. Demand for DFGs is expected to increase in all areas surveyed.
4. Where budgets are under pressure, people are showing greatest creativity, increasing the value of DFG budgets through improved procurement and flexible use of staff skills and capacity. In a few places, other ways of making budgets go further, such as placing charges on property, reuse of equipment and consideration of equity release loans have been introduced.
5. It is unclear whether LHAs are making the most of local investment planning for housing with the Homes and Communities Agency (HCA) to ensure suitable priority is accorded to DFGs.

### **Fair and equitable access to DFGs**

6. Service users throughout the South East do not receive equally easy or rapid help with disabled adaptations. Where delays occur in meeting need, this can impact on service users' health and the cost of support required at a later stage.

### **Personalisation in the DFG process**

7. LHAs tend not to have a well developed understanding of PPF, but do understand and apply a personalised approach.
8. Many DFG services are designed to provide a single point of contact and support. Many LHAs find that residents value this approach, but some LHAs have developed different approaches.

### **Managing DFG funding to achieve maximum benefit for service users and value for money**

9. For LHAs to negotiate and implement arrangements with individual housing associations to contribute to the cost of DFGs for their own tenants is time-consuming. It can also result in inconsistent arrangements, which are inequitable for tenants.

10. Duplication and overlap of services between LHAs and Home Improvement Agencies (HIAs) can be confusing and poor value for money.

11. In some areas joint working between Adult Social Care (ASC) and LHAs to create combined disabled adaptations teams has been identified as a means of improving services and value for money.

### ***Areas for Further Consideration and Development***

Areas recommended for further consideration and development are as follows:

#### **The ability of DFG budgets to meet demand**

1. CSSRs and LHAs jointly identifying robust evidence and forecasts of DFG needs which can inform local authority contributions to DFG budgets and areas where benefits can be secured through jointly developed budgets.

2. Evaluating the benefits of introducing policies relating to property charges, reuse and recycling of equipment and equity release loans. This should include considering the value of recovering equipment installed in privately owned homes.

3. Taking opportunities to prioritise adaptations in Local Investment Plans.

#### **Fair and equitable access to DFGs**

4. Negotiating consistent funding arrangements with housing associations, ideally sub-regionally, to enable all residents to benefit from the same level of service. There may also be mutual benefits, such as shared expertise and administrative costs to be gained from working more closely with housing associations. Housing associations' responsibility for major disabled adaptations is unclear and, in the light of the Coalition Government's stated intention to minimise centrally-issued guidance, is unlikely to be clarified. Instead, the Government's focus on localism suggests that locally appropriate solutions should be developed.

### **Personalisation in the DFG process**

5. Adult social care teams working with LHAs to raise awareness of personalisation and how it can be delivered.
6. Taking users' views and preferences into consideration when reviewing and redesigning services.

### **Managing DFG funding to achieve maximum benefit for service users and value for money**

7. Reviewing processes and systems to evaluate the benefits of jointly located or provided services, joint commissioning, procurement and production of promotional and technical documentation.
8. Considering the development of joint adult social care and housing teams which focus on delivering disabled adaptations.
9. When commissioning or reviewing services, considering the potential to overcome duplication or overlap between the roles of the LHA and an external HIA. Government guidance does not recommend or specify an acceptable level of delegation of the DFG role to HIAs. In a growing localist context, it seems unlikely that further Government guidance will be forthcoming, and local authorities will be expected to resolve these issues themselves to achieve the best outcomes for communities and public investment.

## Section one

### 1. Introduction

This study examines how CSSRs and LHAs in South East England can and do work together to deliver personalised and cost effective home adaptation services enabling disabled people to maintain their independence. This is one of two studies relating to Housing and Putting People First, now refreshed as *Think Local, Act Personal*. [1] The other related report, *Housing and Think Local, Act Personal: Making the Connection*, [2] concerns the wider links between housing and adult social care. This study was undertaken as part of the South East Region Joint Improvement Partnership's agreed work programme and was carried out by an independent consultant<sup>2</sup>.

Drawing on policy, guidance, legal requirements and examples of good practice, the study identifies current approaches and barriers to the delivery of shared objectives in the South East, and identifies areas where adult social care services, LHAs and social landlords<sup>3</sup> can work together to improve outcomes for individuals. It should be noted that policy and practice are subject to change and development, as the Coalition Government sets its vision and direction for housing, social care and health reform.

### 2. Methodology

An initial desktop review of the strategic context and developing practice surrounding DFG was undertaken and a number of questions were posted on housing good practice forums<sup>4</sup>. Responses to these questions, additional investigations, and follow up with individual organisations informed the picture of practice and the development of a set of questions for the field work. A total of 14 telephone interviews were then conducted with a number of key respondents working in this area. The research was therefore qualitative rather than quantitative, focussing on establishing how DFGs are being delivered in specific locations and to elicit perceived barriers and solutions identified by the organisations surveyed in the following areas: Buckinghamshire, East Sussex, Kent, Hampshire, Oxfordshire, Portsmouth and Wokingham. A full list of respondents can be found at Appendix 1.

Analysis of the survey responses, in the context of the national picture, underpins the findings, conclusions and recommendations. A total of nine case studies have been included in the report.

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<sup>2</sup> Catherine Stubbings, Celandine Strategic Housing.

<sup>3</sup> The term social landlord refers to local authorities that have retained ownership of their housing stock and housing associations, now referred to as Registered Providers of Affordable Housing.

<sup>4</sup> Local Government Improvement & Development Strategic Housing Community of Practice, Housing Quality Network and Housing Learning and Improvement Network.

## Section two

### 3. Housing Legal and Policy Context

#### National Context

The national strategy for housing in an ageing society, *Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Strategy*, [3] sets out the challenge presented by the rate and scale of ageing in the population of England and Wales, and sees the coordination and integration of housing, care and health services as central to improving outcomes for individuals.

The strategy restated local authority duties to assess the needs of disabled people and, where appropriate, to meet the cost of disabled facilities. CSSRs have a statutory duty to assess, on request, a disabled person's need for welfare services. When assessment identifies a need for disabled facilities, a referral will be made to the LHA which will assess the person's financial eligibility for DFG to meet some or all of the cost of provision and installation. Eligibility criteria, types of adaptations which must be provided, and time limits for dealing with a grant application are set out in the Housing Grants, Construction and Regeneration Act 1996. An effect of specifying time limits for dealing with applications is that, where funding is not currently available and processing time may be exceeded, applications will be placed on a waiting list and held outside the process until funding becomes available.

Government guidance, *Delivering Housing Adaptations for Disabled People: A Good Practice Guide*, [4] advises local authorities on how they can deliver adaptations to the homes of disabled people in order to meet their needs and statutory entitlements. Typical adaptations eligible for DFG include ramps replacing steps to the front door, stair lifts and level access showers.

LHAs receive central government funding in order to fund DFGs. The grant was 60% government-funded until 2008 when the requirement for local authorities to contribute 40% to the DFG budget was relaxed. The ring fence around the budget was also relaxed to enable authorities to use grant for wider housing purposes within their financial assistance powers (see pages 10 and 11). For 2011/12 the national capital grant totals £180m, compared with an allocation of £167.3m in 2010/11. The South East region's share is £27.5m. At the time of writing, details of 2011/12 allocations to individual local authorities had not been announced.

Disabled facilities for council tenants are funded by the council in its capacity as landlord through the Housing Revenue Account. Where councils have transferred ownership of their housing stock, tenants are treated as housing association tenants.

The transfer agreement between the LHA and housing association may include specific funding arrangements for adaptations for an initial period.

LHAs are under a statutory duty to provide DFG to disabled people living in all other tenures of housing who meet the financial eligibility criteria. Uncertainty exists regarding public funding for disabled facilities for housing association tenants and this has led to inconsistent approaches. Overall, the position is that housing associations are expected to respond to their tenants' needs by directly providing and funding minor adaptations and to support the delivery of DFGs for more extensive or costly adaptations, but without receiving any public investment to enable them to do so. Appendix 2 sets out the background to this issue.

## Regional Context

### South East Regional Housing Strategy 2008-11

The Regional Health Strategy [5] gave strategic priority to investment to provide decent, affordable homes for older and vulnerable people, but had no role in funding DFGs, which remains a central Government function. Regional strategies, including regional housing strategies, have been ended by the Coalition Government.

### South East England Health and Wellbeing Strategy 2008

The Regional Health Strategy [6] expresses concern that many older people in the South East live in sub-standard housing, which can exacerbate certain health conditions and have a negative impact on mental health. To address this, the strategy recommends that, among other actions, local authorities consider:

- **Linking assessments** conducted by housing and environmental health departments to single/common assessment processes run by health and social care agencies.
- Promoting independence and health through accessible, safe and secure homes, by supporting the development of a full range of appropriate housing to enable older people to have choices as to where to live in later life; **supporting housing adaptations, assistive equipment or technology**; and promoting warmth, safety and security inside and outside the home.

## **SERFA Viewpoint**

The South East Regional Forum on Ageing (SERFA)<sup>5</sup> has consistently championed the importance of housing choices for older people. Workshops conducted during SERFA's *Living Well in the South East* conference, held in Spring 2010, identified a number of ways to improve how people's changing housing needs can be met as they age:

- Finding holistic solutions to home adaptation and energy efficiency improvement backed up by clear, widely publicised information about the help available and certainty of funding. Integrated working between statutory services was seen as a key area for improvement in delivering those holistic solutions.
- The 'Total Place' approach; identifying overlap and duplication between organisations, and redesigning the way public services are planned and delivered to avoid these, was seen as a means of encouraging health investment into home improvement.
- Where the preferred option is for a move to a more suitable home, financial, practical and emotional support were recognised as essential to achieving a successful move. The conference recognised that the supply of attractive and suitable alternative homes is currently limited.

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<sup>5</sup> SERFA is a voluntary body which brings together organisations and agencies and individuals to champion the interests of older people and to ensure that older peoples' voices are heard and their needs responded to. [SERFA website.](#)

## Local Context

Provision of disabled facilities should be considered within a wider context of independent living support for disabled people provided by CSSRs and LHAs. The CSSR's statutory duty to assess the needs of disabled people will be carried out by an Occupational Therapist (OT), and may have a range of outcomes, one of which can be to recommend adaptations to the home. This will trigger a referral to the LHA to assess financial eligibility for DFG. Referrals for housing association tenants will usually follow the same route, although funding practice varies. Referrals for council tenants will typically be handled by the council's housing management and maintenance service.

The LHA is responsible for assessing financial eligibility, arranging quotes, designs and permissions, commissioning work on the applicant's behalf and approving payment on completion of the work. However, some of this activity may be delegated to an HIA.

The previously mentioned Government guidance, *Delivering Housing Adaptations for Disabled People: A Good Practice Guide*, sets out key principles for delivery of assistance which emphasise the importance of providing the service in the best way for the individual disabled person:

- 'It is not primarily a matter of building work, the provision of equipment or otherwise modifying a dwelling, but providing an individualised solution to the problems of people experiencing a disabling environment
- There should be a corporate responsibility, binding on all partners, to ensure that the adaptation is delivered sensitively, is fit for the purpose identified by the end user and within a time-frame that is made explicit at the outset.'

The guidance is a comprehensive guide to relevant legislation, service development and delivery and includes a checklist of good practice which can be useful when reviewing an adaptations service.

The LHA role links with wider discretionary powers<sup>6</sup> to provide financial assistance to owner occupiers and households living in the private rented sector.

These powers include:

- Small-scale adaptations to either fulfil needs not covered by mandatory DFGs or, by avoiding the procedural complexities of mandatory DFGs, to deliver a much quicker remedy for urgent adaptations
- Top-up assistance to mandatory DFG, where the local authority takes the view that the amount of assistance available under DFG is insufficient to meet the needs of the disabled person and their family

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<sup>6</sup> Article 3 of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

- The acquisition of other accommodation (whether within or outside the authority's area) where the authority is satisfied that this will benefit the occupant at least as much as improving or adapting his existing accommodation.

In addition, LHAs can provide financial assistance:

- To people on low incomes for repairs and home improvements
- To encourage improvements in residential energy efficiency and reductions in fuel poverty through home insulation schemes.

These discretionary responsibilities can be exercised by staff located in either a strategic housing team or an Environmental Health Department or, to some extent, by an HIA. The HIA service may be operated in-house by the council, or by an external provider on a commissioned basis. LHA and Supporting People teams will typically be involved in commissioning these services.

There are approximately 230 HIAs in England, enabling over 90% of residents in England to have access to one. They are sometimes known as Care and Repair or Staying Put schemes.

HIAs assist vulnerable homeowners and private sector tenants who are older, disabled or on a low income to repair, improve, maintain or adapt their homes. The functions provided by HIAs are similar to brokerage services that are increasingly being developed within adult social care. They can take a holistic view of a person's need, providing services across the care, support and housing spectrum which, depending on what is commissioned locally, may include:

- Home visits to identify and advise about any problems with the condition of the home
- Setting out the options available
- Help to obtain other support services
- Checking for any entitlement to financial help
- Helping with getting home improvement and adaptation work done
- Liaison with others who might be involved in the work, such as council grants officers and occupational therapists
- Additional services, such as a handyman to carry out small jobs around the home, help with gardening, or coming home from hospital
- Help to make the home more energy-efficient, to reduce the risk of cold-related illness among older and less mobile people.

## Section three

### 4. Current and Developing Practice

This study's survey of people providing DFG-related services was designed to establish the relationship between supply and demand, how fairly funding was distributed, the extent of personalisation, and how any shortfalls in funding were managed. Key findings from survey responses are set out below, illustrated by case studies, details of developing practice and sources of additional information.

#### The ability of DFG budgets to meet demand

##### *Key findings*

- LHA budgets for DFGs are typically set on an annual basis by reference to past demand, rather than evidence or forecasts of need. Little evidence was found that Joint Strategic Needs Assessments or Supporting People strategic assessments informed the budget setting process.
- Only a few councils explicitly considered the relationship between DFG and social care budgets, or demonstrated awareness that funding DFGs could potentially generate overall savings in public expenditure. One respondent advised that, where the cost of adapting a home exceeds the £30,000 statutory maximum for a DFG, the grant will be topped up from the ASC budget relevant to that service user. Another authority makes a specific budget allocation for discretionary top up funding for adaptations costing more than the £30,000 maximum grant.
- Most LHAs have continued to fund 40% of the local DFG budget to top up 60% allocated by central Government, although one case was found where the LHA made no contribution, as the Government allocation was sufficient to meet demand. The majority of LHAs stated that their share of DFG funding will be under review and under additional pressure in future as part of wider cost saving exercises.
- Many local authorities have negotiated arrangements for local housing associations to fund adaptations up to a certain value or to share costs, but it is uncommon for an LHA to have consistent arrangements with all associations in its area.
- HIAs providing major adaptations services are able to charge commission to fund the running of the service. They may be able to access charitable funds

to top up the DFG, if an applicant is not eligible for sufficient grant to cover the full cost of the adaptation.

- LHAs have the power<sup>7</sup> (subject to certain conditions) to place a charge on the property of an owner-occupier receiving DFG, enabling recovery of up to £10,000 per grant for recycling into DFG funding when a home is sold or otherwise disposed of. This power has particular potential in recovering some of the cost of adaptations with a long term value, such as construction of a ground floor extension. Aylesbury Vale District Council introduced a policy in 2008 to enable grant to be recovered in this way (see case study 1). As other survey respondents did not highlight use of this power, it is assumed not to be in general use in the South East.
- In Oxfordshire, deferred interest loans have been available through the County Council to top up adaptation costs exceeding the maximum DFG. This option is now under review as flexible home improvement loans become available through many LHAs. One respondent indicated that the process of obtaining a loan could be slow and complex, delaying the installation process. See case study 2 for more information about loan options.
- The cost of individual adaptations is increasing, reducing the number of grants that can be awarded from the same value of budget. All LHAs report either that the level of demand is growing or that the average value of DFGs is increasing (or both). One respondent pointed out that the range and cost of adaptations may have to respond to changing circumstances such as increasing requirements for mobility scooter storage facilities.

### *Developing practice*

- The Homes and Communities Agency's (HCA) Single Conversation<sup>8</sup> (now termed 'local investment planning') can be a valuable tool to establish or reinforce the strategic priority afforded to DFG funding. Although only East Sussex County Council reported working with district councils on local investment planning, this may be because the process is new and, in its early stages, operates at a strategic level of which many staff may not be aware.
- Equity release is a form of loan that enables a home owner to borrow money against the value of their home. The loan is repaid by instalments, or in full when the home is sold. Equity release tends to be an option for older people who own their homes outright who need home improvements and repairs that they cannot afford from a limited income. New approaches to equity release are currently being piloted.

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<sup>7</sup> The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant (Conditions Relating to Approval of Grant) General Consent

<sup>8</sup> Single Conversation is the term used for the HCA for its way of working with local authority partnerships develop local investment plans (LIPS) identifying housing investment priorities and resources available to meet them. See [Homes & Communities Agency website](#).

### **Case Study 1 - Levying property charges to create a recyclable grant fund**

Aylesbury Vale District Council adopted the provisions of the general consent to impose a limited charge on the adapted properties of owner occupiers in August 2008. The reason for adoption was the pressure of demand on the DFG budget and an attempt to make the budget go further by recycling funds.

A range of factors have to be considered when looking at whether to require repayment in each case and great sensitivity is required in dealing with people in difficult circumstances.

To date, there has only been one case in Aylesbury Vale which fell within the provisions, concerning a couple who needed help to change their bathroom into a wet room with level shower. In terms of repayment, the relevant amount was £1,324.90, representing the DFG value in excess of the £5,000 threshold.

In this case, the couple were dependent on pension credit and had to move to be close to family support. They did not have the financial resources to repay the grant without financial hardship. Furthermore, it was considered that changing a bathroom to a shower room would have been likely to have devalued the property in its sale as a family home. It was decided to waive the requirement to repay the relevant sum in this case.

It is clear from this case study that recovery of grant is not always appropriate and is unlikely to make a substantial contribution to the DFG budget. However, as the value of individual installations increases and budgets come under greater pressure, use of this power may increase as one way of mitigating funding pressures.

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## **Case Study 2 - New approaches to equity release support older people on benefits or claiming pension credit**

Loan options such as equity release tend to be unattractive to older people on the lowest incomes, as their benefit entitlement would be lost: any capital released from the home would have to be regarded as savings for the purposes of calculating benefit entitlement. Two new forms of equity release scheme designed to overcome this difficulty are currently being trialled separately by charitable bodies The Joseph Rowntree Foundation (JRF) and Hact\*.

**JRF** is supporting and evaluating three local authority pilot schemes including one at Maidstone Borough Council in Kent. The aim is to enable home-owners on Pension Credit to raise relatively small sums of money to pay for help at home or disabled adaptations without facing high fees, or affecting their entitlement to Pension Credit or other welfare benefits. For Maidstone, the flexibility of the scheme was particularly attractive, enabling home owners to make their own decisions about how to use the money released, rather than being restricted to repairing or improving the home. Initial training for all staff carrying out home visits and for local advice agencies was followed by promotion through leaflets and the media. Information on the levels of interest in the scheme take up is not yet available. JRF expects to publish its assessment of the pilot schemes in Autumn 2011.

**Hact** is supporting two community development finance institutions (CDFIs), which have created equity based products to help older home owners to access low-cost, low-risk home repairs and help with the cost of adaptations. Wessex Reinvestment Trust developed a loan scheme with ten local authorities in the South West. The London Rebuilding Society (LRS) scheme provides a tailored package of repairs, maintenance and home improvement. Works are financed through an equity reversion mechanism i.e. the home owner exchanges a percentage of the equity in their home for an agreed package of repairs and services. Because the funding of repairs and improvements is part of an exchange arrangement - and not a loan- there are no monthly repayments and means tested benefits are unaffected. When the home owner chooses to sell the home, the same percentage of the equity (or the cost of works if greater) is paid to LRS. There appears to be potential for these types of approach to be linked into HIA services.

\*Hact, the Housing Action Charity, helps housing providers to improve the wellbeing of people in poor and marginalised communities

### **Further information** on the Maidstone equity release scheme:

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## *Resources*

- Consent to levy property charges: [The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grant.](#)
- Can equity release help older home-owners improve their quality of life? JRF, January 2010: Available from [Joseph Rowntree Foundation website.](#) Part 2 is a toolkit to assist local authorities to develop equity release schemes.
- CDFI schemes: [Wessex Home Improvement Loans website](#) & [London Rebuilding Society website.](#)

## Fair and equitable access to DFGs

### *Key findings*

- Most LHA respondents reported having no waiting list for DFGs, and were able to approve applications and arrange installation within a few weeks, except when delays occur due to technical issues relating to a specific installation or the service user's situation (e.g. admission to hospital). Most authorities have a 'fast track' system for meeting the highest priority needs, including people with life-limiting illnesses.
- When funding for DFG is not available at the time of application, service users will be placed on a waiting list pending availability of additional funding. This may involve officers applying to the council for additional funding in-year or waiting until the next financial year.
- Where the DFG budget is sufficient to meet demand, the length of time service users in different LHAs have to wait for an adaptation to be installed can still vary. Fluctuations in OT workloads were reported as a reason for introducing waiting lists.
- Ease of access to information about DFGs for potential service users tends to vary (with implications for the speed with which the help they need can be obtained and for health and mobility). This variation tends to be driven by budget pressures. Where there is a waiting list for funding, LHAs tend not to raise unmanageable expectations by actively promoting DFG assistance.

### *Developing practice*

- LHAs typically advertise the availability of DFGs via the council website, leaflets in council offices, the HIA and local agencies such as Age UK, sometimes displaying posters in GP surgeries or arranging for OTs to brief GPs. Some adult social care teams and LHAs have taken a more integrated approach to ensure wider awareness of the adaptations service: Oxfordshire county and district councils have worked together to publicise and explain DFGs.

### *Resources*

- [Oxfordshire Home Adaptations booklet.](#)

## Personalisation in the DFG process

### *Key findings*

- Although LHAs and housing associations did not demonstrate detailed awareness of PPF, they all emphasised that they seek to enable service users to have as much choice and control as possible in the provision of disabled facilities, while balancing meeting need with achieving value for money. The areas of choice typically offered are: whether the council or the service user will manage the installation process, choice of contractor, choice of equipment, and finishings and fittings. Respondents did not refer to DFG applications arising from Personal Budget support plans developed with service users.
- Without exception, those LHAs surveyed endeavour to meet the service user's preferences regarding the type of adaptation that receives funding. An example quoted by several authorities was that in the case of a service user assessed as requiring a stair lift and level access shower in a first floor bathroom, the equivalent level of DFG could be approved to part-fund a ground floor extension, if that was the applicant's preference, and would meet the assessed need equally well.
- Several LHAs, including Aylesbury Vale, Winchester and Eastbourne Councils, reported that service users were very positive about having a single, named contact and support through the DFG process. This enables a more holistic discussion with the service user about alternatives to adaptation and clearly allocated responsibility for coordination of each grant-aided adaptation through the process of design, planning permission, procurement and construction. In some authorities this support and coordination was cited as a reason for retaining the DFG role within the council, rather than using an external HIA for some of the process. However, developing practice (see below) suggests that the same quality of support and coordination can be achieved in other ways.
- Several respondents emphasised the benefits to service users of an early meeting with the applicant at their home, attended by the OT, grant officer and landlord (where appropriate). This enables the service user to be actively involved in discussion of adaptation options and alternatives such as moving, and to have their questions answered.
- Some housing associations have their own policy on funding aids and adaptations, enabling tenants to have lower cost works carried out more rapidly by the landlord without any need to wait for a needs assessment and grant (see Appendix 2).

- Some authorities have begun to consider how they can support people who will not qualify for DFG funding. In commissioning a new service to deliver DFGs, East Sussex County Council has specified that the service provider will be required to work with people who will fund their own home adaptations.

#### *Developing practice*

- Basingstoke Council has achieved cost savings by using people in other departments who possess transferable skills. For example, welfare officers with expertise in completing forms and working with members of the public help with completion of DFG applications when necessary, without any detrimental impact on service user satisfaction.

#### **Case Study 3 - Alternative perceptions of service users' need for support**

A single point of contact or 'handholding' approach is not always what service users would choose. With the aims of improving speed of delivery and reducing costs, Eastbourne Council's 'lean thinking' service review in October 2009 involved service users, the HIA, representatives of adult social care and housing associations. Outcomes included cutting out the housing role in home visits where there was no doubt about the OT's assessment of need and the type of adaptation required. The input of service users to the review suggests that, while they do not want to have to tell their story repeatedly while seeking assistance, they understand that installing adaptations requires a range of different people to visit the home. Despite the high levels of satisfaction reported by LHAs' with a 'handholding' approach to supporting service users, the Eastbourne users did not see a need for all communication to be channelled through a single designated officer, provided there is a clear point of contact in case of queries or difficulties.

#### **Further information:**

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#### **Case Study 4 - Joint working to produce an easy reference guide for DFG service users**

Buckinghamshire Joint Housing Adaptations Group, comprising representatives from county and district councils in Buckinghamshire, have developed a pilot User Guide which is given to service users at the outset. It provides information and anticipates points that service users will want to consider as the grant application and adaptation work proceed. The guide is currently being reviewed to take account of adopted repayment provisions, increased grant maximum and structural and contact changes.

**Further information:**

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## Managing DFG funding to achieve maximum benefit for service users and value for money

### *Key findings*

- DFGs were reported by all respondents to be a key priority within the local housing strategy (and private sector housing strategy where one exists). However, several LHAs appear to operate along quite traditional departmental lines, without having established joint or cross-boundary arrangements or negotiated housing association contributions.
- Numerous examples were reported of good practice in making effective use of funding in order to make grant available to more people. Economies of scale and increased buying power are being achieved through cross-boundary partnerships, joint procurement of contractors and standardised specifications for installations.
- When social rented homes previously adapted to provide a level access shower become vacant, it is common for the adaptation to be retained. The home will be advertised as adapted and priority given to a household with a need for that adaptation. Some LAs keep a separate register of adapted homes.
- Practice varies regarding the removal and reuse of equipment when it ceases to be required by the service user. One housing association reported a willingness to retain equipment, such as stair lifts, which can often mean accepting future maintenance costs associated with the equipment. Aylesbury Vale District Council has taken advantage of an Essex County Council framework contract with *Stannah Stairlifts* to gain improved service standards. The contract includes an ability to recycle redundant equipment, improved warranty, and a rebate where the service user only enjoyed a short term use of the adaptation. (See also Case Study 1 for Aylesbury Vale's approach to recycling funding). Some respondents reported that stair lifts tend to be removed by social landlords, as the CSSR will not continue to support maintenance costs for a disabled tenant other than the one who was originally eligible for the installation of the equipment. Equipment removed tends to be stored by CSSRs and is, in some cases, used as a source of spare parts or for urgent installation for palliative patients. Stair lifts in private homes tend to be left in situ to save the cost of removal, although this could be outweighed by savings made by using or selling refurbished second-hand equipment.
- Some services in two-tier authorities are not closely integrated, with the OTs and LHA grant services taking responsibility for their own roles, rather than

the whole process (although with referral, communication and monitoring processes in place to minimise delays and create a fairly streamlined experience for the service user). In such structures, barriers to better service appear to be more accepted and more difficult to overcome. For example, one respondent reported that, even when the DFG budget is available and the LHA has no list of applications awaiting approval, fluctuations in OT workloads can delay the initial needs assessment.

- The legislation sets time limits for completion of specific stages in the DFG process. As previously indicated, in areas where the budget is not sufficient to meet demand, an LHA may hold applications which cannot yet be funded outside the process by establishing a list of applications awaiting approval when funding becomes available. Lists are sometimes prioritised according to severity of need. Across all organisations surveyed, waiting times for grant approval were reported as ranging from a few weeks to 18 months. Waiting lists have implications for the wellbeing of the applicant (whose condition can deteriorate during the waiting period) and for the cost to the LHA or CSSR, which may have to fund a more costly form of adaptation or other form of support at a later date. This approach to waiting lists can also disadvantage applicants who may have to wait some time to learn that their application is ineligible, thereby delaying them in proceeding to arrange adaptations which they will fund themselves. Funding constraints are not the sole reason for delays in grant approval: respondents also cited time required to draw up plans and obtain planning permission and change of applicant's circumstances.
- The extent to which the LHA role in DFGs is delegated to an external HIA varies considerably and can depend on local interpretation of the legislation. Some LHAs delegate the majority of the process, retaining only their duty to approve and pay the grant. Others will retain more responsibility in-house, with the HIA having a more limited role of signposting to the OTs and LHA or for arranging grant-funded installations. A scenario where the LHA retains the full DFG role while an external HIA provides complementary services - possibly to the same clients - was reported as potentially wasteful, confusing and cumbersome.
- Some unitary authorities are developing more closely integrated services. For example, the three unitary authorities in West Berkshire have jointly commissioned HIA services to maximise efficient use of small budget allocations and have secured a quicker service by eliminating unnecessary visits (see Case Study 8).

- Two tier authorities have also improved service delivery through a range of approaches to integration: OT secondments to, or partial co-location with, housing teams (e.g. in Basingstoke and Oxfordshire districts) and telephone 'triage' to establish an early indication of need and financial position.

### *Developing practice*

#### **Case Study 5 - Basingstoke and Deane Borough Council securing cost savings**

Basingstoke has been able to make DFG go further through a procurement exercise undertaken by their central procurement team. Until recently, a separate quotation was obtained for each DFG application to replace a bath with a level access shower. By establishing a framework panel of three approved contractors, a reduction from £4,000 to £2,500 per installation has been achieved. Added benefits to service users are that they can be confident that they are getting value for money and do not have to go to the effort of obtaining quotes prior to work being approved. The new arrangement took effect in August 2010.

#### **Further information:**

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## **Case Study 6 - Partnership for Urban South Hampshire seeking to develop a consistent, agreed approach to housing association funding for adaptations.**

The PUSH\* Private Housing Strategic Group was established in December 2009. One of its aims is to agree and coordinate the implementation of a PUSH-wide approach to the role of housing associations in funding adaptations for disabled people.

A review of local authorities' expenditure on adapting housing association homes between March and December 2009 showed that 17% of the DFG budget was spent on adapting housing association homes. Initial responses to a postal questionnaire to 25 major housing associations operating in the PUSH area showed considerable variation in associations' adaptation policies with the standard contribution to minor adaptations varying from £500 to £1,500.

The Group is currently evaluating four options for funding:

1. Housing Association pays for minor adaptations and the first £1,000 (or other sum) towards Disabled Facilities Grant (DFG) funded major adaptations
2. Housing Associations pay for all adaptations on an agreed list (for example, to include minor adaptations and stair lifts)
3. Housing Associations to pay for minor adaptations and a percentage of the DFG funded adaptations completed in a local authority area
4. Housing Associations to pay for minor adaptations and a fixed sum for DFG funded adaptations completed in an area.

Benefits are already being achieved through closer cooperation between LHAs and housing associations within PUSH. Southampton City Council has implemented an Adaptations Agreement with Western Challenge Housing Association, which rapidly improved communication about the association's improvement programme, enabling level access showers to be installed as part of planned work, at no cost to the Council.

### **Further information:**

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\*The Partnership for Urban South Hampshire (PUSH) is a strategic partnership of Hampshire County Council, two urban unitary authorities - Portsmouth and Southampton - and eight district councils in South Hampshire.

## **Case Study 7 - Kent Housing Group is addressing variations in service across LHAs and housing associations**

Kent Housing Group (KHG) recognised that varying policies and practices in housing organisations across the county disadvantaged service users in some areas and did not use available funding in the most cost effective way.

Twenty organisations, including the majority of housing associations working in Kent, worked together in a task and finish group to review practice and policy and to develop a consistent approach to DFGs for housing association tenants that they could all use.

The group concluded that a suitable adaptations arrangement would be one that did not reduce the level of service in any area or create a financial disadvantage to any of the participating organisations. The group recommended:

- Costs up to £1,000 to be paid in full by the housing association
- Between £1,000 and £10,000 to be 60% funded by the LHA and 40% by the housing association
- Above £10,000 to be paid in full by the LHA through DFG.

KHG incorporated the recommended approach and policy change in a template report for consideration by district council cabinets during summer 2010. Following adoption of the change in policy, LHAs will work with their local housing associations to implement the new policy. The private sector group of KHG will monitor the progress and impact of implementation.

### **Further information:**

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## **Case Study 8 - Unitary councils providing common, consistent, accessible services**

Wokingham, Reading and West Berkshire unitary councils jointly commissioned Ridgeway Care and Repair to provide the HIA service. Ridgeway's website sets out clearly the services available and shows the name, job title and photo of each member of the Berkshire team: [Ridgeway Care & Repair website](#).

Wokingham, Reading and West Berkshire are also working to standardise OT working practice across the three authorities, in order to establish more effective liaison with the HIA and a better and more consistent service to users.

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### **Case Study 9 - Addressing barriers across a county area**

Hampshire County Council arranged a 'rapid improvement event' in May/June 2010 bringing together representatives of adult social care, OTs, district councils, HIAs and housing associations to address the human and financial costs of delays in the system and growing budget pressures. The event mapped out the customer journey and identified areas of duplication such as HIA and LHA grants officers both dealing with adaptations. Three options were identified for improvement:

- Adjusting and amending current ways of working to improve joint working
- Moving to a joint, LHA-based service
- A cluster service - which would be a single, multi-function agency - integrating OT assessment, DFG officer and handyman service into an adaptations and independent living service. Here, OTs would have an important technical role but would work alongside trained, but less technically qualified staff specialising in coordination and customer awareness.

The options are being evaluated and will be considered for decision in autumn 2010.

An early outcome from the rapid improvement event was an agreement for Hampshire-wide procurement of level access showers. Hampshire has also introduced initial handling of telephone calls to include financial and needs screening, in order to make an early referral to the appropriate service.

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### **National good practice example**

The Bristol Housing Partnership, which takes in Bristol City Council, housing associations in the city and the Bristol HA Tenants' Network, agreed a 'local offer' for delivering aids and adaptations across the city, including claims for Disabled Facilities Grant to meet the Tenant Services Authority\* (TSA) standards requirement in relation to adaptations (described in Appendix 2). The aim was to provide an efficient, customer focused and cost-effective service, raising the services of all providers up to the level of the best performers. The trial simplified the process for adaptations, including giving associations the freedom to carry out work to a certain value without prior approval from the council.

The TSA report comments that, since more than 40% of social housing tenants are disabled or have a limiting long-term illness, the lessons from this trailblazer could be widely applied.

Going Local, Tenant Services Authority, June 2010 - report on the 2009 trailblazer programme

\*The TSA is the regulator for social housing in England. Following a Government review in October 2010 its functions are to be transferred to the HCA.

### *Resources*

*'Minor Adaptations Without Delay'*, College of Occupational Therapists, Housing Corporation, 2006

Dorset Independent Living Service centre is a centre where disabled people can try out different aids and adaptations and discuss options with qualified staff: [Dorset Independent Living Service centre information](#).

## Section four

### 5. Conclusion

From the study, it appeared that DFG budgets have historically been adequate to meet needs and disabled adaptations are installed within a few weeks of a grant application being made. However, key themes are emerging regarding increasing demand and pressure on budgets. Councils in areas where demand has already begun to exceed the supply of funding are leading the way in developing ways of employing budgets and staff resources more effectively.

In summary, the key findings from research carried out with the participating local authorities lead to the following conclusions:

#### **The ability of DFG budgets to meet demand**

1. Demand for DFGs is expected to increase in all areas surveyed. Evidence and forecasts of need will be valuable in helping officers to make the case for increased local budgets to meet demand.
2. DFG budgets can be made to go further through improved procurement, flexible use of staff skills and capacity, placing charges on property, reuse of equipment and consideration of equity release loans.
3. It may be possible to secure greater priority for funding DFGs by including them in local investment planning discussions with the HCAs.

#### **Fair and equitable access to DFGs**

4. Delays in meeting need can be addressed by reviewing the way services are structured as well as by aligning funding with need.

#### **Personalisation in the DFG process**

5. LHAs tend not to have a well developed understanding of PPF but do understand and apply a personalised approach.

#### **Managing DFG funding to achieve maximum benefit for service users and value for money**

6. For LHAs to negotiate and implement arrangements for individual housing associations to contribute to the cost of DFGs for their own tenants is time-consuming and can result in inconsistent arrangements with different landlords which are inequitable for service users.

7. Duplication and overlap of services between LHAs and Home Improvement Agencies (HIAs) can be confusing and poor value for money.

8. Joint working to create combined disabled adaptations teams may improve services and value for money.

**Appendix 1**  
**Survey respondents**

<b>Name</b>	<b>Role</b>	<b>Organisation</b>
John Exley	Team Leader, Home Improvement Agency and Grants Officer	Oxford City Council
Rachel Atiyah	OT Manager	Oxfordshire County Council
Sarah Carter	Quality and Performance Officer, Supporting People	Oxfordshire County Council
Martyn Chuter	Environmental Health and Private Housing Manager	Aylesbury Vale District Council
Mary Richards	Environmental Health Officer	Winchester Council
Chris Stagg	Housing Standards Manager	Basingstoke Council
Joanne Willis	Commissioning Officer, Supporting People	Hampshire County Council
Caroline Elder	Business & Improvement Officer, Community Housing and Regeneration	Portsmouth City Council
Karen Gray	OT Manager, Adult Social Care	Portsmouth City Council
James Burgess	Commissioning & Development Manager, Community Care	Wokingham Council
Mary Glome	Principal Environmental Health Officer	Wokingham Council
Peter Gaimster	Housing Renewal Coordinator	Eastbourne Borough Council
John Rush	Maintenance Manager	Catalyst Housing Group
Gillian Wright	Spelthorne HIA Manager	A2Dominion Housing Group

Additional information was provided by:

Paul Juan	Private Housing Manager Housing Solutions	Southampton City Council
Janice Greenwood	Principal Environmental Health Officer	Tunbridge Wells Council
Brian Horton	Strategic Housing Advisor	Kent County Council
Amy Swan	Policy Officer	National Housing Federation
John Littlemore	Chair of Kent Joint Policy and Planning Board / Head of Housing	Maidstone Borough Council

## Appendix 2

### **Background to the housing association role in funding disabled adaptations**

The principle of prioritising tenants' needs and the preventative benefits of minor adaptations was established in 2006, with the publication of *'Minor Adaptations Without Delay, A Practical Guide to Housing Associations'* [7]. This guide makes clear where an initial assessment by an OT is not required and housing associations can proceed with installing adaptations without requiring the tenant to apply for local authority funding.

A separate funding allocation for adaptations to housing association homes was discontinued in 2008 in favour of a single funding allocation to LHAs. Communities and Local Government and the Housing Corporation (now the HCA) indicated that although housing association tenants have a mandatory entitlement to a DFG from this allocation, local authorities and housing associations should work together to enter into clear partnership arrangements for the provision of DFGs.

The level of demand for adaptations, and hence the financial implications of funding them, varies considerably between housing associations, depending on the volume, age and profile of the housing stock and the age profile of residents. For example, associations which took over former council homes prior to the withdrawal of Housing Corporation funding for DFGs may have a high proportion of older tenants who may need adaptations. Those associations will have based their business plans on the expectation of receiving external funding for adaptations and may have difficulty funding adaptations internally.

Current standards set by The Tenants Services Authority<sup>9</sup> place greater emphasis on the person in need of assistance, requiring registered providers (which include housing associations) to 'co-operate with relevant organisations to provide an adaptations service that meets tenants' needs'.

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<sup>9</sup> The Tenant Services Authority is currently responsible for the regulatory framework for social housing in England. The Coalition Government has announced the abolition of the TSA with regulatory functions transferring to the Homes and Communities Agency. There is no indication that any significant changes to service standards will be introduced.

## Glossary

Name	Definition
Affordable housing	Social rented and intermediate housing (i.e. part rent-part buy or let at a rent below market value), provided to specified eligible households whose needs are not met by the market.
Council with Social Services Responsibility (CSSR)	County and unitary local authorities which have a statutory duty to provide social care services.
Disabled Facilities Grant	The DFG funds home adaptations that enable disabled people and people with mobility issues to continue to live independently in their own homes. Older people are the main beneficiaries of DFG. An important feature of the DFG is that it is a mandatory entitlement, subject to an assessment of need and test of financial resources, administered by local housing authorities. It is available to disabled home owners and private and social rented sector tenants to help pay for adaptations to be made to their homes.
Home Improvement Agency (HIA)	Local not for profit organisations providing advice, support and assistance to elderly, disabled and vulnerable people, helping them to repair, improve, maintain or adapt their home to meet their changing needs.
Local housing authority (LHA)	Unitary and district councils with statutory responsibility to provide advice and assistance to people at risk of becoming homeless and to develop a housing strategy to set out how housing needs and poor conditions will be met.
Local Investment Plan (LIP)	Local Housing Authority partnerships have either developed, or are in the process of developing Local Investment Plans with the Homes and Communities Agency. LIPs provide an overview of housing investment requirements and will be the basis on which future funding is allocated for affordable housing development. Those plans will include housing to meet the needs of people with support needs.
Homes and Communities Agency (HCA)	The national housing and regeneration agency for England. The HCA manages and allocates public investment in affordable housing. It is a non-departmental public body whose sponsor government department is Communities and Local Government.
Housing Revenue Account (HRA)	Local housing authority budget relating only to council-owned housing. The HRA receives income from rent payments and government subsidy and grant. Expenditure is restricted to management and maintenance of the council homes.
Occupational Therapist (OT)	Occupational therapists are professionally trained to help people engage as independently as possible in the activities (occupations) which enhance their health and wellbeing.

## References

1. Department of Health/Putting People First Consortium (2010) *Think Local, Act Personal, Next Steps for Transforming Adult Social Care*
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3. Department of Health & Department of Work and Pensions (2008) *Lifetime Homes, Lifetimes Neighbourhoods: A National Strategy for Housing in an Ageing Society*
4. Department of Communities and Local Government (2006) *Delivering Housing Adaptations for Disabled People: A Good Practice Guide*
5. South East Region Housing Board (2008) *South East Regional Housing Strategy 2008-11*
6. Department of Health South East (2008) *The South East Health Strategy: A Strategy for Improving Health & Wellbeing in the South East Region*
7. College of Occupational Therapists and Housing Corporation (2006) *Minor Adaptations Without Delay, A Practical Guide to Housing Associations'*