

REPORT TITLE: Cambridgeshire Housing Adaptations, Repairs & Renewals

Policy 2025-2030

To:

Councillor Gerri Bird, Executive Councillor for Housing

Housing Scrutiny Committee 11/03/2025

Report by:

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Wards affected:

All

1.	Recommendations
1.1	<p>It is recommended that the Executive Councillor for Housing:</p> <ul style="list-style-type: none"> a) Approve the Cambridgeshire Housing Adaptations, Repairs and Renewals Policy 2025-2030 at Appendix A to this report, as it relates to Cambridge City Council, to replace the existing Cambridgeshire Adaptations & Repairs Policy 2019.
	<ul style="list-style-type: none"> b) Give delegated authority to the Assistant Director of Housing & Homelessness to agree, subject to sufficient funding being available from the council's ring-fenced capital allocation, and in consultation with the Executive Councillor for Housing, Chair & Vice-Chair of Housing Scrutiny Committee and Opposition Spokes (or their successors): <ul style="list-style-type: none"> i) any future changes to the maximum amounts of financial assistance payable which may be needed during the life of the policy; ii) capital funding of any additional partnership work or other projects which may be appropriate to meet the objectives of the policy; and iii) any other minor changes which may be required during the life of the policy.
2.	Purpose and reason for the report

2.1	The importance of adaptations and other interventions to support older people, those with disabilities and others on low incomes to live safely and independently at home is well-documented. Adaptations and improvements to living conditions can provide significant social value and help relieve pressure on, and expenditure incurred by, other public services.
2.2	The draft policy at Appendix A to this report aims to replace the existing Cambridgeshire Adaptations & Repairs Policy adopted in 2019. It proposes a continuation of the same types of financial assistance for eligible applicants on low incomes for adaptations, repairs and improvement to their homes, but with some improvements to help support positive health & wellbeing outcomes.
2.3	It also details some of the help and support which the council's Home Improvement Agency, CambsHIA, may provide in applying for assistance and arranging for work to be carried out.
2.4	Provision of Disabled Facilities Grants is a mandatory requirement and is governed by a detailed statutory framework under the Housing Grants, Construction and Regeneration Act 1996 (as amended).
2.5	The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 also gives local authorities a general power to introduce policies for assisting individuals with renewals, repairs and adaptations in their homes through provision of grants or loans. A formally adopted policy must be in place if assistance is to be offered.
2.6	The policy as a whole is expected to cover the five Cambridgeshire District Councils. The version of the policy being presented here is aimed at Cambridge City, Huntingdonshire and South Cambridgeshire District council residents, on the basis of having the shared service Home Improvement Agency across the three Districts.
2.7	Where differences in approach are proposed for one or more of the District Councils, these are highlighted in text boxes in the policy. The Executive Councillor is not being asked to approve any elements of the policy which relate to specific authorities other than Cambridge City Council.
3.	Alternative options considered

3.1	<p>Option a): Continue with the current policy. The current policy was introduced five years ago and needs refreshing to take account of changing circumstances and lessons learnt from implementation.</p>
3.2	<p>Option b): Each Cambridgeshire District adopts their own separate policies. As DFG funding is channelled to Districts via the health-led Better Care Fund, it is important to try to achieve as much consistency as possible across the five Cambridgeshire Districts, and to try to avoid (as far as possible) a ‘postcode lottery’ for potential applicants. A joint policy also helps to enable the two shared service Home Improvement Agencies in Cambridgeshire to operate more efficiently across the Districts on whose behalf they are operating. However, the policy also needs to recognise where local priorities and circumstances, including financial circumstances, may differ.</p>
3.3	<p>Option c) Continue to provide financial assistance but without a policy. As referred to in para 2.4 above, there is a regulatory requirement to have an agreed policy in place if discretionary financial assistance is to be made available.</p>
	<p>Option d) No longer provide the financial assistance covered by the policy.</p> <p>The policy reflects statutory responsibilities around providing DFGs to eligible applicants so this would need to continue.</p> <p>Withdrawing DFG top-up would impact on those needing adaptations costing more than the statutory £30,000 limit.</p> <p>Withdrawing Relocation Assistance may make it unaffordable for people to move if adaptations to their homes cannot be carried out. In some cases, relocation may also be a better or cheaper option than providing adaptations.</p> <p>Withdrawing Special Purposes Assistance may lead to more people living in unsuitable conditions, impacting their safety, health and wellbeing and increasing the risk of hospital admissions or of no longer being able to remain living safely at home.</p>
4.	<p>Background and key issues</p>

4.1	The revised policy
4.1.1	The existing Cambridgeshire Adaptations & Repairs Policy was adopted following approval by the Executive Councillor for Housing through Housing Scrutiny Committee in March 2019, and through the other Cambridgeshire Districts' formal decision-making processes.
4.1.2	In addition to other interventions, approximately 220 DFGs and 70 SPA grants were completed in Cambridge City under the current policy in the period 2019/20 to 2023/24.
4.1.3	As with the current policy, the types of assistance proposed are: a) Mandatory Disabled Facilities Grants (DFGs) to fund disabled adaptations. b) DFG top-ups to help provide disabled adaptations where the statutory maximum DFG amount which can be paid to an applicant is not sufficient to cover the cost of the works. c) Relocation assistance for applicants eligible for a DFG but for whom a move to a more suitable property might be a better option. d) Special Purposes Assistance (SPA) to help remedy serious hazards in the home, or for other repairs or minor works; or, in exceptional circumstances, for disabled adaptations which would otherwise be funded through DFG.
4.1.4	Assistance within the policy is generally available across all tenures, except where funding the work would be a landlord responsibility. However, although council tenants are technically eligible for DFGs, adaptations in council properties are usually dealt with through the council's own Policy on Adaptations for Tenants with a Disability and funded through the Housing Revenue Account.
4.1.5	The proposed revised policy is at Appendix A to this report, with a summary at Appendix B to this report. An Equality Impact Assessment of the policy is at Appendix C.
4.1.6	The revised policy is similar in many ways to the previous one, but with amendments to reflect more recent changes in circumstances. It reflects in particular: lessons learned from implementing the existing policy; subsequent changes in the national and local environment; new national DFG delivery guidance for local authorities which has since been published; and views expressed through consultation and engagement around revising the policy.

4.1.7	A number of amendments have also been made to help make certain elements of the policy clearer to applicants and to the professionals involved in its implementation.
4.1.8	Other proposed changes include:
	a) Increasing the maximum amount which can be paid to applicants for DFG Top-Up, from £15,000 to £30,000.
	b) Increasing the maximum amount which can be paid to applicants for SPA for works to remove serious Category 1 hazards under the Housing Health & Safety Rating System, from £20,000 to £25,000. Also increasing the maximum amount for other SPA works from £10,000 to £15,000.
	c) Funding of additional works where boiler replacements are being carried out.
	d) Improving value for money in the provision of Relocation Assistance to help someone to move to a more suitable home where this might be more appropriate than having the home adapted. This includes ensuring that the cost of Relocation Assistance does not exceed the estimated cost of adapting the existing accommodation, and including the option for the council to reclaim assistance if an applicant decides not to move.
	e) Improving value for money around providing SPA, including making the whole of any award above £10,000 repayable on transfer/disposal of the property (as opposed to, within the current policy, the first £500 over the £10,000 being disregarded); and ensuring that if subsequent applications are made within a three-year period, the full amount over that period is taken into account when assessing how much needs to be repaid.
	f) Further improving value for money around SPA, including: requiring any co-owners to be means-tested to assess whether they should be required to make a contribution; and not providing assistance if an applicant has already claimed DFG and DFG top-up, but instead clarifying that referrals may be made to Cambridgeshire County Council if the amount payable is still not sufficient to cover the cost of works.
	g) Making it easier for applicants to apply for SPA by adding some elements of Council Tax reduction as a passported benefit rather than them having to go through a full means test.

	<p>h) Spelling out some of the circumstances where applicants may be treated more flexibly under the policy.</p> <p>i) Helping to ensure that the Home Improvement Agencies can operate efficiently and remain viable, including: identifying some of the circumstances where issues are a landlord/owner's responsibility; options to change the fee-paying structure and to charge fees for abortive costs, where appropriate; and streamlining some processes for allocating and paying financial assistance.</p>
4.1.9	Proposals to increase the maximum amounts payable to applicants for DFG top-up and SPA are set within the context of rising costs over recent years. This includes increases in both material & construction costs – which are well documented nationally - but also Home Improvement Agency costs such as for staff and other overheads.
4.1.10	For example, analysis of current and recent disabled adaptation cases requiring an extension for a ground floor bedroom and toileting/bathing facilities shows estimated costs ranging from around £45,000 to £85,000. This is significantly higher than the maximum £30,000 which can be awarded as a Disabled Facilities Grant; an amount which has not been reviewed since 2008.
4.1.11	The proposed increase in SPA would also help to support enhancements to the work for individuals; for example, improved energy efficiency standards to help meet the councils' climate change objectives, or improved safety standards.
4.2	Monitoring and review
4.2.1	For Cambridge City, Huntingdonshire and South Cambridgeshire District Councils, implementation of the policy, including details of income and expenditure, is monitored by officers through the CambsHIA Management Board under a shared service agreement between the three Districts.
4.2.2	This monitoring also takes account of results of customer satisfaction surveys conducted with grant/loan recipients once work is completed, and ongoing liaison with partners such as Cambridgeshire County Council commissioners and Occupational Therapy Services.
4.2.3	If at any time in-year demand is projected to exceed the funding available, the policy makes it clear that funding of the discretionary elements of the policy will only be considered if the council in question has sufficient money available, and that statutory requirements to provide DFGs will take priority.

4.2.4	In addition, the maximum amounts payable by each council for DFG top-up and SPA will be reviewed annually to ensure they remain affordable within the budget available.
4.2.5	The policy will run until 2030 unless significant changes in circumstances, such as changes to regulations, require an earlier review.
4.3	Cambridgeshire-wide approach
4.3.1	The Cambridgeshire-wide approach was adopted following a county-wide review of DFGs in 2016, when the councils and other key partners signed up to a joint Adaptations Agreement, including a commitment to make better use of DFG grant funding and to support a joined-up approach to improving outcomes across health, social care and housing.
4.3.2	The DFG allocation to each council being channelled through the Better Care Fund aims 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.
4.3.3	Having a shared policy across the five districts, whilst at the same time allowing for flexibility if one or more of the councils wishes to do things slightly differently, helps to enable this joined up approach, and to provide as much consistency as possible in terms of what potential applicants and professionals responsible for implementing the policy can expect.
4.3.4	A separate, closely aligned version of the policy is proposed to be adopted for East Cambridgeshire and Fenland District Councils. All five authorities will be seeking approval for the revised policy through their own decision-making processes, aiming for adoption in April 2025.
4.3.5	In the event that one or more of the councils decides not to approve the policy, or key elements of the policy, it is proposed that the other Districts still go ahead with implementation from April 2025, whilst the non-approving authority/authorities continue with their existing policy/policies until the situation can be resolved.
4.3.6	The risk to Cambridge City of one of the other councils wanting last minute minor changes may be mitigated by allowing delegated authority to the Assistant Director to make minor changes to the policy once approved.
5.	Corporate plan & other strategies

5.1	<p>The policy, allowing financial assistance to those on low incomes for home adaptations, repairs and improvements, will help to meet the following priorities in the Council's Corporate Plan 2022-2027:</p> <ul style="list-style-type: none"> • Tackling poverty and in equality and helping people in the greatest need, and • Leading Cambridge's response to the climate emergency.
5.2	<p>The policy also supports two of the key priorities in the Greater Cambridge Housing Strategy 2024-2029:</p> <ul style="list-style-type: none"> • Promoting health and wellbeing, tackling poverty, and promoting equality and social inclusion, and • Improving housing conditions...safety and environmental sustainability of homes.
6.	<p>Consultation, engagement and communication</p>
6.1	<p>Direct engagement took place through meetings and discussions with the following groups.</p> <ul style="list-style-type: none"> • Grant Officers and Home Improvement Agencies (HIAs) operating across Cambridgeshire, including CambsHIA. • People with disabilities and third sector organisations, through Healthwatch Cambridgeshire. • Cambridgeshire County Council Adult Social Care and Special Educational Needs Commissioners. • Cambridgeshire Occupational Therapy services. • The Cambridgeshire & Peterborough Integrated Care Partnership's Health & Wellbeing Board.
6.2	<p>The above groups were then invited to comment on the draft policy during a four-week consultation period during November & December 2024. (Registered Providers (RPs) operating locally were also part of this consultation although no RP responses were received).</p>
6.3	<p>This consultation and engagement, together with customer feedback from people who have received grants and loans through the existing policy, have all helped to inform the updated policy. Examples of how engagement has helped to inform the policy include:</p>

	a) Changes such as the recommendations around increasing maximum amounts payable and the proposals aimed at achieving better value for money.
	b) Improving access to SPA work through adding to the list of passported benefits which may make an applicant entitled to assistance, as opposed to having to go through a full means test.
	c) Enabling the policy to be operated more flexibly to meet individual needs; for example through: allowing means tests to be waived for people in exceptional hardship, with rapidly progressive/degenerative conditions or receiving end of life care; waiving the minimum residency requirements for Relocation Assistance and SPA if someone has had to move for reasons such as fleeing domestic abuse; and enabling work to go ahead if a co-owner cannot be contacted.
	d) Measures to help the Home Improvement Agencies operate more efficiently and remain self-financing.
	e) Signalling to Registered Providers the councils' expectations around making reasonable financial contributions towards adaptations in housing association properties, and giving timely permission for works to be carried out.
	f) Improving clarity for professionals and service users around issues such as: assistance available through each council, terminology, eligibility, processes and responsibilities.
7.	Anticipated outcomes, benefits or impact
7.1	The revised policy should help to further improve pathways for people requiring assistance, making adaptations and other works more financially accessible. It may also help to relieve pressures on accident and emergency services, speed hospital discharge and reduce the need for residential care.
7.2	It should also help to ensure value for money in implementing the policy, and provide clarity, particularly to staff and other professionals responsible for implementing and monitoring the policy.
7.3	Performance against the policy will be monitored through customer feedback surveys, the CambsHIA Management Board and ongoing liaison with other partners. (See

	section 4.2 above).
8.	Implications
8.1	Relevant risks
8.1.1	<p>a) Risk of overspend through increasing maximum amounts payable for DFG Top-Up and SPA and funding enhanced energy efficiency improvements. See section 4.2 of this report for how this will be mitigated.</p> <p>b) Risk of one or more other councils not approving the policy. See paragraphs 4.3.5 and 4.3.6 of this report for proposed mitigations.</p>
8.2	Financial Implications
8.2.1	It is intended that financial assistance under the policy, and any contribution towards other social care capital projects, will continue to be funded solely from the ring-fenced Disabled Facilities Grant allocation received from government.
8.2.2	Even with extensive marketing and publicity, Cambridge City Council's allocation has been consistently underspent over recent years.
8.2.3	The council's average allocation from government over the last three years 2021/22 to 2023/24 was approximately £872,000 per annum. (This includes occasional additional funding awarded in-year). Expenditure on direct assistance to applicants (DFG, Top-Up, Relocation and SPA) over the same period averaged around £544,000 per annum.
8.2.4	During 2024 the 2024/25 allocation was increased to £1,051,550, with the same amount awarded for 2025/26.
8.2.4	It is not possible to assess the extent to which the revised policy may lead to an increase in expenditure, as this will depend largely on demand, including: how many applications are received for work costing more than the limits in the current policy; decisions around enhancements to energy efficiency standards; and how many applicants no longer need to undergo a full means-test who might otherwise have had to make a contribution .

8.2.5	However, in view of the historic underspend, it is expected that the full cost of implementation will continue to be covered by the DFG allocation.
8.2.6	Ongoing monitoring of expenditure, together with the proposed annual review of maximum amounts payable to individuals, and officer delegated authority to make any necessary amendments to maximum amounts, will all help to prevent any potential over-spend. Maximum amounts will also be reviewed once the outcome of a proposed national review of the funding formula is known (expected sometime during 2025/26).
8.3	Legal Implications
8.3.1	The proposed Policy has been drafted in accordance with statutory and regulatory requirements.
8.4	Equalities and socio-economic Implications
8.4.1	The draft policy is aimed specifically at people on low incomes. In particular it will support those with disabilities, but the proposed changes will also have a positive impact on others with one or more protected characteristics. For example:
	a) Provision of adaptations and relocation grants will benefit older people, in that they are more likely to have mobility problems than other age groups. There is strong evidence to suggest that minor adaptations can prevent falls and injuries, improve performance of everyday activities, and improve mental health amongst older people. Also, that minor adaptations for older people are particularly effective when they are combined with other necessary repairs and home improvements, such as removing trip hazards.
	b) Increasing the amount payable for SPA will also help older people. More than half of older people in England live in households with an energy efficiency rating of D or below, and more than half of non-decent homes in England and Wales are occupied by someone aged 55 and over.
	c) Increasing the amount payable for DFG Top-Up, and clarifying that cases costing more than the maximum amount payable through a combination of DFG and Top-Up may be referred to the County Council, should speed up the delivery of adaptations. This should particularly help children and young people with disabilities who require home extensions.

	d) The policy should also help other groups with higher poverty rates or lower employment rates than the rest of the population, such as: families where the household head is Bangladeshi, Pakistani, Black/African/Caribbean or Black British who have relatively high rates of poverty compared to other ethnic groups; and women who are less likely to be in employment and more likely to be on lower incomes than men.
	e) The policy will also support women in they are more likely to be disabled and be limited by their condition or illness than men; and those who identify as lesbian, gay, bisexual or another sexual orientation, as the percentage of disabled people who identified as one of these groups in England and Wales is higher than that of non-disabled people.
	f) Groups more likely to experience domestic abuse will be advantaged in that they may be reconsidered for Relocation Allowance, or be allowed to make further applications for SPA within three years of work being completed. This particularly includes disabled people, women, and disabled men.
8.4.2	More detail is available in the Equality Impact Assessment at Appendix C to this report.
8.5	Net Zero Carbon, Climate Change and Environmental implications
8.5.1	Low positive impact. The existing policy includes providing grants and loans to improve energy efficiency in people's homes. The proposed revised policy adds to this by including the option, where installing new boilers or other heating systems, of improving energy efficiency standards where available funding allows.
8.6	Procurement Implications
8.6.1	The proposed policy is a revised version of the one currently in place and introduces no additional procurement implications.
8.7	Community Safety Implications
8.7	Whilst adaptations and other works may include home security improvements, no additional community safety implications have been identified as a result of revisions to the policy
9.	Background documents

9.1	<ul style="list-style-type: none"> ● Cambridgeshire Adaptations & Repairs Policy 2019 ● Cambridgeshire & Peterborough Health & Wellbeing Integrated Care Strategy ● Disabled Facilities Grant (DFG) delivery: guidance for local authorities in England [Gov.uk] ● Preparing a Policy under the Regulatory Reform Order (2002) Housing Renewal [Foundations]
10.	Appendices
10.1	<p>Appendix A: Cambridgeshire Adaptations, Repairs and Renewals Policy 2025-2030 (Cambridge City, South Cambridgeshire & Huntingdonshire version).</p> <p>Appendix B: Summary of the proposed policy.</p> <p>Appendix C: Equality Impact Assessment.</p>
	<p>To inspect the background papers or if you have a query on the report please contact Helen Reed, Housing Strategy Manager. Tel: 01223 457943. Email: helen.reed@cambridge.gov.uk</p>