

TITLE: Housing Adaptation and Repairs Policy 2025-30

Committee: Operational Services Committee

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1.0 Issue

- 1.1. Consideration of the updated version of the Housing Adaptations and Repairs Policy 2025-30.

2.0 Recommendations

- 2.1. That Members approve:
- 2.2. The updated version of the Housing Adaptation & Repairs Policy 2025–30.
- 2.3. An increase in the limit of the Discretionary Special Purpose Grant from £10K to £15K, and to £25K for Category 1 Housing Hazards.
- 2.4. That the Director Operations in consultation with the Director Finance is given delegated responsibility to review grant limits on discretionary payments and increase limits of grants on eligible works up to 20% on an annual basis.

3.0 Background/Options

- 3.1. The council has a statutory duty to provide adaptations to residents within the district through Disabled Facilities Grants to support individuals' choices around living healthily, safely and independently at home. Capital funding through the Better Care Fund is provided for this purpose. The Housing Adaptation and Repairs Policy 2019 (HARP) sets out the options and eligibility criteria explaining how mandatory Disabled Facilities Grants (DFGs) and other discretionary grants/loans for home adaptations and improvements will be awarded within the district.
- 3.2. The present HARP was initially drawn up as a countywide document for Cambridgeshire to try to align delivery for the whole of Cambridgeshire as much as possible (although some small variations within districts still apply).
- 3.3. Following the Council's successful bid to provide this service for Fenland District Council, and the close alignment of the services provided across both Districts, a review of the policy and limits has been undertaken to ensure equity. However, there are some variations required in any case, as detailed in section 4.

4.0 Arguments/Conclusions

- 4.1 It is recognised that the condition of the dwellings in which we live has a direct impact on residents' health. By raising the limits of support for those residents that are most at risk due to health issues and financial position, we can significantly improve the lives of those residents in our district. The proposals below will contribute to that objective.
- 4.2 Over the last 6 years central Government has allowed greater flexibility for the delivery of these grants and, in order to take advantage of this flexibility, the current HARP requires minor variation, as follows:
- 4.3 The cost of building works has significantly increased since the development of HARP in 2019. As such, there have many cases where the current £10k Discretionary Special Purpose Grant limit has not been sufficient to cover the cost of building works. This has impacted on our ability to provide as much grant assistance as would otherwise be possible.
- 4.4 Under the 2019 policy, Discretionary Grant funding is not repayable under any future sale of the property. This is currently not aligned with the wider Cambridgeshire policy and therefore with the increased level of discretionary grant proposed here, this should be rectified to fall in line with the countywide policy of reclaiming such monies.
- 4.5 Under the proposed new policy, the eligible cost limit for grant funding would rise to £15K. Where works exceed £15K, this amount could be funded via a Discretionary Loan, which would be repayable upon any future sale or transfer of the property. So, for example, where the cost of eligible works is £25k, £15K would be funded by a grant and £10K would be funded through the Discretionary Loan. The loan would be registered as a charge on the local land register to allow the loan to be recovered upon sale of the property.
- 4.6 It is also proposed that where works are required to resolve Category 1 Housing Defects (considered the most serious in relevant legislation), the Discretionary Loan can be raised to £25k.
- 4.7 Given the volatile nature of the cost of building works, and in order to provide stability and flexibility to the service, it is proposed that the Director, Operations is given delegated authority to increase cost limits of eligible works by up to 20% on an annual basis without the need to request further Committee approval. This will ensure that the Council is able to provide support to more households.
- 4.8 The HARP is reviewed jointly by all districts again after 5 years subject to any major changes in legislation.

5.0 Additional Implications Assessment

5.1

| Financial Implications | Legal Implications | Human Resources (HR) Implications |
|--|---------------------------------------|---|
| YES | No | No |
| Equality Impact Assessment (EIA) No | Carbon Impact Assessment (CIA) | Data Protection Impact Assessment (DPIA) |

| | | |
|--|-----------|-----------|
| | No | No |
|--|-----------|-----------|

- 2.5. There is sufficient capital to allow better allocation of funds. The underspend (not committed) in the fiscal year 2023/24 is £211K. We administer approximately 100 mandatory grants per year. In the last financial year, we have been unable to support approx. 10 households due to the cost of the works outstripping the grant limits. These restrictions on the previous policy have resulted in an underspend of the budget. The majority of these cases relate to Disabled Children.
- 5.2. In terms of equality impact, there are only positive outcomes, from funding the provision of housing adaptations for those residents with disabilities

6.0 Appendices

East Cambs & Fenland District Council Housing and Repairs Policy 2025 – 30
Summary Adaptations Policy 2025 - 30

7.0 Background documents

East Cambs Council Housing and Repairs Policy 2019.