

# HOUSING MODIFICATIONS FOR DISABLED PEOPLE

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Lodged au Greffe on 1st December 1998  
by the Housing Committee

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**STATES OF JERSEY**

**STATES GREFFE**

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## PROPOSITION

**THE STATES are asked to decide whether they are of opinion -**

to receive the report of the Working Party on housing modifications for disabled people and -

- (1) to agree to make the sum of £100,000 available to the Employment and Social Security Committee in 1999, to assist by way of a loan or grant in meeting the cost of home adaptations for disabled people when they do not have sufficient financial means to undertake the necessary alterations;
- (2) to establish a Grant Assessment Panel which would report to the Employment and Social Security Committee, with a membership from relevant States Departments, to advise on the personal, technical and financial aspects of home adaptations for disabled people.

## HOUSING COMMITTEE

- NOTES:
1. The Finance and Economics Committee comments are to follow.
  2. The Health and Social Services Committee supports this proposition.
  3. The Employment and Social Security Committee supports this proposition.

## REPORT

### 1. Background

The Social Policy Strategy Group established a Working Party to review the housing modifications necessary for disabled people. The terms of reference were -

“To consider the financial support to provide adaptations in the homes of people with disabilities living in rented and owner-occupied accommodation in Jersey and to make recommendations to assist these individuals”.

The Working Party has reported its findings and recommendations to the Health and Social Services, Housing and Employment and Social Security Committees.

### 2. Summary

Significant progress has been made in meeting the needs of disabled people in States rental accommodation; however, the needs of some owner-occupiers and those in private rental accommodation continues to give rise for concern. It is important that disabled people who wish to reside in their own homes are not prevented from doing so because of the cost of essential home adaptations.

This report summarises the issues arising and makes recommendations for a co-ordinated mechanism by which financial assistance for appropriate home adaptations could be made available to disabled people of limited means.

#### 3.1 Current situation

At present, the Housing Department will carry out, generally at no cost to the tenant, any necessary adaptations to enable States Housing tenants who are disabled to remain in their own home. Disabled owner-occupiers and private tenants are responsible for funding their own home adaptations. This can cause financial difficulties when income levels are low and/or savings

have been exhausted. Some costs are off-set by Social Security allowances and the loan of some disability equipment by Health and Social Services. Charities do not generally provide funds for this type of need.

### **3.2 Who is affected?**

Disability can affect any individual and can be acquired suddenly or develop slowly. It impacts upon family life, relationships and lifestyle. The type of adaptation, the reason it is needed and timing of need are all influenced by the disability and home circumstances.

In the 1996 Jersey Census, responses to the question on limiting long-term illness, health problem or disability indicated that 6,798 people considered they were affected to some extent. Of these, 53 per cent lived in owner-occupied accommodation, 26 per cent in States Housing, 17 per cent in private rental accommodation and four per cent in other accommodation. However, only very few of these people will be disabled to the degree that their home will need adapting.

### **3.3 Currently perceived need**

There are no precise figures on the owner-occupied or private rented accommodation requiring adaptations for disabled people. The best estimate of need can be drawn from the experience of the occupational therapy service; specifically, the case-load of the community occupational therapists. Experience shows that from a case-load of approximately 300 individuals in private households, there could be one major adaptation costing approximately £20,000-£50,000 every two years, one or two substantial adaptations costing approximately £10,000-£25,000 a year and five moderate adaptations costing up to £2,000 a year. The remaining minor adaptations can only be estimated at, say, 150 with costs ranging from £100 upwards. Not all individuals involved will require financial support, although experience suggests that approximately three-quarters will need some form of assistance with funding.

It is, therefore, estimated that in the first instance a States budget of £100,000 would be required, to be administered by the Employment and Social Security Committee. The fund would need to be topped up on an annual basis and monies sought through the decision conferencing procedure for 2000 and beyond. The Housing Committee has requested similar funding each year to carry out modifications to States rental accommodation.

#### 4. **Proposals**

##### 4.1 Financial options

Options for funding home adaptations for disabled people range from a full grant to a repayable loan, with or without interest payments, as discussed below -

###### (a) *Private loan/mortgage*

A private mortgage or loan has previously been the only way that owner-occupiers could raise finance for an adaptation, and would remain the first option if the client is able to meet repayments without undue hardship.

###### (b) *States loan*

The Housing Committee and Finance and Economics Committee are in discussion with various private financial institutions to reconfigure the States Loan scheme in the future, although there is likely to continue to be some assistance given with interest subsidy to low income earners.

The Housing Committee has discretion to grant additional loans to borrowers who need to carry out essential repairs or alterations to their property. However, this discretion is exercised cautiously as the Housing Committee is of the view that normally such loans should be sought in the private sector.

It is suggested that this system could be developed to enable needy disabled people to access the States Loan Scheme. Further discussions would need to take place with the Finance and Economics Committee to decide on the most appropriate method for repayment of both the capital sum and any interest due.

(c) *Grant funding*

It is proposed that those clients who cannot contribute to the cost of the adaptation might apply for grant aid from a central fund. This could be set up by the States as a (non-contributory) fund managed by the Employment and Social Security Committee (or as a Trust Fund). It would provide for those individuals who could afford neither the interest cost nor capital repayments of any loan provided.

(d) *States/private sector rental*

The Housing Committee generally funds recommended adaptations to States rental properties. Disabled individuals who rent accommodation in the private sector present the greatest challenge, but should be afforded, whenever possible, the same opportunities as other Jersey residents. Where minor adaptations are all that is required to assist a disabled person to live independently, some financial support might be considered. However, it is unlikely that major adaptations could be considered and a more realistic option might be for those who are eligible to move to States rental housing.

Consideration may need to be given to safeguarding States funds which have been granted to carry out adaptations should the property be sold at sometime in the future.

#### 4.2 Eligibility criteria

To target funds to those most in need, a number of eligibility criteria will need to be considered -

(a) *Residential status*

The disabled person should normally be residentially qualified and should be resident permanently in the Island. Adaptations must be at the person's only or main residence.

(b) *The person's functional ability and benefits to be gained*

The proposed adaptations must be supported by professional clinical staff and must enable an individual to remain independent, to fulfil normal life roles (for example, parent, wife or home-maker) and take responsibility for themselves.

(c) *The type and condition of the property*

Not all properties are suitable for adaptation by reasons of age, heritage value or the excessive costs involved and, in some instances, alternative housing may be the only viable solution. In cases of difficulty, transfer to States.

Housing is an option. The least expensive solution which also meets the person's needs would be sought.

(d) *The type of adaptation and costs*

Professional advice would be obtained in regard to the most appropriate adaptations and the costs involved.

## 5. **Policies for implementing housing adaptations**

A joint agreement between the Health and Social Services Occupational Therapy Department and the Housing Department entitled "Criteria for recommending adaptations in the homes of people with disabilities", currently provides the basis for therapists to recommend home adaptations. It is envisaged this should continue to provide a framework for recommendations.

### 5.1 Assessment and funding

Several States Departments may have a contribution to make in decisions about funding adaptations. Clinical assessment will be carried out by Health and Social Services; technical feasibility of major and minor works will be performed by Public Services or local builders and equipment suppliers.

It is proposed a Grant Assessment Panel with representatives of the appropriate States Departments would have responsibility for decisions about funding the necessary adaptations. The Panel would report to the Employment and Social Security Committee (or if a Trust fund was to be established, to the Trust Executive Committee). Any condition applied when finance was approved would be monitored. Follow-up maintenance would be the responsibility of the property owner.

The Planning and Environment Committee has agreed that, where applications are medically supported and adaptations are required for reasons of disability, there will not be a planning application fee.

### 5.2 Appeals procedure

An appeals procedure is necessary in respect of funding decisions by the Grant Assessment Panel, and it is proposed this should take the form of appeal to the Employment and Social Security Committee.