# THE LONG WAIT FOR A HOME







# **KEY FINDINGS**

Thousands of disabled people are stuck for years living in homes that are damaging to their health and their dignity as councils fail to provide the help they need.

62%
Nealy two

of councils broke the law<sup>1</sup> at least once last year by failing to fund agreed adaptations within the one year deadline.<sup>2</sup>

44<sup>0</sup>/<sub>0</sub>
Almost half

of councils had examples of disabled people waiting more than two years for payment; and eight councils reported waits of over four years.<sup>3</sup>

96%

of the occupational therapists we surveyed agreed that adaptations reduce the need for social care – further emphasising the need to act.<sup>4</sup>

Demand for Disabled Facilities Grants (DFG) is growing at twice the rate that councils are able to meet it. Applications have risen by

6%

since 2011/12 but the amount of adaptations funded in the same period has risen by only 3%.<sup>5</sup>

Every year, almost

2,500

disabled people wait over a year to get vital funding to make their homes accessible.<sup>6</sup>

<sup>&</sup>lt;sup>1</sup> Section 36 of the Housing Grants, Construction and Regeneration Act 1996

<sup>&</sup>lt;sup>2</sup> In January 2015 we sent FOIs to all 360 councils with a responsibility for housing. 245 councils responded

<sup>&</sup>lt;sup>3</sup> Ibid

<sup>&</sup>lt;sup>4</sup> The College of Occupational Therapists carried out a survey with occupational therapists (OT) with a specialism in housing in March 2015, which received 104 responses

<sup>&</sup>lt;sup>5</sup> In January 2015 we sent FOIs to all 360 councils with a responsibility for housing. 245 councils responded

<sup>&</sup>lt;sup>6</sup> In January 2015 we sent FOIs to all 360 councils with a responsibility for housing. 245 councils responded. This is based on the figures we received for the years 2011/12, 2012/13 and 2013/14

# WHAT ARE DISABLED FACILITIES GRANTS (DFGS)?

As people become disabled or get older, their housing needs may change. While some people will need to move to new, disabled-friendly homes, others will want to adapt their current homes.

This might include widening the doors or installing ramps so people can get in and out of their homes without the indignity of being carried. It could also include installing a downstairs bathroom for those who are unable to get upstairs.

Anyone who is disabled and requires essential adaptations to give them freedom of movement into and around their home can apply for a Disabled Facilities Grant (DFG).

However, this is subject to a strict means test, which limits support to only those who are not able to take out a loan to pay for the adaptations themselves. The test does not take into account the impact of taking out a loan on an individual whose monthly budget may already be over-stretched.

Disabled people should wait no longer than 18 months to get a DFG under current rules. Councils have six months to provide a decision once an individual has made an application.<sup>7</sup> If the grant is approved then payment should be made and the works completed within a further 12 months.



## **KATE**

Kate, 46, has severe degenerative arthritis and has been waiting for over 10 years for a home she can live in without a daily struggle.

Kate waited more than eight years to move into a home that could meet her needs as an electric wheelchair user, but since moving things have become even more difficult.

'I've been waiting for 18 months for the adaptations I need. My bathroom is unusable. I can't get through my front door without extreme difficulty, and even when I can, the path isn't wide enough to get anywhere.

The council say they can only afford to pay £5,000 for my adaptations, even though the legal maximum is £30,000. All the while I'm left living in misery – and going without food and heating to try and save up to make the changes myself. It's a nightmare.'

Real names have not been used to protect the anonymity of the case study

<sup>&</sup>lt;sup>7</sup> This is six months from the date of the formal application on the council's application form and does not include the time a person may have already spent waiting for an assessment by an occupational therapist and obtaining quotations or planning permission. An application is only considered valid if all the relevant paper work and evidence has been submitted. See: http://www.disability-grants.org/disabled-facilities-grant.html#sthash.kynxLS1j.dpuf

#### RECOMMENDATIONS

# THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

- Ensure no disabled person waits longer than 18 months for essential adaptations to their home.
- Increase their spending on DFGs to ensure that all eligible disabled people receive grants within the legal time limit. This will also reduce the pressure on social care budgets.
- Prioritise disabled-friendly homes and adaptations when making Better Care Fund plans.
- Ensure that all new homes are built to Lifetime Homes standards and 10% of new homes are built to full wheelchair accessible standards.

# WE ARE ALSO CALLING ON CENTRAL GOVERNMENT TO:

 Help councils meet this growing demand by increasing their funding of DFGs by 5% every year.

#### **DELAYS**

Every year, two thirds of councils are missing their legal deadlines to pay for vital adaptations – and disabled people are suffering as a result. Our research finds:<sup>8</sup>

- A third (33%) of councils have missed the six month legal time limit<sup>9</sup> at least some of the time to decide whether to approve an application for a DFG.
- Every year, around 4,000 disabled people wait longer than they should for a decision.
- 14 councils were late providing a decision in more than half of their cases.
- Seven councils failed to provide a decision within the time limit for two-thirds of applicants or more. For example, Waltham Forest only managed to provide a decision within 6 months 13% of the time and Ashford 21% of the time.
- Every year almost 2,500 disabled people wait over a year to get vital funding to make their homes accessible.<sup>11</sup>
- Almost half (44%) of councils had examples of disabled people waiting more than two years for payment. Eight councils reported waits of over four years.
- Almost two thirds (62%) of councils missed the one year time limit on completing adaptations at least some of the time.
- The worst councils failed to get works completed in one year for more than half of their applications. For example, Medway only managed to get works completed in time for a third (35%) of the applications they approved.

These delays are leaving disabled people stuck sleeping in their lounge, washing at their kitchen sink or at risk of falling down the stairs and needing hospital treatment.

'Many DFGs are not progressed because additional funding cannot be secured. The impact of this is a sizeble increase in care costs; and a detrimental decrease in the wellbeing, dignity, and the ability to live independently for many people (including disabled children) and their carers.'

Julia Skelton (Director of Professional Operations), College of Occupational Therapists.

## THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

Ensure that no disabled person waits longer than 18 months for essential adaptations to be made to their home.

<sup>&</sup>lt;sup>a</sup> In January 2015 we sent FOIs to all 360 councils with a responsibility for housing. 245 councils responded – a response rate of 68%

<sup>&</sup>lt;sup>9</sup> Section 34 (1) of the Housing Grants, Construction and Regeneration Act 1996

 $<sup>^{\</sup>rm 10}$  This is based on figures we recieved for the years 2011/12, 2012/13, 2013/14

<sup>&</sup>lt;sup>11</sup> Section 36 of the Housing Grants, Construction and Regeneration Act 1996. Councils must pay DFGs within 12 months. This data is based on the figures we received for 2011/12, 2012/13, 2013/14.

#### **FUNDING**

#### Councils are struggling to meet the increase in demand

Demand for DFGs is growing at more than twice the rate that councils are able to meet it. DFG applications have risen by 6% since 2011/12 but the amount of adaptations funded in the same period has risen by only half that (3%).<sup>12</sup>

There has also been a 7% cut in the Disabled Facilities Grant (DFG) in real terms across England<sup>13</sup> and Wales<sup>14</sup> since 2012/13,<sup>15</sup> despite government analysis in that year finding that the need for DFGs outstripped funding by ten times.<sup>16</sup>

This ever-shrinking pot of money explains why councils are struggling to meet this growing demand for DFGs.

In partnership with the College of Occupational Therapists, we asked over 100 occupational therapists, who are responsible for assessing whether disabled people need an adaptation, if the budget for DFG is enough to meet demand. More than three fifths (62%) disagreed saying the budget for DFGs should be higher.<sup>17</sup>

#### Why should councils invest in adaptations?

When disabled people live in inaccessible housing, unsuited to their needs, the costs to the NHS are enormous.

Disabled people are more likely to suffer from physical injuries such as trips and falls, as well as mental health problems when their homes do not meet their needs.

A lack of disabled-friendly homes also results in higher social care costs for councils. This is because care workers are having to help people to cook and wash due to the constraints of their home, or as a result of people being forced to move into more expensive residential care because they can no longer live in their own homes.

Our survey of occupational therapists also clearly demonstrated this impact, with 96% agreeing that adaptations reduce individuals' need for social care. 18



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<sup>&</sup>lt;sup>12</sup> In January 2015 we sent FOIs to all 360 councils with a responsibility for housing. 245 councils responded – a response rate of 68%. This analysis is based on this data

<sup>&</sup>lt;sup>13</sup> Based on responses from 250 housing authorities (77% response rate)

<sup>&</sup>lt;sup>14</sup> Based on responses from 14 Welsh authorities (64% response rate)

 $<sup>^{\</sup>rm 15}$  Using inflation rates of 1.77% for 2012/13 and 2% for 2013/14, taken from ONS data

<sup>16</sup> https://www.gov.uk/government/uploads/system/uploads/attachment\_data/file/6335/1850571.pdf

<sup>&</sup>lt;sup>17</sup> The College of Occupational Therapists carried out a survey with occupational therapists (OT) with a specialism in housing in March 2015, which received 104 responses

<sup>18</sup> Ibid

The need for social care can be reduced by adaptations in a number of ways. For example, having a wet-room installed could allow someone in a wheelchair to wash themselves and no longer need regular visits from care workers. Accessible work-surfaces can also help wheelchair users prepare their own food, rather than relying on care workers to come in to prepare meals.

We estimate that the lack of disabled-friendly homes costs the NHS and local authorities (through social care) around £450 million every year. <sup>19</sup> To reduce this enormous cost, it is vital that local authorities and central Government invest in adaptations now.

#### **Council spending on DFGs**

With 5 million people with mobility impairments, 20 300,000 disabled people on housing waiting lists across Great Britain, 21 and an ageing population, the demand for DFGs will only continue to grow.

Despite this challenge, some councils are failing to even use the funds they are given to make disabled people's homes more suitable for their needs.

One in twelve (8%) councils are failing to spend their full DFG grant.<sup>22</sup> Last year, Greenwich spent only 71% of their grant, despite having almost 900 disabled people on their housing waiting list, and being unable to spend the money on anything else. Similarly, Bolsover only managed to spend half (46%).<sup>23</sup>

#### THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

Increase their spending on DFGs to ensure that all eligible disabled people receive grants within the legal time limit. This will also reduce the pressure on social care budgets.

#### WE ARE ALSO CALLING ON CENTRAL GOVERNMENT TO:

Help councils meet this growing demand by increasing the amount available for DFG by 5% each year.

<sup>&</sup>lt;sup>19</sup> £300 million to the NHS and £150million to social care. Leonard Cheshire Disability (2015), The real cost of the lack of disabled-friendly homes

<sup>&</sup>lt;sup>20</sup> The Hidden Housing Crisis, Leonard Cheshire Disability, 2014

<sup>&</sup>lt;sup>21</sup> No Place like Home, Leonard Cheshire Disability, 2014

<sup>&</sup>lt;sup>22</sup> We undertook FOI research at every housing authority in England and Wales, results are based on responses from 283 authorities (80% response rate)

<sup>23</sup> Ibid



# **ADAM**

Adam, 51, is a wheelchair user who became disabled following an accident at work. He has waited over 10 years for a home which is safe for him to live in. This is despite being moved into a housing association home which he was told could be easily adapted to meet his needs.

Adam was initially told he would receive DFG funding for a wet-room and kitchen extension so he could use them both in his wheelchair.

However, the council later refused the work, saying he would have to pay up to £100,000 out of his own pocket – substantially more than he and his family could afford.

Adam says: 'I rely on a wheelchair but can't use it in my own home. I move around my home by hanging onto furniture or crawling.

When I can't get upstairs I have to use a bucket as a toilet, wash at the kitchen sink and sleep in a chair. It's humiliating.'



# **BETTER CARE FUND – HOW COUNCILS SPEND THE MONEY**

The £3.8bn Better Care Fund (BCF) was introduced in 2013 in an effort to help better join up health and social care services. The first plans are to be implemented from April this year.

However, analysis of those BCF plans reveals a worrying lack of focus on housing. We are concerned that DFG funding (currently included in the BCF) will be redirected to fund other priorities – which would make things even worse for disabled people like Adam, Kate and Stephan (in later pages). Under current arrangements, three quarters (75%) of English councils use money from their own budgets in addition to the DFG budget they are allocated from central government.<sup>24</sup>

However, once the DFG budget becomes part of the BCF, only 10% said they would spend more than their DFG allocation on housing.<sup>25</sup>

Even more worryingly, one third (37%) of councils told us that they are not planning to spend any of their BCF allocation on housing.<sup>26</sup>

## THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

Prioritise disabled-friendly homes and adaptations when making Better Care Fund plans.

<sup>&</sup>lt;sup>24</sup> Based on responses from 114 top tier local authorities (75% response rate)

<sup>25</sup> Ibid

<sup>&</sup>lt;sup>26</sup> Ibid

#### LIFETIME HOMES

Unless all new homes are built so they can be easily adapted to disabled people's needs (i.e. Lifetime Homes standards) the demand for adaptations will only continue to grow. Councils will struggle to meet this demand as they are asked to stretch their budgets further.

Ensuring that as many new homes are built to Lifetime Homes standards as possible will help to reduce both the need for adaptations, and the cost for when they are needed.

The costs of making simple adaptations to a standard home could be more than £20,000 - more than five times the cost of building a home to Lifetime standards and carrying out the same adaptations (estimates below).<sup>27</sup>

Lifetime Homes<sup>28</sup> are ordinary houses and flats which incorporate 16 design criteria that can be universally applied to new homes with an average cost £1,100 or less<sup>29</sup>. These standards actually save money in the long run, by ensuring that things like grab-bars and stair-lifts can be easily and cheaply installed if people's needs change.<sup>30</sup>

	Cost of adaptation in a standard home	Cost of adaptation in a Lifetime Home*
Installing a ramp	£450	£0
Widening entrance door	£2,500	93
Widening internal doors	Estimating this could be four doors, the total would be £2,000	93
Installing a stair-lift	£9,600	£2,400
Installing ten grab bars	£2,500	£500
Wet-room conversion of bathroom	£3,500	93
Initial building costs	93	£1,100
Total	£20,550	£4,000

<sup>\*</sup>It is £0 where it is unnecessary as it comes as standard

<sup>&</sup>lt;sup>27</sup> Estimates undertaken by the Leonard Cheshire Disability Estates Team

<sup>&</sup>lt;sup>28</sup> Lifetime Homes standards were developed by Habinteg and the Joseph Rowntree Foundation, details are available here: http://www.lifetimehomes.org.uk/pages/about-us.html

<sup>&</sup>lt;sup>29</sup> Estimates vary. The CLG Housing Standards Review Consultation Impact Assessment estimated the average cost as £1,100. A previous CLG estimate put the average cost at £547. DCLG The Future of the Code for Sustainable Homes, 2007

<sup>30</sup> Details of the Lifetime Homes Design Standards can be found here: http://www.lifetimehomes.org.uk/data/files/For\_Professionals/accessible\_revisedIthstandard\_final.pdf

Investing in Lifetime Homes also saves councils money by reducing unnecessary social care costs. As stated previously, disabled people who can live in their homes independently will need less social care. Moreover, many disabled people who want to live in their own homes are currently prevented from moving out of costly residential services because they cannot find disabled-friendly homes.<sup>31</sup>

## THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

Ensure that all new homes are built to Lifetime Homes standards.

#### Wheelchair accessible homes

In many cases homes simply cannot be adapted so they meet the needs of wheelchair users.

More than a quarter (28%) of homes in England which are not currently wheelchair accessible cannot be converted.<sup>32</sup>

A further one in six (16%) could only become accessible with major or 'problematic' works.<sup>33</sup>

And this measure of adaptability is only to make homes 'visitable' for a wheelchair user. It doesn't even include an accessible kitchen or wet-room so wheelchair users can wash and cook independently. The numbers of homes which are able to be adapted to fully wheelchair accessible standards is likely to be even lower.

# THAT'S WHY WE ARE CALLING FOR COUNCILS TO:

Ensure that 10% of new homes are built to full wheelchair accessible standards.

<sup>&</sup>lt;sup>31</sup> Leonard Cheshire Disability (2015), The real cost of the lack of disabled-friendly homes

<sup>32</sup> This is out of 95% of all homes in England which are not currently visitable, as of 2012 - English Housing Survey, Profile of English Housing 2012. DCLG

<sup>33</sup> Ibid



# **STEPHAN**

Stephan, 30, has cerebral palsy and had to wait more than seven years for a home he could get around in his electric wheelchair.

However, when Stephan eventually moved into his home, it still didn't meet his needs. The house had some adaptations – widened internal doors and an electric front door, but it was not designed for someone using a wheelchair, so he is still unable to use many parts of his home.

Stephan's experience shows how adaptations can only do so much when homes are not built to wheelchair standards in the first place.

'I thought when I moved into this house I would get my independence back. Instead I have to rely on my partner for support with a lot of things and I can't cook meals for myself. It is really frustrating.'

'Even simple things, like the plug sockets being out of reach, has such an impact on my ability to do anything without help. I wish more homes were built so it was easy to adapt them for people who use wheelchairs.'



#### **CONCLUSION**

Thousands of disabled people like Kate, Adam and Stephan are waiting too long for vital adaptations and are stuck sleeping in their lounge, washing at their kitchen sink, or at risk of falling down the stairs and needing hospital treatment.

Disabled people deserve to live in their homes with independence and dignity. They deserve disabled-friendly homes as soon as they need them, not years from now.

Councils must do better and meet the legal deadlines for providing adaptations. Central government also need to play their part. The pot of money to help create the homes disabled people need is shrinking, when the evidence is clear that demand is growing, and will only continue to grow.

We face a situation where a serious lack of disabled-friendly housing is continuing to damage the health and life chances of thousands of individuals across the UK. Now is the time to act to reduce the immense pressures on health and social care budgets. We must build more disabled-friendly homes and have the funding available to adapt existing homes now.

# EVERY YEAR ALMOST 2,500 DISABLED PEOPLE WAIT OVER A YEAR TO GET VITAL FUNDING TO MAKE THEIR HOMES ACCESSIBLE.

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