

Proposed House Improvement (Adaptations) Scheme 2018 - summary and analysis of consultation responses July 2018

1. Introduction

The consultation on the Proposed House Improvement (Adaptations) Scheme ran for six weeks from 1st May 2018 to June 12th 2018.

The Department of Infrastructure sought views on the proposed scheme, which aims to:

- Provide financial assistance for specialist equipment to eligible applicants who have been clinically assessed by DHSC Occupational Therapists
- To enable people to remain independent in their homes for longer

Views were sought from everyone but in particular, relevant stakeholders, including public sector tenants, private rental sector tenants, homeowners, local housing authorities and charity/third sector organisations.

2. Responses

The consultation attracted 48 responses in total, with all 48 respondents completing the survey online.

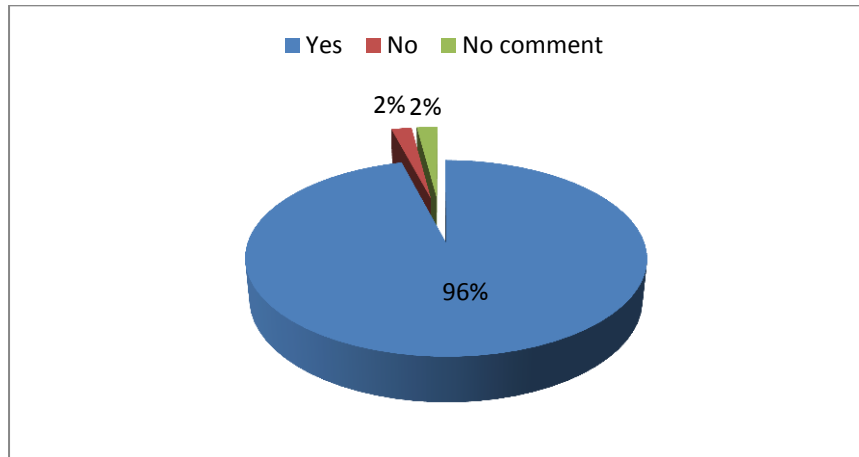
Of the 48 surveys completed, 15 gave permission for their responses to be published in full, 25 gave permission for their responses to be published anonymously and 8 did not wish their responses to be published.

Two responses were received from organisations:

- U3A Isle of Man
- Onchan District Commissioners

The survey opened with an explanation that financial assistance is offered under the Home Improvement (Adaptations Scheme) to improve the accessibility of an eligible person's home on the basis of clinical need and advice. This was followed with a definition of who is considered to be an eligible applicant.

Question 1: Do you think that financial assistance should be available to enable eligible persons to adapt and improve the accessibility of their homes?

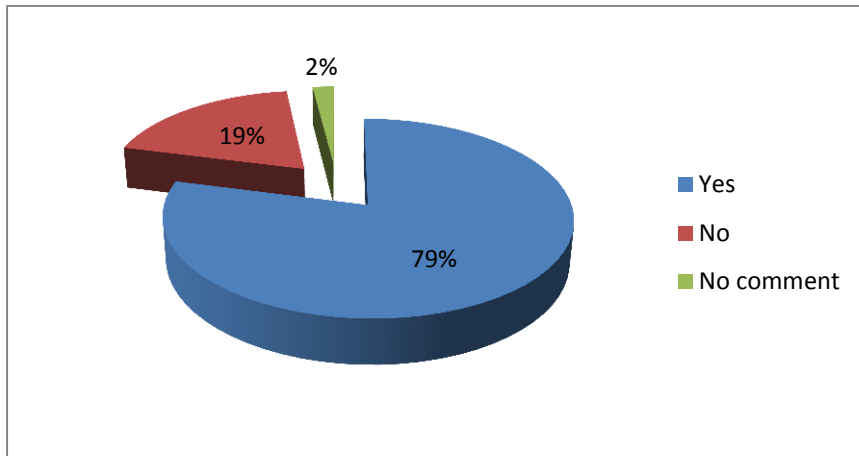


Option	Total	Percent
Yes	47	95.92%
No	1	2.04%
Not Answered	1	2.04%

The majority of respondents were in favour of financial assistance being available to enable eligible persons to adapt and improve the accessibility of their homes. Typical feedback follows:

- “Enables people to have as full a life as possible”
- “Not everyone can afford to have the work done to make their lives easier”
- “Aids and Adaptations can extend the length of time a person can live independently”

Question 2: Do you think the maximum amount of assistance is acceptable?



Option	Total	Percent
Yes	38	79.17%
No	9	18.75%
Not Answered	1	2.08%

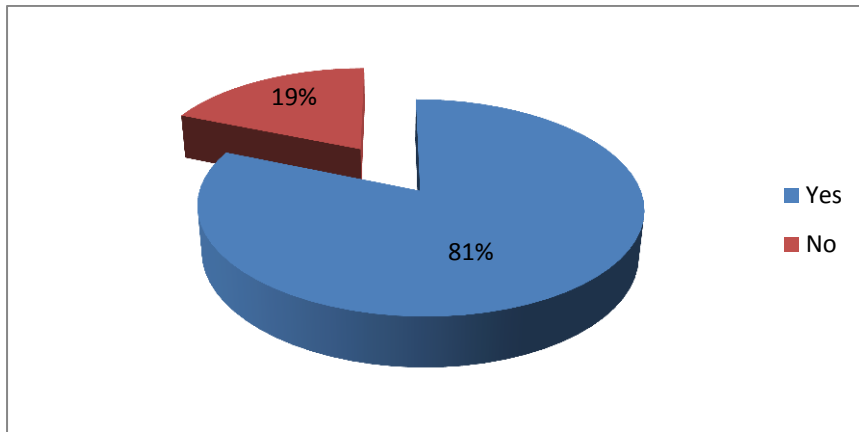
The majority of respondents felt that the maximum amount of assistance was acceptable.

- "30-50K will cover the majority of needs"
- "This sounds about right"

19% of people who didn't feel that the maximum amount of assistance was acceptable

- "I would prefer a lower ceiling"
- "Costs of some adaptations may exceed this"

Question 3: Do you agree that access to the scheme should be means tested?



Option	Total	Percent
Yes	39	81.25%
No	9	18.75%
Not Answered	0	0%

81% of respondents were in favour of the scheme being means tested.

- "There are too many cases where people get benefits but could afford to pay"
- "Someone on a lower income can have more disposable income than someone with a higher income"
- "This scheme should be able to help those who are 'in need' and not just 'want'"

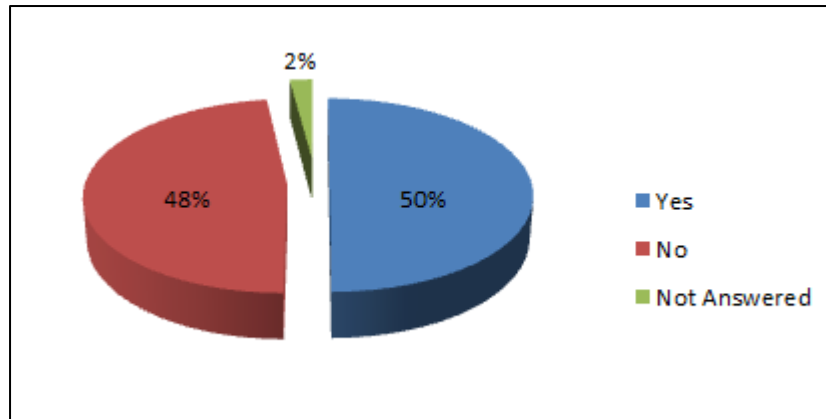
19% of respondents did not agree that the scheme should be means tested

- "It should be means tested on the basis of income and expenditure"
- "This is unfair, the spouse could also be the carer"
- "An income of £60,000 doesn't mean a disposable income of £60,000"

The next section of the survey looks at assessing the income of eligible applicants. It explains that under the proposed scheme there would be two income bands. Applicants with taxable incomes up to £15,000 were considered to be on low income and fell into Group 1 and applicants whose income exceeded £15,000 but still fell below the maximum gross income of £60,000 fell into Group 2.

Question 4: Is the maximum income threshold of £60,000 appropriate?

There were 47 responses to this question.



Option	Total	Percent
Yes	24	50.00%
No	23	47.92%
Not Answered	1	2.08%

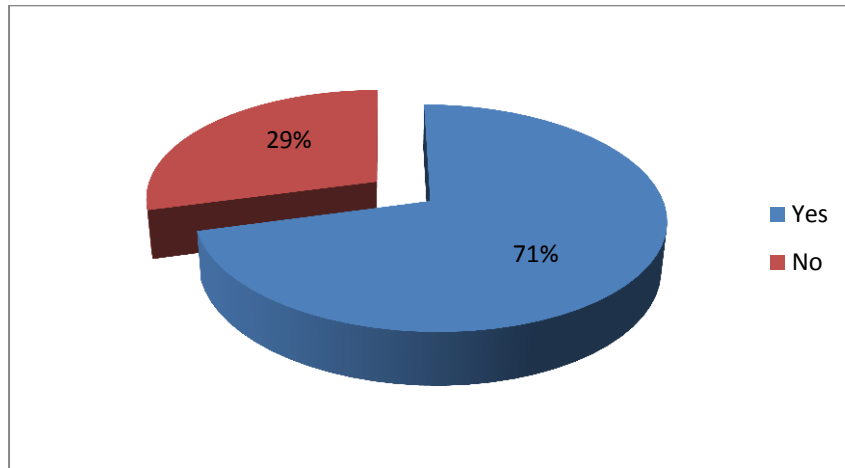
Question 4 divided opinion with 50% of the respondents agreeing that £60,000 was an appropriate amount for the maximum income threshold.

48% of respondents didn't agree that the maximum income threshold was appropriate.

From the respondents that didn't agree 35% of them felt that the maximum income levels were too low and that more recognition should be given to people's outgoings as someone on a higher income with significant financial commitments could potentially have less disposable income than those on a lower income.

Another 17% felt that the maximum income threshold was too high and that 60k would constitute two very good salaries in one household.

Question 5: All eligible applicants can receive at least 50% of the costs of authorised equipment and works. Do you think this is acceptable?



All 48 respondents replied to this question. Of these, 71% agreed that eligible applicants should receive at least 50% of the costs of authorised equipment and works and the remaining 29% felt that this was not acceptable.

Some of the comments from those who agreed it was acceptable were as follows:

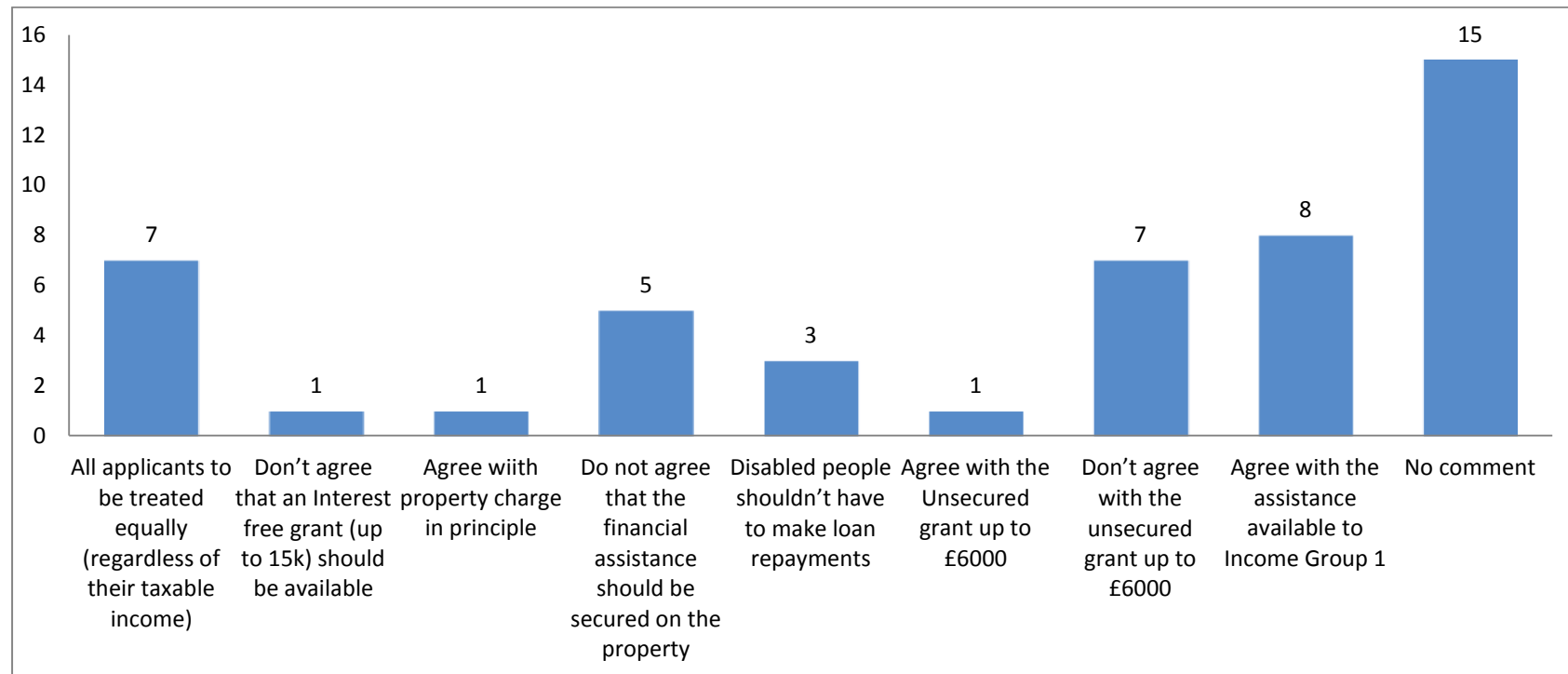
- "Individual circumstances should be taken into consideration when determining an award".
- "Yes but with larger projects an interest free loan should be available for applicants who are unable to find remaining funds"
- "I agree with this as long as means testing is in place".

Some of the comments from those who felt that it wasn't acceptable were as follows:

- "Assistance should be granted in full - 100%"
- "A waste of tax payers money, they should be encouraged to move somewhere more suitable"
- "The financial benefit should be based on 'care needs' not income"

The survey continues by seeking feedback on the proposed provisions for assistance. Those applicants on a low income (group 1) can receive a non-repayable unsecured grant up to £6,000 and a total interest free grant up to £15,000.

Question 6: Do you have any comments on the type of assistance available to Income Group 1 applicants?



From the **33** comments that we received **21%** of respondents agreed with the type of assistance that was available to those in Income Group 1 (low income).

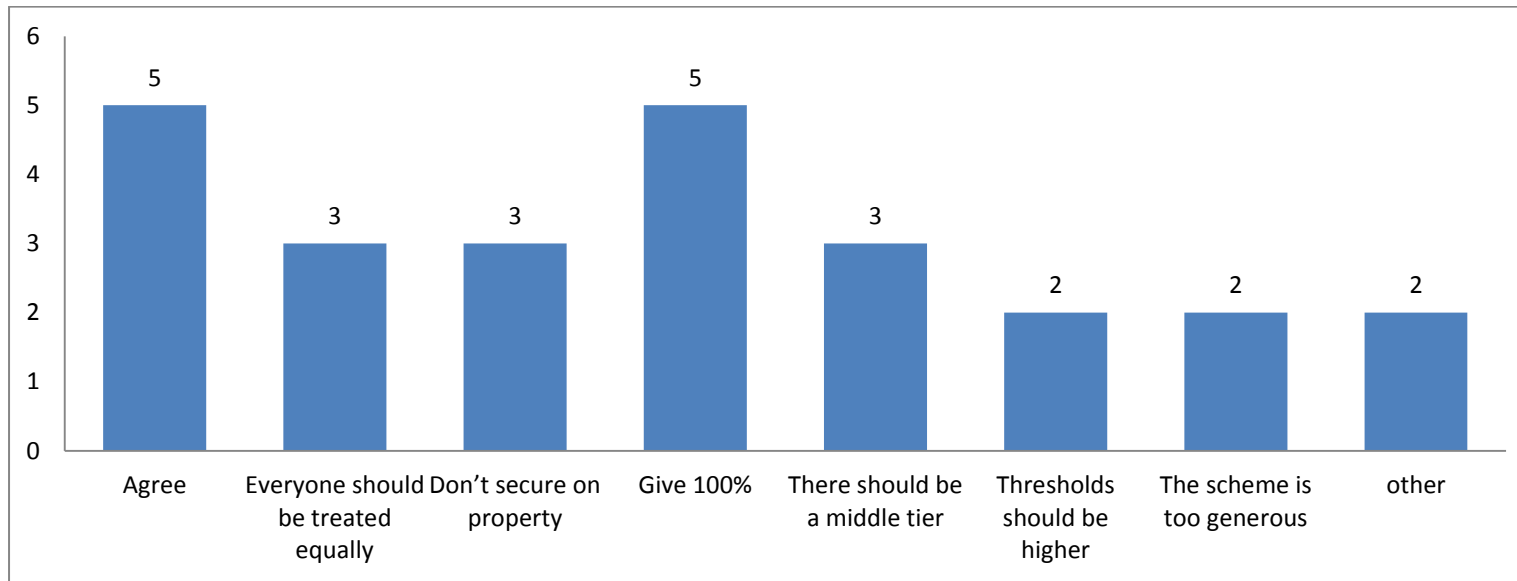
15% felt that a financial charge should not be put on the property. The majority of these respondents felt that in the event that an applicant died it was unfair that the property would need to be sold on in order to pay back the financial assistance to the Department. The reasons stated were that the money from the property may be needed for the applicant's partner to move on and also that the applicant may wish the property to be part of their family's inheritance.

9% of respondents felt that it was unfair to expect people with disabilities to pay back loans when their disability is not something within their control.

21% didn't agree with the unsecured grant of £6,000 and felt that a higher unsecured grant should be offered

Those applicants in Group 2 with a taxable income above £15,000 (but a gross income below £60,000) can receive an unsecured interest free loan up to £5,000. Loans up to £30,000 or £50,000 in exceptional need can be provided interest free when secured on a property over a term of up to 25 years.

Question 7: Do you have any comments on the type of assistance available to Income Group 2 applicants?



Of the 25 responses received, 20% agreed that the type of assistance offered to Income Group 2 was acceptable.

12% of respondents felt that there shouldn't be two separate groups and that everyone should be treated the same.

- "Means testing discriminates against those who go out to work"
- "Why should the two groups be treated differently"

20% of respondents felt that it was unfair to provide loans and that all eligible applicants should be given non repayable grants to meet their clinical needs. Some comments received were as follows:

- “Nobody chooses to be in this position”
- “How are disabled people meant to pay back loans”
- “Assistance should be given as a grant not a loan”

8% of respondents felt that the scheme was too generous

- “All grants should be 100% repayable”
- “I would be happier to see a lower threshold of 50K”

12% of respondents felt that the difference between the income bands was too big and a middle tier should be considered.

- “It may be better to have a sliding scale”
- “I would like to see a middle group”

12% of respondents didn't agree with a charge being put on the property

- “This is assuming that everyone owns their own property”
- “This is basically saying you need to sell on your death to pay us back”

8% of people felt that the thresholds for the grants and the interest free loans were too low and should be raised to a more acceptable amount.

- I would suggest a figure of £10,000 which would be more suitable
- Non repayable grants should be offered to all households with income under £30,000

Applicants are expected to contribute up to and including the full cost of the approved works if they have the funds to do so. Applicants are able to retain the first £13,000 of their own savings. Anything above £13,000 will be expected to be contributed.

Question 8: Is it appropriate that applicants are expected to contribute their own funds to any financial assistance that they may receive from the Scheme if they are able to pay?



Option	Total	Percent
Yes	36	75.00%
No	11	22.92%
Not Answered	1	2.08%

75% of respondents agreed that applicants should be expected to contribute their own funds to any financial assistance they receive if they have the funds to do so.

- "People should be encouraged to look after themselves – not get hand-outs".
- "Yes but 13k should be set much higher"
- "In the current economic climate everyone needs to contribute including those on limited incomes – otherwise the scheme is open to abuse"
- "Depends if a parent is caring for a child indefinitely, they could potentially spend their lives savings while others get all for free"

23% of respondents felt that it was unfair to ask applicants to contribute their own savings

- "It's like you are punishing people who have savings"
- "Why should people be forced to spend their savings on essential equipment/adaptations because they are disabled"

- “The loan should only ever be given on the basis of a clinical diagnosis and level of income should not take into account any savings an individual may have”
- “The Government should assist disabled people with these expenses. The people did not ask to be disabled. Able bodied tax payers should be prepared to foot the bill”.

3. Final Thoughts

24 respondents provided their final thoughts, comments or recommendations about the proposed amendments.

The four most common themes are as follows:

- Every application should be considered on a case by case basis.
- Thought should be given to Public Sector tenants.
- Looks like a very positive step towards a good quality of life.
- Further research should be done into the UK scheme so we can follow suit.

There were many other thoughts and considerations made about the proposed amendments including:

- Whether staying at home is better than being put in a care home.
- Public sector tenants on low income should have the same opportunity than those with their own homes.
- Those who are higher earners should have the same opportunities.
- Those with savings should not be penalised.
- Grants should focus on need and not income.
- Consider all outgoings as well as income.

4. Conclusion

The Department thanks all respondents for taking the time to complete the survey. All responses, grouped by question and individual, will be considered as the Department develops its recommendations for Tynwald.

5. Next Steps

The Department, having considered all interested party feedback and consultation responses, will progress the new Home Improvement (Adaptations) Scheme to Tynwald.