

Report of the consultation on the proposal to review financial assistance for people receiving housing support

Date: 2 nd March 2018	Service Area: Commissioning
Report Author: Avril Hunter	HASLT Lead: Kathy Clark

1.0	Executive Summary
1.1	The proposal to review financial assistance for people receiving housing support is one of the HAS2020 proposals to realise £250,000 of savings. Resources will also be realised to develop the Assistive Technology offer.
1.2	If the proposal does not go ahead, savings would have to be found elsewhere and the Assistive Technology service could not be developed.
1.3	The proposal has been subject to consultation with people directly affected by letter and through the website with the public and other interested parties such as housing providers and the voluntary and community sector.
1.4	There was a very good response to the consultation from people directly affected (1,037 out of 1,748 – 59%) and the response broadly reflected the age and gender profile of all people directly affected. 85% were over 65 and 63% female. 79% directly affected by disability or long-term limiting condition.
1.5	Over half of respondents disagreed or strongly disagreed with the proposals and strong feelings were expressed in individual comments about the effect on financial and mental wellbeing. Some respondents did express that they agreed with the proposal and over one third neither agreed nor disagreed.
1.6	The consultation asked what would make it easier if the proposal went ahead and the mitigations favoured by over half of respondents were giving six months' notice and having access to welfare benefits check from the IMT team
1.7	HASLT considered the report on Monday 19 th February and agreed that the report go forward to HASEX on 2 nd March.
2.0	Recommendations
2.1	That HASEX note that the responses to the consultation show finely balanced views of the proposal and clear opinions about what would make it easier if the proposal was to be implemented. It is a difficult decision as

	<p>the proposal will make things worse for people but in order to make the savings required and to develop the Assistive Technology service, the proposal should be implemented.</p> <p>That the Corporate Director, in consultation with the HASEX member approves the implementation of the proposal from April 1st 2018 with the key mitigations that:</p> <ul style="list-style-type: none"> • Implementation is deferred to 1st October for people currently in receipt of financial assistance in order to allow people and their carers to decide whether they are going to continue with the service, for service providers to be able to talk to them about the options available, for sheltered housing providers to review their service and for the programme of BACS triage to be embedded. • there is a programme of prioritised triage from the Benefits, Assessment and Charging (BACS) Team as outlined in Section 6.4.
3.0	Report Details
3.1	The reason for this proposal is to make some of the savings for the HAS2020 programme. It has been put forward because the County Council does not have to offer financial support for people in these circumstances. It is only obliged to offer a financial assessment to people who receive social care services after they have been assessed as being eligible for that support. Most other County Councils have already had to do this.
3.2	If the proposal goes ahead, it will directly affect about 1,700 people who would lose the contribution to their costs by between £0.36 and £27.00 every week. Most people would lose between £6.00 and £9.00. It would also mean that new users of the services in the future would not be able to apply for a financial assessment towards the costs.
3.3	It is estimated that the proposal will save £960,000 every year. This will be used for savings (250,000 from 2019/20), and to develop the Assistive Technology service for people with eligible social care needs and provide a trusted provider for the wider community to be better able to help vulnerable people live independently at home using this money
3.4	If the proposal does not go ahead, other ways will have to be looked at to make the savings for the HAS2020 programme and to develop the Assistive Technology service
3.5	<p>Key messages from the consultation:</p> <ul style="list-style-type: none"> • The significant majority of respondents were aged over 65 at 84.9%. Of those over 65, 41% were 75-84 and just over 28% over 85. The next age category was 12.4% being 50-64. 63% of respondents were female. • 79% were people directly affected by disability or long-term limiting condition. • The analysis of responses by District/Borough area shows response rates of between 52.8% (Ryedale) and 63.1% (Selby).

	<ul style="list-style-type: none"> • Of those that gave a response, the highest response rate was from those living in sheltered housing at 69%, followed by those with a community alarm service at 54%. Just under one third of those living in Extra care responded. • 53% responded that they completely or mostly understood the proposal. 33.5% that they somewhat or partly understood and 13.7% that they did not understand. • 56% strongly disagreed or disagreed with the proposal. 15.6% agreed or strongly agreed. One third neither agreed nor disagreed. • Managing money was seen as making things worse for the highest percentage of respondents at 61.4%, followed by the ability to live independently at 51.6%. Just over half said it would make mental wellbeing worse. • An average of 1 in 4 respondents said that the proposal wouldn't make any difference to any aspects of their well-being. A small number of respondents said that the proposal would make things better – between 2.4% and 5%. • Most respondents, at 44.7%, ranked having 6 months' notice the most important mitigation to the proposal, followed by an Income Maximisation check at 40.4%. Looking at the 1st and 2nd most important together, having 6 month notice was the most mentioned at 65.5% followed by an income maximisation check at 55.5%. Giving three months' notice was seen as most important for 13.3% and second most important for 25.7% • Unpaid carers were asked how the proposal would affect them in their caring role across four aspects of their well-being. The highest number of respondents (5) felt their ability to live independently would be made worse, followed by managing money (4) and mental well-being (4) also being worse
3.6	<p>The comments have been themed, then grouped according to theme. Some comments covered more than one issue so were allocated to more than one theme (up to three themes). The comments reflected the balance of views from the questions above.</p> <p>When asked about how it would affect them (700 comments), the bulk of the themes reflected the impact on them financially (47.9%), that the service provides reassurance for themselves and carers (30%), the ability to live independently (12.7%), impact on well-being (22.7%) and causing anxiety and stress (10.4%). It has to be noted that there were many individual comments expressing very strong feelings (disagreeing) about the impact the proposal would have.</p>

A small number of comments (25) related to people who said they did not need the service or would pay fully or partially.		
People Directly affected Additional comments received re how proposal will affect them		
Top 5 main concerns raised	No of comments received	% of total 700 comments
Individuals either unable / would struggle to afford to fund service themselves	335	47.9%
Individuals feel that the service provides reassurance for themselves / family / carers	210	30.0%
Individuals feel that the proposal will impact on their health and wellbeing	159	22.7%
Individuals feel proposal will make them more vulnerable / less able to remain independent in their own home	89	12.7%
Individuals feel that the proposal is causing / likely to cause anxiety/stress	73	10.4%
<p>When asked about things that could make it easier, (285 comments) the most common theme was not to go ahead with the proposal mentioned in just over 1 in 5 of the comments. 11% of the comments indicated that people either didn't know what could make it easier or that nothing else would make it easier. A number of comments related to: phasing it out gradually(20), keeping for those who currently have assistance and stopping new applications (18), having 12 months to prepare (3), service being provided at a reduced cost(1).</p> <p>16 people mentioned concern about their tenancy or having to move to another property.</p>		
People directly affected Additional comments rec'd re what could make it easier if proposal goes ahead		
Top 5 suggestions	No of comments rec'd	% of total 285 comments
Do not go ahead with proposal / Disagree with proposal	64	22.5%
Don't know / Nothing else would make it easier	32	11.2%
Does not understand some or all of the options for mitigation given	28	9.8%
Individuals either unable / would struggle to afford to fund service themselves	23	8.1%
Phase out gradually	20	7.0%
<p>When asked if they had any other comments (366 comments), 26% were about struggling financially, 22% that the service provides</p>		

	<p>reassurance, 16% about disagreeing with the proposal, 15% that public sector cuts are targeting the vulnerable and 11% about the impact on their well-being.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">People Directly Affected Additional comments received on the proposal</th> </tr> <tr> <th style="width: 60%;">Top 5 concerns raised</th> <th style="width: 20%;">No of Comments rec'd</th> <th style="width: 20%;">% of total 366 comments</th> </tr> </thead> <tbody> <tr> <td>Individuals either unable / would struggle to afford to fund service themselves</td> <td style="text-align: center;">95</td> <td style="text-align: center;">26.0%</td> </tr> <tr> <td>Individuals feel that the service provides reassurance for themselves / family / carers</td> <td style="text-align: center;">80</td> <td style="text-align: center;">21.9%</td> </tr> <tr> <td>Do not go ahead with proposal / Disagree with proposal</td> <td style="text-align: center;">57</td> <td style="text-align: center;">15.6%</td> </tr> <tr> <td>Concern about Public Sector targeting cuts at older people/most vulnerable/most in need</td> <td style="text-align: center;">56</td> <td style="text-align: center;">15.3%</td> </tr> <tr> <td>Individuals feel that the proposal will impact on their health and wellbeing</td> <td style="text-align: center;">41</td> <td style="text-align: center;">11.2%</td> </tr> </tbody> </table>	People Directly Affected Additional comments received on the proposal			Top 5 concerns raised	No of Comments rec'd	% of total 366 comments	Individuals either unable / would struggle to afford to fund service themselves	95	26.0%	Individuals feel that the service provides reassurance for themselves / family / carers	80	21.9%	Do not go ahead with proposal / Disagree with proposal	57	15.6%	Concern about Public Sector targeting cuts at older people/most vulnerable/most in need	56	15.3%	Individuals feel that the proposal will impact on their health and wellbeing	41	11.2%
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3.7	<p>One immediate lesson learnt from the consultation was that the communication was not clear enough that it was not the service that was being reviewed, but the NYCC financial help for paying for the service.</p>																					
4.0	Significant Risks And Mitigation																					
4.1	<p>If the decision is to go ahead with implementing the proposal, the following are significant risks:</p> <p>That there is criticism and adverse publicity for the Council about going ahead with the proposal when the majority of respondents did not agree and said it would make things worse for them</p> <p>That there is one or more incident where a person no longer has the service as a result of the proposal who falls or is put at risk through not having the service.</p> <p>That there are more referrals to Health and Adult Services because of the proposal which could result in increased expenditure.</p>																					
4.2	<p>If the decision is to go ahead with implementing the proposal, the mitigations of deferring implementation until 1st October and having access to an IMT check were identified from the consultation as being most important. These would go towards mitigating the risks identified at Section 6.1.</p>																					
4.3	<p>Deferring implementation until 1st October would allow the people to prepare for the change, for themselves and their carers to decide whether</p>																					

	<p>they are going to continue with the service, find an alternative service, for sheltered housing providers to review their service and for the programme of IMT triage to be embedded. It will also allow time for any assessments needed to identify if someone has an eligible social care need can be undertaken</p>
4.4	<p>The BACS triage would mean that people affected will be prioritised with initial triage, benefits checks and then provision of the welfare benefits service (and an offer of the holistic check, e.g. bus passes, blue badges, accessing other charitable sources, help with fuel bills etc.) to make sure that as part of the mitigation offer we make sure everyone has their full benefits entitlement and any financial detriment is as limited as possible.</p> <p>Some of the people affected have not been seen for a few years and circumstances can change and health deteriorate so for example, higher rate AA could be awarded to a person who only had low rate, a difference of c£40 a week. That additional money could then be used to pay for the SP service. This will help to reduce or prevent the risk of people moving out of sheltered accommodation.</p> <p>It is proposed that the IMT programme will be prioritised in the following way:</p> <ol style="list-style-type: none"> 1-The financial assessments will be reviewed for the small number of people who are already eligible and receiving social care and support in the community. Depending on the circumstances, the cost of the SP service can be part of Disability Related expenses. 2-People in sheltered housing as the costs of the services and potential risk are the highest 3-People who have had financial assessments the longest time ago i.e. starting with those who had a financial assessment in 2014 4-Anyone who may be identified at risk by care and support staff 5-Any financial assessment which results in a visit and any health and well-being concerns are identified, referrals will be made as appropriate as happens now. 6-The Council could also consider a welfare benefits check for tenants moving into sheltered housing going forward which will build on work already ongoing with the District and Borough Councils
4.5	<p>Other mitigations are: That there are other lower cost options available to provide community alarms (e.g. current housing providers have lower cost options, Age Concern)</p>

5.0	Equality Impact
5.1	<p>The Equalities Impact assessment updated post consultation is at Appendix 2.</p> <p>The Equalities Impact Assessment has shown that there will be detrimental impacts on people as a result of this measure. The response to the consultation confirmed the detrimental impacts to people's financial situation, ability to live independently and well-being.</p> <p>Adverse impacts have been identified on people who are directly affected as current recipients of financial assistance and potential recipients who are likely to be older, have a disability and more likely to be female. This will have a direct impact on people's income. If living in Extra Care or an accommodation based service, it could result in some people building up debt if not able to pay the charge.</p> <p>They may decide to cancel the community Telecare service and therefore be at risk of isolation, reduction of peace of mind and increased risk of falls. If they continue to pay the charge, it may mean that they have to make difficult decisions about other expenditure which could impact on their health and wellbeing.</p> <p>The adverse impact can be justified by the proposal reducing expenditure that will be used to mitigate reductions in services for the most vulnerable and developing more effective preventative services (Assistive Technology service).</p>
6.0	Consultation
6.1	See main body of the report
7.0	Implications
7.1	<p><u>Resource And Finance Implications/Benefits</u></p> <p>The financial implications of the mitigations:</p> <p>Deferring implementation to 1st July 2018 for people currently in receipt of financial assistance is estimated to be £225,000 or less.</p> <p>Deferring implementation to 1st September 2018 for people currently in receipt of financial assistance is estimated to be £450,000 or less</p> <p>The BACS team have additional resource requirements to address actions resulting from the outcomes of a number of HAS 2020 projects which include the SP, over the next two years. The mitigation for this proposal is the initial piece of work. The proposed additional overall requirement for the range of projects is £250,000 for 2018 -2020.</p>

	<p>Clarification is being sought as to whether the SP reserve can be used to meet any or all of these costs.</p>
7.2	<p><u>Human Resources</u></p> <p>If the proposal is implemented, the BACS officers will no longer be required to carry out financial assessments for people in these services from April 2018 – this will be in the region Of 850.</p> <p>There will be a reduction in work of HAS Business Support who will not have carry out processing of the applications for financial assessment.</p>
7.3	<p><u>Performance</u></p> <p>N/A</p>
7.4	<p><u>Legal</u></p> <p>Legal were consulted regarded carrying out the consultation and have been forwarded report and recommendations for comments.</p>
7.5	<p><u>Impact On Other Services/Organisations</u></p> <p>There will be impact on the 16 current providers of housing support who have been aware of the proposal for a number of months and have had a long lead in time to consider their response.</p> <p>They will be reviewing the people affected and guiding them through the options for a self-pay offer.</p> <p>Providers of sheltered housing will have to consider the level of housing support they want to offer in their schemes.</p> <p>There may be some impact on District/Borough Councils Housing Benefit departments if providers restructure costs, increasing the rent element of the service.</p>
7.7	<p><u>Environmental Impacts/Benefits</u></p> <p>N/A</p>
7.8	<p><u>Community Safety Implications</u></p> <p>N/A</p>
9	<p>Next Steps:</p> <p>Decision by HASEX on 2nd March</p> <p>Subject to Decision:</p> <p>Communications Plan</p> <p>Letter to people directly affected week as soon as possible</p> <p>Inform housing providers directly affected</p>

	BACS planning and prioritising mitigation programme within resources available
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Appendix 1: Report of Summary of consultation

Appendix 2: Amended EIA after consultation