

Help to Adapt Learning Event: Workshop Feedback Report

Introduction

The first Help to Adapt Learning Event was held on 24th February 2016 at the Inchyra Hotel with a visit and encouraging words of support from the Minister: Alex Neil MSP. Our thanks are extended to all the attendees who also supported the event and gave extremely positive feedback throughout.

We were keen for this to be a shared learning event and the table discussions were fundamental to this exchange. The discussions gave attendees the opportunity to raise questions about the scheme itself and make suggestions about what they would like covered in future learning events. The discussions proved invaluable to the Help to Adapt team in gaining some very useful feedback on the scheme so far and suggestions for the way forward.

Feedback from the Table Discussions

The table discussions yielded a huge range of ideas and suggestions for future marketing activities. They will be included in plans for a more direct marketing approach going forward.

The discussions also provided several ideas and suggestions for future learning events which will help inform our planning for our next shared learning event. In particular, we have noted the request for case studies/examples of works carried out so far and recognise this is a valuable source of learning and is very helpful in illustrating the scheme and the benefits to homeowners. We hope to include this in our next learning event as part of a presentation or as a table discussion but note that the Help to Adapt team continue to provide presentations to organisations and teams which include case study examples to explain how the scheme works in practice. We will build on our portfolio of case studies as we progress adaptations and as home owners are willing to share their experience and information.

Questions from the Table Discussion

All the questions raised through the table discussions have been collated and responses provided in the Appendix to this report.

Some questions are not easily answered in this format and where appropriate, responses signpost to the website and our leaflet. We would also encourage those who requested very specific information (such as loan repayments) to contact

the Help to Adapt team and we would be more than happy to provide this information and / or discuss this in more detail.

To acknowledge the request for assistance in reassuring families, getting over the negative connotations and how to explain the loan: we will produce an information flyer on “What a Referrer Needs to Know” and would encourage potential referrers to contact the Help to Adapt team in the meantime.

Actions Going Forward

As highlighted above, the shared learning gained from the first Help to Adapt Shared Learning Event will be used influence our activities which will include

- Marketing and promotion of the scheme in the immediate future
- Planning our next Shared Learning Event.

Angela L Gardiner

Help to Adapt Contract Manager

April 2016

Appendix A : Questions & Answers

General Questions											
<p>A number of questions raised were specifically about the scheme statistics in terms of the numbers of enquiries, applications, adaptations, areas and the types or complexity of the adaptations considered.</p>	<p>The following summarises the data from the end of the first year of the scheme.</p>										
	<table border="1"> <tr> <td>Number of enquiries</td> <td>289</td> </tr> <tr> <td>Number of Applications</td> <td>70 currently in progress</td> </tr> <tr> <td>How many Completions</td> <td>3 complete with another 3 loans approved and work due to start</td> </tr> <tr> <td>Number of cases in each area and overall</td> <td>149 in total (breakdown per area available on request)</td> </tr> <tr> <td>What adaptations have been carried out - what is being done?</td> <td>High percentage of requests for wet floor showers but requests for relatively simple rails to additional facilities and extensions. Further detail available on request and to be included in next Shared Learning Event</td> </tr> </table>	Number of enquiries	289	Number of Applications	70 currently in progress	How many Completions	3 complete with another 3 loans approved and work due to start	Number of cases in each area and overall	149 in total (breakdown per area available on request)	What adaptations have been carried out - what is being done?	High percentage of requests for wet floor showers but requests for relatively simple rails to additional facilities and extensions. Further detail available on request and to be included in next Shared Learning Event
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<p>What Marketing strategy has been used?</p>	<p>The marketing strategy was included in the mobilisation phase which commenced with the contract inception and included activities which procured marketing consultants, BIG Partnership, and refined the proposed marketing strategy, obtained market research information, developed brand identity and messages, developed and printed initial information materials, issued press releases and launched the website (www.helptoadaptscotland.co.uk).</p> <p>Based on market research findings, the marketing strategy focused on contacts with all pilot Local Authorities and direct marketing with trusted sources such as OT networks and Care and Repair.</p>										
<p>Some referrers identified they would like some feedback on homeowners they had</p>	<p>Help to Adapt would be happy to share information about referrals made to the scheme where the homeowner has given the appropriate consent. As with all</p>										

<p>referred to the scheme either as a duty worker (social work) or as a professional working with the home owner. In particular, it was noted that feedback would be useful for OT's who make referrals from Local Authorities.</p>	<p>organisations, Help to Adapt must respect all individuals' information and comply with data protection legislation however if the consent to share information has been gained, the team would be happy to be contacted by a referrer looking for some feedback.</p>
<p>Questions about the Help to Adapt criteria</p>	
<p>What about people who can self fund but want the advice and are happy to pay the project management fees? What about people who just want the loan?</p>	<p>The scheme consists of two elements: the project management and the loan: applicants must require both aspects of the scheme</p>
<p>What happens if children own house, but parents want adaptation but children do not want it to go ahead?</p>	<p>If the children owned the house then the parents would not meet the criteria for the scheme as they themselves are not the home owners.</p>
<p>What types of adaptations are eligible? - e.g. scooter stores?</p>	<p>All types of adaptations could be included in the scheme if they have been identified as needed by the home owner and our Housing Occupational Therapist either now or in the near future. For the purpose of determining whether an adaptation is eligible for funding through the Help to Adapt equity loan scheme, the definition of an adaptation focuses on the purpose of the alteration / adaptation to meet an identified need rather than the type of solution that is required to meet the need. Please contact the Help to Adapt team for more information about our definition.</p>
<p>Several comments questioned the limitations of the criteria and suggested the scheme should be more widely available eg</p> <ul style="list-style-type: none"> ▪ Age criteria lowered; 	<p>The pilot areas were selected by Link as part of the tender for the contract based on research and analysis of the areas, attitude and support from the local authorities / local agencies and practical considerations for delivering the scheme. The criteria for the scheme are integral to the pilot and what this Scottish Government initiative is designed to test. The criteria have therefore been set as parameters for the</p>

<ul style="list-style-type: none"> ▪ beneficial for anyone with a disability especially children and people who have a degenerative disease ▪ Increase the maximum loan £30k ▪ Increase scope to cover repairs ▪ Cover more geographical areas ▪ Available to people with less than 80% equity 	<p>scheme however the ongoing learning and evaluation of the outcomes of the scheme will inform whether there is a desire or need to extend the criteria and whether it would be feasible to do so.</p>
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<h2 style="text-align: left; margin: 0;">Questions about the Help to Adapt Process</h2>	
<h3 style="margin: 0;">About the loan</h3>	
<p>Can people add to the £30k for extensions/conversions?</p>	<p>Yes: the request for extensions had not been anticipated in the original brief for the scheme however, having clarified the definition of adaptation could include extensions and conversions, it is likely that costs may be in excess of the maximum £30,000 and home owners would be able to include their own funding to cover the total cost of the work.</p>
<p>The loan itself and how it works / More information on how loans work</p>	<p>The loan is outlined in our leaflet and on our website. The Help to Adapt team are available to meet with or provide presentations to explain this (or any other aspect of the scheme) in more detail or explain how this is working in practice.</p>
<p>Questions about the loan itself and repayment of the loan included:</p> <ul style="list-style-type: none"> ▪ Clarification on loan repayment? ▪ Repayment of the loan? ▪ How long does the loan take? 	<p>The information about the loan and the repayment events is quite detailed and would therefore be difficult to summarise in this type of response. We would therefore encourage those who raised the questions to contact the Help to Adapt team and we would be more than happy to explain this in more detail and you may find our factsheet on loan repayments helpful. We also intend to include this in our next learning event as a topic for table discussions / workshops</p>
<p>Can the loan be applied for retrospectively?</p>	<p>No: the scheme covers both the project management and the equity loan so the loan cannot be paid on works already completed.</p>

About the contract / contractors

- **How do clients decide which contractors to use?**
- **How are contractors appointed?**
- **How are contractors procured?**

Link Group have undertaken a substantial tender exercise to obtain suitably experienced and qualified contractors to carry out adaptation works for the Help to Adapt project. By using their nominated subcontractors, Link Group can therefore act as both the project manager and contractor to carry out the adaptation. This removes the stress of having to organise the adaptation work whilst ensuring competitive costs and quality standards by using trusted contractors to undertake the work.

However there is also an alternative contracting route which allows homeowners to propose alternative contractors to complete the work with Link Group acting as their project manager only.

What is the specification - e.g. floor coverings?

The specification is determined by the home owner. With the professional advice of our Housing Occupational Therapist and Technical Advisor, the home owner is able to choose any fixtures and fittings to be included in their adaptation. Our Case Workers will also provide support for home owners to make personal choices to meet their individual preferences.

Is maintenance built into loans - e.g. after adaptation is installed

No: the loan amount is based on the installation costs of the adaptation and does not cover ongoing maintenance, servicing and repair. The Help to Adapt team will ensure home owners are aware of any ongoing costs associated with maintenance requirements.

About timescales

How long does the legal process take? - Why does it take so long - when you remortgage the bank makes the money available in days?

The timescale for the legal process can vary depending on individual circumstances: at a minimum, we must allow a 14 day cooling off period to enable home owners to change their mind about taking out the loan.

The legal process includes completing a shared equity agreement and a standard security in relation to the loan application which the homeowner has to sign and return to Harper Macleod to be filed and registered before Help to Adapt can be advised this has been agreed and funds have been secured.

The timescale is also dependent on the response times of individual solicitors acting on behalf of the home owner and their familiarity with the scheme. The solicitors acting on behalf

	<p>of Link (Harper McLeod) have produced a “Standing Guidelines” document for all solicitors which explain the requirements of the scheme.</p> <p>The legal process may also involve additional legal requirements for example: a ranking agreement if there is already a loan secured on the property or amendments to title deeds if this has been omitted previously.</p>
<ul style="list-style-type: none"> ▪ Timescale from initial contact to adaptation being installed? ▪ How long does it take from start to finish? ▪ What about people who are terminally ill and can't wait? 	<p>The timescales will vary depending on individual circumstances such as the number of adaptations required, the type of adaptations requested and whether there are any technical or practical difficulties in providing the adaptations. The timescale is also largely dictated by the home owner who may need to take more time to be able to consider all their options and discuss this with family and friends and ultimately make an informed decision and choice about their adaptation and home for the future.</p>
<p>About the process if the applicant dies</p>	
<p>What happens if someone dies and there is a partner?</p>	<p>The loan is repaid when the homeowner sells the house or dies. Where couples have taken a loan as joint owners of the property and have therefore both agreed to the loan application, the loan will be repaid when the last surviving member of the couple dies or sells the house.</p>
<ul style="list-style-type: none"> ▪ What happens if the loan goes through and the person dies? - what happens to the loan - is there a legal process? ▪ What happens if someone dies before the work has started, but the security has already been secured on the property - what is the process - who pays the legal fees? Will the Homeowner have to pay the SG legal fees? 	<p>If the home owner dies unexpectedly during the loan application process, the application would clearly not progress any further.</p> <p>Where there have been some costs incurred, the Help to Adapt team would need to identify all costs, who would be responsible for payment, agree the extent of any outstanding work (if the work had already commenced on site) and any variations to the cost and loan amount.</p> <p>The exact process would depend on individual circumstances and not well explained in this type of response. We would therefore encourage those who raised the questions to contact the Help to Adapt team and we would be more than happy to discuss this in more detail.</p> <p>We may also include this in our next learning event as a topic for table discussions / workshops.</p>
<p>About the homeowners' needs</p>	

<p>Staged applications? e.g. shower first then plans for a Stairlift</p>	<p>There is no minimum loan amount and a home owner can have multiple loans up to a maximum of £30,000. Home owners must also continue to meet the criteria for the scheme for each loan application. As the loan is secured against the homeowner's property there will be legal fees each time the homeowner has an additional loan. In some instances it may not appear to make good sense to apply for a loan or multiple loans for relatively small amounts however Help to Adapt always recommends homeowners should seek independent advice.</p>
<p>How do you judge if someone will have a need in the future?</p>	<p>Our Housing Occupational Therapist completes a full and holistic assessment with every homeowner. Together they will identify any needs in relation to the homeowners' need to:</p> <ul style="list-style-type: none"> ▪ Remain independent / to maximise their independence in their own home ▪ Have access to facilities ▪ Manage their long term health condition ▪ Receive care to meet their personal care needs ▪ Participate in personal activities of their choosing ▪ Participate in community activities of their choosing <p>Our Housing Occupational Therapist has extensive experience and skill in Community Care Assessments and associated equipment and adaptation requirements and will make recommendations as to what is required to meet any needs identified now or in the near future (defined as realistically within the next five years).</p>
<p>Query if copies of the Fact Sheets are available</p>	<p>All our fact sheets are available to home owners as they go through the process with the Help to Adapt team. We do not routinely provide all the factsheets in response to an enquiry to the scheme as we recognize that the huge amount of information may be a deterrent to anyone just considering their options. The Help to Adapt team provide home owners with all the information contained in the factsheets and provide the appropriate level of support for them to understand all the aspects of the scheme. The factsheets are designed as an aide memoire for homeowners.</p> <p>Similarly, we do not routinely provide all the factsheets at promotional events and presentations. We recommend contacting the team to gain more detailed information about the scheme and it may be appropriate for the factsheets to be provided as an aide memoire.</p>