Community & Regeneration Scrutiny Committee

Report of: Kate Bailey
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Open

Report on the Re-commissioning of the Home Improvement Agency

1. Summary

1.1. To update Members on the proposal to recommission the current Care & Repair Agency Services (also known as Home Improvement Agency (HIA) services) in partnership with Worcestershire County Council, Supporting People, the Worcestershire Primary Care Trust (PCT) and the six District Councils.

1.2. To update members on the progress in joining the Kickstart programme.

2. Background

National Context

2.1. As outlined in the previous report, central to the Government’s framework for delivery of older people’s services are the roles of Home Improvement Agencies. This was clearly outlined in the Government strategy “Lifetime Homes, Lifetime Neighbourhoods – National Strategy for Housing in an Ageing Society”.

2.2. The national strategy (published in February 2008) is particularly relevant to the question of Home Improvement Agency and other statutory services such as disabled adaptations in Worcestershire. It sets out a comprehensive strategic approach to older persons housing and contains key proposals, some of which are accompanied by new funds for:

- Support to strengthen local housing advice, information and ‘moving home’ services for older people.
- The modernisation of Disabled Facilities Grants (DFG’s) including the increase to 30,000 maximum grant and the ability of Local Authorities to recover grant in certain circumstances.
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- Greater encouragement of loans and equity release, with an acknowledgement that HIA’s could provide information and support to help people access funding options.
- New rapid repairs and adaptations services, expanding the coverage of handyperson schemes.

2.3 Following on from the national strategy a further report was published on HIA’s “The Future Home Improvement Agency: Supporting choice and maintaining independence” which outlined the importance of HIA’s in delivering advice services, supporting to people to remain in their own home and their preventative role in terms of ill health.

2.4 As outlined in the previous report, it has been a longer standing commitment to bring together the two existing HIA that have been operating in the county, namely the North Worcestershire HIA covering Redditch, Bromsgrove and Wyre Forest and Festival Housing Group operating in the South Worcestershire HIA covering Wychavon and Worcester since January 2006. Cabinet have previously agreed to.

2.4.1 Support the recommissioning process and the delegation to Head of Planning & Regulatory Services to agree the final contractual arrangements of the HIA.

2.4.2 To agree the continued use of revenue and capital funding for the new HIA that is currently paid to the North Worcestershire Care and Repair service.

2.4.3 To support the roll out and implementation of the Kickstart programme.

2.5 But as the process for agreeing the new service provider has moved on it was felt appropriate to bring this report back to Members.

2.6 A report was taken to Chief Executives Panel in September 2008 outlining the key reasons for uniting the two agencies and reviewing their current roles with a view to delivering a more comprehensive and consistent service across the whole county. This work would also give the District Councils the opportunity to identify good practice both within the county and by considering models of HIA from across the country and to incorporate delivery of the Kickstart funding programme, for which each District Council had received a grant allocation from the Regional Assembly.

2.7 Any future commissioning of services needs to see a greater joining up of housing, health and social care programmes, and HIA services must be capable of meeting this broad range of demand by offering services with cross-cutting objectives across tenures. Re-commissioning HIA services will offer the opportunity to ensure they
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play a key role in delivering much improved housing-related services to growing numbers of older people.

2.8 A Project Management Group, consisting of District Councils, Worcestershire County Council, Supporting People, the PCT and Foundations (the Government’s co-ordinating agency for HIAs) was set up to oversee the review. Additional project management was provided by Foundations, through grant funding provided by Worcestershire County Council and this service provided technical expertise and useful examples of service delivery in other parts of the country. In addition an officer group was established to review the District’s current Housing Assistance Policies (HAP) and to develop a countywide HAP that covered the majority of services on offer including disabled facilities grants, home improvement grants and loans, handyman services etc. This revised policy will be brought to Cabinet in March 2009 for approval.

2.9 The urgency of progressing the project remains, with the intention of the new HIA commencing from 1st April 2010 and with this in mind, the Project Management Group mapped the existing provision within the county, identified best practice examples nationally, the outcomes being met and also identified potential organisations to tender for this piece of work. From this work Supporting People, the project lead, believed that a full tender exercise would not deliver the best outcomes in terms of a service model for Worcestershire and that they would consider direct negotiations with an existing service provider, Festival Housing Group. In particular their reasons for selecting this organisation were as follows:

2.10 A consortium was already established providing the majority of the related provision within Worcestershire; the consortium is made up of Festival Housing, Evesham and Pershore Housing Association, Worcester Community Housing, and Wyre Forest Community Housing. Supporting People currently contract with Festival Housing and have no concerns over their ability to manage the Home Improvement Agency under the consortium umbrella.

2.11 If the group were to tender the consortium expressed an interest with the view of submitting a tender. The consortium would be strong contenders in a tender due to their available capacity, the quality of the current provision and the opportunity to have improved value for money within this arrangement.

2.12 The market place in terms of appropriate and suitable providers is very limited; in regards to the providers who could have tendered for this contract (other than Festival) there were concerns over capacity to deliver in addition to a requirement to provide longer implementation phases within the contract due to the work involved to establish networks and working arrangements (which have mostly been adapted by the Consortium already).
2.13 It was also felt that greater benefits and outcomes could be delivered from the Consortium contract and the Project Management Group would be able to negotiate greater value for money than if we went through a tender exercise with a new provision. Although employed by Redditch Borough Council many of the staff within the HIA worked directly with, and were managed by, members from within the consortium making the transition to the new organisation likely to be more acceptable and seamless for those officers with 'Transfer of Undertakings (Protection of Employment) Regulations 1981' (TUPE) rights. This in turn would benefit service users who wouldn’t, in the majority of cases, even experience a change of personnel in the transition period and would therefore get some continuity in case management.

2.14 The development of the Consortium and the intent to bring services together in a more strategic manner has been endorsed by Officers within CLG, and also acknowledged by Officers of the Worcestershire Partnership as an effective partnership arrangement which may increase the opportunity to access additional funding / utilise existing funding more effectively and subsequently achieve greater value for money and improved service provision for service users.

2.15 The decision to proceed with a direct negotiation with Festival Housing Group was discussed by the Chief Executives Panel on 11th September 2009 and agreement reached that this approach could proceed. Discussion has taken place with a representative from the County Procurement Officers Group and they will continue to support the process and take all steps to ensure compliance with procurement rules before entering into necessary contractual arrangements.

2.16 The current Care and Repair Agency service provided by Redditch Borough Council currently provides up to £400k of disabled facilities grants to the occupiers in the Private Sector, with Wyre Forest Community Housing providing services for DFGs directly to social housing tenants (a further 400k) and Decent Homes Assistance (120k) to owner occupiers. Under the countywide structure the new HIA will provide all the current grants and loans. Discussions have been held with Community Housing regarding this proposed change and they are in consultation with Festival Housing Group regarding the new arrangements for the delivery of grants to their own tenants from April 2010.

3. **Key Issues**

**Services to be delivered by the HIA**

3.1 The Worcestershire partner organisations see significant benefits for local older and disabled residents from delivering services through a
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Home Improvement Agency that covers the county and works closely with social care and health professionals.

3.2 The vision for the new Agency is that it will deliver a range of options, including helping people to repair, improve, maintain or adapt their home (please see Specification at Appendix One). The purpose of the service is to help people live independently, in the home of their choice, warm, safe and secure. The range of services on offer, subject to the level of funding available, could include:

- Information, advice and signposting
- Disabled Facility grant and other housing grant work
- Fitting aids and adaptations
- Minor works and handyperson services
- Falls and accident prevention
- Hospital discharge support
- Home energy, security and safety checks
- Advocacy and support on housing options
- Kickstart loans

3.3 Much of the Council’s work on Disabled Facilities Grants across tenure and other housing assistance to the private sector will continue to be channelled through such partnership arrangements.

3.4 During the process of establishing the HIA the Project Management Group bid for some additional funding to support the establishment of a signposting support, information and advice service as part of the HIA and were successful in receiving an allocation of £40k for 20010/11 and £40k For 2011/12 to develop this crucial aspect of the new HIA. This funding will be paid directly to the HIA.

3.5 Also during the process of establishing the HIA the Kickstart sub-group submitted the proposal for the Local Delivery Plan (LDP) (attached at Appendix Two) to the West Midlands Kickstart Partnership Board. Kickstart is a regionally funded scheme that provides an additional or alternative form of assistance to help home owners improve and renovate their dwellings through subsidised equity release loan facilities. The funding for Kickstart is held centrally and administered by Birmingham City Council and within this funding each district receives a provisional allocation, although it does allow for redistribution across the partners to some extent.

3.6 The LDP outlines the mechanisms for delivery of the Kickstart programme, the timescales and the required level of funding. The Kickstart project group present the plan on 3rd February and should know the outcome in early 2010.
3.7 The Kickstart scheme will introduce a mix of equity and non-equity products for those people needing to undertake decent homes work to their property. The equity products are loans secured against the equity in a person’s property. The scheme is anticipated to require support of a capital resource of £1,629,588 over the three year programme with commencement targeted to coincide with the implementation of a new Countywide Home Improvement Agency from April 2010. The Partnership envisages that based upon the projected available funding, the service will be able to provide up to 30 Non Equity (such as unsecured loans) and 36 Equity Loans in Year 1 building up to 48 Equity Loans and 50 Non Equity loans by year over the three year programme. The funding requirement also includes a proportion set aside for revenue costs as this work will require additional staff within the Home Improvement Agency and funding set aside to pay for the provision of the financial advice, currently delivered by Art Homes. Funding has already been identified for the Worcestershire Authorities to join this scheme through the Regional Housing Pot allocation made in 2008/09 and 2009/10 of £918,065 and this funding has been rolled forward into 2010/11. Due to wider funding cuts there is no further allocation for 2010/11 but it is hoped further funds will be made available for the scheme in 2011/12. The existing resources are sufficient to fund staff and associated expenses for the three year duration of the contract.

3.8 Whilst funding remains available, the HIA, on behalf of the Council, will continue to offer grants (up to £5k) for decent homes work to vulnerable households not eligible for Kickstart loans for example due to a lack of equity in their property.

3.9 Within the North of the County there has been a Code of Practice for Adaptations in draft format for a significant amount of time but there has been a lack of progress on finalising this document and equally sharing the practice with the South Worcestershire Care and Repair Agency. The involvement of the Primary Care Trust has been inconsistent and a fully integrated approach is required to provide consistency over the role of Occupational Therapists and it is the intention of the Project Management Group to revise and reintroduce this Code.

3.10 It is the intention of the Project Management Group to let the contract on a three year basis with an opportunity to extend for a further 2 years.

4. **Financial Implications**

4.1 The Council will continue with the current level of funding that it provides the North Worcestershire Care & Repair Service within the service level agreement of £50,000 in addition to a 10% fee on all
capital works. The current capital works being comprised of £800k for DFGs and £120 for housing assistance. A key objective of the new organisation will be to attract additional funding as the enhanced services offered will meet key outcomes for partner agencies and the agency can begin to offer similar services to non-eligible households for a charge.

4.2 The delivery of the Kickstart loans and the cost of scheme management and supervision within the proposed new HIA will be funded from the ring fenced regional funding that is allocated to the districts for the purposes of promoting Kickstart.

4.3 Additional funding has also been identified by Supporting People to pump prime the service of £200,000 and to deliver the Hospital Discharge scheme through Housing Liaison Officers (£200k) for the two years in addition to the First Stop pump priming funding to assist in establishing a signposting and advice service on housing options to older and vulnerable residents. In addition to this Supporting people pay £187,381 from recurrent funding to the Home Improvement Agency and this would also transfer across to the new organisation.

5. Options

To recommend to Cabinet:

5.1 To approve the commencement of the Home Improvement Agency in April 2010.

5.2 To grant delegated authority to the Director of Legal and Corporate Services, in consultation with the Director of Planning and Regulatory Services and the Portfolio Holder, to finalise the necessary contractual arrangements for the commencement of the new arrangements.

6. Consultation

6.1 Wyre Forest Community Housing have been consulted with regards to the change in management of the Home Improvement Agency and grant allocation, along with the Resources directorate and Legal and Corporate Services Directorate.

7. Related Decisions

7.1 Not applicable

8. Relevant Council Policies/Strategies

8.1 Housing Assistance Policy
9. **Implications**

9.1 **Resources:** The Council currently pays for the Home Improvement Agency service through an annual payment and 10% fees on all grants and loans and it is proposed that this level of funding continues.

9.2 **Equalities:** An equalities impact assessment has been undertaken on the Housing Assistance Policy and the services delivered by the Strategic Housing Services team.

9.3 **Partnership working:** The Home Improvement Agency can only be delivered in partnership with Supporting People, County Council, PCT, Registered Social Landlords and District Councils.

9.4 **Human Rights:** There are no implications.

9.5 **E-Government:** There are no implications.

9.6 **Best Value:** It is hoped the direct negotiations will lead to best value objectives being met.

10. **Wards affected**

10.1 All wards of the district are affected by the Recommissioning of the Home Improvement Agency.

11. **Appendices**

11.1 Appendix 1: Draft Specification

11.2 Appendix 2: Kickstart Local Delivery Plan

(Please note that both Appendices have been circulated electronically due to their size. A paper copy is available upon request.)

12. **Background Papers**

12.1 Not applicable.

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Draft Specification for Worcestershire Home Improvement Agency Services

1. Vision and Aims

Strategic Vision

1.1 To develop a single countywide Home Improvement Agency that plays a key role in delivering good quality housing-related services to those vulnerable people in need of support, to maintain their independence, health and well-being in their chosen home.

Worcestershire’s Strategic Priorities

1.2 The key priorities in Worcestershire for supported housing and vulnerable older and disabled people services are found in:

- An Older People’s strategy for Worcestershire “Independent Living for Older People – Bringing together Housing, Health and Social Care 2006-2010”.
- Worcestershire Supporting People Strategy 2005-2010
- Worcestershire Local Area Agreement 2008-2011

Aim of the Home Improvement Agency Services

1.3 The Home Improvement Agency will deliver consistent, comprehensive, equitable and quality countywide services across Worcestershire that meets the strategic and operational outcomes sought by housing, health and social care commissioners and service users.

1.4 The aim of the Service is to provide an integrated housing support service, by providing a single point of contact and a seamless co-ordination of services to enable vulnerable people to exercise their choice about their home environment. This may include older people, people on low incomes, disabled people and other groups determined by local circumstances. (Appendix 1 – Defining vulnerability).

1.5 Outcomes would normally be achieved by supporting individuals throughout the repair, adaptation or improvement process, so that they are able to remain in their own home in a warm, safe and secure environment. This could include the direct provision of repair and maintenance services, preventative initiatives, and providing information on accessing appropriate, including private, finance and benefits, and signposting to appropriate community based services.
1.6 The aim is to provide assistance in making housing choices. The service will include co-ordination of services provided by other agencies. Referrals may be received from statutory or voluntary organisations, e.g. Social Services, Primary Care Trusts, Local Authority Housing Departments and similar organisations. In addition, individuals may self-refer, after advice from the agency.

1.7 The aim is to provide fair and equitable services to people of all tenures, although eligibility for actual services may vary.

High level outcomes
1.8 The high level outcomes for service users are likely to be:

- Improved safety and security within the home
- Improved access to other services
- Opportunity to remain in their own home which meets their needs
- Prevention of admittance to hospital or other institutional care

National Indicators
1.9 Although the Home Improvement Agency will not have a direct reporting duty for the National Indicators, their work will contribute to achieving the following:

- NI119 Self reported measure of people’s overall health and wellbeing
- NI136 People supported to live independently through social services (all adults)
- NI137 Healthy Life Expectancy at age 65
- NI138 Satisfaction of people over 65 with both home and neighbourhood
- NI 139 The extent to which older people receive the support they need to live independently at home
- NI 141 Percentage of vulnerable people achieving independent living
- NI 142 Percentage of vulnerable people who are supported to maintain independent living
- NI187 Percentage of people receiving income based benefits living in homes with a low energy efficiency rating
2. **Service Values and Principles**

2.1 The following service values will underpin all activities undertaken by the Agency:

- Service Users should retain the greatest possible control over their lives.
- Service Users should be treated with courtesy, respect and dignity.
- Service Users should be personally involved in any decision making process that impact on their lives.
- Service Users’ views will be sought on the quality of the service provided.
- Service users should be offered choice and empowered in their decision making;
- The diverse needs of Service Users (including cultural diversity) will be recognised.
- Service users shall be kept informed of what is happening at each appropriate stage;

2.2 The following service principles will be observed by the Agency in its work:

- The Agency will adopt a person-centred approach.
- The Agency will act only on the authority of the Service User or nominated representative, including the delegation of work to third parties.
- The Agency will provide sufficient information to enable the Service User to make informed choices. It will advise the Service User in advance of any financial contribution they will be required to make, and keeping the Service User informed of what is happening at each appropriate stage and how much it is costing at each stage.

3. **Objectives**

3.1 To provide a single point of contact for all service users in Worcestershire.

3.2 Enabling people to make informed decisions on their housing options.

3.3 To achieve equity of access for service users.
3.4 To help increase the numbers of people who are living in their chosen environment independently in safe, warm and secure homes that are in good repair and appropriately adapted.

3.5 To extend the healthy life expectancy of older and vulnerable people by improving the quality of homes in order to reduce fuel poverty, prevent ill health and accidents.

3.6 To help tackle some of the causes of ill health associated with living in cold homes and reduce excess winter deaths.

3.7 To deliver services that are timely and represent good value for money.

3.8 To increase the number of vulnerable households living in homes which meet the Decent Homes standards.

3.9 To help reduce the number of people entering more institutional forms of care.

3.10 To increase the number of people successfully discharged from hospital to own home.

3.11 To help to reduce the number of emergencies amongst people living which might result in more intensive services being required.

3.12 Where a service user requires a combination of services, to ensure that these are provided in a way that is seamless to the service user.

4. Service Provision

4.1 The Services that shall be offered to individual service users shall include the current range of services already being provided namely:

- General advice - Initial visit and Casework assessment for:
  i) housing options;
  ii) house condition;
  iii) energy efficiency;
  iv) home safety;
  v) home security; and
  vi) financial information
vii) Kick start – equity release
viii) liaison, referral and assistance
ix) Handy person

- A technical service which gives appropriate support to Service Users to enable them to repair, improve, maintain or adapt their homes and to secure any appropriate grants/contributions to which they may be entitled.

4.2 There are also some definite requirements that the chosen provider must deliver over the period of the contract. These requirements and target dates for achievement are set out in Appendix 4.

4.3 The strategic and priority setting liaison group will work with the Home Improvement Agency to develop services that the commissioners would like to see initiated over time. Some of these will be dependent on resources being available and contracts being awarded.

These service developments would include:

- Housing Liaison Workers – Hospital Discharge
- Under Occupation
- County wide Handy Person Service
- Common IT systems
- Electronic Data Transfer of files
- CBL Vulnerable Workers
- Reduce reliance on fee income
- To further develop the Housing OT service

5. Service Outcomes

- Support service users to try and access the correct benefits/funding that is appropriate to their circumstances.
- Support service users to access services that will carry out essential repairs and/or adaptations that will enable them to live independently.
- Support service users to identify and deal with safety issues within their property.
- Support service users to identify and deal with trip hazards within their property.
- Provide fast repairs and/or adaptations to facilitate service users returning home from hospital.
6. **Service Volumes**

6.1 The anticipated annual volumes of service will be approximately £3 million per annum. This will be subject to change depending on local funding arrangements.

6.2 The Home Improvement Agency will be able to supplement this with other funding opportunities including privately funded work.

6.3 The Service Provider will be expected to use staff flexibly, within reason, in order to respond to peaks and troughs in demand.

6.4 The Service Provider and the Service Purchaser will monitor the demand for each service element in accordance with the monitoring arrangements set out in clause 10.

6.5 In the event that it becomes evident from the monitoring information gathered that projected demand for any service element is likely to exceed the anticipated annual service volumes, the Service Provider and the Service Purchaser shall meet to agree a strategy for managing demand.

7. **Service Details**

**Geographical Area**

7.1 The Home Improvement Agency will provide a service to all districts within the county of Worcestershire.

**Availability**

7.2 The Home Improvement Agency will need to demonstrate how the service will be delivered equitably across the areas.

7.3 A single point of contact should be available Monday and Friday between the hours of 9.00 am and 5.00pm.

7.4 The Home Improvement Agency will operate from premises which are in accordance with disability discrimination legislation so that services are accessible to all older, disabled and vulnerable in the community.
Partnership & Joined Up Working

7.5 Partnership working will be essential to ensure the service delivers the aspirations and expectations of both commissioners and service users. The HIA will be responsible for maintaining day to day contact with Community Occupational Therapy and local authority private sector housing officers regarding progress and issues relating to cases allocated to them.

Single point of contact

7.6 The HIA will provide one single telephone number and email contact address for all agency and direct referrals. A website will be maintained providing general information upon services provided, contact details and a facility to manage on line enquiries and customer feedback.

Staffing

7.7 As a minimum the Home Improvement Agency must provide adequate staff resources for project management, case management, technical advice, housing occupational therapy and administrative support to meet the requirements of this contract.

7.8 The Home Improvement Agency must have a fair staff recruitment and selection policy that takes account of all relevant legislation. Home Improvement Agency staff will be required to comply with relevant health and safety legislation.

7.9 Home Improvement Agency staff who visit service users must carry appropriate identification at all times.

Eligibility

7.10 Service users eligible for services from the Home Improvement Agency will include older people, people on low incomes, disabled people and other vulnerable groups. (Appendix 1 – Defining Vulnerability). Each service element description includes eligibility criteria for that service. Service users will be resident within the county boundaries of Worcestershire.

7.11 The service will be available for people living in all housing tenures.

Referrals

7.12 Suitable referrals shall be received from statutory and third sectors, the service users themselves and other similar sources.
Costs
7.13 No charges will be made for advice and information as this should be an open-access service.

7.14 The Home Improvement Agency is permitted to charge a fee for the repair, improvement and adaptation practical services it carries out. The maximum fee shall not be greater than 10%, exclusive of VAT, of the net cost of building works.

7.15 Where it is agreed that the local authority will provide a one-off annual payment in lieu of individual fees charged by the service provider for practical support to service users, no separate charge or fee will be permitted. Any charges must be clearly stated to service users.

Liaison with the Community Occupational Therapy Service
7.16 The Home Improvement Agency will have consistent and regular liaison with the Community Occupational Therapy (COT) service across the county to ensure that individual client needs are fully met.

7.17 Regarding major adaptations:
- where appropriate there should be joint site visits between the HIA and COT staff
- the COT services will provide a minimum specification requirement and will arrange the first quote for all equipment and adaptations that have person specific requirements
- the HIA will send copies of service specifications/plans/proposals to Community OTs for sign off prior to grant approval
- the HIA will notify the COT services when jobs are near completion, so the COT can check the individuals needs have been met prior to final payment to the contractor

Regarding minor adaptations:
- the COT service will provide the HIA with specification requirements to meet the needs of the individual
- the HIA will provide a schedule of work in compliance with the above and oversee the completed work, liaising with the COT where practically what was asked for is not technically possible
- the COT service will work with the HIA in drawing up guidelines when the principles of ‘minor works without delay’ are appropriate and when the experience of a COT is required.
Regarding Housing Options;
  • the HIA will liaise with the COT service or the Housing OT’s where they exist in the county for advice if the move is relating to issues of disability.

Contractors
7.18 There will be fair and equitable allocation of work including utilisation of procurement and partnering arrangements. A contract framework approach to procurement will be utilised for standard grant assisted works e.g. Level access showers, stair lifts etc. For all other works over £1,000, an open tendering exercise will be required from an agreed list of approved contractors all meet a basic set of standards, including:
  • Equality and Diversity
  • Health and Safety
  • Public Liability
  • Insurance
  • Trades qualification
  • Agreed standard of quality

To be jointly agreed with all Local Authorities

Utilise Kick Start Funding to make homes decent
7.19 The HIA will be responsible for operation and management of a countywide Kick Start Service offering a range of loans and Equity release products to assist home owners to maintain decent homes standards. The responsibility of the HIA includes the delivery of an options appraisal, assessment of case work, making referrals to Kick Start (Art Homes) for financial advice and loan facility approval and where approved the project management and commissioning of approved works.

Housing Options
7.20 The service will embrace a ‘First Step’ funded housing advice and Options Service before grant assistance or equity release loans is implemented.

Sustainability
7.21 The HIA will follow, where possible, principles of lifetime homes and sustainable adaptations including the recycling of equipment.
8. Management of Contract

Main Practice

8.1 The Home Improvement Agency must inform its customers of its purpose and how to obtain information on its policies and procedures. It must inform the service user of the contractual relationship and how this may be terminated.

8.2 A business plan, including a marketing strategy is to be developed within the first 6 months in consultation with participating authorities, outlining the longer term sustainability of the service through self funding. This should also include a commitment to develop a business continuity plan that covers a number of scenarios. The business plan reporting mechanism will be linked to the 6 monthly liaison meeting which will include partner organisations from key statutory and voluntary organisations. The Home Improvement Agency will maintain records (electronic or otherwise) of all contracts with or on behalf of customers. Copies of all correspondence and documents will be kept for a minimum of six years.

8.3 The Home Improvement Agency will have representation at regular meetings with the Commissioning Partners.

8.4 The Home Improvement Agency will be expected to demonstrate and show a commitment to the principles of Continuous Improvement and Best Value throughout the contract period. This will mainly be demonstrated via the Supporting People Performance Framework for Home Improvement Agencies.

Promotion of the Service

8.5 The Home Improvement Agency will contribute to the Local Area Agreement and other appropriate local initiatives and attend all relevant meetings.

8.6 The Home Improvement Agency will be responsible for publicising the service by appropriate means, during the life of the Contract.

8.7 The Home Improvement Agency will hold regular promotional events for potential customers and associated professionals working across the County. Promotional literature should be supported by a clearly written marketing strategy that aims to promote the service to the most vulnerable residents in the County.

Governance Arrangements

8.8 All funding bodies including SP will have a seat on the Worcestershire HIA Performance and Financial Management Board.

8.9 The Board will be responsible
• To set high-level goals and targets for the operation of the HIA which are consistent with government policy and organisational objectives as part of the Strategic and Priority Setting Liaison Group.

• To monitor progress against goals and targets and take action as appropriate to ensure successful attainment of goals and targets where appropriate.

• To receive quarterly financial and performance reports on the operation of all functions managed by the HIA service.

• To agree the HIA Business Plan and contribute to its ongoing development

8.10 There will be twice yearly Strategic and Priority Setting Liaison meetings to which all the funding bodies will be invited. All member organisations will be represented on the Performance and Financial Management Board and the Strategic and Priority Setting Liaison Group. All decisions will be made by consensus and supported by all member organisations.

9. Organisational Requirements

Equal Opportunities

9.1 The Home Improvement Agency will have a policy to comply with its statutory obligations under

• The Sex Discrimination Act 1975
• The Race Relations Act 1976
• The Race Relations Amendments Act 2000
• The Disability Discrimination Act 1995

9.2 Accordingly, the Home Improvement Agency will not treat one group of people or an individual less favourably than another because of their colour, race, religion, nationality, gender or any disability in relation to decisions to recruit, train or promote employees or in the provision of services.

9.3 The Home Improvement Agency will have a strategy to ensure that the needs of Black and Minority Ethnic service users are given appropriate consideration.
9.4 Information on services should be readily available in various formats including Braille, large print, audiotape and relevant languages other than English, as required. The Home Improvement Agency will ensure translation services are available where they are required by customers.

9.5 The Home Improvement Agency must be members of appropriate bodies and member organisations e.g. Foundations

**Confidentiality**

9.6 The Home Improvement Agency will ensure that it maintains the integrity and confidentiality of all personal information held or known in respect of its past or present service users. The Home Improvement Agency will disclose such information to the Commissioning Partners on request for the purpose of monitoring, evaluation, audit, inspection, crime prevention and prosecution and in accordance with relevant Data Protection and Freedom of Information legislation.

**Complaints & Member Enquiries**

9.7 The Home Improvement Agency will operate a Complaints Procedure for service users and shall provide a copy to the Service Purchaser on request. The Procedure shall be approved by the Service Purchaser and will allow for advocacy on behalf of the service user and will provide for independent participants in any appeals stage. The Home Improvement Agency will also co-operate with any investigation under the appropriate Complaints Procedures of the Service Purchaser.

9.8 Member Enquiries will be dealt with by the council officer through liaison with the HIA.

**Business Continuity**

9.9 The Service Provider shall undertake regular risk assessments and/or business impact analysis in relation to the provision of the Services and shall provide the results of and any recommendations in relation to those risk assessments or business impact analysis to the Service Purchaser promptly in writing following each review.

**Humanitarian Assistance**

9.10 The service provider is expected to work with local authority partners and emergency services to assist with practical and emotional support to those affected by an emergency. Depending upon the emergency and the situation, the provider will offer assistance where possible to provide:
• help give out information about what has happened
• offer financial and legal advice
• offer emotional support
• advice and direction on how to get further help and assistance
• communication facilitation – allowing people to meet each other
• be a point of contact for longer-term support and advice

Equality Impact Assessment
9.11 An Equality Impact Assessment will be undertaken on the service and on the Housing Assistance Policy.

Health & Safety
9.12 The Home Improvement Agency is required to provide a detailed Health and Safety Policy Statement and shall comply at all times with the of orders pertaining to the health and safety of employees.

10. Monitoring
10.1 The Home Improvement Agency shall use agreed monitoring and performance frameworks and report regularly back to the Service Purchaser.

Record Keeping
10.2 The Home Improvement Agency will keep detailed records of the process followed in each case, which will be made available to the Service Purchaser at its request. The use of a management information system such as FEMIS or similar is required with the ability to interrogate the system to provide reports to the Service Purchaser.

10.3 Records must be kept in relation to age, gender and ethnicity of each service user.

10.4 Information collated for reporting will include numbers of enquiries made, grants applied for, work completed and any other monitoring data as required. There should be monthly caseworker meetings in each district to reporting up to quarterly Countywide Performance and Financial Management Board meetings. The FEMIS reporting System and the Supporting People Work Books will be used to record cases and formulate reports upon outcomes achieved with an open book (view only) facility being made available to each of the participating authorities. Access to the system must allow participating authorities to view the progress status of all grant funded cases being handled by the agency on a district area basis.
Performance and Financial Monitoring

10.5 Performance and Financial Monitoring reports shall be formulated on a quarterly basis and circulated to participating authorities at least 10 days in advance of the quarterly meetings of the Countywide Performance and Financial Management Board. The report will include an update against the agreed HIA Business Plan actions and targets.

10.6 The performance measures against targets to be assessed are set out in Appendix 4.

Customer feedback

10.7 On completion of works undertaken, the Home Improvement Agency will send to the Service User a satisfaction questionnaire. The format of the questionnaire will be agreed by the Service Purchaser.

Regular returns

10.8 The Home Improvement Agency will be required to make regular returns as prescribed by the Service Purchaser and are as follows:

- Annually complete a Quality Assessment Framework (QAF) return. This is a self assessment that is validated by inspection. (QAF attached at Appendix 2)
- Quarterly complete a performance information workbook for the whole contract area, further sub-divided into local areas as agreed. The workbooks contain Key Performance Indicators and Supporting People Indicators. (Workbook attached at Appendix 3)
- Quarterly provide Home Improvement Agency outcomes monitoring information which covers the areas of – Achieve Economic Well-being; Enjoy and Achieve; Be Healthy; Stay Safe and Make a Positive Contribution.
- Quarterly provide information against Service Delivery Targets.

10.9 The Home Improvement Agency shall contribute to the Worcestershire Local Area Agreement on preventative services and shall provide monitoring information on their contribution accordingly.

Review Meetings

10.10 A Joint Commissioner Partners Meeting will be held with the Service Provider quarterly for the purpose of reviewing and reporting service objectives, activity levels, performance indicators, quality assurance arrangements and any other issues relevant to the Contract.
10.11 At the quarterly meeting prior to the end of the financial year, the Service Specification will be reviewed and may be amended with the agreement of the relevant parties.

10.12 There will be an annual review whereby the Home Improvement Agency will be required to submit a copy of its annual accounts and confirm verification by its company auditors.
Defining Vulnerability

There is no commonly held view, understanding or definition of 'vulnerability.' With regard to the need to identify 'vulnerable' service users, the following groups of people may be considered:

- Low income
- A significant or long term physical or sensory disability that prevents the ability to carry out normal day to day activities
- In receipt of or eligible for means tested or disability benefits
- At risk of social exclusion
- At risk from the immediate environment
- Living in a 'non-decent' home
- Older people who are frail
- Older people with mental health problems/dementia
- Have poor literacy or communication skills
- Have a learning disability
- Suffer from or recovering from mental health problems
- At risk from domestic violence
- At risk from burglary
- Single parents
- Black and Minority Ethnic groups
- People with alcohol/drug problems

This list is not exhaustive or prescriptive but merely acts as a guide for the Home Improvement Agency.

A decision must be taken about how the quality of the service will be assessed. SP has previously been responsible for ensuring a quality assessment is undertaken of the services it has contracted. Foundations have developed a new HIA Quality Mark which has a core module which has been developed from the previous HIA QAF and the generic SP QAF. There are also 5 option modules each with its own QAF and they are built around the Future HIA project and includes Handyperson service, Funding for Repairs and adaptations, Support Choice, Major Adaptations and Connecting with Health. It is also a Business Development tool since it will help identify weaknesses and can be used to benchmark performance. There will be costs associated with any assessments undertaken by Foundations.
Workbook

*(Can SP provide a sample document?)*
## Performance Information Required For Each Grant

<table>
<thead>
<tr>
<th>Description</th>
<th>Target</th>
<th>Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of enquiries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of completed jobs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of people on waiting list for grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated value of works for waiting list</td>
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<td></td>
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<tr>
<td>Median time taken between 1st contact and first visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median time taken between 1st visit and completion of minor jobs £1000</td>
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<td></td>
</tr>
<tr>
<td>Median time taken between 1st visit and completion of major jobs &gt;£1000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of customers satisfied with contractors work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of customers satisfied with agency work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of completed jobs with time exceeding median target for contact to first visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of completed jobs with time exceeding median target for visit to completion</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Provide total number of weeks taken from Referral to Completion

**Broken down into:**
- **Category 1:** x weeks (number of completions)
- **Category 2:** x weeks (number of completions)
- **Category 3:** x weeks (number of completions)
- **Discretionary Grants:** x weeks (number of completions)
Kickstart Local Delivery Plan

Bromsgrove District Council
Redditch Borough Council
Malvern District Council
Worcester City Council
Wychavon District Council
Wyre Forest District Council
Worcestershire County Council

With the

Kickstart Partnership (ART Homes) December 2009
DETAILS OF PARTNERS

Bromsgrove District Council
The Council House
Burcot Lane
Bromsgrove
Worcestershire
B60 1AA
Telephone: 01527 873232
Fax: 01527 881414
E-mail: worcestershirehub@bromsgrove.gov.uk

Redditch Borough Council
Town Hall,
Walter Stranz Square
Redditch,
B98 8AH
Telephone: (01527) 64252
Fax: (01527) 65216
E-mail: contact.centre@redditchbc.gov.uk

Malvern District Council
Council House
Avenue Road
Malvern
WR14 3AF
Telephone: 01684 862151
Fax: 01684 574906
E-mail: worcestershirehub@malvernhills.gov.uk

Worcester City Council
Orchard House Complex
Farrier Street
Worcester
WR1 3BB
Telephone: 01905 722233  
E-mail: customerservicecentre@worcester.gov.uk

Wychavon District Council  
Civic Centre  
Queen Elizabeth Drive  
Pershore  
WR10 1PT

Telephone: 01386 565000  
E-mail: service@wychavon.gov.uk

Wyre Forest District Council  
Vicar Street  
Kidderminster  
DY10 1DB

Telephone: 01562 732928  
Fax: 01562 67673  
E-mail: worcestershirehub@wyreforestdc.gov.uk

Worcestershire County Council  
Supporting People Team  
County Hall  
Wildwood Way  
Worcester  
WR5 2NP  
Telephone: 01905 763763
SUMMARY

The District, Borough and County authorities of Worcestershire have formed a Partnership to submit a joint proposal bid for the implementation of “Kickstart” services through the Countywide Home Improvement Agency that is to be managed by Festival Housing from April 2010.

Whilst each authority experiences a broad range of issues related to private sector housing, the basic need exists for a co-ordinated and practical system to facilitate the provision of fair and effective loans based systems to support improvement in the private sector housing stock of the Local Authorities involved across Worcestershire. The proposed programme will address and provide solutions for vulnerable and low income households in the private sector to effectively improve the condition of their homes.

The scheme is anticipated to require support of a capital resource of £1,629,588 over the three year programme with commencement targeted to coincide with the implementation new Countywide Home Improvement Agency from April 2010.

‘The Partnership’ envisages that based upon the projected available funding, the service will be able to provide 30 non equity and 36 Equity Loans in Year 1 building up to 48 Equity Loans and 50 Non Equity loans by year over the three year programme.
INTRODUCTION

This document sets out the Local Delivery Plan for Worcestershire and explains how The Partnership intends to implement the Kickstart Scheme, following approval based on the anticipated programme of 30 non equity and 36 Equity Loans in Year 1 building up to 48 Equity Loans and 50 Non Equity loans by year over the three years with a cumulative value of £1,340,000 over the three year period.

The basis for this submission relates to the letter received from the Kickstart Partnership and associated correspondence from the Government Office of the West Midlands (GOWM) of February 2008 and 6th November 2009 outlining the proposed capital funding arrangements in the future for Local Authorities within the GOWM area.

The aim of this proposal is to enable The Partnership to provide a partnership based scheme to serve the Local Authorities equally and allow the local residents of the areas involved to have the opportunity to receive assistance. The partnership approach is proposed in preference to a local based scheme for each district, thus eliminating differences which may occur with six different schemes and adding the benefit of the ‘economies of scale’ that a partnership approach would introduce together with the consistancy and fairness of application which would be difficult to achieve with separate schemes.

At present, three of the Local Authorities (in the North of the County) associated with this proposal contract with the North Worcestershire Care & Repair Service as their Home Improvement Agency partner. Two of the remaining three authorities (in the South of the County) share South Worcestershire Care & Repair with the remaining authority only recently signed up to join the South Worcestershire Care & Repair. All six Districts are in the process of negotiating a new contract for the provision of one countywide HIA with Festival Housing.

This proposal aims to introduce the concepts of the Kickstart scheme to all six districts and ensure that local residents in each of the areas involved can source safe and effective funding and resources to allow their homes to be brought up to the Decent Homes and current Housing Act standards by means of loan based support.

The Local Authorities will, whilst funding remains available, maintain a limited programme of low value (under £5,000) discretionary grant schemes for specific situations where the Kickstart Scheme is not appropriate – for example where the owner does not have sufficient collateral in the property to allow the Kickstart scheme to operate or where the urgency of the works is such that the timescale for Kickstart Equity Release loans would not be appropriate even though owners meet relevant criteria for assistance. However, it is recognised that local authority budgets for the provision of discretionary grants are limited and in time are likely to be phased out. Kick Start non equity loans are therefore seen to be a valuable option for customers to consider in supplementing the limited availability of discretionary grants and that in time, are likely to replace them.

A NEW HOME IMPROVEMENT AGENCY FOR WORCESTERSHIRE

From April 2010, the Worcestershire Kick Start Service is to be provided and managed by Festival Housing as part of the Home Improvement Agency service they are being contracted to provide on behalf of and across the six districts in Worcestershire.

Redditch Borough Council has been operating the North Worcestershire HIA covering Redditch, Bromsgrove and Wyre Forest since the beginning of 2005 (although Redditch operated its own HIA for many years prior to that). Festival Housing Group has been operating the South Worcestershire HIA covering Wychavon and Worcester since January 2006.
Whilst there have been some very positive outcomes from the HIAs in Worcestershire, a comprehensive change in the operation of services was identified as being required because operational practices were not consistent across the county and it was identified as essential that Worcestershire Agency arrangements are fit for purpose and ready for expanding their role, in line with the Government Strategy for older persons housing, Lifetime Homes, Lifetime Neighbourhoods Strategy. A more suitable delivery option to achieve the consistency required for customers, that would also enable best practice to be rolled out across the County is required.

The new Countywide Home Improvement Agency will deliver a range of options, including helping people to repair, improve, maintain or adapt their home. The purpose of the service is to help people live independently, in the home of their choice, warm, safe and secure. The range of services potentially on offer, subject to the level of funding available, could include:

- Disabled Facility grant and other housing grant work
- Fitting aids and adaptations
- Minor works and handyperson services
- Falls and accident prevention
- Hospital discharge support
- Home energy, security and safety checks
- Advocacy and support on housing options
- Gardening and decorating
- Kick start loans

A copy of the Project Plan for the implementation of the new Countywide HIA is attached at Appendix 3.
1. BASELINE AND EVIDENCE OF NEED

The private sector housing conditions of Worcestershire are summarised below from data provided by the 2009 Building Research Establishment (BRE) survey of private sector housing that was recently commissioned across five of the 6 districts in Worcestershire.

<table>
<thead>
<tr>
<th>LA</th>
<th>Dwellings (private)</th>
<th>Households (private)</th>
<th>Non decent</th>
<th>Inadequate thermal comfort</th>
<th>HHSRS Cat. 1</th>
<th>Disrepair</th>
<th>Non modern</th>
<th>SAP less than 35</th>
<th>Fuel poverty</th>
<th>Vulnerable households</th>
<th>Vulnerable non decent</th>
<th>Vulnerable decent (PSA7)</th>
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</thead>
<tbody>
<tr>
<td>Redditch</td>
<td>25291</td>
<td>24466</td>
<td>7606</td>
<td>4109</td>
<td>4734</td>
<td>1716</td>
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<td>2598</td>
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<td>31479</td>
<td>11662</td>
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<td>2476</td>
<td>327</td>
<td>5584</td>
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<tr>
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<td>2811</td>
<td>5488</td>
<td>2619</td>
<td>2869</td>
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<tr>
<td>TOTAL</td>
<td>194,920</td>
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<td>75,992</td>
<td>38,571</td>
<td>53,601</td>
<td>18,466</td>
<td>2,592</td>
<td>22,816</td>
<td>33,379</td>
<td>13,768</td>
<td>19611</td>
<td></td>
</tr>
</tbody>
</table>

PROFILE OF THE PRIVATE HOUSING STOCK IN WORCESTERSHIRE

Tenure Profile for Worcestershire – 75.1% Owner Occupancy (National Average 71% for England.)

Total Number of Private Dwellings in Worcestershire –194,920

The dwelling type profile in Worcestershire differs from the national pattern with a higher number of detached properties.
## Agenda Item No. 6

### Appendix 2

<table>
<thead>
<tr>
<th>LA</th>
<th>Dwellings (private)</th>
<th>Households (private)</th>
<th>% of dwellings</th>
<th>% of households</th>
<th>Vulnerable households</th>
<th>Vulnerable decent (PSA7)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non decent</td>
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<td>Disrepair</td>
<td>Non modern</td>
<td>SAP less than 35</td>
</tr>
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<td>Redditch</td>
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<td>24466</td>
<td>30%</td>
<td>16%</td>
<td>19%</td>
<td>7%</td>
</tr>
<tr>
<td>Bromsgrove</td>
<td>32216</td>
<td>31479</td>
<td>36%</td>
<td>17%</td>
<td>24%</td>
<td>8%</td>
</tr>
<tr>
<td>Worcester</td>
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<td>37%</td>
<td>20%</td>
<td>27%</td>
<td>10%</td>
</tr>
<tr>
<td>Malvern Hills</td>
<td>27055</td>
<td>25915</td>
<td>50%</td>
<td>23%</td>
<td>38%</td>
<td>10%</td>
</tr>
<tr>
<td>Wychavon</td>
<td>41108</td>
<td>39874</td>
<td>41%</td>
<td>19%</td>
<td>30%</td>
<td>9%</td>
</tr>
<tr>
<td>Wyre Forest</td>
<td>35288</td>
<td></td>
<td>39%</td>
<td>24%</td>
<td>27%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>COUNTY AVERAGE</strong></td>
<td><strong>194,920</strong></td>
<td></td>
<td><strong>39%</strong></td>
<td><strong>20%</strong></td>
<td><strong>28%</strong></td>
<td><strong>10%</strong></td>
</tr>
</tbody>
</table>

### DECENT HOMES

Approximately 39% of the homes within the County are deemed non-decent.

The highest proportion of non decent homes being in Malvern Hills, where 50% (13,453 properties) of the housing stock is deemed non-decent.

The highest number of non decent homes in any one district are found within Wychavon (16,710 – 41%) where it has been assessed that in order to tackle non decency approximately £139,698,693 is required.

The lowest levels of non decency found within the county can be found within Redditch, with 30% of the stock being deemed non decent.

The average cost of bringing a non decent property back into decency across Worcestershire is £8,360 per dwelling.

Therefore the total investment required across the whole county is £635,294,639
HHSRS
Nationally the major cause of failure under Decent Homes has been as a result of inadequate thermal comfort, however there has been a significant shift to failures under the Housing Health & Safety Rating System increasing from 18% in 2001 to 24% in 2008.

Within the Worcestershire County there is an above average number of properties failing HHSRS (28%) with Malvern Hills having the greatest proportion (38%) of the homes in the County failing under HHSRS and Redditch to the north of the County with the lowest proportion 19%.

The average cost of repairs for owner occupied properties with a category 1 hazard in Worcestershire is £8,811.

Thermal comfort
The national Decent Homes rate of failure on thermal comfort is 17%.

The Worcestershire average is 20% (38,571) of dwellings failing the Decent Homes Standard as a result of inadequate thermal comfort. The district with the highest failure rate is Wyre Forest with at 24% which results in approximately £59,314,230 of investment needing to be spent to remove this risk and Redditch having the lowest proportion of homes that fail under thermal comfort at 16%.

The Worcestershire average cost of remedying an owner occupied property with an inadequate thermal envelope is approximately £7,017.

Modernisation
The recent BRE (Building Research Establishment) report for Worcestershire identifies that the cost of works are considerable when modernising properties throughout the county.

The Worcestershire average is 1.3% of dwellings failing Decent Homes Standard as a result of modernisation requirements. The north part of Worcestershire is more in line with the national average of 1% with Bromsgrove recording 1% and Redditch 1% of dwellings failing under modernisation. Worcester City (2%) and Malvern Hills (2%) are further above national average of stock not meeting modernisation requirements of the Decent Homes Standard.

The Worcestershire average cost of repairs necessary for owner occupiers to undertake in order to provide adequate modern facilities within a Worcestershire home is approximately £22,462 per property.

Disrepair
The National average for properties failing Decent Homes Standard for reasons of Disrepair is 8%.

The Worcestershire average is 10% with Wyre Forest having the greatest proportion of housing (13%) that fails under the disrepair aspect of the Decent Homes Standard, amounting to approximately £79,841,448 of required investment to address the issue. This is significantly above Redditch’s level (7%) which is below the national average of 8%.

In order to remove disrepair issues from properties within Worcestershire it has been deemed that it would cost approximately £17,762.28 per property.
Vulnerable Households
Nationally the average proportion of all properties that are occupied by vulnerable people who live in non decent homes is 8%

Within Worcestershire this average proportion of all dwellings that are occupied by vulnerable people that live in non decent accommodation is 7% with Malvern Hills having the largest proportion of properties occupied by vulnerable people living in non decent homes being 9% and Bromsgrove being the lowest with 5 %.

There are 33,379 number of households that are classified as vulnerable or on a low income. Of these vulnerable households an estimated 13,768 are classified as living in non-decent homes which represents 41% of vulnerable household. Conversely this means that 59% of vulnerable households are living within decent accommodation.

Fuel Poverty
Fuel poverty is defined as householders spending more than 10% of their income on heating and fuel provisions within their property.

On average 14% of households in Worcestershire experience fuel poverty and the problem poses the greatest threat to households in Malvern with 17% of the population being in fuel poverty which is 5% higher than the national average (12%) and Wyre Forest at 8%.

PROFILE OF RESIDENTS

The age profile of the County (Census 2001) generally follows the national profile, however there is a significant difference in the number of households aged between 45 and 59. (21.3% in Worcestershire compared to 18.9% in England) and people over the age of 65 16.4% for Worcestershire compared to 15.9% for England)

The number of residents within Worcestershire that are economically active also differs significantly from not only the national average but also within the County. The number of retired residents within Worcestershire (14.1%) is broadly in line with the national average (13.5%), however there is a significant rise from the national average to the north of the district in Bromsgrove (15.6%).

The average yearly income (Census 2001) of owner occupied households in Worcestershire (£35,656) is significantly higher than the national average (£28,750), however there are variations between the age profiles and locations within the County. The North of the County has an approximately £3,000 higher mean household income in comparison to the South of the County. There has, however been a significant rise in the number of people becoming eligible for Means Tested Benefits within the County which has resulted in an increase in the number of vulnerable households.

DISABILITIES AND ADAPTATIONS

Worcestershire districts have an above average population of residents over the age of 65 and above 75. There is an identified need to support older people to maintain and to assist them to remain in their homes through the provision of Disabled Facilities Grant and other grants. Strong, and in many cases significantly increasing, demand for Disabled Facilities Grants (DFG) is evident. Given the ageing population within the area this demand will almost certainly continue.

Due to constraints on capital budgets the local housing authorities are unable to satisfy demand for discretionary grants to improve private sector dwellings or even to meet requirements for mandatory DFG's. The demographics of the County support the need for the ongoing development of Home Improvement Agency services to help vulnerable residents improve their living conditions.
VALUE OF DWELLINGS

Across the country, house prices have fallen significantly as mortgages have become more difficult to obtain and expensive to service. According to the Land Registry House Price Index, there was a fall of 11.8% between September 2008 and September 2009 in Worcestershire, which is more than the 7.3% fall for the West Midlands region and 5.6% in England and Wales as a whole. In Q3 2009, the mean house price in the county was £205,962, 4.0% lower than the £214,515 seen in Q3 2008, but 7.9% higher than in Q2 2009. Between Q3 2008 and Q3 2009, prices fell most in Bromsgrove (11.7%) and least in Worcester City (0.7%). In terms of property type, the largest decrease in average price was for detached properties (9.8%) and the smallest was for terraced houses (0.7%).

PRIVATELY LET ACCOMMODATION

In most of the districts there are few private landlords and a relatively low supply of privately let flats and smaller sized dwellings. Some increases in purchase by investors of properties to let are in evidence but the majority of these properties are offered at very high market rents that are not accessible by those in housing need. The City of Worcester has a greater supply of houses in multiple occupation than other districts but the poor condition of some is not conducive to making them attractive lets.

SUMMARY

Whilst the County objective is reduce the overall number of dwellings failing under Decent Homes Standards accross the County, the priority is to focus resources upon reducing the number of non decent homes occupied by vulnerable households.

There are four key PI's that relate to vulnerable households living in non decent homes.

- Across Worcestershire the average proportion of all dwellings that are non decent and occupied by vulnerable people is 7%.
- Across Worcestershire the proportion of non decent dwellings that are occupied by vulnerable households is 18.1 % (13,768 households).
- Across Worcestershire the proportion of all vulnerable households that are classified as living in non decent homes is 41% (13,768 households).
- Across Worcestershire the proportion of all vulnerable households that are classified as living in decent homes is means 59% (19,611 households).
Worcestershire aspires to increasing the proportion of vulnerable households that live in decent homes to 70% by 2015. Based upon the average cost of totally eliminating failure under Decent Homes standards being £8,360 per property, the total cost of achieving this target equates to £12,657,070. (calc – 11% increase = 1,514 properties x £8,360 = £12,657,040)
This equates to an annual investment requirement of £2,531,408pa. However it must be recognised that significant improvements in reducing Category 1 Hazards can be achieved through lower levels of investment.

Whilst we realise that this level of investment may be difficult to achieve our bid is submitted on the basis of the indicated level of funding likely to be available through the Kick Start Programme.

KEY PRIVATE SECTOR HOUSING PRIORITIES

- To increase the proportion of vulnerable and low income households living in a decent homes free from hazards.
- To increase thermal efficiency and affordable warmth.
- To integrate Kick Start Loan products within the range of services offered by the Countywide HIA.
- To offer home owners a range of options to enable them to carry out repair works where the cost exceeds local authority discretionary grant maximum or where they are no longer available or are oversubscribed.
- To offer a way of enabling home owners to finance DFG adaptations where the total cost exceeds the grant maximum.
2. LOCAL POLICY OBJECTIVES

County Strategic Vision

‘Creating the right places to live within our local communities, meeting needs by making the best use of existing resources’

The purpose of this scheme is to provide a solution for vulnerable and low income home owners in the private sector to improve their housing conditions by being able to easily access funding. This scheme is being made available to groups in need throughout the six Local Authorities’ areas in the whole of Worcestershire.

Whilst each of the Local Authorities involved operate slightly differently in the provision of assistance to private sector owners, all have the common base of bringing property towards the Decent Homes Standards and the expectations set out in the Housing Act 2004. The needs of the different areas will vary and this scheme is flexible enough to recognise those differences.

County Private Sector Policy Objectives

The specific aims and objectives of the Worcestershire Scheme are:

- To help support existing neighbourhoods and encourage sustainability
- To improve the environment for the benefit of the population
- To encourage the use of properties which are in poor repair or empty
- To raise the standard of housing wherever possible
- To enable local authorities to offer an additional tool to assist residents at a time of reduced funding resources
- To assist residents to invest in their homes for future generations and lengthen the life of the existing housing stock
- To provide quality housing stock and increase the numbers of healthy homes
- To support disabled people where the cost of the works exceeds the availability of Disabled Facilities rant assistance.
- To enable independent living where at all possible
- To improve the quality of private rented accommodation

Overall the scheme seeks to support and demonstrate approaches on a joint working basis with Local Authorities and HIA’s working together to address the Government’s long term key priority of decent affordable housing for all.
Scope of Programme

The proposed scheme will serve the six Local Authorities on a client base through a new Countywide Home Improvement Agency and will address issues relating to Decent Homes standards and the Housing Act 2004 (Part 1) across the areas involved equally.

Each of the Local Authorities have existing programmes of support for local residents based upon discretionary grants. These are being unified across the County and will be limited to under £5,000. It is envisaged that they will continue to the extent that funding from each local authority will permit for specific situations where the Kickstart Scheme is not appropriate – for example where the owner does not have sufficient collateral in the property to allow the Kickstart scheme to operate or where the urgency of the works is such that the timescale for Kickstart Equity Release loans would not be appropriate even though owners meet relevant criteria for assistance. However, it is recognised that local authority budgets for the provision of discretionary grants are limited and in time are likely to be phased out. Kick Start non equity loans are therefore seen to be a valuable option for customers to consider in supplementing the limited availability of discretionary grants and that in time, are likely to replace them.

The scheme, based on the need to improve housing conditions, will encompass the Decent Homes Criteria and thermal comfort together with addressing serious hazards as defined in the Housing Act 2004. Vulnerable households will be assisted to ensure their properties are improved to modern day expectations through the application of the Kickstart Programme.

The scheme will promote the additional options to clients of loans and equity release with an acknowledgement that HIA’s could provide advice and support to help people access funding options.

As part of the scheme it is proposed that there will be a Kickstart Performance Monitoring and Programme Board with officer representation from each of the member authorities in addition to representatives from Art Homes Ltd, Kickstart and the HIA as scheme managers. This Board will report to the Worcestershire Home Improvement Agency Performance Management Board at each of its meetings.

Policy Criteria and Eligibility

Whilst some Local Authorities continue to provide limited private sector discretionary grants, it is recognised that capital funding could potentially diminish in the future, therefore the implementation of the Kickstart scheme is seen as a valuable addition to gradually supplement and in time replace discretionary grants. In the meantime, it is proposed that those Worcestershire authorities that are able to operate their individual grants schemes will continue to do so up to a locally agreed amount (£5,000) and promote the Kickstart scheme as a viable option for works in excess of £3000. Kick Start Non Equity Loans will be provided to supplement and as an alternative option to these grants for cases below £2,000.

The criteria is designed to catch those groups most susceptible to health risks as a result of poor housing conditions (the elderly, long-term sick, disabled, families with small children) who do not have the resources necessary to make repairs and improvements to their homes.

For applicants to be eligible for consideration under the scheme, they must:-
• Be a home owner
• Have had their property identified as being non decent or presenting a serious hazard as defined by The Housing Act 2004 (part 1)
• Have been identified as vulnerable (as defined in the national guidance) or be on a low income with insufficient savings (local criteria to be set with discretion to authorise outside criteria by Kickstart Performance & Monitoring Board on a case by case basis)
• Have undergone initial assessment by a caseworker that has eliminated all other sources of funding or assistance

Applications that qualify for further consideration will then be subject to further assessment by Art Homes under the Kickstart Scheme.

Indicators of Outcomes and Success.

The main outcome of the County Strategy in partnership with the HIA and the Kick Start Scheme will be to achieve a reduction in the number of non decent homes occupied by non vulnerable people. We aim to make 300 more private homes that are occupied by vulnerable people decent by 2015.

A range of success indicators are being developed in partnership with the new HIA to track the implementation of the strategy.
3. STRATEGIC FIT WITH KICK START

<table>
<thead>
<tr>
<th>Kick Start Business Plan</th>
<th>Local Delivery Plan Links</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Priority 1</strong>&lt;br&gt;Ensuring homeowners are treated fairly and equally when using publicly subsidised home improvement services</td>
<td>• All HIA applicants will receive an advisory visit from a caseworker who will carry out an options appraisal to identify the most appropriate method of achieving the required outcome. Clients for whom Kick Start loans are an appropriate option will be referred for a follow up visit by the HIA’s appointed Kick Start Specialist Case Worker to provide a higher level of supporting advice and information prior to a referral being made to Art Homes.&lt;br&gt;• Private Sector Housing Policy and Procedure is being developed through a Lean Management Analysis which will then be subject to an Equalities Impact Assessment.&lt;br&gt;• A dedicated HIA Kick Start Specialist Caseworker is proposed being identified as necessary to build up client confidence in Kick Start products and to develop a consistent understanding amongst HIA generic caseworkers of the Kick Start products and their application.</td>
</tr>
<tr>
<td><strong>Priority 2</strong>&lt;br&gt;Ensuring appropriate service standards and qualities are provided to homeowners and made available within reasonable timescales</td>
<td>• Festival Housing targets to achieve Foundations Status by 2012&lt;br&gt;• Service standards are to be available within a welcome pack to be provided to every client.&lt;br&gt;• Timescales for service delivery are to be monitored, managed and reported through a Kick Start Officer Group to the HIA Performance and Management Board on a quarterly basis.&lt;br&gt;• Customer service questionnaires are to be analysed and reported for the purposes of identifying levels of customer satisfaction with the service.</td>
</tr>
<tr>
<td><strong>Priority 3</strong>&lt;br&gt;An improved understanding of the costs of delivery to maximise the use of public funds and balance the operational costs against the priorities of service users</td>
<td>• Statistical analysis of the number of enquiries that have generated the need for a visit by the HIA’s Kick Start Specialist Caseworker, indicating the number of hours dedicated to initial advice and assistance and the number of successful Kick Start applications it has achieved.</td>
</tr>
<tr>
<td><strong>Priority 4</strong>&lt;br&gt;Maximising the opportunities</td>
<td>• Delivery of Kick Start products is an integral part of the Home Improvement Agency Service across Worcestershire.</td>
</tr>
</tbody>
</table>
| of working together, for example, to make management overheads proportional to the operational scale of service users. | ▪ Joint promotion of Kick Start within the general promotion of the HIA.  
▪ Maximisation of opportunities for low cost / free promotion through the local authority and partner agency newsletters and Customer Information Centres.  
▪ Annual review of the need for a dedicated HIA Kick Start Specialist. Initially identified as necessary to build up client confidence in Kick Start products and a consistent understanding amongst HIA caseworkers. This may become less necessary in following years and may enable the role to be merged fully into HIA Case worker posts. |
|---|---|
| Priority 5  
Improving our understanding of loan programme performance drivers, improving ability to design and manage programmes that are capable of making an impact and being delivered on time / in budget | ▪ Client enquires and referrals will be traced against forms of marketing activity to assess VFM and success of advertisement.  
▪ Proposed development of a mechanism to record successful completions demographic and deprivation data.  
▪ Analysis of quarterly spend.  
▪ Analysis of referral to completion (and staged) performance. |
### 4. OUTPUTS PROFILE (LDP1)

#### Kick Start Core Outputs

<table>
<thead>
<tr>
<th>KPI</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>10/11 Total Projected</th>
<th>11/12 Total Projected</th>
<th>12/13 Total Projected</th>
<th>All years Projected</th>
</tr>
</thead>
<tbody>
<tr>
<td>KPI 1 – The number of eligible homeowner receiving an advisory home visit resulting in a record of advice given</td>
<td>50</td>
<td>100</td>
<td>200</td>
<td>250</td>
<td>600</td>
<td>650</td>
<td>700</td>
<td>1,950</td>
</tr>
<tr>
<td>KPI 2 – The number of low income homeowners who addressed eligible works (e.g. repair, relocation or adaptations) using funding other than the affordable Equity Share Loans (including Unsecured Loans).</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Included in KPI 3 below.</td>
<td>Included in KPI 3 below.</td>
<td>Included in KPI 3 below.</td>
<td></td>
</tr>
<tr>
<td>KPI 3 – The number of vulnerable homeowners who addressed eligible works (e.g. repair, relocation or adaptations) using funding other than the affordable Equity Share Loans (including Unsecured Loans)</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>25</td>
<td>30 (inc 25 through KS Non Equity Loans and 5 DFG top ups)</td>
<td>40 (inc 35 through KS Non Equity Loans and 5 DFG top ups)</td>
<td>40 (inc 35 through KS Non Equity Loans and 5 DFG top ups)</td>
<td>110</td>
</tr>
<tr>
<td>KPI 4 – The number of homeowners referred for financial assessment to identify the most appropriate loan product required to meet their needs</td>
<td>0</td>
<td>10</td>
<td>30</td>
<td>40</td>
<td>80</td>
<td>100</td>
<td>100</td>
<td>280</td>
</tr>
<tr>
<td>KPI 5 – The number of Equity Share Loans reaching completion to fund improvement or relocation works</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>30</td>
<td>36</td>
<td>48</td>
<td>48</td>
<td>132</td>
</tr>
</tbody>
</table>

#### Other Non-Core Outputs

<table>
<thead>
<tr>
<th>Other Non-Core Outputs</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
<th>10/11 Total</th>
<th>11/12 Total</th>
<th>12/13 Total</th>
<th>All years</th>
</tr>
</thead>
<tbody>
<tr>
<td>The number of Unsecured Loans reaching completion to fund improvement works*</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>20</td>
<td>25</td>
<td>45</td>
<td>45</td>
<td>135</td>
</tr>
<tr>
<td>The number of Disabled Facilities Grant applications approved, where the cost of works exceeds £30,000</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>5 (based upon assumption that charitable contributions will still be sought)</td>
<td>5 (based upon assumption that charitable contributions will still be sought)</td>
<td>5 (based upon assumption that charitable contributions will still be sought)</td>
<td>15</td>
</tr>
</tbody>
</table>
• Projected outputs are based upon an assumption that there will be higher demand in the early stages of the Worcestershire Scheme for non secured loans. This is based upon an assumed need to build up confidence in equity release, the current impact of the economic climate upon levels of negative equity and the time that it will likely take for clients to accept that the availability of local authority discretionary grants is diminishing.

• Whilst it is appreciated that the projected outputs for year one are quite ambitious for a newly forming service, careful consideration has been given by the Partnership and the targets have been set in the knowledge that:
  - Festival Housing as managers of the new Countywide HIA are to recruit the Kick Start Specialist Caseworker in advance of the April 1st commencement.
  - Wyre Forest (£200k) and Redditch currently offer repayable loan options with considerable take up and interest.
## 4. FINANCIAL PROFILE (LDP2)

### LDP2 Financial Profile 2010/13

<table>
<thead>
<tr>
<th>PROJECTS</th>
<th>2010/11</th>
<th>Future Years</th>
<th>Programme Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quarter 1</td>
<td>Quarter 2</td>
<td>Quarter 3</td>
</tr>
<tr>
<td>LOAN FUNDS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity Share Loans</td>
<td>Nil</td>
<td>Nil</td>
<td>50k</td>
</tr>
<tr>
<td>Other loans (Unsecured &amp; Repayment)</td>
<td>Nil</td>
<td>Nil</td>
<td>20k</td>
</tr>
<tr>
<td>Total Loan fund</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>DELIVERY FUND</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff Costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administration</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical staff</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caseworkers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Evaluation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Delivery Fund</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total – All Funding (loan &amp; Delivery Fund)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Value for Money

The financial profile is based upon the capacity of 1 F/T HIA Kick Start Specialist Caseworker and an equivalent of 20% of 6 HIA Generic Caseworkers in year 1. The proportion of Generic Caseworkers time charged to Kick Start is projected to reduce to 15% in year 2 and 12.5% in year 3.

The capacity of a caseworker to deliver Kick Start related work is detailed in the table below.

---

Agenda Item No. 6
Appendix 2
<table>
<thead>
<tr>
<th>KS Specialist Caseworker Activity</th>
<th>No of Cases</th>
<th>Time Spent</th>
<th>Total Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preliminary enquiries &amp; initial visit</td>
<td>250</td>
<td>5 hours</td>
<td>1,250</td>
</tr>
<tr>
<td>Consultations with ART and further support / visits</td>
<td>125</td>
<td>5 hours</td>
<td>625</td>
</tr>
<tr>
<td>Processing an Equity Share Loan</td>
<td>50</td>
<td>25 hours</td>
<td>1,250</td>
</tr>
<tr>
<td>Processing an Unsecured Loan</td>
<td>54</td>
<td>9 hours</td>
<td>486</td>
</tr>
<tr>
<td>TOTAL HOURS (37 x 45wks x 2.2 = 3663 hrs)</td>
<td></td>
<td></td>
<td>3,611</td>
</tr>
</tbody>
</table>

In addition we estimate 0.5 FTE Technical Officer and 0.5 FTE Admin Officer.
## Delivery Costs

<table>
<thead>
<tr>
<th>Role</th>
<th>FTE</th>
<th>Rate</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>HIA Kick Start Specialist Caseworker</td>
<td>1.00</td>
<td>£27,485</td>
<td>£27,485</td>
</tr>
<tr>
<td>20% of 6 Generic HIA caseworkers Yr 1 (15% Yr 2 &amp; 12.5% Yr 3)</td>
<td>1.2</td>
<td>£27,485</td>
<td>£32,982 (Yr 1)</td>
</tr>
<tr>
<td></td>
<td>0.9</td>
<td>£27,485</td>
<td>£24,737 (Yr 2)</td>
</tr>
<tr>
<td></td>
<td>0.6</td>
<td></td>
<td>£16,491 (Yr 3)</td>
</tr>
<tr>
<td>Technical Officer</td>
<td>0.50</td>
<td>£32,000</td>
<td>£16,000</td>
</tr>
<tr>
<td>Administration</td>
<td>0.50</td>
<td>£22,000</td>
<td>£11,000</td>
</tr>
<tr>
<td>Management</td>
<td></td>
<td></td>
<td>£5,000</td>
</tr>
<tr>
<td><strong>Total Staff Costs</strong></td>
<td></td>
<td></td>
<td><strong>£92,467</strong></td>
</tr>
<tr>
<td><strong>Total Capital Expenditure</strong></td>
<td></td>
<td></td>
<td><strong>£537,000</strong></td>
</tr>
</tbody>
</table>

### Staff Costs as a percentage of Capital Expenditure

- Yr 1: 19.9%
- Yr 2: 14.8%
- Yr 3: 13.1%

### Total Delivery Costs as a percentage of Capital Expenditure

- Yr 1: 23.5%
- Yr 2: 16.3%
- Yr 3: 14.6%

All management and on costs not detailed in LPT2 will be met by the Home Improvement Agency.

A Role Profile for the County Kick Start Specialist Caseworker is attached at Appendix 2.
## 6. Milestone Profile (LDP3)

<table>
<thead>
<tr>
<th>Milestones 2010/11</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Recruitment</strong></td>
<td>Existing Staff from North and South HIAs TUPE into new organisation. Appoint KS Specialist Caseworker by end of quarter</td>
<td>Continuing support for staff. Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</td>
<td>Continuing support for staff. Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</td>
<td>Continuing support for staff. Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</td>
</tr>
<tr>
<td><strong>2. Training of staff</strong></td>
<td>Training of all new technical staff to HHSRS 2. Training for all staff and partners on agreed procedures 3. Operational staff trained (ART) 4. Lead authority to provide direction for training programme to meet expectation of partners 5. Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>3. Promotion and Marketing</strong></td>
<td>1. Agree HIA communication process with lead LA 2. Agree scheme branding with all partners 1. Marketing materials produced 2. Campaign commences-Major scheme marketing</td>
<td>Major scheme marketing</td>
<td>Major scheme marketing</td>
<td>Major scheme marketing</td>
</tr>
</tbody>
</table>
3. Inform building contractors about the principles of the Kick Start Scheme, that homeowners are paying for their work, highlighting the added value that contractors can bring to the service.

4. Lead LA responsibilities

4.1 Agree between partner LA’s reporting and support processes

1. Agree procedures with all partners
2. Reports on progress to steering group
3. Lead authority to agree with partners and concepts of expected standards.
4. Procedure document produced and implemented
5. Reports on progress to steering group

5. Monitoring and Evaluation

5.1 Adapt FEMIS database (HIA) to enable monitoring reports to be produced.
5.2 Steering group set up.
5.3 Review homeowner information to check clarity and that it remains up to date to help homeowner understand the service and can make informed choices

5.4 Produce customer satisfaction surveys in association with lead LA
5.5 Review homeowner information to check clarity and that it remains up to date to help homeowner understand the service and can make informed choices
5.6 Evaluate initial promotion campaign in association with steering group
<table>
<thead>
<tr>
<th>Milestones 2011/12</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Promotion and Marketing</td>
<td>Follow on advertising</td>
<td>Follow on advertising</td>
<td>Follow on advertising</td>
<td>Follow on advertising</td>
</tr>
<tr>
<td>2. Training of staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
</tr>
<tr>
<td>3 Lead LA responsibilities</td>
<td>1. Implement any alterations to scheme following review. 2. Review partnership working and expectations</td>
<td>Reports on progress to steering group</td>
<td>Reports on progress to steering group</td>
<td>Co-ordinate end of year report, review of outcomes and relationships</td>
</tr>
<tr>
<td>4. Monitoring and Evaluation</td>
<td>Review marketing strategy and effectiveness of scheme with steering group</td>
<td></td>
<td></td>
<td>Evaluate client satisfaction surveys with steering group and partners</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Milestones 2012/13</th>
<th>Quarter 1</th>
<th>Quarter 2</th>
<th>Quarter 3</th>
<th>Quarter 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Promotion and Marketing</td>
<td>Review marketing strategy and effectiveness</td>
<td>Follow on advertising</td>
<td>Follow on advertising</td>
<td>Follow on advertising</td>
</tr>
<tr>
<td>2. Training of staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
<td>Continuing support for staff</td>
</tr>
<tr>
<td>3 Lead LA responsibilities</td>
<td>Implement any alterations to scheme following review. Reports on progress to steering group</td>
<td>Reports on progress to steering group</td>
<td>Reports on progress to steering group</td>
<td>Review with all partners the scheme and move to next programme</td>
</tr>
<tr>
<td>4. Monitoring and Evaluation</td>
<td>Review marketing strategy and effectiveness of scheme with steering group</td>
<td></td>
<td></td>
<td>Evaluate client satisfaction surveys with steering group and partners</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Review scheme with all partners</td>
</tr>
</tbody>
</table>
7. Project Delivery

**The Kick Start Scheme**

Roles and Responsibilities

The key delivery partners are:

- The six Local Authorities working jointly – Bromsgrove District Council, Redditch Borough Council, Malvern District Council, Worcester City Council, Wychavon District Council, Wyre Forest District Council
- Worcestershire County Council – Supporting People
- HIA
- Kickstart Partnership (ART Homes)

Local Authority role

General

- Each of the Local Authorities associated with the provision of this Kickstart programme ensures, through the lead authority that their strategies, policies and processes reflect the use of the Kickstart programme and the associated relationships with the HIA involved.

- Each Local Authority ensures that information about the makeup, development and changes to their areas are reflected in updated strategies and policies to enable an accurate assessment to be made through the scheme as a whole as to needs and expectations for the Kickstart programme.

- To liaise on a monthly basis in the first year moving to a quarterly basis thereafter through the lead authority with the partners involved with the Kickstart programme and ensure that relevant and timely information is available for that purpose.

- Each authority will encourage the use of the Kickstart programme in their areas, liaising with the HIA.
Lead Authority – Worcestershire County Council – Supporting People Team as lead authority commissioning the Home Improvement Agency.

- All of the general requirements in respect to their area, together with the reporting and consolidation role for the programme as a whole.
- Ensuring that the processes, procedures and strategies are in place for the programme as a whole and that they are up to date.
- Liaison with the group of Local Authorities on a regular basis to ensure the scheme is operating in line with the Kickstart business plan and expectations of those Local Authorities.
- Liaison with the Home Improvement Agencies involved with the scheme on a monthly basis to ensure the programme is running in accordance with expectations.
- Ensure that the staff involved with the programme are properly trained and assessed to meet the criteria of the activity and the Housing Act 2004 (HHSRS).
- Appropriate liaison takes place with Art Homes to ensure the successful implementation of the programme.

Home Improvement Agency

Roles and Responsibilities of Worcestershire Home Improvement Agency

The six Local Authorities will enter into an arrangement with Festival Housing Worcestershire HIA to deliver the Kickstart programme in all six areas. The partnership aims to assist vulnerable and low income homeowners retain their independence and remain in their own home through a range of services including:

- PALs (Art Homes)
- Houseproud (Home Improvement Trust) ???
- Minor Works Grants (Discretionary Grants)
- Warmfront
- Disabled Facilities Grants

Worcestershire HIA will be responsible for managing the Kickstart program enquiry lists, assessing all clients, undertaking initial financial assessments, technical surveys and delivering the works on site. Worcestershire HIA will work to ensure the consistent delivery of the programme across the six areas, with a ‘no boundary’ policy in place in order to smooth out any peaks and troughs in need.
Worcestershire HIA will appoint a coordinator to be responsible for the development and delivery of an effective marketing strategy with all of the six partner Local Authorities, the strategic development of the service, monitor and ensure Performance Indicators are met and produce monitoring reports to the lead Authority and the partnering Local Authorities.

**ART Homes Ltd**

The Local Authorities will enter into contractual arrangements for the provision of the loans service on terms to be agreed. The following services will be provided by ART Homes:

**Individual Loan administration** which include logging cases, initial assessments and local authority liaison; telephone contact with clients; liaison with valuers; obtaining credit references; making loan offers; liaison with clients’ Solicitors and issuing completion cheques.

**Annual fund management** which includes back office charges from ART Homes; monitoring and reporting; responding to queries from borrowers and lawyers; regular contact with borrowers; legal and development issues; administration of loan redemptions; system review and development.

**Scheme development/consultancy** which includes production of standard legal agreement in association with Birmingham City Council and Kickstart regulatory and finance compliance; support and training for officers; support and set up of “front end” delivery mechanisms; policy advice; development of processes; marketing and publicity.

The Worcestershire Kick Start Scheme managed by Festival Housing HIA will develop working practices based upon:

- An understanding of the Countywide residents and the housing stock;
- A planned marketing campaign and subsequent review;
- Developing a good working relationship with ART Homes;
- Working with approved contractors who provide an insurance backed warranty;
- A specialist caseworker to achieve a full understanding of client’s circumstances and options;
- Booking an appointment with a financial advisor during a visit;
- Using an outline specification which allows the client and contractors to discuss and agree the detailed specification;
- Holding pre-start meetings with clients and offering a guidance;
8. Quality Standards

Festival Housing as provider of the Worcestershire Home Improvement Agency targets to achieve Foundations Quality Mark standard by April 2011.

Customer Satisfaction

All HIA customers will be surveyed by the use of customer questionnaire and results will be reported to the quarterly meetings of the HIA Performance Management Board.

The lead authority will monitor the performance of the agency against the baseline indicators with regular reports made available to the West Midlands Sub Regional Group.

Contract compliance and financial arrangements will be closely monitored. Commitments against the loan fund will be reported monthly by ART Homes. We will be responsible for reporting to the West Midlands Sub Region Group. This process will also inform the draw down, scheduling payments to ART Homes. Contract monitoring will include:

Art Homes

- Timescales for the processing of applications for PALs and other loan products
- Costs of service provision – measured on open book principles
- Quality of documentation and advice provision.
- Telephone Support
- Loan defaults and abortive.

HIA

- Costs of service provision-measured on open book principles
- Satisfaction of clients with the service
- Quality of documentation and support services
- Completion of works to properties against budgets
- Timescales to appoint contractors and complete works
- Quality of work to properties
Marketing and Promotion

A Marketing strategy will be submitted by Festival Housing by 31st March 2010. The Strategy will be monitored and regularly reported upon to analyse its effectiveness and to inform future marketing activity and budget requirement.

Review and Evaluation

Review and Evaluation of the project will form a key part of this project, and will cover the following:

The evaluation process will determine if the planned goals and objectives were actually achieved. We will document the accomplishments of the programme and identify the factors that have influenced the implementation and effectiveness of the scheme. We will then use these results to strengthen the future design of the programme. This will be completed annually.

Formal and informal feedback from clients, staff, contractors and other stakeholders will be collected, collated and used to positively improve the programme. A log will be kept of lessons learned during delivery of the programme. Regular reviews will be held to consider potential improvements.

9. Risk Assessment (LDP4)

Risk Log

The Risk Log highlights risks that might impact upon the delivery of the Kick Start programme in Worcestershire. The log will be kept under review and any actions reported to the project board.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Likelihood</th>
<th>Impact</th>
<th>Total</th>
<th>Contingencies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>H</td>
</tr>
<tr>
<td>Strategic</td>
<td>Support for the partnership being inconsistent across partnership.</td>
<td>1</td>
<td>3</td>
<td>3 (Low)</td>
</tr>
<tr>
<td>Operational</td>
<td>Delay in commencement of New Countywide HIA</td>
<td>1</td>
<td>3</td>
<td>4 (Med)</td>
</tr>
<tr>
<td></td>
<td>TUPE Issues delaying progress with new HIA</td>
<td>1</td>
<td>3</td>
<td>4 (Med)</td>
</tr>
</tbody>
</table>
## Factors

<table>
<thead>
<tr>
<th>Factors</th>
<th>Likelihood</th>
<th>Impact</th>
<th>Total</th>
<th>Contingencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced funding for HIA</td>
<td>3</td>
<td>3</td>
<td>6 (High)</td>
<td>Review configuration of services and seek further funding</td>
</tr>
<tr>
<td>Reduced Kick Start Funding</td>
<td>3</td>
<td>3</td>
<td>6 (High)</td>
<td>Review alternative Equity Release products and sources.</td>
</tr>
<tr>
<td>Slow take-up of loan funding</td>
<td>2</td>
<td>2</td>
<td>4 (Med)</td>
<td>Use communications strategy. Pro-active monitoring of inputs and outputs</td>
</tr>
<tr>
<td><strong>Delivery</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capacity to deliver the service</td>
<td>1</td>
<td>3</td>
<td>4 (med)</td>
<td>Redeploy staff from other Housing functions</td>
</tr>
<tr>
<td>Availability of suitable contractors to deliver improvement works</td>
<td>1</td>
<td>2</td>
<td>3 (low)</td>
<td>Develop existing contractors. Proactively recruit and approve new contractors</td>
</tr>
</tbody>
</table>

Note: Likelihood (H=High, M=Medium, L=Low) and Impact (H=High, M=Medium, L=Low) are used to assess the risk factors. The total score is calculated and contingency measures are proposed based on the total score.
Appendix A: Temporary Accommodation Reduction Action Plan

<table>
<thead>
<tr>
<th>Objective</th>
<th>Action</th>
<th>Person responsible</th>
<th>Resources</th>
<th>Timescale</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009 - 2010</td>
<td>To review Homeless Prevention Loan</td>
<td>To review utilisation of HPL and ensure it covers wide variety of situations and full take up.</td>
<td>Sally Horne Housing Services Officer</td>
<td>Officer time Revenue budget (£10k) CLG budget</td>
<td>December 2009</td>
</tr>
<tr>
<td></td>
<td>To work with WFCH to identify units of temporary accommodation that can be used as an alternative to B&amp;B prior to decision being made</td>
<td>Review current B&amp;B usage incl family type Develop excluded tenancies within WFCH stock to reduce use of B&amp;B</td>
<td>Sally Horne Linsey Taylor Andy Thomas</td>
<td>Officer time</td>
<td>December 2009</td>
</tr>
<tr>
<td></td>
<td>Implement the Arbritas Homeless Package within WFDC &amp; WFCH</td>
<td>Work with WFCH to introduce the new homeless package to improve access to information and data for WFDC</td>
<td>Tim Powell / Andy Thomas Sally Horne Kate Bailey</td>
<td>Officer time Costs of software (already identified)</td>
<td>March 2010</td>
</tr>
<tr>
<td>Objective</td>
<td>Action</td>
<td>Person responsible</td>
<td>Resources</td>
<td>Timescale</td>
<td>Outcome</td>
</tr>
<tr>
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</tr>
<tr>
<td>Review of Choice Based Letting to ensure being used effectively and fairly to tackle homelessness</td>
<td>As part of wider review of HC+ and homeless prevention to measure outcomes and utilisation of homeless prevention band</td>
<td>Kate Bailey Sally Horne</td>
<td>Officer time</td>
<td>March 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td>To review current CLG spend and ensure it delivers on Strategic Housing Services key objectives</td>
<td>Review existing grants and outcomes and develop grant bidding mechanism based on key objectives for 2010/2011.</td>
<td>Sally Horne</td>
<td>Officer time CLG grant £67,000</td>
<td>March 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td>To review floating support service to ensure support provided at critical phase</td>
<td>To work with Supporting People / WFCH to ensure floating support is effectively preventing homelessness through effective delivery of tenancy support e.g. through life skills, budgeting, benefit take up etc.</td>
<td>Kate Bailey Karen Purdy</td>
<td>Officer time CLG grant</td>
<td>March 2010</td>
<td>To prevent the loss of temporary and permanent accommodation for homeless households To encourage move on from temporary accommodation asap through overview of HC+ bidding</td>
</tr>
<tr>
<td>To work with HB to utilise Discretionary Housing Payments to prevent homelessness</td>
<td>Meet with HB and discuss use of DHP and where possible agree procedure etc for referral</td>
<td>Kate Bailey</td>
<td>Officer time DHP budget</td>
<td>April 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
</tbody>
</table>
### Agenda Item No. 6
### Appendix 2

<table>
<thead>
<tr>
<th>Objective</th>
<th>Action</th>
<th>Person responsible</th>
<th>Resources</th>
<th>Timescale</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>To promote and monitor use of Therapeutic Mediation service delivered by Relate</strong></td>
<td>Meet with WFCH and identify service use or barriers and discuss these with Relate</td>
<td>Kate Bailey Tim Powell</td>
<td>Officer time CLG mediation funding (1/6 of £53k)</td>
<td>April 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td><strong>Implement the mortgage rescue plan</strong></td>
<td>To further implement and maintain the mortgage rescue scheme and utilisation of Homeless Prevention Loan</td>
<td>Rose Leonard Sally Horne Kate Bailey</td>
<td>Officer time CLG funding (£48k)</td>
<td>April 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td><strong>To develop frontline mediation services to assist in homeless prevention</strong></td>
<td>To train homeless prevention officers on mediation / negotiation skills in conjunction with County Officers</td>
<td>CHOG</td>
<td>Officer time CLG mediation funding (1/6 of £53k)</td>
<td>October 2010</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td><strong>To review prevention services within WFCH.</strong></td>
<td>To audit homeless cases and review service to ensure full use is being made of Home visits, Notice periods, Homeless Prevention Loan, Home Choice Plus etc</td>
<td>Kate Bailey Tim Powell</td>
<td>Officer time</td>
<td>June 2010</td>
<td>All parental evictions home visited and notice enforced Maximise correct utilisation of HPL and HC+ 10% increase in households prevented p.a.</td>
</tr>
<tr>
<td>Objective</td>
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<td>Person responsible</td>
<td>Resources</td>
<td>Timescale</td>
<td>Outcome</td>
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</tr>
<tr>
<td>To work with WFCH to move from provision of TA units to starter tenancies</td>
<td>To convert existing TA tenancies to permanent (where appropriate), to identify possible alternatives e.g. loans for basic furniture kits to mitigate against loss of furnished units and to develop starter tenancies for accepted households</td>
<td>Kate Bailey Tim Powell</td>
<td>Officer time Capital for furniture kits (not identified)</td>
<td>September 2010</td>
<td>Reduction in number of TA units to achieve target of 25.</td>
</tr>
<tr>
<td>Work with private sector landlords to develop accommodation for homeless households and replace loans for deposits with bonds where possible</td>
<td>Utilise landlord forums and newsletters to identify barriers to landlords accepting homeless households</td>
<td>Housing Services Officer</td>
<td>Officer time Homeless Prevention Loan Budget</td>
<td>March 2011</td>
<td>10% increase in households prevented p.a.</td>
</tr>
<tr>
<td>To work with preferred partner B&amp;B to reduce costs through block booking contract and develop set of quality standards</td>
<td>To work with appropriate B&amp;B providers for block booked rooms at reduced price / within B&amp;B Housing Benefit thresholds</td>
<td>Kate Bailey Sally Horne B &amp; B landlords</td>
<td>Officer time TA revenue budget</td>
<td>December 2010</td>
<td>Reduction in TA budget of 10% Ensuring good quality, well managed accommodation for placements</td>
</tr>
<tr>
<td>Objective</td>
<td>Action</td>
<td>Person responsible</td>
<td>Resources</td>
<td>Timescale</td>
<td>Outcome</td>
</tr>
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</tr>
<tr>
<td>Pursue new build opportunities and maximise affordable housing provision through s106 sites and partnerships with RSLs</td>
<td>To inform development of core strategy and affordable housing SPD, Utilise funding opportunities and available capital to deliver new build to meet housing need of 269 p.a.</td>
<td>Sally Horne</td>
<td>Officer time Homes and Communities Agency S106 monies</td>
<td>March 2011</td>
<td>Increase provision of accommodation by 66 2009/10 and 90 in 2010/11.</td>
</tr>
<tr>
<td>Develop units of accommodation for young people to avoid the use of B&amp;B</td>
<td>Work with private landlords, St Basils and West Mercia to develop interim accommodation (2009 – 10) and Foyer in (2011 – 2012).</td>
<td>Sally Horne</td>
<td>Officer time Capital and Revenue costs HCA Supporting People Empty Homes Grant</td>
<td>March 2011</td>
<td>Reduction in Temporary Accommodation budget by 10% End the use of B&amp;B for 6wks+ for 16/17 yr olds</td>
</tr>
<tr>
<td>Bringing empty properties back to use</td>
<td>To ensure that properties brought back into use are made available to those in housing need</td>
<td>Rose Leonard</td>
<td>Officer time Grants (Capital) from Regional Housing Pot</td>
<td>March 2011</td>
<td>XX units of accommodation available for those in housing need in 2009/2010 and XX in 2010/2011.</td>
</tr>
</tbody>
</table>
## Appendix B: Mortgage Rescue Action Plan

<table>
<thead>
<tr>
<th>What will we do?</th>
<th>When will we do it by?</th>
<th>Who will deliver this?</th>
<th>Resources Needed</th>
<th>Milestones</th>
<th>Target/Outcome</th>
<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training or briefing for all one stop shop/call centre staff (1st Contact points in the Council) so they know exactly what action they should take whether advice or signposting to help homeowners seeking help and advice in mortgage difficulties.</td>
<td>Ongoing</td>
<td>Rose Leonard / Sally Horne</td>
<td>Officer time</td>
<td>Training delivered at quarterly timescales to ensure new staff up to date</td>
<td>Mortgage Rescue Scheme being taken up by households</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td>Working with frontline services e.g. Worcestershire Hub</td>
</tr>
<tr>
<td>Decide on what advice will be provided at 1st Contact Points for homeowners – should this be signposting only to Housing options service or should the team also be trained on giving basic advice on the range of Government measures available for homeowners and who they should approach.</td>
<td>June 2009</td>
<td>Linsey Taylor / Sally Horne</td>
<td>Officer time</td>
<td>Completed briefing note</td>
<td>Briefing note delivered to Hub staff and regularly reviewed.</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td></td>
</tr>
<tr>
<td>Undertake basic training or briefing of all Council 1st Contact Points including any Customer Services Call Centre so they understand and recognise the names of schemes.</td>
<td>Ongoing</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Training delivered at quarterly timescales to ensure new staff up to date</td>
<td>Mortgage Rescue Scheme being taken up by households</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td></td>
</tr>
<tr>
<td>Provide 1st Contact Points with full set of written procedures following training or briefing including tools such as a crib sheet/script or frequently asked questions?</td>
<td>October 2009</td>
<td>Rose Leonard / Linsey Taylor</td>
<td>Officer time</td>
<td>Procedures written FAQ sheets distributed</td>
<td>Procedure / FAQ completed and rolled out to front line services</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td>Staff trained and provided with briefing notes around mortgage rescue. Update training is to be provided October/November.</td>
</tr>
</tbody>
</table>

A process chart has been issued to Hub chart which tells them to signpost people with enquiries to our housing options team for advice.
<table>
<thead>
<tr>
<th>What will we do?</th>
<th>When will we do it by?</th>
<th>Who will deliver this?</th>
<th>Resources Needed</th>
<th>Milestones</th>
<th>Target/Outcome</th>
<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement clear processes for the referral from the first contact teams into the team/person responsible for Homeowners in mortgage difficulties?</td>
<td>December 2009</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Review processes and ensure being followed</td>
<td>All staff following processes as agreed across organisations from Hub to CAB</td>
<td>Number of cases in mortgage difficulty being seen increasing by 25% (from average of 4 cases per month to 5) Reduction in number of homeless cases due to repossession p.a.</td>
<td>All first line contact teams issued with flow chart process sheet. Needs to be reviewed and updated. Completed</td>
</tr>
<tr>
<td>Provide copies of the July version of the NHAS advice leaflet, which explains the help available for Homeowners, and make sure these are in all 1st Contact reception points and can be handed out/sent out by staff.</td>
<td>End of October</td>
<td>Rose Leonard Sally Horne</td>
<td>Officer Time</td>
<td>All leaflets distributed to customer contact points</td>
<td>NHAS readily available at the customer contact centres</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implement a mystery shopping exercise to the telephone contact centre to ensure that training and procedures have been implemented fully</td>
<td>March 2010</td>
<td>CHOG</td>
<td>Shared officers across county</td>
<td>Mystery shopper contacted all councils</td>
<td>Procedures and policies tested and meet appropriate standards</td>
<td>Customers given correct and accurate information and advice</td>
<td></td>
</tr>
</tbody>
</table>

### Working with stakeholders

<table>
<thead>
<tr>
<th>What will we do?</th>
<th>When will we do it by?</th>
<th>Who will deliver this?</th>
<th>Resources Needed</th>
<th>Milestones</th>
<th>Target/Outcome</th>
<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training or briefing to all key stakeholders in what advice/action they can take if approached by a homeowner with mortgage problems</td>
<td>March 2010</td>
<td>Rose Leonard Sally Horne</td>
<td>Officer time</td>
<td>Meetings held with court advisory group, court desk, CAB Job Centre Plus, Economic Regen Task Force, Housing benefit &amp; Council Tax, Parish Councils</td>
<td>Landlord / mortgage repossessions discussed Meet with court desk provider and service regularly reviewed. Emergency referral procedures for those with</td>
<td>Early advice given to those in financial difficulties All stakeholders refer households at the earliest opportunity to maximise success</td>
<td>Met with CAB, Job Centre Plus and the Court manager. Raised awareness with Economic Regen and Housing Benefits / Council Tax. Met with Parish Councils lead about getting information o rural areas. To meet</td>
</tr>
</tbody>
</table>
## Agenda Item No. 6
### Appendix 2

<table>
<thead>
<tr>
<th>What will we do?</th>
<th>When will we do it by?</th>
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<th>Milestones</th>
<th>Target/Outcome</th>
<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Working with stakeholders</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decide which stakeholders to train or brief and set dates</td>
<td>December 2009</td>
<td>Rose Leonard</td>
<td>Officer timerPrinting costs</td>
<td>Develop briefing note for stakeholders on range of options available for those in arrears including MRS, HPL etc</td>
<td>Briefing note</td>
<td>All stakeholders aware of various options and able to signpost households effectively.</td>
<td>Need to have a specific homelessness forum about mortgage rescue.</td>
</tr>
<tr>
<td>Undertake training or briefing of all stakeholders prioritised by the Council as needing training. Provide stakeholders with full set of written procedures following training or briefing including tools such as a crib sheet/script or frequently asked questions?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provide stakeholders with sufficient copies of the July version of the NHAS advice leaflet, which explains the help available for Homeowners, and ask them to ensure that these are available in their reception points and can be handed out/sent out by staff.</td>
<td>October 2009</td>
<td>Rose Leonard</td>
<td>LeafletsOffice time</td>
<td>Leaflets ordered and distributed</td>
<td>Increase take up of options</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td>Leaflets have been delivered to CAB, Housing Options and the Hubs. Also drawn up a list of other organisations we could distribute leaflets to.</td>
</tr>
<tr>
<td>Ensure assisting people in mortgage difficulties is a regular standing item on your local and sub regional homelessness forums</td>
<td>Ongoing</td>
<td>Sally Horne</td>
<td>Officer time</td>
<td>Homeless forum held</td>
<td>Increase referrals to the scheme</td>
<td>Mortgage Rescue issues discussed at homeless forum</td>
<td>Arrange a homelessness forum for December to give stakeholders update training.</td>
</tr>
</tbody>
</table>

### Implementation actions with Registered Social Landlords who have been appointed to purchase (or part purchase) the property

<p>| Carry out a set up meeting with the RSL provider to agree referral arrangements and effective working relationships including named contact points | March 2009 | Sally Horne | Officer time | Working protocol initially discussed | RSL provider ready to take referrals | MRS implemented | Completed. Meet again to discuss tracking arrangements and timescales |</p>
<table>
<thead>
<tr>
<th>What will we do?</th>
<th>When will we do it by?</th>
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<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree arrangements for tracking through cases that have been referred to the designated RSL so that it is clear at a local level what stage each case is at.</td>
<td>November 2009</td>
<td>Sally Horne Andy Thomas Dawn Merriman</td>
<td>Officer Time</td>
<td>Simple Process chart for officers to follow</td>
<td>Straightforward process that means it is easy to track cases</td>
<td>MRS implemented</td>
<td>Need to arrange a meeting with West Mercia and Community Housing to discuss</td>
</tr>
<tr>
<td>Agree locally timescales for each part of the RSL process including conveyancing.</td>
<td>November 2009</td>
<td>Sally Horne Andy Thomas Dawn Merriman</td>
<td>Officer Time</td>
<td>Simple process chart with time scales for offices to follow</td>
<td>Straightforward process which can be used to inform partners involved of timeframe</td>
<td>MRS implemented</td>
<td>Need to arrange a meeting with West Mercia and Community Housing to discuss</td>
</tr>
<tr>
<td>Agree and diarise review meetings (could be sub regional) to jointly monitor progress and identify and resolve barriers and hold case conferences if necessary.</td>
<td>November 2009</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Meeting arranged with WFCH, CAB and RSL provider</td>
<td>Regular meetings held and cases progressed effectively</td>
<td>MRS implemented</td>
<td>Need to arrange regular meetings with West Mercia and Community Housing to discuss</td>
</tr>
</tbody>
</table>

**Implementation & Training for the Housing Advice Team**

| Undertake Training for the team on the detailed guidelines set out in the MR pack (May 2009 version) on full gvt package | December 2009 | Sally Horne / Rose Leonard | Officer time | Meeting held Training held | Increase referrals to scheme | Reduction in number of homeless cases due to repossession p.a. | Training already undertaken. Repeat training will be undertaken with staff. |
| Set up specific options interviews for homeowners in mortgage difficulties which provide advice on the full range of help available and assesses the homeowner specifically for the mortgage rescue scheme, scripted if necessary | December 2009 | Rose Leonard Andy Thomas | Officer time | Format of interviews agreed Script agreed Training undertaken with key staff | Consistent service and increased referrals to the scheme | Reduction in number of homeless cases due to repossessions p.a. | Need to ensure that housing officers are following the process and assessing homeowners for eligibility of the mortgage rescue |
### Implementation & Training for the Housing Advice Team

<table>
<thead>
<tr>
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<th>Target/Outcome</th>
<th>What would success look like?</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meet with WFCH to discuss taking MRS forward and identifying a champion for tackling mortgage arrears</td>
<td>June 2009</td>
<td>Sally Horne</td>
<td>Officer time Staff resources in Housing Options Team</td>
<td>Meeting held Champion identified</td>
<td>Increase referrals to the scheme</td>
<td>Reduction in number of homeless cases due to repossession p.a.</td>
<td>Completed. Update meeting with champion required to discuss any particular issues</td>
</tr>
<tr>
<td>Agree and implement arrangements for ‘case managing’ cases through each of the stages of mortgage rescue so that the local authority can track each case and intervene with partners to resolve delays and blockages</td>
<td>November 2009</td>
<td>Rose Leonard Andy Thomas</td>
<td>Officer time</td>
<td>Meeting held Case tracking system developed</td>
<td>Consistent and thorough service</td>
<td>Reduction in number of homeless cases due to repossessions p.a.</td>
<td>Need to arrange a meeting with West Mercia and Community Housing to discuss</td>
</tr>
</tbody>
</table>

### Implementation action with Money Advice

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<tr>
<td>Meet with money advice to discuss how they will work with the local authority to implement the MR scheme and help for those in mortgage difficulties.</td>
<td>July 2009</td>
<td>Sally Horne</td>
<td>Officer time Additional CLG funding</td>
<td>Take cabinet report in July to ensure funding approved Meet with Kate Bennett to discuss detail of additional money advice service and ensure SLA’s are completed</td>
<td>New extended money advice service</td>
<td>Extended money advice service so waiting times for appointments are reduced</td>
<td>Completed</td>
</tr>
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### Agenda Item No. 6  
**Appendix 2**

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<tr>
<td>Identify all sources of money advice available in the Council’s area and assess capacity.</td>
<td>July 2009</td>
<td>Sally Horne</td>
<td>Officer time</td>
<td>Additional CLG funding</td>
<td>Review of money advice services</td>
<td>Money advice services extended to meet increase in need</td>
<td>Reduction in mortgage repossessions</td>
</tr>
<tr>
<td>Diarise regular review meetings with money advice to review progress and jointly tackle any blockages that may arise.</td>
<td>Ongoing</td>
<td>Sally Horne</td>
<td>Officer time</td>
<td>Quarterly reviews of SLA and performance</td>
<td>Higher number of referrals made through system</td>
<td>Increase in take up of money advice services</td>
<td>More regular review meetings to be arranged if necessary.</td>
</tr>
<tr>
<td>Ensure working protocols between CAB and Housing Advice Team in place and between CAB and RSL provider including named contact officers, clear timescales for referral and prioritisation for MR cases</td>
<td>October 2009</td>
<td>Sally Horne, Kate Bennett, Andy Thomas, RSL partner</td>
<td>Officer time</td>
<td>Meeting to develop protocol</td>
<td>Higher number of referrals made through system and effective working practises between organisations</td>
<td>Increase take up of appropriate housing options</td>
<td>Protocol drawn up between CAB, WFDC and Community Housing. Need to amend to include timescale and prioritisation details.</td>
</tr>
<tr>
<td>Ensure that effective mechanisms are implemented to capture the number of people referred and any outcomes that are achieved</td>
<td>Ongoing</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Regular reporting by WFCH, CAB etc</td>
<td>Greater understanding of referrals</td>
<td>Tailoring service to meet needs of households</td>
<td>Mechanisms have been designed. Need to revisit as information is not being completed as fully as it should be.</td>
</tr>
</tbody>
</table>

#### Implementation action with Money Advice

**Actions to gain commitment within the Council at Corporate management level and through members**

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<tr>
<th><strong>Actions to ensure Corporate and political commitment to effectively implement the Mortgage Rescue scheme and ensure advice and help is available for people in mortgage difficulties</strong></th>
<th><strong>July 2009</strong></th>
<th><strong>Sally Horne</strong></th>
<th><strong>Officer time</strong></th>
<th><strong>Cabinet report completed and agreed</strong></th>
<th><strong>Extension to money advice service</strong></th>
<th><strong>Creation of private sector initiatives post</strong></th>
<th><strong>Service effectively implemented and homeless prevention figures rising</strong></th>
<th><strong>Completed</strong></th>
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### Agenda Item No. 6

#### Appendix 2

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<tr>
<td>Brief elected members on actions the council are taking or intend to take to help homeowners in mortgage difficulties.</td>
<td>July (cabinet paper) Monthly reports to Portfolio Holder Members trained and briefed by December 2009</td>
<td>Sally Horne Rose Leonard WFCH</td>
<td>Officer time</td>
<td>Ensure in core brief Write cabinet report surrounding funding Undertake member training</td>
<td>Members able to signpost members of the public Members understand housing options available to those in mortgage arrears</td>
<td>Members signposting constituents effectively to WFCH etc.</td>
<td>Report went to Cabinet and Full Council in July. Need to do an update report in members briefing by December 2009.</td>
</tr>
<tr>
<td>Brief the Council’s Corporate Management on this action plan and progress. Set dates for regular update reports to be submitted to the Corporate Management Team.</td>
<td>Ongoing</td>
<td>Kate Bailey</td>
<td>Officer time</td>
<td>Regular briefings at DMT / Member briefing sessions</td>
<td>CMT and members able to track progress on utilising MRS</td>
<td>WFDC commitment to MRS.</td>
<td>Agreed with Portfolio Holder to have monthly update.</td>
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**Promoting the Council’s role in providing advice to Homeowners in their community who are in mortgage difficulties.**

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<td>Set up meetings with the Council’s press and communication department and other key internal departments to agree an action plan to promote the Council’s role in providing advice and help for people in mortgage difficulties.</td>
<td>July</td>
<td>Sally Horne</td>
<td>Officer time P&amp;R budget</td>
<td>Articles in relevant documents</td>
<td>Get articles in the press and council magazines about MRS</td>
<td>Articles in local press and on information to council staff and partners</td>
<td>An economic task force (comprised of key internal departments) has been set up and MRS features as part of that. Also actively working with our communications team and the Hub on an ongoing basis.</td>
</tr>
<tr>
<td>Develop a section on mortgage difficulties/reposessions on the Council’s website</td>
<td>November 2009</td>
<td>Linsey Taylor</td>
<td>Officer time</td>
<td>Information migrated onto new</td>
<td>Publicize the government leaflets on the housing web page</td>
<td>Reduction in repossessions due to early</td>
<td>Completed but need to keep regularly updated.</td>
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**Appendix 2**

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<td>Publicise the Directgov website and provide a link from your own website to it.</td>
<td>October</td>
<td>Linsey Taylor</td>
<td>Officer time</td>
<td>Information migrated onto new website</td>
<td>Ensure link to Government website on mortgage rescue is featured on the recession web site</td>
<td>Reduction in mortgage repossessions due to early interventions</td>
<td>Ensure link from our web directory is prominent on the mortgage difficulties web page.</td>
</tr>
<tr>
<td>Ensuring that there are supplies of July 2009 NHAS leaflet in all public facing areas of the Council, not just housing reception, and put in place a procedure for re ordering copies when stocks run low.</td>
<td>Ongoing</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Leaflets available in key council buildings</td>
<td>Get leaflets designed and printed for all one stop shops and customer service points</td>
<td>Reduction in mortgage repossessions due to early interventions</td>
<td>Completed. Need to ensure that all areas have a supply and ask contact at the Hubs and Community Housing to contact us if the stock of leaflets is running low.</td>
</tr>
<tr>
<td>Issue a press release to local newspapers setting out that homeowners can approach the council for general help and advice if in mortgage difficulties and that the Council is specifically participating in the Government's mortgage rescue scheme.</td>
<td>December</td>
<td>Rose Leonard</td>
<td>Officer time</td>
<td>Article written and published</td>
<td>Get articles in the press and council magazines about MRS</td>
<td>Articles in local press</td>
<td>Press release in the shuttle August 2009. Repeat article to go in by December.</td>
</tr>
<tr>
<td>Send the NHAS leaflet to all owner occupiers or households stating they have issue with debt, joining the councils housing waiting list, as it is likely they may be experiencing difficulties with their mortgage or where referred by the court due to action being taken</td>
<td>Ongoing</td>
<td>WFCH and Rose Leonard</td>
<td>Officer time</td>
<td>Leaflets issued when contacted regarding mortgage repossession / debts</td>
<td>All HC+ households receiving timely advice on money management</td>
<td>Take up of money advice and early intervention at homeless prevention</td>
<td>Mortgage rescue pack put together and being sent out to households who are going to court re: repossession</td>
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<td>Collect the number of mortgage-related enquiries collected every month and appoint someone to lead on this</td>
<td>Ongoing</td>
<td>WFCH Rose Leonard</td>
<td>Officer time</td>
<td>Establish reporting mechanisms</td>
<td>Regular review of service take up and check on accessibility. Speak to CAB about monitoring of mortgage advice etc. to date. Speak to CHG about their monitoring of customers and longer term outcomes Service accessible to customers and taken up to prevent homelessness in the long term.</td>
<td>Tim Powell has been leading on this with Sally Horne. A meeting is being arranged with Community Housing and the Hub about improving the data collection.</td>
<td></td>
</tr>
<tr>
<td>Hold monthly meetings to analyse data to identify trends and blockages</td>
<td>Ongoing</td>
<td>WFCH Linsey Taylor</td>
<td>Officer time</td>
<td>Establish reporting mechanisms</td>
<td>Monthly contract meetings to include case review of MRS Service accessible to customers and taken up to prevent homelessness in the long term.</td>
<td>Set up regular meetings with all partners to discuss issues.</td>
<td></td>
</tr>
<tr>
<td>Ensure CLG Mortgage Rescue monitoring form is always completed and returned monthly to the CLG by the set dates</td>
<td>Ongoing</td>
<td>WFCH Rose Leonard</td>
<td>Officer time</td>
<td>Monthly returns Information shared at member briefings Ensure mortgage rescue forms are completed and returned to CLG Mortgage returned on time.</td>
<td>Ongoing.</td>
<td></td>
<td></td>
</tr>
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