

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.

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- 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

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- 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

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- 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.

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- 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.

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Appendix 1

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.

Quality Assessment Framework

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

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

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

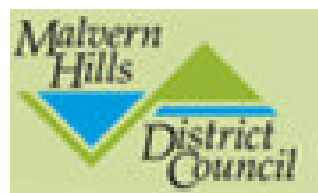


Bromsgrove District Council
Redditch Borough Council
Malvern District Council
Worcester City Council
Wychavon District Council
Wyre Forest District Council
Worcestershire County Council



With the

Kickstart Partnership (ART Homes) December 2009



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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 year 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 consistency 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.

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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.

LA	Number of dwellings		Number of Households					vulnerable households				
	Dwellings (private)	households (private)	Non decent	Inadequate thermal comfort	HHSRS Cat. 1	Disrepair	Non modern	SAP less than 35	Fuel poverty	Vulnerable households	Vulnerable non decent	Vulnerable decent (PSA7)
Redditch	25291	24466	7606	4109	4734	1716	283	2598	2729	5246	1682	3564
Bromsgrove	32216	31479	11662	5348	7630	2476	327	5584	3762	4605	1686	2919
Worcester	33962	33070	12707	6722	9009	3426	611	4338	4212	7305	2584	4722
Malvern Hills	27055	25915	13453	6189	10388	2824	428	8623	4418	4438	2384	2053
Wychavon	41108	39874	16710	7751	12146	3529	514	10247	5884	6297	2813	3484
Wyre Forest	35288		13854	8452	9694	4495	429	7361	2811	5488	2619	2869
TOTAL	194,920		75,992	38,571	53,601	18,466	2,592		22,816	33,379	13,768	19611

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.

LA	Dwellings (private)	Households (private)	% of dwellings				% of households				% of vulnerable households	
			Non decent	Inadequate thermal comfort	HHSRS Cat. 1	Disrepair	Non modern	SAP less than 35	Fuel poverty	Vulnerable households	Vulnerable non decent	Vulnerable decent (PSA7)
Redditch	25291	24466	30%	16%	19%	7%	1%	10%	11%	21%	7%	68%
Bromsgrove	32216	31479	36%	17%	24%	8%	1%	17%	12%	15%	5%	63%
Worcester	33962	33070	37%	20%	27%	10%	2%	13%	13%	22%	8%	65%
Malvern Hills	27055	25915	50%	23%	38%	10%	2%	32%	17%	17%	9%	46%
Wychavon	41108	39874	41%	19%	30%	9%	1%	25%	15%	16%	7%	55%
Wyre Forest	35288		39%	24%	27%	13%	1%	21%	8%	16%	7%	52%
COUNTY AVERAGE	194,920		39%	20%	28%	10%	1.3%	21%	14%	18%	7%	59%

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%)¹⁴.

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 across 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)**

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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 over subscribed.
- 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 rent 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:-

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- 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

<i>Kick Start Business Plan</i>	<i>Local Delivery Plan Links</i>
<p>Priority 1 Ensuring homeowners are treated fairly and equally when using publicly subsidised home improvement services</p>	<ul style="list-style-type: none"> ▪ 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. ▪ Private Sector Housing Policy and Procedure is being developed through a Lean Management Analysis which will then be subject to an Equalities Impact Assessment. ▪ 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.
<p>Priority 2 Ensuring appropriate service standards and qualities are provided to homeowners and made available within reasonable timescales</p>	<ul style="list-style-type: none"> ▪ Festival Housing targets to achieve Foundations Status by 2012 ▪ Service standards are to be available within a welcome pack to be provided to every client. ▪ 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. ▪ Customer service questionnaires are to be analysed and reported for the purposes of identifying levels of customer satisfaction with the service.
<p>Priority 3 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</p>	<ul style="list-style-type: none"> ▪ 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.
<p>Priority 4 Maximising the opportunities of working together, for example, to make management overheads</p>	<ul style="list-style-type: none"> ▪ Delivery of Kick Start products is an integral part of the Home Improvement Agency Service across Worcestershire. ▪ 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.

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proportional to the operational scale of service users.	<ul style="list-style-type: none">▪ 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	<ul style="list-style-type: none">▪ 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)

<i>Kick Start Core Outputs</i>	Quarter 1	Quarter 2	Quarter 3	Quarter 4	10/11 Total Projected	11/12 Total Projected	12/13 Total Projected	All years Projected
	KPI 1 – The number of eligible homeowner receiving an advisory home visit resulting in a record of advice given	50	100	200	250	600	650	700
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).					Included in KPI 3 below.	Included in KPI 3 below.	Included in KPI 3 below.	
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)	0	0	5	25	30 (inc 2 5 through KS Non Equity Loans and 5 DFG top ups)	40 (inc 35 through KS Non Equity Loans and 5 DFG top ups)	40 (inc 35 through KS Non Equity Loans and 5 DFG top ups)	110
KPI4 – The number of homeowners referred for financial assessment to identify the most appropriate loan product required to meet their needs	0	10	30	40	80	100	100	280
KPI 5 – The number of Equity Share Loans reaching completion to fund improvement or relocation works	0	0	6	30	36	48	48	132
<i>Other Non-Core Outputs</i>	Quarter 1	Quarter 2	Quarter 3	Quarter 4	10/11 Total	11/12 Total	12/13 Total	All years
The number of Unsecured Loans reaching completion to fund improvement works*	0	0	5	20	25	45	45	135
The number of Disabled Facilities Grant applications approved, where the cost of works exceeds £30,000	0	0	2	3	5 (based upon assumption that charitable contributions will still be sought)	5 (based upon assumption that charitable contributions will still be sought)	5 (based upon assumption that charitable contributions will still be sought)	15

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- 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								
PROJECTS	2010/11					Future Years		
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	2010/11 Total	2011/12	2012/13	Programme Total
LOAN FUNDS								
Equity Share Loans	Nil	Nil	50k	250k	300,000	400,000	400,000	1,100,000
Other loans (Unsecured & Repayment)	Nil	Nil	20k	40k	60,000	80,000	100,000	240,000
Total Loan fund	0	0	0	0	360,000	480,000	500,000	1,340,000
DELIVERY FUND								
Staff Costs								
Management					5,000	5,050	5,100	15,150
Administration					11,000	11,110	11,220	33,330
Technical staff					16,000	16,160	16,320	48,480
Caseworkers					60,467	52,745	44,416	157,628
Other Costs								
Marketing					10,000	5,000	5,000	20,000
Evaluation					3,000	1,000	1,000	5,000
Training					5,000	2,500	2,500	10,000
Other					0	0	0	0
Total Delivery Fund	0	0	0	0	110,467 (23.5%)	93,565 (16.3%)	85,556 (14.6%)	289,588
Total – All Funding (loan & Delivery Fund)	0	0	0	0	470,467	573,565	585,556	1,629,588

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.

<i>KS Specialist Caseworker Activity</i>	No of Cases	Time Spent	Total Hours
Preliminary enquiries & initial visit	250	5 hours	1,250
Consultations with ART and further support / visits	125	5 hours	625
Processing an Equity Share Loan	50	25 hours	1,250
Processing an Unsecured Loan	54	9 hours	486
TOTAL HOURS (37 x 45wks x 2.2 = 3663 hrs)			3,611

In addition we estimate 0.5 FTE Technical Officer and 0.5 FTE Admin Officer.

<i>Delivery Costs</i>			
	FTE	Rate	Total Cost
HIA Kick Start Specialist Caseworker	1.00	£27,485	£27,485
20% of 6 Generic HIA caseworkers Yr 1 (15% Yr 2 & 12.5% Yr 3)	1.2 0.9 0.6	£27,485	£32,982 (Yr 1) £24,737 (Yr2) £16,491 (Yr3)
Technical Officer	0.50	£32,000	£16,000
Administration	0.50	£22,000	£11,000
Management			£5,000
Total Staff Costs			£92,467
Total Capital Expenditure			£537,000
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)

Milestones 2010/11	Quarter 1	Quarter 2	Quarter 3	Quarter 4
1. Recruitment	<p>Existing Staff from North and South HIAs TUPE into new organisation.</p> <p>Appoint KS Specialist Caseworker by end of quarter</p>			
2. Training of staff	<p>1. Training of all new technical staff to HHSRS</p> <p>2. Training for all staff and partners on agreed procedures</p> <p>3. Operational staff trained (ART)</p> <p>4. Lead authority to provide direction for training programme to meet expectation of partners</p> <p>5. Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</p>	<p>Continuing support for staff.</p> <p>Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</p>	<p>Continuing support for staff.</p> <p>Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</p>	<p>Continuing support for staff.</p> <p>Regular feedback sessions to ensure staff are clear about the service standards and have opportunities to add value to the process.</p>
3. Promotion and Marketing	<p>1. Agree HIA communication process with lead LA</p> <p>2. Agree scheme branding with all partners</p> <p>1. Marketing materials produced</p> <p>2. Campaign commences-major scheme marketing.</p>	Major scheme marketing	Major scheme marketing	Major scheme marketing

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	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	Agree between partner LA's reporting and support processes	<ol style="list-style-type: none"> 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	<p>Adapt FEMIS database (HIA) to enable monitoring reports to be produced.</p> <p>Steering group set up .</p> <p>Review homeowner information to check clarity and that it remains up to date to help homeowner understand the service and can make informed choices</p>		<p>Produce customer satisfaction surveys in association with lead LA</p> <p>Review homeowner information to check clarity and that it remains up to date to help homeowner understand the service and can make informed choices</p>	Evaluate initial promotion campaign in association with steering group

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Milestones 2011/12	Quarter 1	Quarter 2	Quarter 3	Quarter 4
1. Promotion and Marketing	Follow on advertising	Follow on advertising Adopt any changes	Follow on advertising	Follow on advertising
2. Training of staff	Continuing support for staff	Continuing support for staff	Continuing support for staff	Continuing support for staff
3 Lead LA responsibilities	1. Implement any alterations to scheme following review. 2. Review partnership working and expectations	Reports on progress to steering group	Reports on progress to steering group	Co-ordinate end of year report, review of outcomes and relationships
4. Monitoring and Evaluation	Review marketing strategy and effectiveness of scheme with steering group			Evaluate client satisfaction surveys with steering group and partners

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

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.

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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 documentatin 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:

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Factors	Likelihood			Impact			Total	Contingencies
	H	M	L	H	M	L		
Capacity to deliver the service			1	3			4 (med)	Redeploy staff from other Housing functions
Availability of suitable contractors to deliver improvement works			1		2		3 (low)	Develop existing contractors. Proactively recruit and approve new contractors

Temporary Accommodation Reduction Action Plan

Objective	Action	Person responsible	Resources	Timescale	Outcome
2009 - 2010					
To review Homeless Prevention Loan	To review utilisation of HPL and ensure it covers wide variety of situations and full take up.	Sally Horne Housing Services Officer	Officer time Revenue budget (£10k) CLG budget	December 2009	10% increase in households prevented p.a.
To work with WFCH to identify units of temporary accommodation that can be used as an alternative to B&B prior to decision being made	Review current B&B usage incl family type Develop excluded tenancies within WFCH stock to reduce use of B&B	Sally Horne Linsey Taylor Andy Thomas	Officer time	December 2009	Reduction in TA budget of 10%
Implement the Arbritas Homeless Package within WFDC & WFCH	Work with WFCH to introduce the new homeless package to improve access to information and data for WFDC	Tim Powell / Andy Thomas Sally Horne Kate Bailey	Officer time Costs of software (already identified)	March 2010	Improved monitoring of homeless cases and links to Home Choice Plus to facilitate longer term development of homeless strategies / early warning systems of increasing homeless numbers or TA placements

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2009 - 2010					
Review of Choice Based Letting to ensure being used effectively and fairly to tackle homelessness	As part of wider review of HC+ and homeless prevention to measure outcomes and utilisation of homeless prevention band	Kate Bailey Sally Horne	Officer time	March 2010	10% increase in households prevented p.a.
To review current CLG spend and ensure it delivers on Strategic Housing Services key objectives	Review existing grants and outcomes and develop grant bidding mechanism based on key objectives for 2010/2011.	Sally Horne	Officer time CLG grant £67,000	March 2010	10% increase in households prevented p.a.
To review floating support service to ensure support provided at critical phase	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.	Kate Bailey Karen Purdy	Officer time CLG grant	March 2010	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
To work with HB to utilise Discretionary Housing Payments to prevent homelessness	Meet with HB and discuss use of DHP and where possible agree procedure etc for referral	Kate Bailey	Officer time DHP budget	April 2010	10% increase in households prevented p.a.

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2010 - 11					
To promote and monitor use of Therapeutic Mediation service delivered by Relate	Meet with WFCH and identify service use or barriers and discuss these with Relate	Kate Bailey Tim Powell	Officer time CLG mediation funding (1/6 of £53k)	April 2010	10% increase in households prevented p.a.
Implement the mortgage rescue plan	To further implement and maintain the mortgage rescue scheme and utilisation of Homeless Prevention Loan	Rose Leonard Sally Horne Kate Bailey	Officer time CLG funding (£48k)	April 2010	10% increase in households prevented p.a.
To develop frontline mediation services to assist in homeless prevention	To train homeless prevention officers on mediation / negotiation skills in conjunction with County Officers	CHOG	Officer time CLG mediation funding (1/6 of £53k)	October 2010	10% increase in households prevented p.a.
To review prevention services within WFCH.	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	Kate Bailey Tim Powell	Officer time	June 2010	All parental evictions home visited and notice enforced Maximise correct utilisation of HPL and HC+ 10% increase in households prevented p.a.

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2010 - 11					
To work with WFCH to move from provision of TA units to starter tenancies	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	Kate Bailey Tim Powell	Officer time Capital for furniture kits (not identified)	September 2010	Reduction in number of TA units to achieve target of 25.
Work with private sector landlords to develop accommodation for homeless households and replace loans for deposits with bonds where possible	Utilise landlord forums and newsletters to identify barriers to landlords accepting homeless households	Housing Services Officer	Officer time Homeless Prevention Loan Budget	March 2011	10% increase in households prevented p.a.
To work with preferred partner B&B to reduce costs through block booking contract and develop set of quality standards	To work with appropriate B&B providers for block booked rooms at reduced price / within B&B Housing Benefit thresholds	Kate Bailey Sally Horne B & B landlords	Officer time TA revenue budget	December 2010	Reduction in TA budget of 10% Ensuring good quality, well managed accommodation for placements

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Objective	Action	Person responsible	Resources	Timescale	Outcome
2010 - 11					
Pursue new build opportunities and maximise affordable housing provision through s106 sites and partnerships with RSLs	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.	Sally Horne	Officer time Homes and Communities Agency S106 monies	March 2011	Increase provision of accommodation by 66 2009/10 and 90 in 2010/11.
Develop units of accommodation for young people to avoid the use of B&B	Work with private landlords, St Basils and West Mercia to develop interim accommodation (2009 – 10) and Foyer in (2011 – 2012).	Sally Horne	Officer time Capital and Revenue costs HCA Supporting People Empty Homes Grant	March 2011	Reduction in Temporary Accommodation budget by 10% End the use of B&B for 6wks+ for 16/17 yr olds
Bringing empty properties back to use	To ensure that properties brought back into use are made available to those in housing need	Rose Leonard	Officer time Grants (Capital) from Regional Housing Pot	March 2011	XX units of accommodation available for those in housing need in 2009/2010 and XX in 2010/2011.

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Mortgage Rescue Action Plan

What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Working with frontline services e.g. Worcestershire Hub					
Training or briefing for all one stop shop/call centre staff (1 st 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.	Ongoing	Rose Leonard Sally Horne	Officer time	Training delivered at quarterly timescales to ensure new staff up to date	Mortgage Rescue Scheme being taken up by households
Decide on what advice will be provided at 1 st 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.	June 2009	Linsey Taylor / Sally Horne	Officer time	Completed briefing note	Briefing note delivered to H staff and regularly reviewed.
Undertake basic training or briefing of all Council 1 st Contact Points including any Customer Services Call Centre so they understand and recognise the names of schemes.	Ongoing	Rose Leonard	Officer time	Training delivered at quarterly timescales to ensure new staff up to date	Mortgage Rescue Scheme being taken up by households
Provide 1 st Contact Points with full set of written procedures following training or briefing including tools such as a crib sheet/script or frequently asked questions?	October 2009	Rose Leonard / Linsey Taylor	Officer time	Procedures written FAQ sheets distributed	Procedure / FAQs completed and rolled out to frontline services

What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Working with frontline services e.g. Worcestershire Hub					
Implement clear processes for the referral from the first contact teams into the team/person responsible for Homeowners in mortgage difficulties?	December 2009	Rose Leonard	Officer time	Review processes and ensure being followed	All staff follow processes as agreed across organisations from Hub to Council
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 1 st Contact reception points and can be handed out/sent out by staff.	End of October	Rose Leonard Sally Horne	Officer Time	All leaflets distributed to customer contact points	NHAS readily available at the customer contact centres
Implement a mystery shopping exercise to the telephone contact centre to ensure that training and procedures have	March 2010	CHOG	Shared officers across county	Mystery shopper contacted all councils	Procedures and policies tested meet appropriate standards

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been implemented fully					
Working with stakeholders					
Training or briefing to all key stakeholders in what advice/action they can take if approached by a homeowner with mortgage problems	March 2010	Rose Leonard Sally Horne	Officer time	Meetings held with court advisory group, court desk, CAB Job Centre Plus, Economic Regen Task Force, Housing benefit & Council Tax, Parish Councils	Landlord / mortgage repossessions discussed Meet with court desk provider service regular reviewed. Emergency referral procedures for those with suspended orders Meet with JC+
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Working with stakeholders					
Decide which stakeholders to train or brief and set dates 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?	December 2009	Rose Leonard	Officer time Printing costs	Develop briefing note for stakeholders on range of options available for those in arrears including MRS, HPL etc	Briefing note
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.	October 2009	Rose Leonard	Leaflets Officer time	Leaflets ordered and distributed	Increase take up of options
Ensure assisting people in mortgage difficulties is a regular standing item on your local and sub regional homelessness forums	Ongoing	Sally Horne	Officer time	Homeless forum held	Increase referrals to the scheme
Implementation actions with Registered Social Landlords who have been appointed to purchase (C					
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
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Implementation actions with Registered Social Landlords who have been appointed to purchase (C					
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.	November 2009	Sally Horne Andy Thomas Dawn Merriman	Officer Time	Simple Process chart for officers to follow	Straightforward process that means it is easy to track cases

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Agree locally timescales for each part of the RSL process including conveyancing.	November 2009	Sally Horne Andy Thomas Dawn Merriman	Officer Time	Simple process chart with time scales for offices to follow	Straightforward process which be used to inform partners involved of timeframe
Agree and diarise review meetings (could be sub regional) to jointly monitor progress and identify and resolve barriers and hold case conferences if necessary.	November 2009	Rose Leonard	Officer time	Meeting arranged with WFCH, CAB and RSL provider	Regular meetings held and cases progressed effectively
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
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
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Implementation & Training for the Housing Advice Team					
Meet with WFCH to discuss taking MRS forward and identifying a champion for tackling mortgage arrears	June 2009	Sally Horne	Officer time Staff resources in Housing Options Team	Meeting held Champion identified	Increase referrals to the scheme
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	November 2009	Rose Leonard Andy Thomas	Officer time	Meeting held Case tracking system developed	Consistent and thorough service
Implementation action with Money Advice					
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.	July 2009	Sally Horne	Officer time Additional CLG funding	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 and signed	New extended money advice service

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What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Implementation action with Money Advice					
Identify all sources of money advice available in the Council's area and assess capacity.	July 2009	Sally Horne	Officer time Additional CLG funding	Review of money advice services	Money advice services extended to meet increased need
Diarise regular review meetings with money advice to review progress and jointly tackle any blockages that may arise.	Ongoing	Sally Horne	Officer time	Quarterly reviews of SLA and performance	Higher number of referrals made through system
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	October 2009	Sally Horne Kate Bennett Andy Thomas RSL partner	Officer time	Meeting to develop protocol	Higher number of referrals made through system and effective working practice between organisations
Ensure that effective mechanisms are implemented to capture the number of people referred and any outcomes that are achieved	Ongoing	Rose Leonard	Officer time	Regular reporting by WFCH, CAB etc	Greater understanding of referrals
Actions to gain commitment within the Council at Corporate management level and the					
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	July 2009	Sally Horne	Officer time	Cabinet report completed and agreed	Extension to money advice service Creation of private sector initiative post
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outcomes
Actions to gain commitment within the Council at Corporate management level and the					
Brief elected members on actions the council are taking or intend to take to help homeowners in mortgage difficulties.	July (cabinet paper) Monthly reports to Portfolio Holder Members trained and briefed by December 2009	Sally Horne Rose Leonard WFCH	Officer time	Ensure in core brief Write cabinet report surrounding funding Undertake member training	Members able to signpost members of the public Members understand housing options available to them in mortgage arrears
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.	Ongoing	Kate Bailey	Officer time	Regular briefings at DMT / Member briefing sessions	CMT and members able to track progress utilising MRS
Promoting the Council's role in providing advice to Homeowners in their community who are					
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	July	Sally Horne	Officer time P&R budget	Articles in relevant documents	Get articles in the press and council magazine about MRS

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people in mortgage difficulties.					
Develop a section on mortgage difficulties/repossessions on the Council's website	November 2009	Linsey Taylor	Officer time	Information migrated onto new website	Publicize the government leaflet on the housing web p
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outco
Promoting the Council's role in providing advice to Homeowners in their community who are					
Publicise the Directgov website and provide a link from your own website to it.	October	Linsey Taylor	Officer time	Information migrated onto new website	Ensure link to Government website on mortgage rescu featured on the recession web site
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.	Ongoing	Rose Leonard	Officer time	Leaflets available in key council buildings	Get leaflets design and printed for all stop shops and customer service points
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.	December	Rose Leonard	Officer time	Article written and published	Get articles in the and council maga about MRS
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	Ongoing	WFCH and Rose Leonard	Officer time Postage	Leaflets issued when contacted regarding mortgage repossession / debts	All HC+ households receiving time advice on mort management
What will we do?	When will we do it by?	Who will deliver this?	Resources Needed	Milestones	Target/Outco
Monitoring and analysing data to assess trends and improve the service to homeowners in					
Collect the number of mortgage-related enquiries collected every month and appoint someone to lead on this	Ongoing	WFCH Rose Leonard	Officer time	Establish reporting mechanisms	Regular review service take u and check on accessibility Speak to CAB about monitor of mortgage advice etc to c Speak to CHG about their monitoring of customers and longer term outcomes

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Hold monthly meetings to analyse data to identify trends and blockages	Ongoing	WFCH Linsey Taylor	Officer time	Establish reporting mechanisms	Monthly contr meetings to include case review of MRS
Ensure CLG Mortgage Rescue monitoring form is always completed and returned monthly to the CLG by the set dates	Ongoing	WFCH Rose Leonard	Officer time	Monthly returns Information shared at member briefings	Ensure mortg rescue forms completed and returned to CL