

## **Home Improvement Agency**

### **1.0 Home Improvement Agency**

#### 1.1 What is a Home Improvement Agency?

1.1.1 Home Improvement Agencies (HIAs) are local not for profit organisations funded and supported by local and central government. They provide advice, support and assistance to elderly, disabled and vulnerable people who own and live in their own property. They help people to repair, improve, maintain or adapt their home to meet their changing needs. The purpose of the service is to help people to remain independent, in their own homes, warm, safe and secure.

1.1.2 To assess someone's needs HIA staff will visit them and offer information, advice and support on: -

- Problems relating to their property
- All their housing options
- Completion of any necessary forms
- Legal entitlements
- Other available support services

1.1.3 HIA staff will give information about financial options and their implications. They will also give practical assistance on raising funds. This will include: -

- Availability of grants from statutory bodies
- Releasing equity and accessing loans
- Obtaining independent financial advice
- Accessing charitable funding
- Benefit entitlement
- The effect that certain options may have on benefit entitlement
- Insurance claims
- Savings

1.1.4 HIA staff will give reliable technical advice, which will include:

- Home visits and inspection
- Advice on the scale and cost of any necessary works
- Help with choosing a reputable and reliable builder
- Monitoring the builder's performance
- Appropriate contracts and documentation

### **1.2 Slough's Home Improvement Agency (HIA)**

- 1.2.1 Slough's HIA does not offer all of the services described above and therefore offers a number of key services. It offers an assessment and surveying service to owner occupiers for Disabled Facilities Grants (DFGs) and an Aids and Adaption's service to Slough Council Tenants. DFGs are resourced through the Better Care Fund and Aids and Adaptions are financed through the Council's Housing Revenue Account.
- 1.2.2 The Better Care Fund is a Government Grant, which has wide application across other work areas. The grant is managed within the Adults and Communities Department and a proportion is available for DFGs each year.
- 1.2.3 The HIA is therefore a legacy name based on what the team use to do. Due to pressures on resources, the HIA has turned into a basic service and does little outside of the core functions of financial assessments, surveying to create the correct schemes, selection and managing of contractors and carrying out works. It does carry out other functions but many of the services that a true HIA carries out, like a handy person's scheme, it does not carry out. This is essentially due to resources.
- 1.2.4 Typically, HIAs are not-for-profit but Slough's HIA only derives income through charging a 15% fee on the works they carry out. Therefore, the HIA does not receive a budget at the beginning of the year, like other Council services. The HIA does not carry out enough work to pay for itself and therefore carries a budget pressure. It does not have the staff capacity to carry out this work and if it had, staff costs would increase and more work would have to be carried out to pay for the staff through agency fees – a classic chicken and egg scenario.

### **1.3 What is the Process? – Pre HIA Waiting List**

- 1.3.1 There are different parts of the Council involved in carrying out works so that customers can remain at home. There is usually initial Social Worker involvement, which is referred to an Occupational Therapist, in Adult Social Care. It is the Occupational Therapist's role to decide what is necessary and appropriate and the HIA surveyor to decide what is reasonable and practical. If a property is classed as unfit to receive the adaption, the owner, be it a landlord or owner occupier, will have to make it fit before a grant can be considered. The service user will often state that they do not want a stair-lift, for example, but would like an extension. 'Wants' will not be considered. Officers find that customers do not want a large hole in their living room ceiling and the level of equipment, which renders their home 'unsightly'.
- 1.3.2 If a customer is willing to build an extension and a level access shower has been referred as the relevant works, providing the customer liaises with the surveyors regarding drainage, electrics etc. and any building regulations or planning permissions have been met, the HIA will fund and oversee the level access shower installation.
- 1.3.3 When the Occupational Therapist has assessed the case based on a point's scheme, the case is sent to the HIA. The case is then placed on a waiting list.

It should be noted that the case could have already spent some time within this phase of the process.

- 1.3.4 If the customer is 'end of life' they will be financially assessed within a week of receipt of the case and the whole case will be treated as immediate. If the customer lives in a council property or the disabled person is a child, there is no financial assessment stage.

#### 1.4 What is the Process? – HIA Waiting List

##### 1.4.1 The Waiting List as at 31<sup>st</sup> December 2020: -

| <b>Private Sector</b> | Level Access | Ramps     | Extensions | Stairlifts | Thorough Floor lifts | Wash Dry Closamat | Others<br>Auto doors,<br>widening of<br>doorways.<br>Rise and<br>fall baths. | <b>Total</b> |
|-----------------------|--------------|-----------|------------|------------|----------------------|-------------------|--|--------------|
| Completed             | 6            | 2         | 0          | 1          | 0                    | 0                 | 0  | 9            |
| Approved              | 13           | 1         | 1          | 10         | 0                    | 1                 | 2  | 28           |
| Waiting list          | 75           | 24        | 4          | 44         | 9                    | 3                 | 4  | 163          |
|                       |              |           |            |            |                      |                   |  |              |
| <b>Council Stock</b>  |              |           |            |            |                      |                   |  |              |
| Completed             | 8            | 1         | 0          | 0          | 0                    | 0                 | 0  | 1            |
| Approved              | 3            | 5         | 0          | 7          | 0                    | 1                 | 1  | 17           |
| <b>Waiting list</b>   | <b>64</b>    | <b>13</b> | <b>0</b>   | <b>14</b>  | <b>1</b>             | <b>4</b>          | <b>5</b>   | <b>101</b>   |

##### 1.4.2 Spend to January 2021:

| Service Area               | Annual Budget | Total Actuals incl Fees |
|----------------------------|---------------|-------------------------|
| Disabled Facilities Grant  | £550K         | £196K                   |
| Major Aids and Adaptations | £250K         | £108K                   |
| <b>Total</b>               | <b>£800K</b>  | <b>£304K</b>            |

This has been a difficult year for all areas of delivering this area of work, for both private sector and Council. The installers of stair lifts, Stannah, furloughed staff for three months; Osborne did likewise; some contractors used by the HIA also furloughed during the first lockdown with some also for third lockdown; key staff shielding and home schooling; IT equipment rolled out at the end of June; all of which have had a detrimental impact for residents and delivery of the programme.

- 1.4.3 For the Council, throughout this year, minor adaptations have been carried out by Osborne, responding to direct requests by Occupational Therapists. This includes hand rails, grab rails and key safes. Three further level access showers have just been completed, and there are a further eight being taken forward for completion over the next two months.

- 1.4.4 Up until the first lockdown last March, Osborne had a steady programme of dealing with major aids and adaptations, and were reducing numbers on the waiting list, whilst at the same time HIA were doing likewise.
- 1.4.3 When a case comes to the top of the waiting list a financial assessment is carried out. If the customer is in receipt of a passport benefit then officers can tell them straight away that they will be entitled to a full grant provided they meet every other criterion. Passport benefits are Universal Credits, Guaranteed Pension Credits, Housing Benefit, Means tested JS and ESA, Income Support and to a certain extent, Tax Credits. However, the application form, Agency Agreement and grant condition forms all have to be completed.
- 1.4.4 If the customer is not in receipt of a passport benefit, a full financial assessment has to be carried out. Every income, be it benefits, pensions or any kind of incoming funds and all capital other than the house the customer lives in has to be documented with proof. If any fraud is suspected, during the process, it has to be reported to SBC's fraud team or depending on circumstances to the DWP.
- 1.4.5 Unlike state benefits there is no capital threshold for a grant. Capital of any type is however, taken into account and a notional weekly amount of interest is added to the actual weekly income.
- 1.4.6 On full completion of the financial assessment, a calculation of the amount of the customer's contribution, if any, is made. A computer programme is used for this as it is a far more complicated calculation than any state benefits. If there is no contribution to be paid the customer is informed and the case passed for survey. If there is a contribution to be paid, the customer is informed and a conversation takes place to see if the customer is willing and able to pay the contribution. Once the contribution has been received the case is passed for survey. If the customer doesn't want to pay the contribution the case is closed, the Occupational Therapist informed and the customer's name removed from the waiting list.
- 1.4.7 The surveyor will then visit the property, be it privately or council owned, to draw up a scheme in accordance with the OT's referral. For anything that is straight forward or not an extension, the cost of the works is taken from the schedule of rates list previously submitted by the contractors. In order to keep it fair and transparent the HIA has a list of contractors and the next three on the list are compared and the cheapest one chosen. This ensures best value.
- 1.4.8 Should the required works be an extension or something unusual, the surveyor will need to send out tenders instead of using the schedule of rates. They will send this to three or possibly four contractors. This obviously is a longer process than using the schedule of rates. Both processes ensure the

best value for money and a fair choice of contractors. The HIA uses as many local contractors as possible. The time line then depends on the contractor but a start date is usually within six weeks of approval unless there are extenuating circumstances.

- 1.4.9 The Council's Repairs, Maintenance and Investment contractor, Osborne, carry out the works for Council tenants. These works are not subjected to the standard for Disabled Facilities Grants as the financing is derived through the Housing Revenue Account.
- 1.4.10 The surveyor will oversee the job until completion dealing with any problems, queries or disputes. Once the works have been completed and checked off by the surveyor, the contractor will submit an invoice along with any necessary certificates e.g. electrical certificate. The case will then be closed.
- 1.4.11 Should the cost of the works be more than the maximum grant limit of £30,000 and the customer can show that they genuinely cannot afford to pay, the HIA have to try to find a solution. This may be through a Flexible Home Improvement Loan (FHIL) or charitable funding. The option of a FHIL is only available to those who have reached or are approaching sixty years of age. If all other avenues have been explored to no avail the HIA must make a business case to present to the Director, Adults and Communities, for a discretionary top-up grant. All of these are involved processes, which can cause months of delays.