



FUNDING FOR REPAIRS & ADAPTATIONS



Foundations

THE NATIONAL BODY FOR
HOME IMPROVEMENT AGENCIES

Quality Assessment Framework for Home Improvement Agencies V2 – July 2010

Funding for Repairs and Adaptations Objectives

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Evidence examples for Level A and B services are included to give an indication of what is expected of services delivered to such standards.

The indicative evidence for levels A and B are not intended to act as a checklist or to prescribe the services that HIAs would be providing if they were judged by validation officers to have an excellent or a good service.

When assessing compliance with level A and B standards therefore, it is acceptable to cite alternatives to the listed examples where these demonstrate that the standards are being met by other means.

National HIA Quality Mark – Funding for Repairs & Adaptations Module

Accessing funding support for clients is a fundamental component of the HIA service and without it agencies would not be able to fulfil their principle objective of helping vulnerable people to remain living independently in their own homes.

Whilst historically, grants from the local authority have been the main source of funding for building works for HIA clients, reforms to the private sector housing renewal legislation has resulted in a reduction in the availability of grants for repairs and a trend towards more diversified funding routes including the use of loans, equity release and private funding. This trend of greater diversification of funding routes seems set to continue where it is only possible to meet the needs of clients through the use of skills and knowledge to guide clients through a wide range of possible funding sources (public, private and charitable; national, regional and local).

The objectives contained in the module on Funding for Repairs and Adaptations will establish how knowledgeable, skilled and effective the agency is in assessing the needs of the client and their property, identifying the widest appropriate range of possible funding solutions, and implementing the client's chosen course of action. Objectives will also assess the all important client's experience of the service and the impact it has on their lives and how the agency fulfils its duty of care towards them.

Scoring method

The assessment framework contains 5 objectives, each containing a number of clauses (total number of clauses = 8).

During self-assessment the organisation needs to evidence its performance in each clause as being grade A, B or C (A being the highest grade).

A = 3 points, B = 2 points and C = 1 point

Not being able to evidence at least Grade C will result in a fail.

There is no overall score for the module – you will receive either a pass or fail, and your scores for the module will not be published, but you may share these with 3rd parties if you wish.

The following table shows the number of points needed to obtain grade 'A', 'B' and 'C' for each objective.

Objective F1: Client and Property assessment

Clause	Number of points & grade		
F1:1 Assessment of individual client circumstances	3-4 = C	5-7 = B	8-9 = A
F1:2 Assessment of the property			
F1:3 Staff are competent			

Objective F2: Identifying Funding Solutions, Support Planning and Implementing a Course of Action

Clause	Number of points & grade		
F2:1 Identifying funding solutions	2-3 = C	4 -5 = B	6 = A
F2:2 Implementing a chosen plan			

Objective F3: Managing the Service

Clause	Number of points & grade		
F3:1 Management and service planning	1 = C	2 = B	3 = A

Objective F4: The Client Experience and Service Impact

Clause	Number of points & grade		
F4:1 Client satisfaction	1 = C	2 = B	3 = A

Objective F5: Duty of care

Clause	Number of points & grade		
F5:1 Duty of care	1 = C	2 = B	3 = A

The 'Performance' section will not be formally scored but will give an agency an idea of how they compare to similar agencies on the specified performance measures.

Objective F1: Client and Property Assessment

Initial visits to meet the client in their home will discuss and identify the client’s circumstances, requirements and needs and assess the property for repair, improvement and adaptation requirements and associated costings. Skilled staff should undertake this assessment work with other professionals and/or carers involved as appropriate.

1.1 Assessment of Individual Client Circumstances, Requirements and Needs.

<i>Basic minimum requirements for an adequate service (Performance Level C)</i>	<i>Evidence</i>
<p>Clients are visited in their home and provided with adequate written and verbal information and explanations to understand the services the agency offer and its role as agent of the client, the client’s own responsibilities and the general options available to them.</p> <p>Clients remain in control throughout the process.</p> <p>Clients are fully informed and helped to understand the complete process by explaining the stages and procedures involved in addressing the problems they have with their property and they are updated as the work progresses.</p> <p>An Agency/Client agreement is signed by both parties to confirm the contract and that the client understands the information.</p> <p>Information is provided to the client which details the level of fees to be charged if client agrees to any work proceeding.</p> <p>Clients are reassured over the confidentiality of the data they provide. The agency has a confidentiality policy and procedures for the client to be able to access any information that the agency holds about them.</p> <p>The agency complies with the Data Protection Act, and seeks explicit consent from clients before processing and sharing personal information (entering written interview notes onto a client database counts as ‘processing’) to progress their case.</p>	

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

Agency staff have written policy and procedures and have completed training programmes on assessment. Staff can demonstrate understanding of, and follow these procedures.

The agency checks, notes and undertakes, where appropriate, the following:

Property:

The concerns the client has about their property and general information relating to the neighbourhood, environment, state of repair, security, safety, ownership and type of property.

Health and mobility:

The general health of the client (mobility, sensory and physical disabilities, and emotional) and their care and other support needs.

Finance:

The client's financial circumstances including pensions, income, state benefits, taxation and savings.

Eligibility for unclaimed benefits is assessed, implications explained and claims made at the client's request.

Outgoings on rent or mortgage and an estimate of the amount of free equity.

The agency identifies other people with an interest in the property, (co-owners, covenants etc)

The views of other services are taken into account as appropriate.

Information from assessments is securely stored, accessible and made available to relevant staff.

Staff involved work as a team and client case meetings review issues and progress regularly.

Pass / Fail / Unsure

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<i>Level B</i>	<i>Evidence</i>
<p>Specialist expertise is sought if necessary when assessing needs which feeds into the overall assessment. For example occupational therapy services, financial expertise, welfare rights.</p> <p>Assessment procedures and questionnaire seek to elicit only sufficient information to assist adequate support planning and agree actions and cover risks.</p> <p>The agency has an effective working relationship with the local Job Centre Plus and Pension Services Offices.</p> <p>Staff are skilled at recognising indicators of health or lifestyle problems (for example, unopened post, confusion, poor hygiene etc) which informs discussion of needs and support planning with client, and possible financial abuse by cares and / or others.</p> <p>Assessments extend to and/or involve other family members and carers, where appropriate.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>
<p>The agency can demonstrate that changes have been made to improve client and property assessments as a result of client feedback.</p> <p>Clients are supported in making benefits appeals where appropriate.</p> <p>Charitable sources of personal financial support (annuities and pensions) are accessed for specific vulnerable low income clients who qualify.</p> <p>Clients are invited to discuss possible 'moving-on' options.</p>	
	<i>Pass / Fail / Unsure</i>

1.2 Assessment of the Property for Repair, Improvements and Adaptation requirements and associated costings.

<i>Basic minimum requirements for an adequate service (Performance Level C)</i>	<i>Evidence</i>
<p>Technically competent staff visit clients to discuss the work needed to their property.</p> <p>Clients are fully informed on the stages, processes and procedures involved in technical services provided to address the problems they have with their property and they remain in control throughout.</p> <p>With client agreement a survey of their property for repairs, non-decency, hazards and adaptation works are undertaken.</p> <p>The provisions of all relevant legislation relating to construction, design, maintenance, health and safety will be met.</p> <p>Preliminary ideas, and potential scale and cost of works are discussed with client and agreement reached on the works to be addressed.</p> <p>The homeowner is supported in identifying the actual works to be carried out. This involves any necessary schedules of work, drawings, reports from consultants, choice of building contract, approvals and/or consents from neighbours, local authority building control etc.</p> <p>The agency has robust procedures for establishing and maintaining an approved list of contractors and a clear and relevant procedure for obtaining, opening and evaluating tenders.</p> <p>The client always has the choice of contractor.</p>	
	<i>Pass / Fail / Unsure</i>

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<i>Level B</i>	<i>Evidence</i>
<p>Preliminary ideas, outline drawings and schedules and estimated associated costings are available to clients so that they are fully informed of the implications of any potential works they are considering and are able to make informed decisions.</p> <p>Specialist expertise is sought if necessary when assessing needs. For example structural engineers, occupational therapists.</p> <p>The agency undertakes 'home safety checks' in the clients home.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>
<p>Appropriately trained staff offer advice to clients on energy efficiency work and use opportunities for the coordination of this work with repairs and adaptations.</p> <p>Clients are advised about maintenance of their property and undertaking it on a planned and regular basis.</p> <p>Appropriately trained staff can carry out authorised decent homes surveys and HHSRS assessments of clients properties.</p>	
	<i>Pass / Fail / Unsure</i>

Objective F2: Identifying Funding Solutions, and Implementing Chosen Course of Action

Options for funding and addressing disrepair, non-decency, hazards and adaptation work are identified. Potential consequences, advantages and disadvantages are explored and the most appropriate courses of action are discussed and agreed by the client.

2.1 Identifying Possible Funding Solutions

<i>Basic minimum requirements for an adequate service (Performance Level C)</i>	<i>Evidence</i>
<p>The agency has good knowledge, understanding and skills in accessing funding for clients for building work. They are able to give clear information and explanations about:</p> <ul style="list-style-type: none"> • Local authorities’ assistance, grants and loans • Home equity release loans • Dept. Work & Pensions grants, loans and help with mortgage interest • Use of savings • Trusts and Charitable grants and loans • National Government funded grant schemes such as Warm Front • Insurance claims and policies • Use of Hardship Funds • Moving on / trading down. <p>Staff knowledge and expertise on accessing funding sources is kept up to date.</p> <p>Staff discuss with the client the results of the technical survey and scale and costs of the work, ways of addressing the work and possible funding solutions, potential consequences, advantages and disadvantages and agree a course of action with the client.</p> <p>Case and technical records of support plans and decisions are securely stored and accessible to relevant staff and available to the client.</p>	

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>The agency has effective working relationships with local housing, social services and other organisations that can be a source of funding for works.</p>	
<p>The agency understands and observes the legal implications and procedures where loan products are involved which are covered by the Financial Services Authority regulations and Consumer Credit legislation.</p> <p>The client will always make the final decision as to which funding solution they will use (if any).</p> <p>The client is always provided with or advised to seek independent financial advice when funding involves loans or equity release. Relatives or friends are involved with the client's permission.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level B</i>	<i>Evidence</i>
<p>Relevant staff in the agency have a complete and up to date knowledge and understanding of the sources of funding available for building work and the expertise to put together complex funding packages (3 or more sources) if required.</p> <p>The agency ensures expert independent financial advice is available if the client has an option of taking up an interest bearing or home equity based loan.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>
<p>The agency has established a list of Independent Financial Advisors (IFAs), or has access to appropriate IFAs.</p> <p>The agency explores new funding sources and has regular success in gaining new funding.</p> <p>The agency is influential with funding partners in refining eligibility, interpretation and criteria within policies for funding building work for vulnerable clients.</p>	

	<i>Pass / Fail / Unsure</i>
2.2 Implementing a chosen plan of action and undertaking the works	
<p><i>Basic minimum requirements for an adequate service (Performance Level C)</i></p> <p>Clients are supported in making valid applications to identified sources of funds to undertake agreed building works.</p> <p>Clients are made aware of their financial and contractual responsibilities with regards to the funding source they choose.</p> <p>All stages of the work are supported by appropriate documentation and monitoring on site and the client is kept fully informed.</p> <p>The agency has clear procedures for contract completion, resolution of disputes and the provision of advice on future maintenance and defect liability.</p> <p>Clients are supported throughout the process and they are enabled to remain in control.</p> <p>Contracts supervision – Being clear as to the level of fees subsequent intended costs to client.</p>	<p><i>Evidence</i></p>
	<i>Pass / Fail / Unsure</i>
<i>Level B</i>	<i>Evidence</i>
<p>The agency challenges decisions on the administration of funds that adversely affect clients.</p> <p>Periodic quality audits of completed and ongoing work are undertaken.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>The agency has assisted clients using complex funding options.</p> <p>The variety, range and volume of funding from different sources to help clients has improved.</p>	
<i>Pass / Fail / Unsure</i>	

Objective F3: Managing the Service and Support Planning

The service is managed effectively with clear aims and objectives to achieve agreed outcome targets and meets client needs. Continuous service improvements are sought with attention to marketing, communication, client experience, resource planning and performance monitoring and evaluation.

3.1 Performance Monitoring and Prioritisation

<i>Basic minimum requirements for an adequate service (Performance Level C)</i>	<i>Evidence</i>
<p>The agency has a clear service plan/contract which indicates performance targets and outcomes to be achieved.</p> <p>Clients have one main agency caseworker contact throughout their engagement with the service.</p> <p>Client feedback confirms that the information to clients is clear and comprehensive.</p> <p>The agency has employed sufficient resources to deliver required services and achieve performance levels in its contract.</p> <p>The agency collects adequate and accurate data which is used to effectively monitor and report on the service performance.</p> <p>The agency has regular meetings with the commissioners of the service to discuss service performance.</p>	

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>Client satisfaction is measured on an ongoing basis.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level B</i>	<i>Evidence</i>
<p>Services are benchmarked against other HIAs to identify and implement areas for improvement.</p> <p>The agency can demonstrate changes in service delivery resulting from analysis of information gained on its services.</p> <p>The agency manages internal and external risks to maximise successful delivery of service.</p> <p>The agency builds the capacity of its resources (e.g staff; IT) to improve quality and efficiency.</p> <p>The agency analyses and evaluates its service performance on an ongoing basis as part of its management function for service development and improvement.</p> <p>The agency achieves its targets, demonstrates value for money services, good client satisfaction and use of services.</p> <p>The agency uses a wide range of communication tools (press releases, advertising, promotions, sponsorships, publicity) and knows what works best and which generates most referrals.</p> <p>There is evidence that effective marketing has increased the level of consumer engagement with the agency.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>
<p>The agency is part of a benchmarking club which collectively assesses performance and identify best practice, learn from each other and is making continuous improvements.</p> <p>Information materials are/can be made available in other languages and formats for clients whose primary language is not English or who have visual impairment.</p>	

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>The agency provides useful information on a wide range of services available in the area provided by other organisations at the request of the client.</p> <p>Feedback from clients leads to regular updating (at least annually) of information.</p>	<p><i>Pass / Fail / Unsure</i></p>
<p>Objective F4: The Client Experience and Service Impact</p>	
<p>The experience of clients informs the agency about effectiveness, usefulness and impact of its service and helps to improve service quality</p>	

4.1 Client Satisfaction. Evaluation and Evidencing to Commissioners

<p><i>Basic minimum requirements for an adequate service (Performance Level C)</i></p>	<p><i>Evidence</i></p>
<p>Clients receive a client satisfaction questionnaire.</p> <p>85% of those clients returning questionnaires state that they are very satisfied with the service.</p> <p>Clients agree they have been fully involved and maintained control of all major decisions throughout the work.</p> <p>Clients feel they had a valuable input into the running of the service.</p>	
<p><i>Pass / Fail / Unsure</i></p>	
<p><i>Level B</i></p>	<p><i>Evidence</i></p>
<p>All clients receive a client satisfaction questionnaire.</p> <p>90% of those clients returning questionnaires state that they are very satisfied with the service.</p> <p>The questionnaire seeks to measure outcomes, for example – the client feels in control, more able to make informed choices etc.</p> <p>The agency places a high importance on the percentage of client satisfaction questionnaires returned and uses various means to increase the return rate.</p>	
<p><i>Pass / Fail / Unsure</i></p>	
<p><i>Level A</i></p>	<p><i>Evidence</i></p>

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>Client satisfaction questionnaire includes questions to determine what outcomes have been achieved for the client resulting from the work done.</p> <p>The agency can evidence how their service has been improved by the use of feedback.</p> <p>There is a client group who are consulted on the services and their ideas to improve them.</p>	
	<p><i>Pass / Fail / Unsure</i></p>

Objective F5: Duty of Care

All HIA staff have a duty of care towards their clients and they must try to minimise the risks their clients face.

5.1 Duty of Care and Risk Assessment

<i>Basic minimum requirements for an adequate service (Performance Level C)</i>	<i>Evidence</i>
<p>The agency makes sure that the client fully appreciates the implications of the decision they are making, and the consequences if they wish to change their course of action at a later date.</p> <p>Case notes show evidence that clients' views have been taken into account.</p> <p>Caseworkers are aware of a wide range of services in order to advise clients of all options.</p> <p>Home improvement agency staff act at all times as agents for the client and nobody else.</p> <p>Agency is able to evidence that all potential alternatives are discussed with the client.</p> <p>Staff avoid pressuring or advising clients to take a particular course of action.</p> <p>With the client's permission, family members are encouraged to become involved in the decision-making process.</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level B</i>	<i>Evidence</i>
<p>The agency checks with the client from time to time that the information the client based their choice on is still relevant. This is particularly important in relation to a client's financial and health circumstances.</p>	

Quality Assessment Framework for Home Improvement Agencies - Funding for Repairs and Adaptations service objectives

<p>There is a procedure for ensuring that the information provided is up to date.</p> <p>There is a procedure for measuring client satisfaction with the service.</p> <p>There is a document that outlines the agency's duty of care and staff are able to quote from this document.</p> <p>The agency makes sure they are advising clients within the law.</p> <p>The agency follow agreed procedures to ensure compliance with Financial Services authority (FSA) regulations and Consumer Credit legislation, and is aware of restrictions imposed by the FSA.</p> <p>The agency ensures local expert financial advice is available where interest bearing loans are being considered, and can signpost clients to FSA registered Independent Financial Advisors (IFA).</p>	
	<i>Pass / Fail / Unsure</i>
<i>Level A</i>	<i>Evidence</i>
<p>The agency has a procedure for measuring client outcomes as a result of using the service. (This involves a procedure that compares the client's circumstances and perceptions before and after they use the service).</p> <p>The agency informs clients of the agency's duty of care once the client receives a substantial service. This could be in the form of a rights and responsibilities statement that is affirmed on entry to the service.</p> <p>The duty of care has been discussed with stakeholders so they are aware of the agency's responsibilities.</p>	
	<i>Pass / Fail / Unsure</i>

Self Assessment form

Use this page to record the grades for each clause and calculate the grade for each objective

Objective F1: Client and Property assessment

Clause	Clause Grade	Number of points (A=3, B=2, C=1)	F1 Grade (Points 3-4 = C, 5-7 = B, 8-9 = A)
1.Assessment of individual client circumstances			
2.Assessment of the property			
3.Staff are competent			
		Total points =	Grade =

Objective F2: Identifying Funding Solutions etc.

Clause	Clause Grade	Number of points (A=3, B=2, C=1)	F2 Grade (Points 2-3 = C, 4-5 = B, 6 = A)
1. Identifying Funding Solutions			
2. Implementing a chosen plan			
		Total Points =	Grade =

Objective F3: Managing the Service

Clause	Clause Grade	Number of points (A=3, B=2, C=1)	F3 Grade (Points 1 = C, 2 = B, 3 = A)
1. Performance Monitoring and Prioritisation			
		Total Points =	Grade =

Objective F4: The Client Experience and Service Impact

Clause	Clause Grade	Number of points (A=3, B=2, C=1)	F4 Grade (Points 1 = C, 2 = B, 3 = A)
1. Client Satisfaction etc			
		Total Points =	Grade =

Objective F5: Duty of care

Clause	Clause Grade	Number of points (A=3, B=2, C=1)	F5 Grade (Points 1 = C, 2 = B, 3 = A)
1. Duty of care			
		Total Points =	Grade =

Performance Indicators

The following information is needed for all four quarters of the agency's last financial year, although we will accept the latest four quarters if necessary. Please state which is being supplied. This information will be compared against other similar home improvement agencies.

Information corresponding to the Supporting People Workbook

1	Time period being reported	
2	Number of enquiries	
3	Number of core jobs completed (all values)	

Information not currently recorded on the Supporting People Workbook

4	Total value of core work done (see note 1 below)	
5	Total Funding of Work by source: a) Local Authority Repair Grant b) Disabled Facility Grant c) Local Authority Loan d) Local Authority Equity Release Loan e) Commercial Loans f) Other Grants and Loans g) Insurance claims h) Work funded by client	
6	Average cost per job (£1,000 or more)	
7	Number of Cancellations	
8	Welfare Benefits, Total Value £ Number of clients	
9	Client satisfaction indicators (the agency's own indicators):	
10	Client ethnicity profile v local population profile:	

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11	<p>Track client outcomes in last financial year (see note 2)</p> <ul style="list-style-type: none"> a) Total number of enquiries visited b) Total number of enquiries requiring no further action from HIA c) Total number of clients proceeding to have further work undertaken d) Total value of work undertaken e) Total value of loan products facilitated f) Total value of client funding g) Total value of grant funding h) Total value of charitable funding i) Total value of other funding 	

Note 1: Although it is not included in the Supporting People Workbook, 'value of work' can be a very useful indicator for home improvement agencies. 'Value of work' is defined as **the total value of work divided by number of jobs completed** where 'Work' means the cost of building (excluding VAT and fees). Due to a number of factors, this figure varies substantially. Some agencies may specialise in high-value adaptations and repairs, whereas others do much higher volumes of low-value minor repairs.

For FEMIS users, the cost of building work in individual cases is recorded on the [Work/Costs](#) screen. The value of work figure is often used by local authorities when reviewing their capital expenditure.

Note 2: The relative performance of an agency can be gauged by the level at which this information is interrogated. For example an agency can demonstrate higher performance in this area by evidencing further breaking down of the values in this section by client group, BME mix etc. Agencies performing at a higher level would be able to evidence the ability to target resources and attract funding based on the results of this data.

Please note any particular circumstances which may have affected the statistics during the time period (for example, excessive staff turnover, office relocation, changes in funding level):

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