

# Kick Starting Decent Homes

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## **Aim and Objectives (mission statement)**

- To provide effective, affordable housing services that enable private homeowners to manage the responsibility of maintaining decent homes

# BY

- Increasing opportunities for homeowners to access services that facilitate investment to achieve as a minimum The DHS
- Increase the number of the most vulnerable householders benefiting according to their needs and circumstances

# BY

- Making available a range of financial services so that homeowners who cannot access savings or high street loans have affordable options to address the costs of home improvement
- Continue to improve the quality and value for money of services provided through the public sector by adopting collaborative working practices between local authorities and key delivery agencies

# History

- Local Authorities had been grant aiding improvement work for many years prior to 2002.
- The introduction of the Regulatory Reform Order for the first time enabled local authorities to decide for themselves what were the priorities in their area and how they were to finance these.
- Dudley through a series of consultation and discussion meetings with stakeholders and public and other authorities derived a policy of assistance to focus on the priority themes in the borough

# Housing Assistance

- Discussions with other authorities had shown the need for a service which involved loans for homeowners who were not able to obtain high street loans but whose houses were previously unfit and now non decent.
- ART/Mercian had together with Birmingham City council developed a loan product which met this criteria, but which needed refinement and further testing.

# Housing Assistance Scheme

- The priority objectives of this scheme are as follows:-
- To target assistance to
  - Households where there is imminent risk of serious injury
  - Vulnerable Households (vulnerable households have been defined as those on qualifying benefits).
  - Designated areas of renewal based on deprivation indices
  - Pre 1919 properties
  - Private rented sector
  - Empty homes
  - Houses dealt with above where thermal comfort and house security measures are required

# Types of assistance available

- **Small Repairs Assistance** subject to a maximum of £5000
- The repair or replacement of unsafe building elements, which pose an imminent risk of serious personal injury.
- The repair or provision of an adequate hot water system and repair of associated heating system
- FOR
- Owner occupiers, lessees or tenants with a repairing obligation, excluding tenants of Registered Social Landlords and Council tenants and
- Their contribution, when assessed in accordance with Section 30 of the Housing Grants, Construction and Regeneration Act 1996 as amended by Regulatory Reform (Housing Assistance) (England & Wales) Order 2002, is nil or they are in receipt of one of the qualifying benefits.

# Types of assistance available

- **Major Repair and Improvement Assistance**
- **Private Rented Properties** subject to a maximum match funded sum of £5000
- This will oblige the landlord to provide
- Essential repairs or improvement to make the home decent for the tenant(s)
- The provision of means of escape in case of fire or other fire precautions in the case of houses in multiple occupation.

# Types of assistance available

- **Major Repair and Improvement Assistance**
- **Owner Occupier(s)/Private tenants with a repairing obligation for their property**
- Essential repairs or improvements to bring the property up to decent home standard or
- Works to enable the occupier to remain in occupation as determined by Dudley MBC.
- Firstly, the applicant will be required to contribute a sum equivalent to 30% of any free equity in the property in excess of £30,000 (or a lesser amount as determined by one of the Council's partner organisations).....

## Free equity example

- If customers house valuation is £120,000
- Subtract Mortgage say £30,000
- Free equity is £90,000
- Subtract sustainability sum £30,000
- Free equity is now £60,000
- Take only 30% of that for equity release
- This gives a client contribution of £18,000 for improvements

# Safety Net

- Any works which are within the decent homes standard, not met by loan fund would be supported through our top up grant.

# Thermal Comfort

- The Council will continue to promote nationally and locally based assistance schemes targeted at thermal comfort and energy efficiency e.g. Warm front, etc.
  - Where a homeowner is not eligible for one of the above schemes, assistance may be given where they meet the criteria for Small Repairs Assistance or Major Repair and Improvement Assistance.
  - Available to eligible applicants for:-
- Loft insulation
- Cavity wall insulation
- Draught proofing
- Hot water tank jacket

# Finance

- In order to provide loan facility and share best practice Dudley Council joined with Birmingham, Coventry, Walsall, Sandwell, Wolverhampton, Stoke on Trent to coordinate a joint bid to Office of Deputy Prime minister for the purpose of funding a pilot project to develop a loan based local authority service for vulnerable and low income households requiring improvements.
- The bid was successful and obtained approx £6m in loan and administration funding to start the project.

# Success

- The approach was to feed all best practice to a central program board and for one authority to be the accountable body for funding the loan facilities of all the partnership authorities.
- Each authority would therefore bid on the basis of need for funds.
- Although still aspiring for improvements in both service delivery and efficiencies, this West Midlands group has the ears and eyes of the government upon it because it has been shown to be the most successful public sector loan based service in the country so far.
- A recent customer survey by ECOTEC has shown that the public have a great deal of positive messages about the scheme and would like it to be made better.

# Dudley's approach to partnership working

- The aim of Kick Start has underlined it 'partnerships'
- To consolidate and build on the work so far carried out Dudley has submitted a delivery plan to the Kick Start Board which involves Black Country C&R agency
- and might also involve other partners subject to a consultation exercise in progress.
- This will be followed up with a 5 year business plan,
- The results from various Kick-start focus groups have identified a need to provide a central point of contact for all Housing Assistance Scheme/Kick-start customers,
- and through the specialist advice available at this point to lead customers to the areas of housing assistance or options that they require.

# What referrals are made.. Excessive cold

- Thermal comfort which involves insulation, heating, and help with poor housing conditions are continuously being received and the customers are being referred to the service that **they** are focusing on.
- For instance if the customer says they need loft insulation they are channelled either to health through warmth or warm front. They may reach the partner organisation and told they are not eligible.
- This does not give the customer the whole picture.
- Although we are changing the way we ask questions a lot of customers will still be falling through the gaps in service.

## Gap filling

- The delivery plan intends to support not only the house where the customer lives but also the financial and other needs of the customer that might be far removed from our core activity
- but which if solved may enable that customer to combat fuel poverty and have a decent home.
- The objectives of Kick start and our own Housing Assistance Scheme originally stated were for housing services.
- This proposal takes that further and will involve partners closer into our process and visa versa.

# Housing Health and safety Rating System

- We do have questions about this system and its relationship to our service standards.
- The next slide is Excess Cold Hazard
- The questions are
- what level of work would be required to reduce the hazard to acceptable risk ? and
- What level of work would be required to reduce the risk of fuel poverty (which is the theme of today's Forum)?
- The decent homes standard relies on 50mm of insulation



Victorian Terraced House described  
on next slide

## DESCRIPTION OF HAZARDS

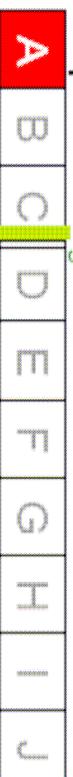
Dwelling: Converted flat in 1900's end terraced house

**Background:** This large three-storey Victorian house was converted in the 1950's to provide three self-contained flats, one on each floor. The top floor flat comprises a large living room at the front and a bedroom at the rear of the main part of the house. The bathroom, a separate w.c. and the kitchen/diner are located in the long back addition. The loft has 100 mm of insulation.

- A)** **Windows:** Windows to the back addition kitchen, bathroom and w.c. compartment have been replaced with louvre windows. All other windows are single glazed, double hung sashes.
- B)** **Heating:** The open fireplaces throughout the flat have been sealed. Radiant bar heaters fitted in the front living/dining room, rear bedroom and in the dining area in the back addition.

Example *Average: 1000*

RATING



Score 10233

## Justification

Increasing the loft insulation to 250 mm, installing an efficient gas fired central heating system and replacing the windows throughout with double glazed units would increase the energy efficiency of the flat substantially and thereby reduce the likelihood of excessive cold to better than average figures.

*Av:1000* Improved



Score 327

# Over to Black Country Care and Repair