Background: Home Improvement Agency (HIA) services in Northern Ireland

The Housing Executive’s home improvement grants scheme provides assistance towards the cost of improving and repairing the properties of home owners who meet specified criteria. Since 1988, the Housing Executive has used the services of two ‘Home Improvement Agencies’ to advise and assist grant applicants who are elderly or have a disability as they work through the grant application process. Shelter provides the grant agency service to applicants who live in the Derry, Limavady, Magherafelt and Strabane council areas through its GABLE (Grant Access to Better Living Environments) programme, while Fold Housing Trust provides the service in the rest of the region through the ‘Staying Put’ programme. Both services are funded through the Supporting People programme and provide a range of services including:

- information on grants for home improvements;
- advice on adaptations for disabled people;
- practical help with the grants administrative process;
- technical support and advice;
- help in obtaining plans and/or organising the building work; and/or
- visits on site while the work is being carried out.

The Housing Executive commissioned an evaluation to examine the cost effectiveness of the grants support services provided by Fold and Shelter in October 2011.

**Key findings**

- **Overall demand for grants – and therefore for the associated application assistance – declined in the four years leading up to the research.** Due to reduced availability of funding, mandatory Disabled Facilities Grants (DFGs) had become the most common grant type, with small refits and structural alterations the type of work most commonly carried out.

- **In total, 4,424 contacts were made with grants offices between 1st August 2010 and 31st July 2011.** Overall, the grants offices referred 27% of these contacts to the HIAs, although the rate of referral varied significantly between grants offices.

- **More than 70 per cent of grant applicants who were assisted by one of the HIAs and went on to complete a grant application were aged 61 or older, and 98% indicated that at least one member of their household had a disability.** The figures show that the services were being used by the target groups whose needs they had been designed to meet.

- **Applicants who were assisted by the HIA services and had work carried out at their home with grant assistance reported high levels of satisfaction with the help they received from the HIA services:** 89% of respondents were satisfied or very satisfied with the service they had received, and 86% said that they would use the services of the agencies again if they applied for another grant.

- **Analysis of the agencies’ funding agreements and the costs of the services delivered by Fold and Shelter indicates that, while there is a proven role and need for the HIAs within the grants process (88% of applicants said that they would not have been able to complete the process without the aid of the HIAs), the method and structure of funding would benefit from revision.**
Research objectives and methodology

The overall aim of the project was to gather evidence on the extent to which the grants agency service provided by Fold and Shelter provides a cost-effective way of helping service users to continue living comfortably and independently in their own homes. The main objectives were therefore to:

- Describe and analyse trends in the uptake of the service over the period 2006-2011;
- Provide a socio-economic profile of applicants who proceed with their grant application, as well as those who drop out of application process;
- Establish the reasons why a significant proportion of applicants who make contact with the HIAs do not go through with their grant application and the related work;
- Assess whether geographical area or the type/scale of work has any bearing on the decision to proceed or drop out;
- Establish levels of client satisfaction and the views of the agencies operating the scheme;
- Provide a balanced, evidence-based view of the cost-effectiveness of the grants agency services provided by Fold and Shelter/GABLE; and
- Highlight policy and operational issues which arise for the Supporting People and Home Improvement Grants Teams.

The research team used a mix of desk research, surveys and consultation to complete the study, including:

- A review, carried out by Karen Croucher (Centre for Housing Policy, University of York), of published literature relating to HIA services and how they had evolved in Britain;
- A review of documentation and statistics on the HIA services (produced by the Housing Executive for the period 1 August 2010 to 31 December 2011);
- A survey of HIA users (455 face-to-face interviews in total); and
- Consultations with key stakeholders including representatives from the Department for Social Development, Housing Executive, Fold, Shelter and advocacy organisations representing client groups.

Literature Review

Drawing on a range of published data and reports, the literature review describes the role of Home Improvement Agencies in Britain as well as the benefits that have been attributed to them. HIAs (also sometimes referred to as ‘Care and Repair’ or ‘Staying Put’ services) have been in existence in Britain for more than thirty years. At the time of the research, it was estimated that there were more than 200 in England and one for each local authority area in Wales (22) and Scotland (32).

As part of the policy emphasis on enabling the increasing number of older people to live independently in their own homes for as long as possible, there has been growing awareness of the role of prevention and early intervention in facilitating an independent and healthy later life. HIAs in Britain have expanded their services in ways that seek to maximise the preventative role of appropriate housing, with associated cost savings for health and social care services.

Originating in the charitable sector, the agencies have developed to become significant providers of client-centred services for older people and younger disabled and vulnerable people, and have a particular focus on enabling vulnerable people to exercise choices and preferences in their own home environments. They typically advise on home improvements and adaptations, assist with applications for funding for these works (usually Disabled Facilities Grants), identify trustworthy contractors and oversee contracts. Increasingly, HIAs in Britain also provide a range of other services, such as handyperson services for small jobs around the home, or more targeted schemes geared towards energy efficiency, home safety and security, falls prevention, facilitation of hospital discharge, telecare installation, gardening, garden clearance, decorating and information provision.
The main perceived benefits of HIA services are:

- The value of preventative services to older people, especially services that allow a trusted individual or organisation to provide ‘that little bit of help’;
- The individual, client-focused nature of the services;
- Individuals’ ability to self-refer for services, which allows people who may not be known to other services to seek the assistance they need; and
- Investment in preventative services, which
  - result in savings for other services; and
  - improve the health, well-being, comfort and quality of life of older people and other vulnerable groups.

The evidence from GB suggests that HIAs can play a wide role in supporting the independence of older people and other vulnerable groups. Although funding cuts have meant that the previous ‘bread and butter’ work of assisting with grants for the installation of aids and adaptations or for assistance with property maintenance has become increasingly difficult to sustain, there is a strong case for the preventative services that HIAs in England, Scotland and Wales provide. The expansion of services in the rest of the UK means that there is no direct comparison for the HIA services in Northern Ireland, which continue to offer primarily a service that assists those applying for grants and adaptations.

Northern Ireland policy context

Policy documents and strategies produced by a range of organisations including the Department for Health, Social Services and Public Safety (DHSSPS), Department for Social Development and Housing Executive have emphasised the need for a continuum of housing and housing-related support, achieved through effective networks and inputs from different agencies. In particular, the DHSSPS health and social care review report, *Transforming your Care*, sets out a vision of a health and social care model that focuses on prevention and is delivered in a community setting, with the home as the hub for health and care support. The Fold and Shelter HIA services have been funded through the Supporting People programme as part of the Supporting People strategy’s overall aim to ‘commission housing support services that will improve the quality of life and independence of vulnerable people’.

HIA services: trends in usage

*Figure 1: Housing Executive referrals to HIAs, 2007/08-2011/12*
Figure 1 shows the number of cases referred to the HIAs by the Housing Executive each year between 2007/08 and 2011/12. The overall falling trend reflects the decreased availability of funding for grants\(^1\) and, associated with this, changes in the types of grants awarded. In total 7,150 grants were approved during 2007/08, of which 1,670 (23\%) were Disabled Facilities Grants (DFGs), but by 2011/12 the total had fallen to 2,360, of which more than half (57\%) were for disabled facilities.

A total of 4,424 contacts were made with Housing Executive grants offices between 1 August 2010 and 31 July 2011. The grants offices referred just over one quarter of these cases (27\%; 1,182 cases) to HIAs, but referral rates varied between grants offices. The highest referral rate was to the Shelter/GABLE service from the Derry Grants Office (59\%), while in the remainder of Northern Ireland, covered by the Fold service, referral rates varied between seven per cent (South Grants Office) and 54\% (North East Grants Office). The inconsistency was considered to be mainly due to different practices in different offices, and the sense that grant applicants in some of the more rural areas covered by the South Grants Office preferred to deal with their own affairs rather than have the involvement of a third party.

Of the 1,640 grants \textit{completed} between 1 August 2010 and 31 July 2011, just over half (53\%) involved work with a grant value of less than £4,000. The proportions were broadly similar for cases where assistance had been provided by Fold (50\%) and Shelter (58\%). Projects where the grant cost is £3,999 or less are generally relatively small and straightforward, and often do not require planning permission.

\textbf{Survey of ‘completed’ applicants}

A survey was carried out with 269 Fold and 100 Shelter/GABLE clients who had received assistance with the grants process and went on to receive a grant between August 2010 and November 2011; the majority (90\%) had applied for a Disabled Facilities Grant. In more than two thirds (68\%) of cases, the grant application and/or associated work had not been fully completed at the time of the survey.

Almost three quarters (73\%) of Household Reference Persons (HRPs) were aged 61 or older and in the vast majority (98\%) of cases at least one member of the household had a disability which affected their normal day to day activities. When asked to describe their employment status, almost half (49\%) of HRPs described themselves as ‘permanently sick/disabled’, while around one third (32\%) were retired; fewer than one tenth (8\%) were working (either full time, part time or self-employed).

While the vast majority (93\%) of respondents had help from Fold or Shelter from the start of the process, the remaining seven per cent had help from a later point in the process, having already submitted their grant application without assistance. More than three quarters of respondents said that the HIA had contacted them regularly to keep them informed about developments with their application. High proportions of respondents agreed that:

- the HIA staff were well informed (92\%);
- the information that they had received from HIA staff was useful (91\%);
- the letters that they had received from the HIA were clear (88\%);
- they had received adequate support from the HIA (86\%); and
- they had received correct advice from the HIA (86\%).

The proportion of respondents who said they had received various types of help from the HIAs is set out in Table 1.

\(^1\) Since 1 April 2009, discretionary grants for Renovation, Replacement and Home Repairs Assistance may only be approved in exceptional circumstances. Mandatory Repairs and Disabled Facilities Grants remain available and account for the majority of the grants programme.
Table 1: Assistance received by applicants who went on to receive a grant

<table>
<thead>
<tr>
<th>The HIA that was assisting the applicant helped them...</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>...to get all the documentation needed to complete the application</td>
<td>85</td>
</tr>
<tr>
<td>...to get the title deeds for their home</td>
<td>36</td>
</tr>
<tr>
<td>...to find an architect</td>
<td>59</td>
</tr>
<tr>
<td>...with architect’s plans</td>
<td>53</td>
</tr>
<tr>
<td>...to get a builder’s estimate</td>
<td>48</td>
</tr>
<tr>
<td>...to find a builder</td>
<td>47</td>
</tr>
<tr>
<td>...with supervision of the work²</td>
<td>18</td>
</tr>
<tr>
<td>...to get building and/or planning control</td>
<td>55</td>
</tr>
<tr>
<td>financially (by paying the builder before the grant was paid)³</td>
<td>14</td>
</tr>
<tr>
<td>...with assignment of the grant (dealing with payments once the grant had been received)³</td>
<td>21</td>
</tr>
</tbody>
</table>

Overall, the vast majority of respondents (89%) were satisfied with the service they had received from the HIA. Most said they did not think they could have negotiated the grants process without the help and support of the HIA service (88%) and that if they were going through the grants process again, they would use the services provided by Fold/Shelter (86%).

Survey of ‘cancelled’ applicants

The research team also interviewed 85 clients who received assistance from Fold at some stage in the grants process, but whose application did not progress to approval and/or completion of grant-funded work.

The main findings about this client group were that:

- Four fifths (80%) of HRPs were aged 61 or over;
- Almost half (47%) were retired, while more than one third (38%) described themselves as ‘permanently sick/disabled’;
- The vast majority (95%) said that at least one member of the household had a disability, and 87% had applied for a Disabled Facilities Grant;
- High proportions of respondents felt that Fold staff were well informed (84%) and gave them the correct advice (80%), and that they had received adequate support (79%) and useful information (76%).

The survey of ‘cancelled’ applicants also sought to identify the reasons why the service provided to them by Fold had come to an end without the application proceeding to approval. Just over a quarter (28%) of respondents explained that they decided not to proceed because the financial contribution they would have had to make towards the work was too high, while around one tenth (12%) did not pursue their grant application due to the perceived upheaval of having the work done. In almost one in ten cases (9%) the application was cancelled by the Housing Executive, mainly because misinformation from the client had led to an inaccurate ‘Test of Resources’ (means test). The process had since been amended to ensure that applicants’ resources were assessed more accurately at the start of the application process. More than half of respondents (52%) were either satisfied or very satisfied with the service they had received from Fold while their application was active. Although a quarter (28%) were dissatisfied, the reasons were mainly related to the speed of the grants process, amount of grant available or ineligibility for a grant.

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² 190 of the 369 respondents had not reached this stage in the process at the time of the survey.
³ 206 of the 369 respondents had not reached this stage in the process at the time of the survey.
⁴ 210 of the 369 respondents had not reached this stage in the process at the time of the survey.
⁵ Shelter did not hold data on ‘cancelled’ applicants.
Home Improvement Agencies’ perspectives

The research team conducted in-depth interviews with the managers of the Fold and Shelter (GABLE) services and a member of front line staff from each agency. A number of key points were made by both agencies:

- The rate of uptake of the HIA service and the profile of applicants using the service demonstrate that there is an ongoing need for assistance in the grants process.
- There can be duplication of effort among the various parties involved in the grants process, and grant applicants can become confused by the number of different people they have to deal with.
- The slow rate of progress is one of the main reasons for dissatisfaction with the grants process overall, but can be caused by delays in the planning and/or building control systems, which are beyond the control of both the Housing Executive and the HIAs.
- ‘Read only’ access to the Housing Executive’s grants IT system would be very helpful to the HIAs as they attempt to assist applicants through the process.6

In addition, the Fold representatives commented that more consistency in the referral process from grants offices to the Fold service across Northern Ireland would be helpful.

Value for money and cost effectiveness

In order to assess the value for money and cost effectiveness of the services and funding arrangements, the research team looked at the economy, efficiency and effectiveness of the existing contracts.

The contracts in place at the time of the research were the product of a different context, when the number of cases being processed through the grants system was high and the Housing Executive needed external help to support applicants through the process. Monitoring of the contracts therefore focused primarily on the number of cases assisted, rather than on measuring the extent to which the service had helped people to live independently. Although the level of annual funding to the HIAs had remained consistent over the three years prior to the research, the general downward trend in the number of grants cases (and similarly the number of cases supported by the HIAs) meant that the cost per case had increased (from £627 to £700 for Fold and £478 to £1,039 for Shelter) and the representative level of output compared to expenditure was less favourable in 2011/12 than in 2009/10.

Nevertheless, the evidence from the survey of applicants who had completed, or were proceeding through, the grants process with assistance from the HIAs showed that services were being provided to the correct target group and delivered considerable additionality. The majority of completed applicants did not think they could have managed the process without the help and support of the HIA and said that they would use the service again.

Conclusions and recommendations

The research was commissioned in order to gather evidence on the extent to which the grants agency services provided by Fold and Shelter provide a cost-effective way of helping service users to continue living comfortably and independently in their own homes. The main conclusions on specific aspects of the research are set out overleaf.

6 In line with data protection legislation, the Housing Executive cannot share clients’ details without their consent, and therefore cannot allow open access, even on a read-only basis, to the data held in its IT systems.
Trends in usage
Overall the demands upon the grant application process (and therefore referrals to HIAs) have reduced in recent years. The nature of the requirement has also shifted, becoming less focused on major works and more concerned with smaller refits and structural alterations. Many of these simpler projects may not require the support of the HIAs, and applicants could be assisted by the grants offices as part of the Housing Executive’s normal advice and application services.

Profile of recipients
Survey evidence shows that the HIA services have been focused on the target groups, and the research findings demonstrate the relevance and value of a home improvement support service. However, a greater emphasis on results-driven funding mechanisms, rather than the current ‘blanket’ funding method, would help provide more evidence on the value for money of the services. A significant proportion of applicants who cancelled their grant applications did so due to affordability/cost issues and the perceived upheaval of the work. Improving client awareness on these issues could help prevent or reduce cancellations.

Client satisfaction
Applicants who had received assistance from the HIAs reported very high levels of satisfaction. The small proportion who were dissatisfied were generally unhappy about lack of contact/communication and the duration of the process.

Cost effectiveness of HIA services
Analysis of the funding agreements and the costs of the services delivered by Fold and Shelter indicates that the method and structure of funding would benefit from revision: with public spending priorities geared towards savings and efficiency, the funding levels and methods in place at the time of the research did not account for changes in workload or regional variations in demand, and did not represent maximum value for money.

In light of these findings, the demographic evidence on the changing age profile of the population and the policy emphasis on assisting people to live independently and comfortably in their own homes for as long as possible, the research team set out three key recommendations for the future development of Home Improvement Agency services in Northern Ireland:

Recommendations

- A housing adaptation support service should be provided to people who are older and/or have a disability, who need adaptations to their home to help them live independently and who would not be able to make the necessary changes without support.

- Any specialist support service should focus on clients whose homes require major structural work (i.e. projects valued at £4,000 and above).

- The funding framework for the Home Improvement Agencies should be reviewed and replaced with a contract that accounts for changes in workload and re-focuses on more complicated projects. Any contract(s) should be based on the projected number/type of projects and contain process and outcome targets, including an assessment of the extent to which the support provided has helped people live independently. In addition, policies and procedures should be revised to show which projects should be referred to an HIA.

This summary report is available as a free download from the Housing Executive’s website at www.nihe.gov.uk.