

APPENDIX 1

THE WIRRAL COUNCIL HOUSING ASSISTANCE AND REGENERATION ASSISTANCE POLICY GENERAL BUILDING AND BUILDING SERVICES CONTRACTORS PROTOCOL

1.0 Preliminary

1.1 Wirral Council is looking for reputable General Building Contractors and Building Service Contractors to assist in supporting its financial assistance to home owners to carry out essential repairs and improvements or adaptations to their homes.

2.0 Preferred Contractors List.

- 2.1 The Council wishes to ensure householders utilise reputable contractors in connection with loan assisted repair and improvement schemes and restrict applicants to the employment of contractors from a preferred list.
- 2.2 The distribution of an information leaflet and questionnaire on 21st February at Contractor's Housing Market Renewal Open Evening Will be augmented by a wider advertising and a further information/consultation event to publicise the proposal.
- 2.3 Contractors wishing to join the list must enrol with and join the Wirral Traders Scheme operated by Wirral Trading Standards Team for which there is operating criteria and an enrolment and membership fee.
- 2.4 Contractors operating from premises outside Wirral can register for inclusion on the Preferred Builder Scheme in connection with Housing Assistance Policy repair and improvement work subject to their cooperation with a Wirral Trading Standards assessment and approval of their standing and customer service standards.
- 2.5 The Wirral Trading Standards Wirral Traders list will be sub - headed "Equity Loan Contractors". The Home Improvement Team will maintain the Housing Assistance Preferred Builder List including those contractors registered with Wirral Traders and contractors operating from premises outside Wirral approved by the Wirral Trading Standards Team.
- 2.6 One or two contractors on this list could be selected by the homeowner to tender for the works to their property. Contractors will be invited to

tender against a typical specification of renovation works which will be compared against the Home Improvement Team schedule of rates and a price negotiated with the contractor if necessary. This would ensure that value for money is assured.

3 0. THE WIRRAL TRADER SCHEME

- 3.1. The Wirral Trader Scheme was set up 5 years ago to promote good customer services from local businesses and give consumers a choice of traders that have been vetted by Trading Standards so they can be confident they are trustworthy. (e.g. builders, electricians, plumbers, double glazing, etc.). It now covers a wide range of trades and services such as solicitors, accountants, car servicing and repairs, drainage, home security, aerial installation and many more.
- 3.2 The scheme is non-profit making but there is an application fee of £58.75 to cover the cost of the vetting process, sourcing references, checks on such issues as complaint history, financial standing, court orders and previous convictions, checks with trade associations and on business practices at their premises via audit and interview. Help is also provided to contractors / service providers to attain the accreditation standards. The annual membership fee (£176.25) covers subsequent administration procedures, promotion and publicity, dispute resolution. Traders failing to comply with the Scheme's strict codes of practice will be suspended or removed from the Scheme.
- 3.3 The aim of the Scheme is to provide those who are not sure of a trader they can trust with a choice of businesses from a directory of traders on which they can rely, as it is not possible to disclose information to the public about poor service providers. The Wirral Trader Scheme directory is widely available, this and further information can be found at:
http://www.wirral.gov.uk/LGCL/100001/200098/1127/content_0002093.html also <http://www.tradingstandards.gov.uk/wirral/ftsindex.htm>, One Stop Shops, libraries, Citizen Advice Bureaux and Age Concern.
- 3.4 Trading Standards are developing a web-based platform for the Scheme which enables the public to find a Trader, leave feedback and rate their services. To find out more go to:
<https://www.traderregister.org.uk/wirral>
- 3.5 The Scheme and its Code of Practice is approved by the Office of Fair Trading as a Local Authority Assured Trader Scheme and supported nationally.
- 3.6 It is proposed that any business service providers and contractors can apply for membership to The Wirral Trader Scheme, provided they are trading or are intending to do business within the Wirral

Council Boundary. The Trading Standards Team is prepared to carry out an assessment of any out of area contractors.

4.0 The Assistance Policy.

4.1 Subject to confirmation of anticipated funding the Council will be putting in the region of £ 550,000 annually into the Private Sector Housing repair economy over the next three years and will restrict the availability of this work, to contractors on a new 'Preferred Contractors List'.

4.2 **Home Repair Assistance.(HRA)** Assistance for urgent essential repairs (At Risk) .This assistance is provided in the form of an interest free loan and is available will be available to applicants in receipt of certain means-tested benefits.Each case is considered on its own merits. Applicants over 60 years will be helped by the Wirral Home Improvement Agency and those between 18 & 59 years will be helped by the Home Improvement Team. The maximum available interest free loan is £ 5,000 per application and the loans are repayable when the house is sold.

Typical works will include general building works, roof repairs gutters, windows, damp proof courses, timber treatment and repairs, rewires, boiler replacements and gas and electrical installation repairs/replacement

4.3 Equity Loans for Improvement

4.3.1 Loans for improvements to the Government's 'Decent Home Standard' from £2,500 - £30,000 based on the free equity in the home and repayable when the home is sold. Repayment is based on the same percentage portion of the value of the home at the date of settlement, as the value before improvements.

4.3.2 Available for:

- Internal works in the Neighbourhood Facelift area.
- Designated neighbourhoods in the HMRI area.
- For HRA ' At Risk' homes where work costs exceed £5,000.

4.4 In practice the Council will provide a loan pool which is managed by ART Homes Ltd, a subsidiary of Mercian Housing Association, which is under contract to the Merseyside Pathfinder, Newheartlands.

4.5 Applications will be invited from eligible owner occupiers in the designated neighbourhood by the Home Improvement Team either directly or by advertisement /news letters.

4.6.1 The Home Improvement Team will signpost applicants to an independent financial adviser (IFAs) taken from the Newheartlands list

who will confirm whether or not the equity loan is an appropriate product for the applicant.

- 4.6.2 As part of the framework for delivery of Equity Relocation Loans, Newheartlands established a panel of IFA's to advise applicants on the suitability of the Equity Loan Product and to assist with the gap funding for relocation. The brief being that applicants, who could source a main stream mortgage /loan, would not be eligible for an equity loan.
The same principle will apply to Equity Loans for Improvement where the IFA's will also be involved accordingly.
- 4.6.3 The current fee for a Newheartlands listed IFA is £ 300 which will be added to the Equity Improvement Loan or may be separately paid by the applicant. For applications which do not proceed the fee will be paid by the Council.
- 4.7 The Home Improvement Team will specify the works of any improvement scheme and monitor works in progress. The administration process of the Equity Improvement Loan will be similar to the HRA loan with application /approval and payments processes being undertaken by the Council.
- 4.7.1 **TECHNICAL PROCESS**
- 4.7.2 Inspection and measuring
Carry out a full and thorough inspection of the property to include measurements and areas.
- 4.7.3 Scheduling
Prepare a schedule of works that includes those works required to eradicate Category 1 Housing Health and Safety Rating System Hazards and to bring the property to Decent Homes Standard.
- 4.7.4 Costing
Utilise the computer systems to produce a fully priced schedule of works.
- 4.7.5 Tendering document

Produce a tender document (copy of schedule with areas and measurements) ready to issue to "preferred contractor"
- 4.7.6 Obtaining quote
- ◆ Applicant home owners will be requested to approach one or two contractors on the Housing Assistance Preferred Builders List for a quote.

- ◆ If requested to assist the home owner directly, the Home Improvement Team Manager will contact two contractors from the preferred list selected by the home owner.
- ◆ Where a contractor is unable or unwilling to undertake the works the Home Improvement Team Manager will discuss the selection of further contractor(s) from the preferred list with the homeowner.
- ◆ Where urgent works are required the Home Improvement Team Manager in consultation with the HMRI Private Sector Manager will select one available contractor from the preferred list for a quote which will be compared with the schedule of rates.

4.7.7 Work start

Work should start on site in accordance with timescales agreed in a signed form of contract between the house holder and contractor.

4.7.8 Supervision

High level of site visits, supervision and customer liaison.

4.7.9 **Completion**

Completion in accordance with signed form of contract and completion of signed customer satisfaction certificate.

4.7.10 Payments upon completion of the works will be made direct to contractor and interim payments may be available, subject to the value of the work completed. Payments are normally made once a signed customer satisfaction certificate is received, unless it is unreasonably withheld as determined by the Home Improvement Team Manager.

4.7.11 The administration team will draw up payment documents for signature and counter signature by senior officers in accordance with current payment procedures.

HS/PSHR/FB/JA/0708