



Foundations

Inquiry on Housing for Older people by the Communities and Local Government Select Committee

Foundations' submission

March 2017

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About Foundations

Our Mission

To share the magic about what makes good home improvement and adaptation services

Our Vision

A thriving range of home improvement agencies – supporting people to live safe, independent and happy lives in the home of their choice

Our Objectives



Identify and meet the training needs of the sector



Engage with stakeholders, providers and commissioners and facilitate networking opportunities



Represent and promote the sector



Develop tools and resources for providers and commissioners



Monitor activity, quality and performance and find out what good looks like



Develop and promote quality assurance systems



Provide an information management and workflow system

For more information visit: www-foundations-uk-com

Our Values

Our shared values guide our actions and describe how we behave:

Leadership:	The courage to shape a better future
Collaboration:	Leverage collective genius
Integrity:	Be real
Accountability:	If it is to be, it's up to me
Passion:	Committed in heart and mind
Scalable:	National solutions for a local scale
Quality:	What we do, we do well

About Home Improvement Agencies

Home Improvement Agencies (HIAs), sometimes known as Care & Repair or Staying Put schemes, help vulnerable people maintain independence in their own homes. Their services include:

- visiting clients at home or providing detailed telephone advice;
- setting out housing options to help clients decide what type of housing is best suited to their changing needs;
- checking entitlement to any financial help, including grants and charitable funding;
- project management, drawing up plans, getting estimates and liaising with others involved in any building work/adaptations needed, such as council grants officers and occupational therapists;
- provision of handyman services, to carry out small jobs around the home, help with gardening, or coming home from hospital; and
- helping to make homes more energy-efficient.

A searchable directory of accredited HIAs and handyman services is available at:

www.findmyhia.org.uk

About FILT

Foundations Independent Living Trust (FILT) is the charitable arm of Foundations.

FILT helps older and vulnerable people live with dignity in their own homes this by operating funds which enable local HIAs to provide a range of support including repairs and improvements to people's homes.

FILT distributes Corporate Social Responsibility and charity funds through the network of HIAs. These then deliver a fast and effective service by assessing the customers' needs and carrying out the necessary work quickly and cost-effectively.

Foundations manages the delivery of these programmes, reporting to an independent board of trustees.





Executive summary

- i. Older people are not 'stuck' in their homes. 95% report high levels of satisfaction with their accommodation. Significant numbers of older people move. Those that move still occupy accommodation which is nominally under-occupied.
- ii. The numbers of people moving or successfully adapting their home far outstrips the supply of new specialist retirement housing.
- iii. Although a greater range of options would no doubt enhance choice, encouraging more older householders to adapt their homes or move to more appropriate accommodation is not necessarily a supply issue.
- iv. Rather, we need to enable older homeowners to adapt or change their accommodation not at the point of crisis, but as part of a positive decision to 'Age in Place'. It is the resilience of the existing stock that needs to be improved.
- v. Home Improvement Agencies (HIAs) exist across England, Wales and Scotland, and have the skills and experience to deliver advice, information and support to older homeowners who want to adapt or change their home.
- vi. HIAs and housing authorities also have the expertise and experience of delivering the practical help people need to adapt their homes or take the nuisance factor out of moving house.
- vii. Government might consider providing a financial incentive to enable greater numbers of older homeowners to move or adapt and change their home in preparation for older age.
- viii. This has to go hand in hand with improvements to the advice and information, and support people will need to make their choices a reality.
- ix. Incentives which help people to stay put or otherwise prepare for a home for old age could have a bigger impact (for lower cost) on the suitability of the housing stock for an ageing population than could be achieved with even the most ambitious new build programme.
- x. The only solution which may keep pace with the ageing population and its pressures is one which nudges the mass of ageing home owners to make their own preferred preparations.

2. Foundations is the national body for Home Improvement Agencies and leads on the improvement of Disabled Facilities Grant delivery in England, under a contract to the Department of Communities and Local Government. Our job is to develop and maintain the range and effectiveness of Home Improvement Agencies across England. Foundations promotes Home Improvement Agencies as an effective way to provide preventative services to enable older and disabled people to remain safe and comfortable in their own home, prevent avoidable admissions, and facilitate discharge to prevent delays in the health and care system. Foundations also has a role in advising Government on the effects and impact of policy changes, and other initiatives related to building the resilience of older and disabled people in remaining independent in their own home.
3. Foundations does not support the conclusion drawn from the L&G and CEBR research on last time buyers¹, that older people are ‘stuck’ in homes no longer suitable to their needs despite an underlying desire to move to more suitable accommodation. The recent research commissioned by DCLG from the English Housing survey on Housing for Older People records very high levels of satisfaction (94%) with the accommodation occupied by older people. This rises to 97% high satisfaction rates amongst older people who are deemed to under-occupy their home². Furthermore within these cohorts, significant numbers of people move every year, either to pursue positive lifestyle choices in a home of their own choosing, or to be closer to family, friends and support³. Nor does the evidence support the contention that if only people downsized, this would have the effect of reducing under-occupation. Half of all older owner-occupiers who have moved do so to properties with at least three bedrooms⁴.
4. 93% of older people live in ordinary housing. The mobility noted in the research above takes place in ordinary housing. 50,000 older people move every year, not to specialist housing but around the stock in all our communities. Furthermore, rather than moving, many are enabled to make provisions for healthier ageing in place by adapting their current home or making the changes necessary to accommodate their needs in their new home in an ordinary house. Analysis of the consumption patterns of older people suggests that 27% of older people have some form of adaptation installed in their home⁵. Therefore the numbers of people moving or adapting their home already far outstrips the supply of specialist retirement housing currently being built.
5. There has to be a serious question mark against the ability of the housing market in England to respond to the demands of an ageing society. Current government targets for the development of specialist retirement housing are 8,500 and build rates for specialist housing for older people has fallen to 7,000-8,000 units per annum⁶. Furthermore, questions have been raised as to the desirability of these developments in the eyes of the people at whom they are targeted, with insufficient bedrooms being

¹ https://www.cebr.com/wp-content/uploads/2015/06/Last-time-buyers_report_final.pdf

²Page3:https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539002/Housing_for_Older_People_Full_Report.pdf

³ >50.000 people over 65 in 2011
http://www.ippr.org/files/images/media/files/publication/2013/06/moving-on-older-people_June2013_10898.pdf?noredirect=1

⁴Para3.13:http://www.npi.org.uk/files/5213/7485/1289/Market_Assessment_of_Housing_Options_for_Older_People.pdf

⁵ Page 22: http://www.ilcuk.org.uk/files/pdf_pdf_156.pdf

⁶ Figure Page 10: researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf

available in them. With the number of people over 65 growing by 155,000 every year and accounting for 74% of total household growth to 2039⁷, the current 2.8% of retirement housing under construction, as a percentage of all housing under construction, would require an unprecedented and likely to be unachievable rise. Appropriate accommodation can therefore only be created in the general housing stock both existing and under construction.

6. The evidence suggests that people exercising 'life style choices' in moving to specialist retirement housing or adapting their home voluntarily do so on the basis of relative prosperity. At the other end, people are making choices forced by rising care and support needs and their inability to cope with existing accommodation⁸. Market research highlights the extent to which better outcomes in terms of health and wellbeing are generated by enabling older people to exercise large degrees of choice and control and therefore conversely we do know that 'forced' moves, made because older people can no longer cope in their original home, tend not to have positive outcomes⁹. Where adaptations are an option in ensuring an older person can remain in their own home, these too are generally accessed when there is an assessed need for Disabled Facilities Grant. There is therefore a strong policy argument to extend real choice to a much wider socio-economic group of older people than those benefiting from and exercising choice currently¹⁰. Furthermore, real choice has to be moved away from the point of crisis where 'coercion' will reduce the likelihood of good outcomes for people. Newly built retirement housing would no doubt increase the options available to people considering changing or adapting their home. However it is more likely that the resilience to an ageing society of the general housing stock may be improved by enabling the mainstream of older people to exercise timely choices about how and where they live.
7. Home Improvement Agency services have been available to older and disabled homeowners and tenants for over 30 years. Wales and Scotland have their own independently coordinated networks. In England, these services are provided by a range of public sector, voluntary, and housing organizations. HIAs are locally commissioned services that ensure people are able to stay safe, secure and warm, and retain independence in their own home. They offer holistic services to their clients, helping to improve a person's wellbeing as well as offering practical solutions around the home.

The range of services includes:

- Advice and information
- Housing options

⁷https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/536702/Household_Projections_-_2014_-_2039.pdf

⁸<http://www.housinglin.org.uk/Topics/browse/HousingOlderPeople/OlderPeoplePlanning/?&msg=0&parent=3674&child=8604>

⁹http://www.npi.org.uk/files/5213/7485/1289/Market_Assessment_of_Housing_Options_for_Older_People.pdf and <http://www.housing.org.uk/resource-library/browse/breaking-the-mould-re-visioning-older-peoples-housing/>

¹⁰ Ibid. 3

- Disabled adaptations (including Disabled Facilities Grants – financial help towards the cost of providing adaptations and facilities to enable a disabled person to continue to live in their home)
- Home repairs
- Hospital discharge
- Handyperson services
- Energy efficiency measures and the amelioration of fuel poverty
- Welfare and benefits advice

These services are available to homeowners, private renters or people living in socially rented properties. Home Improvement Agencies and local housing authorities support the choice and help manage the processes around repairing, adapting or otherwise changing people's own home for more than 300,000 people in any one year. They also complete over 150,000 handyperson jobs and minor adaptations, and facilitate 30,000 DFGs and major adaptations¹¹.

8. Home Improvement Agencies have the proven capacity and expertise to support people through complex administrative and stressful processes such as major building works or moving house. A recent evaluation of some 1,268 older people supported by personalized one-to-one Housing Options casework provided by HIA services offers evidence of the benefits generated to both recipients of HIA casework support, as well as wider cost-benefit analyses and value for money considerations to commissioners of services, places and people managing the pressures of an ageing society¹². This evaluation covers pilots in 15 local authorities over a six month period and consequently might expect to support some 40,000 older people making difficult housing choices per annum, if rolled out across the top tier authorities in England¹³.
9. Enabling older people to improve the resilience of the existing housing stock, by incentivising greater numbers of older homeowners to make informed choices and take action to ensure their chosen home (whether existing or new) is 'age-proof', will have greater impact than the most ambitious retirement housing development plans alone. Arguments about the policy changes necessary to support the housing needs of older people may be contextualised by considering the stages of behaviour change model¹⁴:
 - **Pre-contemplation:** how unaware people are as they age about the problems that their current home/environment may provide in the future and in the UK; the proportion of younger people anticipating the need to adapt their house was 79% lower only than that of Sweden and Finland, while 66% of non-retired UK respondents felt that they would consider moving after retirement – only the Swedes were more likely to believe they would consider this option¹⁵.
 - **Contemplation:** the enabling measures and interventions that encourage change behaviour. In the UK government research shows that 65% of people over the age of 55 have hopes and ambitions for life in later years¹⁶. It is this cohort that

¹¹ <http://wwwFOUNDATIONS.UK.COM/media/4667/chia-report-32pp-interactive-low-res.pdf>

¹² <http://www.housingcare.org/downloads/kbase/3432.pdf>

¹³ The 15 First Stop Partnerships were funded on the basis of an element of match funding brought in by the local partners at 1/3rd of the cost of the local project. To replicate the pilots on a fully funded basis across the 250 top-tier authorities in England would cost an estimated £7.5M.

¹⁴ <https://www.prochange.com/transtheoretical-model-of-behavior-change>

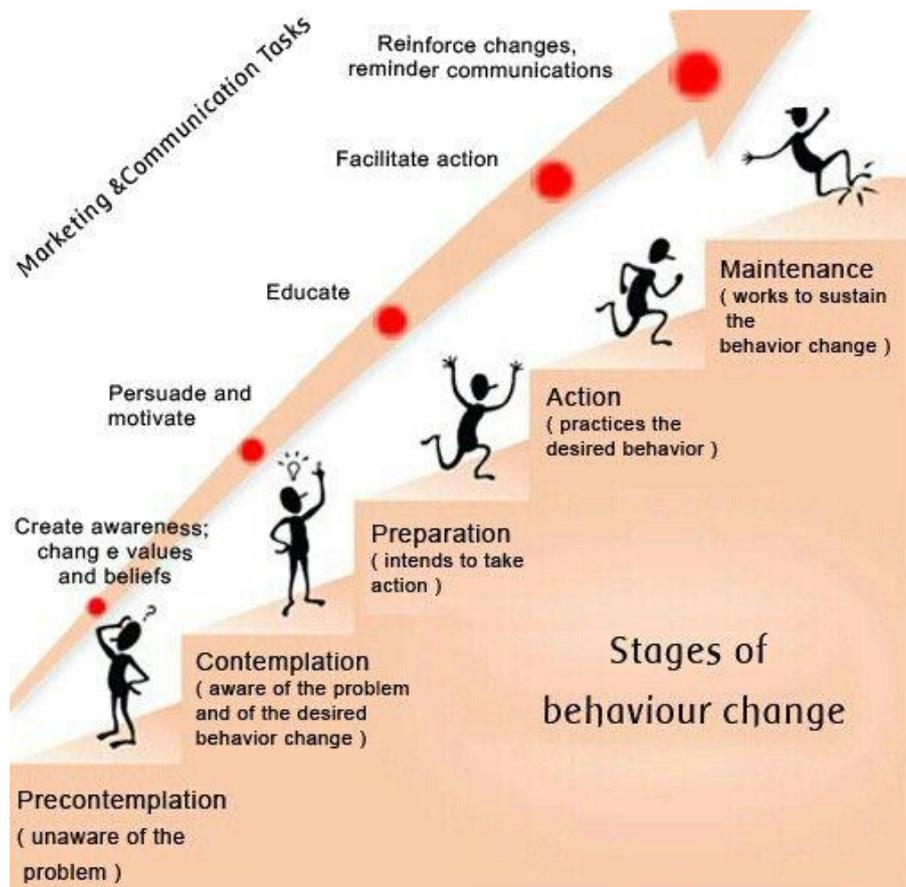
¹⁵ http://www.ilcuk.org.uk/files/pdf_pdf_156.pdf

¹⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214511/rrep737.pdf

marketing, positive ageing-in-place messages and public health campaigns should target to nudge hope into action.

- **Preparation:** – the advice, information and support deficits: the extent to which people are able to make informed choices is limited by the complexity of arriving at something suitable, procurement or moving processes, and presentational issues which see older people’s housing in terms of care and support needs. This strips the motivations to either move one last time or adapt their existing home from the aspirational element, and discourages older people from exploring the possibilities. Better advice, information and support provision is able to address these deficits.
- **Action:** In order to enable more people to translate preparation into action, addressing the inadequate supply arguments (a greater range and supply of specialist retirement housing) and the most common reason older people cite for not moving or adapting their home - the costs of the process and what might be called the nuisance factor; that is the disruption moving or major building works cause in people’s lives may be helped by government incentives and better support where needed.
- **Maintenance:** Affordability arguments about preventative spending or future-proofing one’s home may then be offset in terms of reduced future costs in personal care or maintenance of the dwelling, as well as reduced reliance on acute health services where these may be better provided at home.

Both in the Action and Maintenance phases broadly-based financial and emotional incentives provided by government are able to stimulate earlier age-proofing of people’s existing homes, as well as downsizing.



10. The government has already sought to improve the supply of retrofitted adaptations by raising the national Disabled Facilities Grant (DFG) allocation from £220m to £500m between 2015 and 2019. This is very welcome as it doubles the resource available for the most vulnerable disabled householders to maintain their independence in their own home over the lifetime of this parliament. However, because the DFG is a means-tested grant to individuals with an assessed need administered by local housing authorities, it fails to address the need to ‘age-proof’ more existing houses in the mainstream. Only 2% of older people with two or more age-related conditions are likely to receive a DFG in any one year¹⁷. Furthermore, by having the grant administered by professionals in the local authorities on the basis of assessed need, choosing to adapt one’s home is shorn of its aspirational elements as well as delivered when the need has already arisen; in other words at the point of crisis. Nevertheless, the committee should be aware that the DFG programme as it stands helps over 30,000 older and disabled people ‘Age in Place’ every year¹⁸.
11. The challenge is to come up with incentives that will improve the resilience of the existing housing stock in an ageing society. While replacing older stock with new build has a place in overall improvements to the English housing stock, the greater numbers are to be found in ensuring more flexible use of the existing stock. Foundations would like to see incentives that stimulate inclusive design wherever it is applied, rather than concentrate on incentives that reward downsizing or the purchase of specialist retirement accommodation. There are a number of ways of doing this:
- a. By the introduction of some tax advantages:
 - VAT rebates on professional fees for moving or home alterations and works moving to greater accessibility standard¹⁹
 - Offsetting professional fees on advice and support to move or adapt against personal tax liabilities
 - Stamp duty reductions on certain size and adapted homes
 - Making personal spend on adaptations tax deductible
 - b. By the introduction of some enabling measures
 - Vouchers for accessibility assessments of home for the over 50s
 - Council tax band reductions for home meeting the accessibility standard
 - Reductions or waiving of planning and building notice fees on works contributing to raising the accessibility standard.
 - Off-setting monies spent on raising accessibility standard against contributions under a future Care Act assessment
 - Downsizing grants either to enable the splitting of a larger home into two, one of which is of a high accessibility standard or to help with the cost downsizing²⁰.

¹⁷ An estimated 4 million older people in the UK (36% of people aged 65-74 and 47% of those aged 75+) have a limiting longstanding illness. This equates to 40% of all people aged 65+. The estimate is for the UK, based on Great Britain data from the General Lifestyle Survey 2011, Office for National Statistics, 2013 – Meaning DFG goes to less than 1% every year and when the budget is doubled in the course of this parliament 2%.

¹⁸ <http://wwwFOUNDATIONS.UK/media/4665/dfg-report-final-interactive-converted-draft-6-small.pdf>

¹⁹ For the latest Government adopted optional accessibility standards see: <https://www.gov.uk/guidance/housing-optional-technical-standards>

²⁰ Some 200 people were enabled to relocate to a more appropriate property using the discretionary powers available to local authorities under the DFG legislation. Foundations FOI research 2016 unpublished.

12. Incentives have to be accompanied by a significant rise in the provision of advice, information and support for older people making very profound decisions about their home in later life and navigating very complex processes of designing, buying or building that home. This will enable much greater numbers of older people not currently benefiting from the relative prosperity that allows a fortunate few to exercise choice or benefiting from the state's provision of care and support at home to make informed decisions. That information, advice and support needs to be couched in terms of individual aspirations for later years, and the 'how' and 'what' we want to do, explore and make happen in the final third of life rather than in terms of care, support, assisted living or specialist retirement provision. Furthermore, there is an opportunity to develop the forms and content of advice and information which does not solely rely on the use of advertising, the internet, personal networks and ties, and paid for advice and support. The exchange of information and what is possible may be much improved by:

- The introduction of an accessibility rating provided by estate agents alongside a dwelling's energy rating
- Mainstream television series on amazing and perfectly accessible homes and spaces of the kind popularised by George Clarke
- Maintaining local accessible housing registers
- Encouraging the emergence of mainstream Home Independence Centres²¹.

13. By 2045 the population aged 65 or over will form nearly a quarter of the total population²². All the evidence suggests that unless there is a profound change in the way we live our lives, the majority will live in mainstream ordinary houses. With the growth of older households equaling 74% of all household growth to 2039 and the current development of specialist retirement housing accounting for 2.7% of all housing development it is clear that the pressures of an ageing society have to be contained within the existing stock and mainstream new housing. A combination of small incentives and improved access to advice, information and support is likely to have greater impact on improvements in the resilience of England's housing stock than any building programme.

14. Furthermore, as such initiatives stimulate the power of hundreds of thousands individual spending decisions based on positive decisions in line with personal aspirations, it is the only policy response likely to keep pace with its own demands.

²¹ <http://www.wecr.org.uk/home-independence-centres>

²² <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/mar2017> Table 1



Foundations

THE NATIONAL BODY FOR HOME IMPROVEMENT AGENCY
AND HANDYPERSON SERVICES

The Old Co-op Building,
11 Railway Street,
Glossop,
Derbyshire, SK13 7AG

www.foundations.uk.com