



HACT

fitforliving

NETWORK

June 2012

Living well in retirement

An investment and delivery framework to enable low income older home-owners to repair, improve and adapt their homes.

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Housing LIN



HACT's Fit for Living Network¹ looked at new ways of improving the health and well-being of the most vulnerable and marginalised older home-owners who are living on low incomes in the poorest quality and most unsuitable housing conditions.

Information about the work of the Network and its publications are online at www.hact.org.uk

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April 2012

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Summary

This investment and delivery framework was developed by HACT's Fit for Living Network. The Network met between January 2010 and October 2011 to look at new ways of improving the housing conditions, health and well-being of the most vulnerable and marginalised older home-owners living on low incomes in the poorest quality and most unsuitable housing conditions.

It aims to:

- Support the further development of local partnerships that address the needs of low income older home-owners, particularly those who are vulnerable, to repair, improve and adapt their homes and thereby remain independent; and
- Influence the national policy and funding context

It establishes the rationale for taking action in this area, identifies the roles of the range of agencies that need to be involved in local Home Improvement Partnerships, develops the concept of blended finance and sets out a call for action. It proposes priority areas for local Home Improvement Partnerships, national and local organisations and Government to address.

There is a nascent infrastructure in place which can deliver on this issue; national and local leadership will be required to develop this into a significant number of robust Home Improvement Partnerships delivering positive outcomes for older low income home-owners. In addition, in order to deliver on the agenda set out in this framework, key issues that need to be addressed are:

- The need for trusted sources of information, advice and support for older home-owners that are accessible;
- The need for joined up delivery through the Home Improvement Partnership mechanism;
- The need for leadership of, and effective support infrastructure for, Home Improvement Partnerships; and
- The need for scaling up of available affordable finance.

Overview

This investment and delivery framework has been developed by HACT's Fit for Living Network in the context of:

- An ageing population which is generating significant challenges for a range of policy areas such as health and social-care and pension provision, as well as for housing;
- A growing acceptance that there is a major problem in how we support growing numbers of older people;
- Programmes of major reform in areas of policy particularly relevant to older people, eg health services, social care and housing;
- Significant cuts in public investment which have resulted in a reduction in home improvement agency services and private housing renewal programmes in some areas;
- The identification of a group of older, vulnerable, home-owners who, hitherto, have largely not been on the radar in terms of policy development or identification of appropriate forms of funding;
- A nascent infrastructure which can deliver on this issue; and
- The need for leadership at national levels to ensure an appropriate policy framework, and at a local level to support the development of Home Improvement Partnerships. We see the latter as a role for local authorities and their partners.

Aims of the framework

This investment and delivery framework aims to:

- Support the further development of local partnerships that address the needs of low income older home-owners, particularly those who are vulnerable, to repair, improve and adapt their homes and thereby remain independent; and
- Influence the national policy and funding context.

It seeks to do this by providing a means of engaging relevant stakeholders in discussions about both principles and the detail of delivery.

Fit for Living Network

HACT's Fit for Living Network met between January 2010 and October 2011 looking at new ways of improving the housing conditions, health and well-being of the most vulnerable and marginalised older home-owners living on low incomes in the poorest quality and most unsuitable housing conditions. The Network brought together 15 well-connected policy makers, practitioners and older activists engaged in housing, finance, care and support and home improvements for older people from across the public, private and voluntary and community sectors. The Network was funded by Friends Provident Foundation and HACT.

This investment and delivery framework is one of the outputs of the Network which also include:

- A series of position statements setting out the challenges and identifying key actions that need to be taken;
- Pathways to Prevention – a briefing that looks at maximising the opportunities of the integration of health with social care and housing for the benefit of low income, older home-owners; and
- A research report looking at the role of Community Development Finance Institutions in addressing the needs of low income older home-owners in relation to repairing, improving and adapting their homes.

All of the outputs and further information about Network members are available online at <http://hact.org.uk/fit-for-living>

Our call for action

Fit for Living Network members identify the following as priority areas for action by local Home Improvement Partnerships:

1. Making the blended finance approach set out in this paper a reality. This involves significant challenges and time will be needed to fully develop the approach with a range of partners.
2. Acknowledgement of the need for subsidy for those older home-owners most in need, albeit that this subsidy can be delivered in a variety of ways.
3. Addressing the anxiety of older home-owners about dealing with issues of disrepair in their homes and the suspicion they have of many financial products. Home Improvement Partnerships will need a clear point of interaction with individual older home-owners and the opportunity to build up trust over time and this ongoing contact will require appropriate funding/support.
4. Better knowledge at a micro level in relation to this group of older home-owners. At a macro level, there is evidence of the scale and scope of the issue from national datasets and surveys. Local intelligence needs to be developed in order to target services and products appropriately. Home Improvement Partnerships will need to identify, in their area of operation, where low income older home-owners are and how to reach them.
5. The aspirations for preventative work need to become a reality.

6. Ensuring the current range of activity being undertaken in relation to low income older home-owners has the maximum impact by joining things up (e.g health, care, housing and money) wherever this is possible.

7. Local authorities need to take on a leadership role in order to deliver the New Deal for Older people in their area, in particular bringing together the range of organisations needed to form a Home Improvement Partnership.

Fit for Living Network members identify the following as a priority area for action by national organisations:

8. The establishment of a national partnership to keep work in this area moving forward. This could involve organisations such as Age UK, Care & Repair England, the Chartered Institute of Housing, the Community Development Finance Association, FirstStop, Foundations, the Housing Learning and Improvement Network and the National Housing Federation.

Whilst Fit for Living Network members recognise the current financial and policy context, they consider that a number of interventions by Government are needed to support action at local level:

9. Recognition of the issue and the requirement for both capital to underpin the provision of appropriate financial products to low income older home-owners and for some public funding to enable those in most need to access appropriate financial products. It would be appropriate for Government to consider what role Big Society Capital might have to play.

10. The provision of interest free loans for adaptations.

11. Implementation of practical steps to make the Green Deal work for the lowest income households to enable packages of work including energy efficiency, repair and adaptation to be put together.

12. Commitment to further ongoing funding for FirstStop¹.

13. Extending the HM Treasury work on simple financial products² to include equity release and financial advice for older people.

14. Implementing the All Party Parliamentary Group on Housing and Care for Older People ***Living Well at Home*** Inquiry recommendation that *“Government should play an active role in convening an industry-wide task group to stimulate development and growth in equity release products for older people. This group should explore the potential for a government backed bond and ‘kitemark’”*³.

15. Influencing regulators (particularly financial) to ensure regulatory requirements are appropriate.

16. Encouraging health and social care commissioning arrangements to integrate effective preventative measures such as handy person, hospital discharge, repair and adaptation services and engage in this agenda to improve the housing conditions of older people.

17. At a strategic level, championing the role that the Joint Strategic Needs Assessment and Health and Well-being Strategies can play in driving forward solutions to housing disrepair for poorer older home-owners.

18. Practical action to make the single commissioning process for older people’s health, care and housing services identified by the Health Select Committee in its report on social care a reality⁴.

1 The evaluation of FirstStop identified a range of potential savings from the provision of effective advice to older people at national and local levels <http://www.cchpr.landecon.cam.ac.uk/projects/detail.asp?ProjectID=166>

2 http://www.hm-treasury.gov.uk/press_116_11.htm

3 All Party Parliamentary Group on Housing and Care for Older People (July 2011) *Living Well at Home* Inquiry <http://counselandcare.org.uk/pdf/living-well-at-home>

4 <http://www.parliament.uk/business/committees/committees-a-z/commons-select/health-committee/news/12-02-02-socialcarereport/>

Why there is a need for action

People

A growing number of older home-owners on low incomes also live in poor and unsuitable housing and struggle to meet the cost of repairing and adapting their homes and manage energy costs and household finances.

- 75% of older people are home-owners; the number of older home-owners is projected to increase from around 4.5 million in 2011 to around 6 million in 2026⁵.
- Home-owners make up two-thirds of all older low income households (after housing costs)⁶.
- 10% of older home-owners are in the bottom fifth of incomes⁷.
- 1 in 6 low income (in the bottom quintile of income) older home-owners live in a home that is considered non-decent and 1 in 3 lives in a home that does not meet their needs in terms of accessibility of adaptations⁸.
- A particular concern is the rise in the number of those over 75 who are living with serious disrepair (which has risen to over 14% of these households), with the majority

of these households likely to be owner occupiers⁹.

- Each year, around 20,000 more people aged 65 and over in England and Wales die in winter months than in other months¹⁰.
- Low income home-owners who are both cash poor and equity poor have very few options available to repair, improve or adapt their homes.
- The most vulnerable older home-owners, including those with sensory impairment, dementia or other age-related conditions, mental ill-health or learning disabilities, face particular challenges when trying to maintain their homes. The number of older people with these vulnerabilities is increasing¹¹.

High levels of low income owner occupation combined with increased longevity, is a new social phenomenon which is highly relevant to ***The Coalition: our programme for government's*** aim:

*'We will help elderly people live at home for longer through solutions such as home adaptations and community support programmes'*¹².

5 CLG (2011) English Housing Survey 2009-10 <http://www.communities.gov.uk/publications/corporate/statistics/ehs200910headlinereport>

6 Households Below Average Income 2010 <http://statistics.dwp.gov.uk/asd/index.php?page=hbai>

7 As 2

8 As 1

9 As 1

10 <http://www.poverty.org.uk/67/index.shtml>

11 about 750,000 people in the UK have dementia – and this number is expected to double in the next thirty years <http://www.dh.gov.uk/health/category/policy-areas/social-care/dementia/>

12 p25 http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/documents/digital-asset/dg_187876.pdf

This group of home-owners have, predominantly throughout their lives, taken responsibility for themselves and their housing, but now find themselves facing financial difficulties with the repair, maintenance and adaptation of what are often modest homes. Many will already be at the bottom of the housing ladder, so releasing equity through trading down is not an option. Equity is also highly dependent on location and many, particularly outside of London and the southeast will be living in low value properties.

How many older home-owners are we talking about and what are their main characteristics?

The table on the next page which draws on data from the 2008 English Housing Survey shows, for households in which the head of household is over the age of 65, a number of factors:

- The proportion in the lowest quintile of incomes out of the total of all households over the age of 65 who are owner-occupiers – two-thirds;
- The number of home-owners in the lowest quintile of income who occupy non-decent homes – nearly half a million;
- The number of home-owners in the lowest quintile of income with less than £80,000 equity in their home who live in decent homes - 32,345; and
- The number of home-owners in the lowest quintile of income with less than £80,000 equity in their home who live in non-decent homes - 14,056.

As can be seen from the table, regional variations are significant, requiring variation in the detail of delivery at a local level. It is also important to note that moving home will not be the answer for everyone, with a proportion of older home-owners in most regions having less than £80,000 equity in their homes. Trading down to a smaller home will release very little money in some areas. For example, the 2008 English Housing Survey indicates that the difference between the average values of 3 and 2 bed homes are as small as £4,000 in Ellesmere Port, £15,000 in Copeland and £23,000 in Manchester and Sunderland.

	% (no.) of households in the lowest quintile of incomes who are owner-occupiers	% (no.) of home-owners in lowest income quintile occupying non-decent homes	% (no.) of home-owners in lowest income quintile with less than £80,000 equity (decent homes)	% (no.) of home-owners in lowest income quintile with less than £80,000 equity (non-decent homes)
North East	N/A	84.7% 21,167	30.1% 1,677	15.4% 1,501
Yorkshire & Humber	71.3% 89,414	54.3% 56,586	8.8% 3,505	11.4% 2,354
North West	71.3% 115,213	69.7% 92,803	21.4% 15,399	22.7% 7,683
East Midlands	76.3% 81,477	67.6% 43,937	0.0% 0	10.7% 1175
West Midlands	68.3% 67,919	75.9% 78,597	14.6% 4,465	9.9% 1,343
East of England	70.5% 70,123	70.6% 41,353	4.5% 2,339	0.0% 0
London	45.5% 54,183	50.7% 36,139	4.2% 1,367	0.0% 0
South East	66.9% 88,502	65.1% 63,795	5.6% 1,766	0.0% 0
South West	73.3% 60,746	64.6% 61,634	5.4% 1,827	0.0% 0
Total	67.7% 627,586	65.8% 496,011	9.4% 32,345	10.3% 14,056

There are three main categories of older home-owners who are equity poor (who may be cash rich or cash poor) and whose homes are in serious disrepair and who frequently experience multiple vulnerabilities:

- Those receiving social and care support, who are known to local authorities and voluntary sector organisations locally, but are unable to access finance for repairs and improvements;
- Home-owners who are not receiving full local authority support services, but who get some support from the voluntary sector; and
- Those home-owners completely under the radar getting little or no support from anywhere. These home-owners will find it very difficult, if not impossible, to access appropriate financial products and will continue to require some level of public investment to support them.

The role of housing in the health and well-being of older people

The links between poor health and housing have been extensively researched and documented; housing is a key determinant of health¹³. The older people who are at the most risk of health problems are to be found living in the worst housing which is primarily concentrated in the private sector. Consequently, poor private sector housing increases the incidence of hospital admission and GP visits for older people and can create additional pressures on social care services, in particular admission to residential care¹⁴. This is particularly important given the requirement of the health service to make significant efficiency savings.

Finance and funding

In the past, at least some of these older home-owners would have been able to access local authority grants to assist with essential repairs that would prevent deterioration of their properties. Others would have been able to access low cost social loans, subsidised by local authorities. However, in 2011/12, the national private sector housing budget was cut by 100%¹⁵. This has had a dramatic effect on the types of financial support available for any social lending to address private sector disrepair from local authorities and providers of alternative/ complementary finance eg, Community Development Finance

13 CLG (various) *Housing, Health and Safety Rating System* CLG London

14 HACT (2011) *Pathways to Prevention*

15 Care & Repair England (2010) *A Perfect Storm* <http://www.careandrepair-england.org.uk/apperfectstorm.htm>

Institutions (CDFIs)¹⁶ and other organisations that may be involved in Home Improvement Partnerships.

For those older home-owners who are both cash and equity poor, most, if not all commercial products, will not be accessible or appropriate. For these households who also have multiple needs and vulnerabilities, a modest level of public investment would help to address their limited housing needs in order to avoid health problems and enable them to continue to live independently and keep their home in good repair.

HACT research on the experience of the CDFIs, who have set up funds to meet this need, describes considerable stress in the system, with diminishing funds available from the public sector and little appetite from the commercial sector. Yet there is a huge opportunity for meeting the housing needs of low income home-owners and older home-owners more generally. The research report recommends an initial pot of £100 million to provide adequate capital for the existing CDFIs engaged in this area of activity¹⁷. This would provide a rotating fund to support repair, improvement and adaptation of homes and support the continuation and further development of the existing Home Improvement Partnerships and the establishment of new ones in areas where they currently do not exist.

16 Community Development Finance Institutions (CDFIs) lend money to businesses, social enterprises and individuals who struggle to get finance from high street banks and loan companies <http://www.cdfa.org.uk/about-cdfis/what-is-a-cdfi>

17 *Community Development Finance and Home Improvement Partnerships* online at www.hact.org.uk/fit-for-living

Impact of inaction

Failure to tackle housing disrepair, energy inefficiency and lack of accessibility can rapidly result in decline in both individuals and areas. It impacts on the individual older person's quality of life and on demand for non-housing service areas such as health, social care, environment and regeneration. The costs to the home-owner in terms of health, income and well-being are massive and the impact on public sector budgets can be significant, e.g. a single fall at home that leads to a hip fracture costs the state £28,665 on average – over 100 times the cost of installing hand and grab rails in the average home¹⁸. And where it is appropriate, postponing entry into residential care for one year saves an average of £28,080 per person¹⁹. Given future demographic and low income tenure trends, inaction could have significant implications for the public purse.

In areas where there is a concentration of low income older home-owners who are unable to afford to repair and improve their homes, e.g. where significant levels of Right to Buy have taken place on estates, as well as causing major issues for the individuals concerned, this can cause issues for the main landlords in the area. Major environmental and management issues can result in devaluing wider housing assets in the community, with major implications for those owned and managed by social

landlords. There is therefore a strong rationale for including work with this group of owner-occupiers as part of regeneration projects by housing associations.

18 Laing and Buisson (2008) *Care of Elderly People: UK market survey 2008*

19 Personal Social Sciences Research Unit for Department of Health (2010) *National evaluation of POPPs* www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_111240

Moving to a new way of working

We are currently in a period where we have to find new ways of working which enable robust and effective ways of addressing this emerging social issue. This is due to the context in which organisations are operating of which the most significant element is the emphasis on eliminating the deficit, resulting in significant cuts in public sector investment and public service reform.

These new ways of working will mean the development of new and different types of partnerships. Inevitably, the process of reinvention raises a lot of questions, many of which will need to be tested through implementation.

However, there is a significant track record which can be built on in relation to experience in assisting low income older home-owners with the repair, improvement and adaptation of their homes. A number of types of organisation have years of such experience, including Home Improvement Agencies²⁰, local authorities in their strategic housing role, housing associations²¹, CDFIs²² and wider voluntary sector networks. The innovative collaboration between CDFIs and Home Improvement Agencies is well illustrated in the HACT research report that

20 E.g. West of England Care & Repair <http://www.bristolcareandrepair.org.uk/>

21 E.g. Orbit <http://www.orbitcare.org.uk/main.cfm> and Black Country Housing Group <http://www.bcha.co.uk/other-services/care-and-repair.asp>

22 E.g. London Rebuilding Society <http://www.londonrebuilding.com/>

describes a decade of experience of these organisations in addressing this agenda²³. The Foundations publication *Lending some Comfort* also examines the role of Home Improvement Agencies in assisting their clients to fund repairs, adaptations and improvements to their homes using a variety of possible routes²⁴.

In addition, policy developments in a number of areas, including health, social care and the Green Deal, provide opportunities for financial and practical links to be made that will enable the repair, improvement and adaptation of the homes of low income home-owners²⁵. The potential for linking with health and social care is explored in the HACT publication *Pathways to Prevention*. The detail of the Green Deal agenda is still emerging; while this initiative has significant potential, concerns remain as to whether the Green Deal can effectively address the fuel poverty of the lowest income households which include many older home-owners. There is also significant resonance with a range of agendas that are focused on protecting vulnerable people such as safeguarding vulnerable adults and improving hospital discharge and reablement services²⁶.

The integration of various sources of finance – personal budgets in health and social care, grants/loans under Green Deal, Disabled Facilities Grants, loans from CDFIs,

23 *Community Development Finance and Home Improvement Partnerships* online at www.hact.org.uk/fit-for-living

24 http://wwwFOUNDATIONS.uk.com/resources/future_hia_booklets/lending_some_comfort_funding_for_repairs_and_adaptations

25 HACT (2011) *Pathways to Prevention* <http://hact.org.uk/fit-for-living> outlines opportunities to bring the health, social care and housing agendas together for the benefit of this group of older people

26 as 21

equity funding or more traditional forms of commercial loans and finance, could enable home-owners to carry out (or have carried out) home repair and improvements that otherwise would not be possible.

The increasing use of payment by results²⁷ may provide opportunities given the potential for home improvements and adaptations to reduce admissions to hospital and residential care. Payment by results can be linked to Social Impact Bonds²⁸. This approach involves securing agreement from the public sector to pay for results to repay private or other investors who make an investment in this form of finance.

However, in the experience of HACT and Network members, delivery to this very vulnerable and frequently invisible group of people is complex and needs to be holistic and comprehensive. In our experience, there remain too few truly holistic and comprehensive approaches to meeting the needs of vulnerable older home-owners across a complex system of finance, housing repair, care, support, housing options and advice. There is some good practice to draw on that, once combined under one framework, could transform the lives of certain groups of poor and vulnerable older people.

27 The theory is that Payment by Results could deliver better value for money, support local priorities and ensure a focus on client determined outcomes <http://www.sitra.org/pbr/>

28 Social Impact Bonds are a form of outcomes-based contract in which public sector commissioners commit to pay for significant improvement in social outcomes (such as a reduction in offending rates, or in the number of people being admitted to hospital) for a defined population.

The framework: essential elements and challenges

HACT's Fit for Living Network identified the following as being **essential** to the effective operation of the framework from the perspective of older low income home-owners:

1. The provision of appropriate financial products which could be conventional loans, forms of equity release, equitable mortgages etc²⁹.
2. The most vulnerable older home-owners need long-term support and engagement to build the degree of trust needed to embark work on their homes, particularly if it is large-scale. The role of 'trusted intermediaries', (which might be housing associations, Home Improvement Agencies or CDFIs, for example), is therefore vital.
3. Face-to-face information, advice and support is essential for low income older home-owners wanting to improve, repair or adapt their homes^{30,31}, as is specialist advice combining income maximisation and

29 HACT (2011) *New forms of finance to release the value of excluded **older people's housing assets to enable them to play a role in a fairer society*** <http://hact.org.uk/fit-for-living>

30 HACT (2011) *Information, advice and practical help for older people in an age of localism* <http://hact.org.uk/fit-for-living>

31 The All Party Parliamentary Group on Housing and Care for Older People's report *Living Well at Home* Inquiry recommended that local authorities should adopt the Fit for Living Network's criteria for the provision of advice and be encouraged to coordinate the provision of face-to-face housing information and advice services for older people in their areas and identify sustainable investment in them <http://counselandcare.org.uk/pdf/living-well-at-home>

knowledge of financial products (financial capability coaching).

4. An approach that recognises the importance of small interventions which can have a big impact on quality of life³² and effectively brings together housing, health and social care from the perspective of the older person³³.

From the organisational and financial perspectives, there are a number of challenges:

5. We need a mix of private and public funding, which enables subsidy to be targeted to those most in need. There is an opportunity to integrate a number of sources of funding to generate the best outcome from public investment. A spend to save approach might be appropriate³⁴.
6. In order to better meet demand, significant scaling up of available finance is needed. As noted earlier, the research commissioned by the Network into the work of CDFIs in this area identifies a pot of £100 million to enable CDFIs to scale-up their work with older low income home-owners. In order to maximise the impact of this investment, CDFIs should work as part of local Home Improvement Partnerships.

32 HACT (2011) *Small things matter* <http://hact.org.uk/fit-for-living>

33 See 14

34 The evaluation of the handyperson schemes commissioned by CLG concluded that these services deliver a relatively high volume of preventive activity at a relatively low cost and that based on conservative modelling assumptions, the benefits achieved by the handyperson programme outweighed the costs of providing the programme by 13% <http://www.communities.gov.uk/publications/housing/evaluationhandypersonprog>

7. The building of trust with vulnerable low income older home-owners, undertaking the long-term engagement and provision of face-to-face information, advice and support that are needed, has a cost to the organisations providing these services (whether this be CDFIs or other organisations)³⁵.

8. Individual housing organisations will need to identify what role(s) might be appropriate for them to take in relation to this agenda, given that working with existing home-owners might be perceived to be outside their 'core' business³⁶ (particularly given the current context of fewer resources). However, the change in the regulatory context for housing associations provides greater flexibility to undertake such activity and this area of work could be viewed as a key part of wider community investment activity.

9. How the governance of partnership arrangements might work. Flexibility will be needed in relation to the membership and leadership of local partnerships dependent on which organisations have the most significant track record in relation to this area of activity and are trusted by older home-owners. In some areas, a housing association may take the lead on service delivery to older home-owners, while in

35 EAC/FirstStop Helping older people choose the right home for them: an introduction to the costs and benefits of providing advice and support, January 2012 http://www.firststopcareadvice.org.uk/downloads/resources/helping-older-people-choose-the-right-home-for-them-an-introduction-to-the-costs-and-benefits-of-providing-advice-and-support-1-2012_155.pdf

36 The National Housing Federation *Breaking the Mould* project and outputs makes the case for housing associations to look more broadly at their role in meeting the housing and related needs of older people http://www.housing.org.uk/policy/older_and_vulnerable_people/older_people.aspx

others it may be a Care & Repair Agency or a CDFI. The complex system of finance, housing repair, care, support, housing options and advice described above needs to be made as simple as it can be for the older home-owner and absolute clarity of the roles of different organisations involved in the partnership will be required.

10. Organisations and partnerships will have to be compliant with relevant regulatory frameworks and consumer protection legislation.

A fast moving context

Since the Network concluded its meetings, the Department of Communities and Local Government have announced the New Deal for Older People³⁷. This included reaffirmation of funding already announced for handyperson schemes and Disabled Facilities Grants and included continuing funding for FirstStop. In addition:

- The Department of Health announced £150million for reablement services and an extra £20million to support local authorities deliver on Disabled Facilities Grants³⁸;
- A consortia of agencies are working on a Home from Hospital resource pack to facilitate timely discharge from hospital with a focus on housing's role;
- Foundations are working with Just Retirement Solutions (JRS) to train HIA case workers to enable them to better work in the area of giving older people information on possible options on raising funding for

37 <http://www.communities.gov.uk/newsstories/housing/2060020>

38 http://www.dh.gov.uk/en/Publicationsandstatistics/Lettersandcirculars/Dearcolleagueletters/DH_132040

essential repairs and adaptations where public/charitable/ family sources of funding

are not available and commercial products may therefore be a way forward for them. JRS provide an equity release product which was piloted by JRF³⁹;

- The Department of Health, working across Government, is developing a new outcomes strategy for people with long term conditions, focused on the fact that long term conditions affect far more than health; and

- The February 2012 Health Select Committee report calls for a single commissioning process and a single outcomes framework for older people's health, care and housing services with a new duty on clinical commissioning groups and local councils to create this⁴⁰.

These are welcome commitments and developments for helping older people to remain in their homes for longer. However, a massive challenge still remains in ensuring that help reaches the most isolated and vulnerable poorer home-owners and there is still a need for major investment and strengthened local delivery partnerships.

³⁹ <http://www.jrf.org.uk/publications/equity-release-older-home-owners>

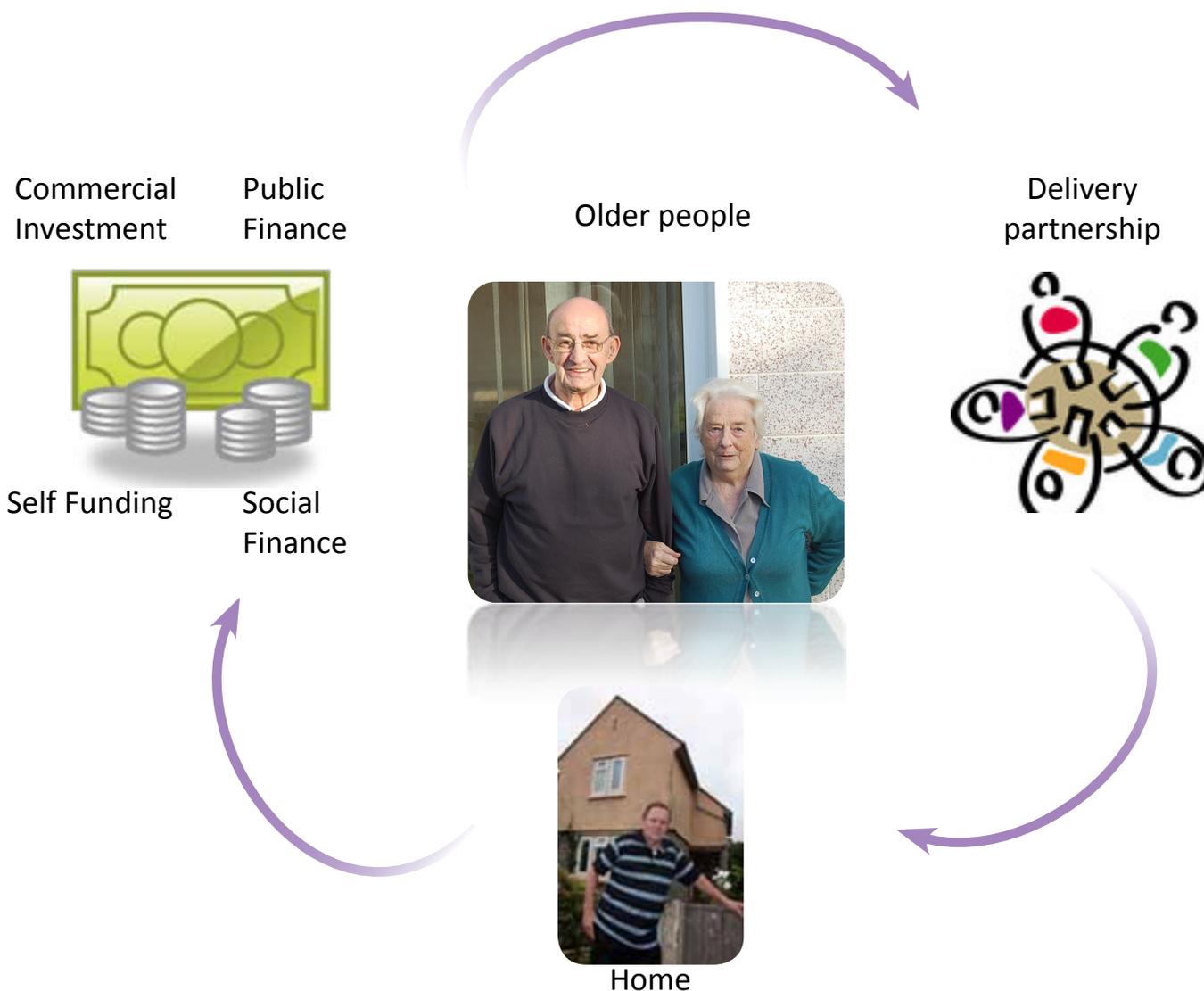
⁴⁰ See 4

The investment and delivery framework

The investment and delivery framework:

- Takes an holistic approach, with the older person at the centre.
- Involves a blended approach to finance and to delivery which could enable scaling up of activity in this area.

- Is not prescriptive and is designed to enable/encompass different delivery models at regional and local levels.
- Describes elements core to effective delivery, eg access to independent advice, information and support.
- Provides links to some examples of current delivery and emerging models identified by the Fit for Living Network.



Components of the framework

There are three main components to the framework:

1. Older people
2. Finance
 - 2.1 commercial investment,
 - 2.2 public and social finance and
 - 2.3 self-funding by older home-owners
3. Making it happen (Home Improvement Partnerships)

Each of these is outlined below identifying:

- a) Challenges
- b) How it might work
- c) Specific innovations or changes needed, including the role of Government
- d) Existing and emerging practice that could contribute to the change/innovation that is needed

1. Older people

a) Challenges

Identifying the low income older home-owners who are particularly vulnerable is likely to be a challenge. Many are not visible to services and a significant proportion of those eligible for Pension Credit do not claim it. Ensuring that older people can easily get access to the services they need through Home Improvement Partnerships will therefore be important, i.e. making what could be highly complex financial and partnership arrangements simple at the front end.

The Home Improvement Partnership will need to include the provision of holistic,

reliable and tailored advice that is provided really close to people in their homes, including technical advice on work to be carried out to the home. Good communication with older home-owners will also be needed to get a better understanding of older people's attitudes and experiences in order to inform the development of new financial products and improvements to existing products and related services.

A person-centered and tailored approach will be needed which encompasses preventative work as appropriate.

Any loan products used will need to be able to work in a way that does not have an adverse impact on other sources of income. Ensuring adequate consumer protection in relation to financial products will also be crucial.

b) How it might work

> The track record of 'trusted brands and people' from the perspective of older people is utilised within the work of Home Improvement Partnerships to reach out to low income older home-owners. Such trusted brands could be organisations that are directly delivering home improvement services to older home-owners and/or may be those that people have regular contact with in their communities, e.g. local voluntary groups, pharmacists, day centres, faith groups etc.

> The Home Improvement Partnership may include one organisation that provides the whole range of services needed by an older home-owner who wishes to improve their home, e.g. a

Home Improvement Agency or a CDFI, albeit that this organisation would be supported by other members of the Partnership in relation to finance, referrals etc. In such cases, the older person (and their family/ carers as appropriate) would have one point of contact. In Partnerships where this is currently not the case, the older person would still be able to deal with one organisation and that organisation undertake the necessary liaison and partnership working to deliver what is needed.

> Formalised arrangements with health and social care, including an approach to commissioning that enables preventative and reablement work linked to frailty, the risk of falls and supporting recovery, to be undertaken. When pulling together a range of public sector finance for an individual, the complexity of different commissioning and payment regimes needs to be negotiated and handled by the Partnership.

c) Changes/innovations needed

- Some rationalisation of the information and advice that is available at the national level and improving links between national and local advice services so that older people making initial inquiries to a national advice service quickly end up with the 'right' organisation locally.
- Kite marking or benchmarking of the range of financial products that are available to older home-owners. Network members consider that the HM Treasury work on simple financial products should be extended to include equity release for older people⁴¹.

⁴¹ http://www.hm-treasury.gov.uk/press_116_11.htm

- Embedding preventative action in new commissioning arrangements for health, both within the acute sector and in primary care locally via the new GP Commissioning Consortia, and in social care.

d) Existing and emerging practice that could contribute to the change/innovation that is needed

As noted earlier in this document, **Care & Repair agencies** and some CDFIs have a significant track record in working with this group of older home-owners. Fit for Living Network members included senior staff from a number of such organisations:

- Black Country Housing Group <http://www.bcha.co.uk/other-services/care-and-repair.asp>
- London Rebuilding Society <http://www.londonrebuilding.com/>
- Orbit <http://www.orbitcare.org.uk/main.cfm>
- West of England Care & Repair <http://www.bristolcareandrepair.org.uk/>

The evaluation of the 10 **FirstStop local pilots** demonstrates the value of linking a national advice service (which provides level 1 information about housing options and level 2 advice and tailored information) with local services providing level 3 face-to-face advice, advocacy and practical help. It also demonstrates the potential for level 3 local advice services to generate savings to a range of budgets including housing, health and social care.

<http://www.cchpr.landecon.cam.ac.uk/Downloads/FirstStop%20Evaluation%20Local%20Pilot%20Project%20Report.pdf>

The Fit for Living **Pathways to Prevention** document makes the case for housing interventions for older low income owner-occupiers, particularly those that are low cost, to be an integral part of health and social care planning, commissioning and provision. The document includes a range of practical examples that have the potential to be much more widespread.

http://www.hact.org.uk/sites/default/files/uploads/legacy/2011/11/Pathways_to_prevention_new.pdf

Which uses a system of ‘recommended providers’ for mortgages which is regularly updated. This is a helpful and transparent means of identifying product quality to individuals.

<http://www.which.co.uk/money/mortgages-and-property/reviews-ns/mortgages/lenders-rated-and-wrps/>

This approach could usefully be adopted in relation to equity release products.

2. Finance

In the current financial and policy context, Network members have identified the need for a blended or layered approach to finance, one that brings together more than one source of finance which may include:

- Commercial investment providing capital for loans/equity/financial products - lenders, pension funds;
- Public finance (capital and/or revenue) – local authorities, health, social care;
- Social finance (capital and/or revenue) – social investment funds, philanthropists, charitable trusts, benevolent funds, housing associations; and
- Self-funding by older home-owners – personal budgets, income from Feed in Tariffs, benefits, savings.

The exact nature of the funding package may vary from area to area and according to household characteristics, but the essential elements will be common. What the Fit for Living Network has identified is that, in any case, some subsidy is required. This may take the form of:

- Revenue subsidy to reduce the interest rate paid by the home-owner on a loan. This will be particularly important given that the DWP is considering removing assistance from older people with interest on loans for home purchase or essential repairs;
- Revenue contributions to the intensive and sometimes quite long-term housing advice, advocacy and practical support that is needed;
- Grants for repairs or adaptations that reduce health expenditure, e.g. preventing falls, given that falls prevention is a clear health outcomes target; and/or
- Grants for work undertaken by handypersons (small repairs, minor adaptations, home safety improvements and falls prevention). A relatively small amount of subsidy has the potential to increase the scope of services and the take-up of these services by low income older home-owners.

The organisations involved in a Home Improvement Partnership need to be clear about the particular funding mix being adopted in that area.

The case study below provides an example of how blended finance might work from the older person's perspective:

The client B was referred for assistance by the housing department of the local authority. The caseworker visited and established that there was no heating or electricity. The client wanted a kitchen/bathroom refurbishment and some guttering works. It was also established that he had Parkinson's disease and an alcohol problem and was not getting any disability benefit.

He was referred to Warm Front for central heating and ART Homes Ltd. for a loan for the other works. The technical officer completed a Decent Homes survey which determined that the property did not meet the standard. He requested estimates for the electrics and other works from approved contractors on the HIA's contractors list. The caseworker applied immediately to Foundations Independent Living Trust for funding to get the electrical wiring sorted out. A grant of £2,256 was approved based on the estimate supplied by the HIA.

The caseworker went back to see the client to apply for Attendance Allowance. This was awarded at the higher rate of £64.50 per week.

Finally, once the Property Appreciation Loan for £11,000 was approved, he had the other works carried out and because there was some money left over from the loan he decided to have a new front door for security.

Source: Black Country Care & Repair

2.1 Finance: commercial investment

a) Challenges

Taking the perspective of potential investors, there are significant challenges in this area from the perspective of potential investors.

To scale this activity to meet growing need and demand, commercial investment is required; investors will need to understand the need and potential size and scale of the market. The funds that are established will need to be modelled to show a sufficient return on investment to these more conventional investors in order to attract them to this market. This may require a low level of subsidy from the public sector, or that commercial investors are willing to wait for their returns, more in line with insurance and pension investors, and accept slightly lower returns. Alternatively, a wider investment portfolio around home improvements for other groups of older home-owners, (those who can afford to pay commercial rates), as well as those who are living on a low income and are vulnerable may be needed.

In addition, funds will need to demonstrate that they are able to mitigate and manage risks in lending to vulnerable, low income people, through the methodology and mechanisms that they use for financial capability and support for home-owners, and by creating a more varied portfolio than only the most vulnerable households.

Lastly commercial investment will need to be linked to appropriate and trusted financial products for low income older home-owners. From the perspective of the older

person, lack of trust in financial products is a significant barrier to increasing take-up.

b) How it might work

> Long-term bank/building society pension funds provide capital to 'trusted intermediaries' such as housing associations or CDFIs who then provide finance through appropriate mechanisms to low income older home-owners. The long-term nature of pension funds provides a good match with the long-term nature of housing.

> Energy companies could be approached to provide some capital to contribute to a revolving loan fund and/or provide grants.

c) Changes/innovations needed

- Engagement by Government of lending institution(s)/pension funds.
- Support for emergent approaches, recognising the need for start-up funding for some initiatives until they achieve scale.
- Encouraging other Home Improvement Partnerships to adopt approaches that prove viable and sustainable, e.g. using a social franchise approach. Organisations new to delivering this approach would need to be protected by a wider partnership.

d) Existing and emerging practice that could contribute to the change/innovation that is needed

The **London Rebuilding Society** has undertaken financial modelling based around their equitable mortgage product which they offer to low income older home-owners to present to commercial investors and potentially to insurance and pension funds. This includes reasonable assumptions about payback periods (through property sales), which are in this case 8-10 years (although some flexibility may be needed dependent on individual circumstances). This has the potential to lever in commercial investment.

<http://www.londonrebuilding.com/home-improvement-services/ae462e5d-b0c3-4807-8e6f-dfdca51167a8>

2.2 Finance: public finance

a) Challenges

In the context of a lack of any national budget for private sector housing, there is a need to identify ways in which local authorities can support activity in this area. However, local authorities are having to make significant cuts in budgets and services. There is a need to identify what packages of capital and revenue finance will be attractive/acceptable to all those providing finance⁴².

⁴² The Think Local Act Personal website includes some useful sources of information on early intervention and prevention <http://www.thinklocalactpersonal.org.uk> and a recent ADASS report takes authorities through the issues they might want to consider in making decisions about how to reduce their social care budget in line with the settlement for local authorities <http://www.adass.org.uk>

In the public sector context, a significant challenge is how long-standing aspirations for investment in preventative approaches can be turned into commissioning reality .

b) How it might work

Some sources of public finance might contribute to the capital needed to provide loans to low income older home-owners as well as providing other forms of financial support, e.g. local authorities:

- > Provide a revolving loan fund.
- > Provide an agreed level of subsidy to reduce 'interest rates' for the poorest older home-owners.
- > Provide guarantees for some loans where equity is insufficient.
- > Pay a 'membership fee' for the provision of the home improvement finance which is delivering on local authority public service priorities⁴³.
- > Pay a fee for each 'deal'⁴⁴.
- > Pay fees for referrals or pump prime new initiatives.

[org.uk/images/stories/Publications/Policy%20Documents/FundingAllocationModelsNov11.pdf](http://www.houseproud.org.uk/images/stories/Publications/Policy%20Documents/FundingAllocationModelsNov11.pdf)

⁴³ The approach adopted by HouseProud <http://www.houseproud.org.uk/>

⁴⁴ E.g. HouseProud in London

In addition:

> Public health services can contribute to work in this area through commissioning preventative services such as handy person and hospital discharge/reablement services and/or providing small grants for repairs that will prevent falls.

> The Green Deal – the developing Green Deal, due to commence in October 2012, (but may be delayed), has potential through grants/loans to provide home improvements and energy savings works for the poorest households, particularly those living in ‘hard to treat’ homes. It will need considerable innovation to be attractive to these households in its present form, but within a Home Improvement Partnership, could be made to work.

c) Changes/innovations needed

- Bringing together public and social finance with commercial investment in a coherent package which works for all of the providers of finance/investors; local authorities will have a leadership role here which in some cases will be supporting action already underway by individual CDFIs.
- Identifying which sources of capital and revenue finance are to be brought together in any one area.
- Agreeing an appropriate level of ‘subsidy’ to support services for those most in need.

d) Existing and emerging practice that could contribute to the change/innovation that is needed

The model used by the **Dudley Building Society** included subscriptions/fees from public bodies.
www.dudleybuildingsociety.co.uk

See the HACT report **Development Finance and Home Improvement Partnerships** for more detail www.hact.org.uk/fit-for-living.

Wessex Home Improvement Loans use a shared interest model for some of their products in which the home-owner pays 3% interest and the local authority 3%.
www.wessexhil.co.uk

2.3 Finance: social finance

a) Challenges

The awareness of this area as a possible source of investment from, e.g. philanthropists, benevolent funds and charitable trusts, needs to be raised within the context of significantly increased demand on their resources.

Housing associations may consider this as an area in which they might invest, through either revenue, or capital (or service provision), as part of their community investment strategies.

There is clearly a role for investment from Big Society Capital in that there is a clear market failure requiring social investment intervention.

b) How it might work

Some sources of social finance might contribute to the capital needed to provide finance to low income older home-owners, e.g:

> Social investment intermediaries (e.g. Social Finance⁴⁵, Big Society Capital⁴⁶, Big Issue Invest⁴⁷) assist in raising funds or invest directly.

> Philanthropists invest, in a variety of ways and are interested in new models, e.g. the use of instruments such as social impact bonds or adapting existing tax relief schemes for use in this area⁴⁸.

> Benevolent funds collaborate to provide capital to Home Improvement Partnerships rather than provide lots of grants to individual home-owners.

> Housing associations use an element of their reserves or their strong asset base to borrow to provide capital for home improvement funds⁴⁹.

> CDFIs provide capital.

Forms of financial support for delivery, other than the provision of capital, might include:

> Housing associations fund specific aspects of the framework, e.g. management costs, local information, advice and support which reduces the amount of money that needs to be recovered from loans. This will be particularly relevant in relation to estates with older home-owners who exercised the Right to Buy.

> Charitable trusts or benevolent funds fund specific aspects of the framework as above

c) Changes/innovations needed

- Structuring financial mechanisms which are able to bring together public and social finance with commercial finance in a coherent package that works for all of the providers of finance/investors.

- Identifying which sources of public capital and revenue finance are to be brought together in any one area, e.g. through place based budgeting.

- Agreeing an appropriate level of 'subsidy' to support services for those most in need.

- Securing a clear role for Big Society Capital.

45 <http://www.socialfinance.org.uk/>

46 <http://www.bigsocietycapital.com/>

47 <http://bigissueinvest.com/>

48 E.g. Community Investment Tax Relief (http://www.hmrc.gov.uk/specialist/citc_guidance.htm), Enterprise Investment Scheme (<http://www.hmrc.gov.uk/eis>)

49 Working with this group of vulnerable low income home-owners will meet charitable objects

d) Existing and emerging practice that could contribute to the change/innovation that is needed

The **Bank Workers Charity** works in partnership with three charities, all of which provide expertise and support services that address some of the greatest needs of its clients.

These are the National Autistic Society, Leonard Cheshire Disability and Arthritis Care. The organisation has done this in the context of a significant increase in demand for its resources and a desire to work strategically with other organisations to ensure the money it spends has the maximum impact.

<http://www.bwcharity.org.uk/ourpartners>

A number of **housing associations** provide infrastructure support for the work of Home Improvement Agencies, eg through the provision of office space and HR and finance functions.

The **Fit for Living** research report looking at the role of **CDFIs** in addressing the needs of low income older home-owners in relation to repairing, improving and adapting their homes identifies a range of CDFIs operating at regional levels to provide finance for home improvements⁵⁰.

50 *Community Development Finance and Home Improvement Partnerships* online at www.hact.org.uk/fit-for-living

2.4 Finance: self-funding by older home-owners

a) Challenges

There is a lack of understanding amongst older people about the range of financial products available and their potential benefits and pitfalls. Some older people have had a poor experience with some financial products.

Further challenges include attitudes of older people towards debt and borrowing money and the limited equity that some older people have in their homes. All this speaks for the provision of independent advice and financial capability support as a core part of the Home Improvement Partnership.

One of the issues to explore is how the experience of older people who have used one of the financial mechanisms available (noted below) and found them to be appropriate and helpful can be used to encourage other older home-owners to consider them.

Part of the current context is the potential 'asset raid' on equity in homes in relation to a range of policy agendas including social care⁵¹ as well as home improvement. A further issue is the DWP call for evidence on changes to the payment of mortgage interest.

In order to make things work for the poorest older home-owners, delivery might need to include provision for older people who can afford to fund work to their homes.

51 The Dilnot Commission recommended capping individuals' contributions towards their social care costs <http://www.dilnotcommission.dh.gov.uk>

The critical mass of activity generated by provision to a wider group of older home-owners will reduce the cost per hear of the ongoing support that is required for the most vulnerable.

Significant thinking is required to ensure that the Green Deal works for the poorest households, including low income older home-owners. Indications are that 100% grants will be available to anyone who qualifies but there is concern that people currently living in fuel poverty in difficult to treat properties will find that the amount to be paid back will exceed the potential fuel savings.

b) How it might work

> Older home-owners who can afford to fund work to their homes can use various mechanisms to access the necessary capital, e.g. equity release, various types of loan (capital repayment, interest only, interest roll up, shared equity loan/equitable mortgage) and sale of land.

> Older home-owners who can't afford to fund work to their homes might also use equity release to access the necessary capital; other mechanisms include equitable mortgages, reverse shared ownership or interest only loans.

> Feed In Tariff income from energy generation installed as part of improvement works forms part of a package of revenue and capital finance⁵².

⁵² Given the uncertainty about the long-term level of Feed in Tariffs and the significant reduction indicated by Government, this may be a more limited option than previously

> Personalisation budgets in health and social care could enable older home-owners to pay for/contribute to some elements of the service, e.g. small repairs or adaptations.

c) Changes/innovations needed

- Practical steps taken to make the Green Deal work for the lowest income households.
- Welfare payments for support for mortgage interest for older people who need to take out loans to pay for essential repairs are critical and represent a very modest level of state support for low income groups, particularly in comparison with the cost of housing benefit.

d) Existing and emerging practice that could contribute to the change/innovation that is needed

The **Joseph Rowntree Foundation** worked with three local authorities - the Royal Borough of Kensington and Chelsea, Maidstone Borough Council and the London Borough of Islington – on an 18 month pilot of an equity release scheme called the Home Cash Plan. The scheme was aimed at asset rich and cash poor home-owners and designed to provide small amounts of additional income without any adverse impact on benefits.

Take up was not significant in the three areas, even after extensive publicising of the product. However, there are plans for the Home Cash Plan to be offered nationally through Age UK Enterprises and FirstStop and the scheme will therefore be an option that can be used alongside other sources of finance.

The evaluation of the pilots is online at <http://www.jrf.org.uk/blog/2012/01/equity-release-new-research>

The **London Rebuilding Society** uses equitable mortgages and its SHIMMER initiative makes use of Feed in Tariff income. Financial capability coaching is provided by LRS partner Fair Money. <http://www.londonrebuilding.com/how-the-scheme-works/f5eff21b-cc88-4215-9276-5efacfdaa6aa>
<http://www.londonrebuilding.com/Blog/shimmer/c374098f-44d6-4854-9d18-45d7529d3339>

3. Making it happen (Home Improvement Partnerships)

a) Challenges

Home Improvement Partnerships will vary in composition in different areas, but will need to include all relevant agencies. However, there is a clear role for local authorities to bring the various parties together to form Home Improvement Partnerships. Partnerships will need to be clear about the roles of specific partners in relation to key elements of delivery. Collaboration is not easy, but there is a significant track record of the kind of partnership working that is required in a number of areas that can be built upon. Developing and/or refining Home Improvement Partnerships will require a support infrastructure that will need to be sourced from one or more agencies eg, a housing association and/or a Home Improvement Agency Home.

Incorporating the necessary long-term engagement with older home-owners and face-to-face information, advice and support

into delivery arrangements is critical. The management and delivery costs associated with this could be built into the financial products offered to individual home-owners or could attract subsidy. Funding the long-term support needed is a particular challenge. However, this will be a vital component for ensuring effective action for the most vulnerable older home-owners.

Home Improvement Partnerships must enable small-scale preventative work to be undertaken. Generating a robust and ongoing evidence base, as well as getting the message across to health and social care that home improvement is an effective preventative tool, needs to be part of the work of such Partnerships.

b) How it might work

> A 'Home Improvement Partnership' approach at local level bringing together the range of organisations involved in direct delivery of home improvement services, (assessment, provision of information, advice and support, financial capability, independent financial advice, financial products, handypersons, technical advice and support, undertaking improvement work etc), to older home-owners and those organisations with a less direct role, e.g. those who might refer people to the direct delivery organisation(s).

> Local authorities take a leadership role in bringing the various parties together and brokering relationships and funding arrangements etc. They could provide funding for basic partnership development infrastructure costs.

> Provision of appropriate financial products for low income older home-owners (which could include equity release, various types of loan - capital repayment, interest only, interest roll up, shared equity loan/equitable mortgage), alongside information, advice and support and small-scale preventative work (engaging with health and social care).

c) Changes/innovations needed

- Existing partnerships demonstrate their successes and this framework is used to enable other partnerships to be established or develop further.
- An agreed set of measures for assessing the benefits and impact of such schemes which might include the following factors which have been identified by the Parity Trust in relation to their Home Trust Loan⁵³:
 - Environmental performance of properties improved.
 - Local economic activity (work generated for local businesses).
 - Improved local environments.
 - Reduced public expenditure in areas such as health and social care.
 - Increased personal satisfaction, access to facilities and services and independence.

53 <http://www.hometrustedloan.org.uk>

A broader range of impact measures which include health and well-being and the environment are being developed by the London Rebuilding Society.

- National and local commitment to supporting and delivering appropriate and effective information, advice and support for older home-owners⁵⁴. Fit for Living members consider that the following are vital components of a 'good' local advice service for older people:

- It works in the best interests of the older person.

- It is easily identifiable by older people as impartial, independent and trustworthy.

- It is efficient and avoids duplication and a confusing array of access points.

- It is of a high quality covering generic information about housing options, related financial matters, support services and products and takes a 'whole person' approach.

- It provides realistic information about all housing options, including management of the ongoing costs of home-ownership.

- It maintains detailed local housing options information and feeds this into the national information service and telephone advice helpline.

- It offers advice, advocacy and practical help, including home visiting and ongoing support to implement chosen housing options, tailored to individual circumstances.

- Integration of effective prevention measures such as handyman, hospital discharge, repair and adaptation services in health and social care commissioning arrangements.

d) Existing and emerging practice that could contribute to the change/innovation that is needed

Black Country Housing Group

provides Care & Repair services across Birmingham and the Black Country with which a strategic link with Age UK in Wolverhampton and Walsall is being developed. The organisation is an agent for FirstStop, providing local information and advice to older people, their families and carers about housing and care options in later life.

<http://www.bcha.co.uk/other-services/care-and-repair.asp>

London Rebuilding Society has a delivery partnership with seven London Boroughs and welfare rights and financial capability partners DABD and Fair Money.

<http://www.londonrebuilding.com/home-improvement-services/ae462e5d-b0c3-4807-8e6f-dfdca51167a8>

⁵⁴ Two Fit for Living Network members have provided examples of how information, advice, support and financial capability coaching are integrated into the overall delivery by their organisations (London Rebuilding Society and Bristol Care & Repair). These are available online at <http://hact.org.uk/fit-for-living>

Seizing the opportunity

Orbit Housing has a Home Improvement Agency that works across a number of areas which have strong links with Age UK Warwickshire. The Agency provides handyman, home repairs and adaptations, home safety check scheme, equity release (through Houseproud in partnership with the Home Improvement Trust), hospital discharge, health through warmth and a crisis support service for people with moderate learning difficulties.
<http://www.orbitcare.org.uk/main.cfm>

West of England Care and Repair has a partnership approach across Bristol, South Gloucestershire and North Somerset that involves local authorities, health and the Wessex Reinvestment Trust. The organisation provides housing advice, a handyman service, help with adaptations and repairs, hospital discharge, GP and carer support.
<http://www.bristolcareandrepair.org.uk/>

What is clear from the investigation of the Fit for Living Network is that there is significant innovation and emerging practice, as well as practice that is well established and which has been evaluated. This should be built on in order to better address the increasing needs of older low income home-owners for repair, improvement and adaptation of their homes.

What is required now is action to enable the system that assists these home-owners to repair, improve and adapt their homes to increase momentum and fulfil its full potential. Such action will involve investors, central and local government, housing organisations of various types, providers of finance, information, advice and support and health services.

The challenge is significant. But letting this system atrophy due to lack of commercial, public and social investment and inadequate joining up of policy and practice across housing, health, social care and the Green agenda will have a big cost, for the older people concerned, society and the public purse.

Fit for Living Network members have identified a series of priority areas for action by Home Improvement Partnerships, national organisations and Government, which are set out in the Our call for action section of this document.

Annex 1: Resources from the Fit for Living Network

HACT (October 2010) *Fit for Living Network – position statement*

HACT (April 2011) *Playing our part - The role of housing providers in enabling older low income homeowners to repair and adapt their homes*

HACT (April 2011) *New forms of finance to release the value of excluded older people's housing assets to enable them to play a role in a fairer society*

HACT (April 2011) *Information, advice and practical help for older people in an age of localism*

HACT (April 2011) *Small things matter - Small input, big impact initiatives*

HACT (April 2011) *Pathways to Prevention - Maximising the opportunities of the integration of health with social care and housing for the benefit of low income, older home-owners*

HACT (February 2012) *Fit for Living Network: list of publications/resources, February 2012*

HACT (June 2012) *Community Development Finance and Home Improvement Partnerships research report*

Annex 2: Members of the Fit for Living Network

Sue Adams, Care & Repair England

Marjory Broughton, South East England Forum on Ageing

John Bryson, independent consultant working with Warwick University

Martin Cheeseman, independent consultant working with local government

Patrick Conaty, Common Futures

Stewart Fergusson, Orbit Housing Group

Domini Gunn-Peim, Chartered Institute of Housing

Lindsay Hay, Bristol Care & Repair

Naomi Kingsley, London Rebuilding Society

Malcolm Levi, Chair of the Network

Jane Minter, Housing 21

Joe Oldman, Age UK

Fred Payne, Bankers Benevolent Fund

Jeremy Porteus, Housing Learning and Improvement Network (LIN)

Shaun Robinson, Foundations

Sandra Spence, Black Country Housing Group

Danielle Walker-Palmer/Andrew Thompson, Friends Provident Foundation

About HACT

HACT works with the housing sector, government, civil society and communities to develop and share innovative approaches to meeting changing housing need.

HACT believes housing provides a foundation for changing people's lives for the better. We seek to influence housing practice and policy to transform lives and strengthen the resilience of communities.

We are a small organisation that delivers with and through others. Partnerships remain central to our work. Our contribution comes from bringing people together and sharing ideas, ideals and inspiration to jointly achieve change.

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About our funder

The Friends Provident Foundation is a grant-making charity concerned with how the financial system can produce social as well as economic goods and services – the Right Use of Money.

Established as part of the demutualisation of Friends Provident Life Office in 2001 and the floatation of Friends Provident plc, Friends Provident Foundation is an independent charity and has its own Board of Trustees.
<http://www.friendsprovidentfoundation.org>

About our sponsors

Orbit Heart of England is a leading provider of affordable housing across the Midlands. An Investors in Excellence and Investors in People accredited organisation, we manage over 15,000 rented, leasehold, sheltered and supported homes, with an annual turn-over of almost £67 million in 2010/11. We work to build brighter futures for people and communities through a 'customer first' approach and actively engaging with our customers.
<http://www.orbitheartofengland.org.uk>

The Housing Learning and Improvement Network (LIN) is the leading 'knowledge hub' for a growing network of 5,700 housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults. For further information about the Housing LIN and to access its comprehensive list of on-line resources, visit www.housinglin.org.uk