

# The Good Home Dialogue

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The homes we have  
and the homes  
we want

August 2021

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# Executive summary

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## Background

Over 4 million homes in the UK are in such poor condition that they threaten the health of their occupants, and over half of those occupants are over 55 years old. The Good Home Inquiry, chaired by David Orr CBE and commissioned by the Centre for Ageing Better, has been set up to understand why so many people live in poor-quality homes, and how the situation can be improved.

As part of the Inquiry, the Centre for Ageing Better and UK Research and Innovation's Sciencewise programme commissioned BritainThinks to deliver the Good Home Dialogue, a research project which asked people living in poor-quality homes what they thought would help. The dialogue brought together members of the public living in poor-quality homes with experts and policy makers to work together to test and refine possible solutions suggested by the Good Home Inquiry. These findings will inform the eventual recommendations of the Inquiry on how to improve the quality of England's homes.

All 89 participants in the dialogue had experienced problems in their home which experts would regard as making them 'non-decent', ranging from damp and cold, to problems accessing particular areas of the home, or overcrowding. The dialogue was made up of participants from all tenure types, weighted towards homeowners. All participants had incomes of less than £25,000 per annum.

To ensure a diverse range of experiences and viewpoints were represented, quotas were also set to include an age range of 30 to 65+ (weighted towards those aged 50+), those with long term health conditions or disabilities, those from ethnic minority backgrounds, a regional spread (including a spread across urban, suburban and rural areas) and a range of house values. More detail can be found on the sample breakdown in the [appendices](#) of this report.



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## The homes we have and the homes we want

Despite all participants having experienced problems in their own homes, half of participants told us they were satisfied with their homes, and this number actually increased during the dialogue. While many people could identify issues, few saw them as serious: they had got used to work-arounds and felt they were normal, or simply couldn't see where to start and so preferred not to think about it.

Participants told us that a good home is warm, safe, clean and accessible. But they also told us that it is a place for family, love and happiness. Many were proud of their homes, and of owning them. Due to the positive associations people have with their homes, many experienced a sense of inertia when it comes to making improvements. Our experience through the dialogue is that people need support on the journey to recognising the issues in their homes and seeing them as possible to resolve.

Participants understood that there was a connection between our health and the quality of our homes but tended to see this in terms of immediate (and usually significant) hazards. The concept of an unhealthy home was much more front of mind than thinking about how a good home might contribute to wellbeing in the long term.

The connection between environmental sustainability and the quality of our homes was less tangible for participants. While they spontaneously discussed warm, easy to heat and dry homes as good quality homes, participants were unlikely to connect these improvements with the environmental benefits this would have.

When thinking about the role of technology, we found that technology rarely motivates people to make changes on its own and is sometimes a barrier when people aren't confident in its purpose, as with smart meters. When prompted, some participants expressed interest in finding out more about how they could make technological improvements to their homes, most often if they felt these improvements might save them money (although others expressed scepticism that proposed technological improvements actually did have cost-saving benefits).

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## **Responsibility for the quality of homes**

Throughout the dialogue, participants felt strongly that national and local governments, landlords and housing associations should be responsible for the quality of homes in England. While homeowners acknowledged their day-to-day responsibility to maintain their homes, they still looked to external bodies for support.

This was particularly the case for any improvements that were seen as being more beneficial to society as a whole than to individuals. For example, improvements to make homes more environmentally sustainable were seen as part of the government's climate change agenda, and therefore the responsibility of the government, not homeowners. Additionally, while participants could see the personal benefits of a healthier home, when this argument was framed in terms of reducing the demand on the NHS, it became a societal issue for participants and an issue that was the government's responsibility to resolve.

Both people who rent and those who own their homes told us that the government has a fundamental responsibility to ensure that homes meet basic requirements for a good standard of living. They feel that poor-quality housing is a significant problem that needs to be addressed. This should give the Inquiry confidence that there is public support for action from government.

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## Barriers to making improvements in the homes

We also asked participants to tell us what was preventing them from making the changes they'd like to in their homes. Reflecting on the discussion, it seems that for many participants there was a motivational barrier to overcome before they could address issues in the home. A combination of getting used to problems, valuing our homes for what they mean to us, and a sense that at least some of the responsibility lies elsewhere, all contribute to a sense of inertia. However, this isn't the case for everyone, as participants told us when they reviewed the draft.

Regardless of motivation, many participants told us about significant opportunity barriers to making improvements in their homes. Some participants who were very aware of the improvements needed in their homes described a lack of finances to make these repairs and across discussions, participants saw home improvements as typically very expensive.

Accessing reputable tradespeople was another commonly shared barrier, with many reporting frustrating experiences with tradespeople and a perception that reliable and honest tradespeople are difficult to come by. Renters described particular difficulties in making home improvements, with many private renters sharing experiences dealing with 'rogue landlords.' Social renters perceived their housing association or local council to be resistant to improvements with many feeling unwilling to even engage in what they felt sure would be a long and difficult process.

Others felt they lacked the capability to make changes themselves, or to commission work. This was particularly difficult for older people, those with disabilities or health problems, and those who had lost someone who used to share the load. Some older participants in particular described difficulties coming to terms with their declining ability to complete tasks and make improvements in their homes. A similar cognitive load was shared by participants who had lost their partners and were now faced with a new set of responsibilities around the home that previously, their partner had taken care of. Those with disabilities or long-term health conditions also described difficulties in both completing improvements themselves, as well as finding tradespeople and financing improvements that would make their homes more accessible. These situations were felt to be overwhelming, with some participants perceiving that it would not be feasible to make improvements in their homes as a result.



## Responses to policy interventions

To help dialogue participants consider what changes could help to overcome these barriers, we asked housing experts to introduce five examples of interventions, policies or schemes to improve the quality of homes



### 1. Safe Homes Regulation

Starting with Safe Homes Regulation, a hypothetical measure to restrict the sale or rent of poor-quality homes, participants told us that they saw this as more appropriate for the rental sector than for homeowners. Throughout the dialogue, and regardless of whether they rented or owned, there was a strong focus on the need to drive improvements in the private rented sector. This was despite the fact that the largest number of poor-quality homes are in the owner occupied sector. Participants often talked about rogue landlords and tended to assume that most landlords make substantial profit from renters but care little about the state of their properties. Participants felt strongly that action should be taken to force private landlords to improve the quality of homes, without passing on the costs to tenants.

## 2. Housing Quality Investment Fund

Participants had mixed views about the idea of a government backed Housing Quality Investment Fund to pay for improvements investment in geographical areas with large numbers of poor-quality homes. While participants were supportive of investment in general, and particularly for those who are least financially or physically able, there were real concerns about the fairness of any funding allocation. They felt strongly that landlords should not benefit from government funds intended to help those living in poor-quality homes. Participants also felt that individual circumstances could vary and were worried about people missing out on support if they lived in the wrong place

## 3. Green Loan

In contrast, participants were sceptical and even mistrustful of the idea of a low interest Green Loan to fund improvements with environmental benefits. There was strong resistance from homeowners to taking on debt associated with a property, and from renters to paying for improvements they may not benefit from in the long term. Even participants who told us about urgent issues in their homes were concerned about 'going into debt' just to improve their home, and others saw environmental improvements in particular as a luxury rather than a necessity.

## 4. The Local Good Home Hub

Moving on from funding to advice services, there was strong support from dialogue participants for services like Good Home Hubs, where they could access trusted information. Many homeowners in the dialogue told us that they didn't have the practical skills to make repairs or improvements themselves and lacked the confidence to commission a tradesperson. Participants were strongly influenced by their own experiences of poor-quality work, and the idea of the 'cowboy builder'. They wanted impartial information and proactive advice on how to deal with issues, to know that the people working on their homes were qualified and to feel 'safe' in their choices. We also found that access to information on its own was unlikely to be sufficient, with participants feeling they would need further support in implementing and financing the solutions they were informed about.

## 5. Home MOT

The Home MOT was seen as a potential solution for both renters, who saw it as an opportunity to prompt action from landlords, and homeowners who weren't sure where to start with improvements. However, dialogue participants were less keen if they had to pay for the MOT themselves and wanted reassurance that the results would be both independent and constructive. Some participants also expressed concerns that the MOT would flag issues in their homes that they would be unable to resolve, pointing to the need to have assessments accompanied by impartial information and practical advice on next steps and any available support on implementing and financing improvements.

### Challenges raised after discussion of policy interventions

Across the whole dialogue we heard a few challenges come up repeatedly:

- Participants debated how much regulation or enforcement is appropriate when it came to our homes, and whether it would limit personal choice. In the context of environmental improvements, this meant some participants were reluctant to make changes that government was promoting: “If [the government] want it done, they can pay.”
- Participants were often concerned about unintended consequences, if problems were uncovered (for example by an assessment service, such as the Home MOT) that they couldn't address, or if higher standards drove up rental prices.
- We heard mixed views on who should or could pay for improvements, with many participants arguing that older people and those on low incomes needed financial support, even if they owned a valuable property.
- We also observed that many of the solutions participants were most supportive of weren't things they felt they would use themselves, suggesting that providing more information on issues and types of improvements needed on its own might not be enough to drive change. Participants felt they were likely to need proactive advice and support on implementing and financing the improvements needed for their homes.

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## Recommendations

Reflecting on what we heard in the dialogue, as participants and experts debated these questions, and considered the options, we propose the following recommendations for the Good Home Inquiry to consider:

- 1** Practical solutions to help homeowners improve the quality of their homes won't be enough to effect behaviour change without first addressing this inertia and lack of motivation. Motivating people to take action means raising awareness that issues in the home aren't inevitable and are worth fixing.
- 2** Awareness raising needs to be specific in terms of the potential issues within the home (e.g. related to health or long-term accessibility), as opposed to a larger narrative of non-decent homes which isn't recognised by the people who live in them.
- 3** Communications that raise awareness of problems also need to increase agency and confidence that issues can be dealt with, and signpost to concrete resources and support, if they are to be motivational.

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# 18%

of 23.5 million homes in England are in a 'non-decent' condition that puts the health and safety of occupants at risk



**4**

Raising awareness about issues in homes will also need to be done carefully. When homeowners see change as being promoted or ‘pushed’ by government (such as environmental sustainability and the government’s climate change agenda) this can make them feel less responsible and less likely to act without financial support. Talking about the connection between a good quality home, personal health and a home free from hazards is likely to be motivating for more people, as the research showed people value a warm, dry and safe home and can make the connection between these aspects of a home and health.

**5**

People are keen to see stronger regulation (or at least enforcement of existing regulation) of private landlords, with protection for tenants from any repercussions like raised rents. A challenge for policy is the strong resistance to providing funding to landlords to make changes, even where this could benefit the tenant too.

**6**

Access to funding, particularly for more significant improvements would help many of the participants in the dialogue, but there is strong resistance to any type of loan. Helping people to understand that their home is a source of capital which can be accessed safely and at a fair price to pay for improvements could help homeowners to take more responsibility for improving their own homes. Describing the benefits of improvements beyond an increase in house price could also help to make the case for taking action now.

**7**

Information provision can play an important role in helping people make improvements in their home, once motivation is addressed. This information needs to be constructive, giving solutions not just identifying problems. Bringing together advice and support in one place (including help to access funding) is likely to work well, and simplicity is crucial to avoid any scheme or service being seen as more trouble than it’s worth.

**8**

Improving access to a wider pool of trusted tradespeople with the right skills to carry out improvements will help get more repairs done and may drive competition and therefore standards. Creating more motivated homeowners without also increasing the pool of qualified tradespeople may be counterproductive: negative experiences will reinforce the perception that it’s impossible to get work done successfully.

# 1. Methodology

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## **1.1 Context: The Good Home Inquiry and the Good Home Dialogue**

The Good Home Inquiry, chaired by David Orr CBE, has been commissioned by the Centre for Ageing Better to produce an evidence-based analysis of why the UK has such poor-quality housing, and how the situation can be improved. The Inquiry is using a range of approaches, including an expert policy review, to investigate these questions and propose solutions. However, policy change will only be effective if it can successfully influence the behaviour of individuals in their homes. With this in mind the Centre for Ageing Better, with UK Research and Innovation's Sciencewise programme, commissioned BritainThinks to deliver the Good Home Dialogue. The aim of the dialogue was to ask people living in poor-quality homes what is stopping them improving their homes, and to bring them together with experts and policy makers to test and refine solutions. This report summarises the views of the dialogue participants.

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## 1.2 Objectives of the Good Home Dialogue

The Dialogue had a range of objectives:

- To strengthen the case for immediate policy change, by enabling policy makers to hear directly from the public
- To ensure that ideas emerging through the Good Home Inquiry are rigorously exposed and explored through deliberation with members of the public
- To ensure that the views of the public inform The Good Home Inquiry's recommendations for new and amended housing policies by gaining insight into:
  - Participants' views of the level of autonomy they have over decision-making with respect to their homes (e.g., barriers by tenure type, financial constraints, health conditions etc)
  - Incentives and motivations to act to improve homes (e.g., improving energy efficiency could be motivated by wanting to reduce bills, make the home more comfortable or as part of a wider environmental agenda)
  - Support needed to act and perspectives on who should be responsible (e.g. the roles of different actors at a national and local level, and the role that individual citizens can and should play)
- Exploring participants' reactions to policy ideas emerging through the Inquiry to address poor-quality housing, including testing acceptability, trade-offs and redlines.
- Understanding how policy approaches and interventions need to be tailored to reflect attitudes and identities to support the behavioural shifts that are required of citizens themselves.

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### 1.3 How we designed the Good Home Dialogue

The Good Home Dialogue was a deliberative research process, which means that people were provided with information about the issues and time to consider that information, before giving their views. It was part funded by Sciencewise, a UKRI programme that supports the involvement of the public in science and technology policymaking. The dialogue process was based on the Sciencewise guiding principles for public dialogue, but because the project ran over a shorter timetable than is usual these principles were adapted in places.

We designed the dialogue process collaboratively, through a series of workshops involving:

- Researchers from BritainThinks, who delivered the project and wrote this report
- Staff from the Centre for Ageing Better, who commissioned the project
- Staff from Sciencewise, who part-funded the project
- David Orr, Chair of the Good Home Inquiry
- Dr Gemma Burgess, Director of the Cambridge University Centre for Housing and Planning Research

This group considered which topics to cover in the dialogue, what information to provide to participants, and which experts to invite to take part.

There were three main sessions in the dialogue, which took place over two weeks and added up to 9 hours of discussion. You can see a full breakdown of the format of the dialogue in the [appendices](#) of this report.



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## 1.4 Who took part in the Good Home Dialogue

### 1.4.1. Members of the public

In a dialogue process the aim is for participants to hear a wide range of perspectives on the issues before making up their minds. We wanted to hear directly from people living in poor-quality homes, to get their views on the problems and potential solutions. With this in mind, we worked with professional recruiters (accredited by the Market Research Society) to free-find a total of 89 people from across England, who were broadly reflective of the population. We recruited a higher-than-average proportion of people over 50 and people with disabilities, reflecting the fact that these people are more likely to live in poor-quality homes. All participants had experienced some problems in their homes, for example overcrowding, damp, lack of digital access, or disrepair, so had personal experience of the issues the Good Home Inquiry seeks to address. You can see a detailed breakdown of who took part in the [appendices](#) of this report.

All participants were paid for their time, to ensure that nobody was excluded from taking part because of their financial circumstances. They were also sent a welcome pack in the post, including hard copies of the information we discussed, and a small gift – a mug and biscuits – to welcome them to the project.

### 1.4.2. Housing specialists

It was also important that the dialogue participants could hear from, and speak to, people working in the housing sector, with a range of perspectives and ideas on the problem of poor-quality housing. We recruited people with a wide range of professional backgrounds, from academia, policy, the private and public sectors, and those working day to day to support people living in poor-quality housing. Each of these specialists was briefed by a member of the BritainThinks team and took part in one or both of session 1 and 3 in the dialogue.

Experts were not paid for taking part. A table listing the specialists who took part is included in the [appendices](#) of this report.

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### **1.5 About this report**

The Good Home Dialogue generated a rich set of data, with over 100 hours of discussion across three sessions. Each discussion was recorded, and notes made by the research team as they watched them back. These notes were analysed thematically; meaning the research team read through all the comments made by participants and labelled them with a set of codes to help identify common themes. This analysis is the basis for this report, along with the reflections of the facilitators, for example where they noted strong agreement or disagreement about an issue. The report also draws conclusions based on what was said, (for example, in chapter 7 where we reflect on the implications for policy) and clearly indicates where we have done this.

To help ensure the report accurately reflects the views of those who took part we sent out a draft of the executive summary to all participants three weeks after the dialogue sessions and invited them to comment. Participants were asked whether they thought the executive summary accurately reflected the discussions during the Dialogue, if they agreed with the recommendations and whether they had changed their views on anything since the Dialogue. The nine participants who provided feedback broadly found the executive summary to be reflective of the Dialogue and agreed with the recommendations, with little change in the views they expressed during the Dialogue sessions. We have noted in the report where participants particularly agreed with findings or where they challenged our conclusions.

# 2. The homes we have: experiences and perceptions

The Good Home Inquiry and Dialogue are fundamentally concerned with how to reduce the number of people who experience the negative consequences of living in poor-quality homes. All those who took part in the Dialogue had experienced problems with their homes, and this chapter reflects what we heard from them about their homes, the problems they faced, and the challenges they faced. One of the most important things we found was that the number and severity of problems with someone's home didn't always influence how satisfied they were with living there.

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## 2.1 How people see their homes

### 2.1.1. How satisfied are participants with their homes?

Previous research has shown that the majority of people in the UK say that they are satisfied with their homes, even when objectively they are in poor condition. To understand participants' perceptions of their own homes, and whether these perceptions changed during the process, we asked a series of polling questions at the beginning and end of the dialogue.

At the start of the dialogue most participants thought the issue of poor-quality housing was important, and around half (52%) thought it was very important. This increased to around three-quarters (73%) by the end of the dialogue as participants became more informed about the scale of the issue. However, as we found through the dialogue, this increased awareness on its own won't necessarily increase the likelihood of participants making home improvements and repairs in the future.

## 2. The homes we have: experiences and perceptions

Around two-thirds of participants felt that the issue was personally relevant or very relevant to them, and this proportion didn't change significantly during the dialogue, going from 82% in session one to 79% in session three. This reflects a common theme throughout the dialogue of participants downplaying the severity of issues in their own homes, even as they described them.

All participants in the dialogue were recruited because they were experiencing issues in their homes that would qualify them as 'poor-quality' in an expert assessment. However, we found that in the first session one third (32%) said they were satisfied or very satisfied with the condition of their homes, and this proportion actually increased over the dialogue (47% in session 3).

### How satisfied are you with the condition of your home?

- showing the extent of agreement with this statement over the sessions

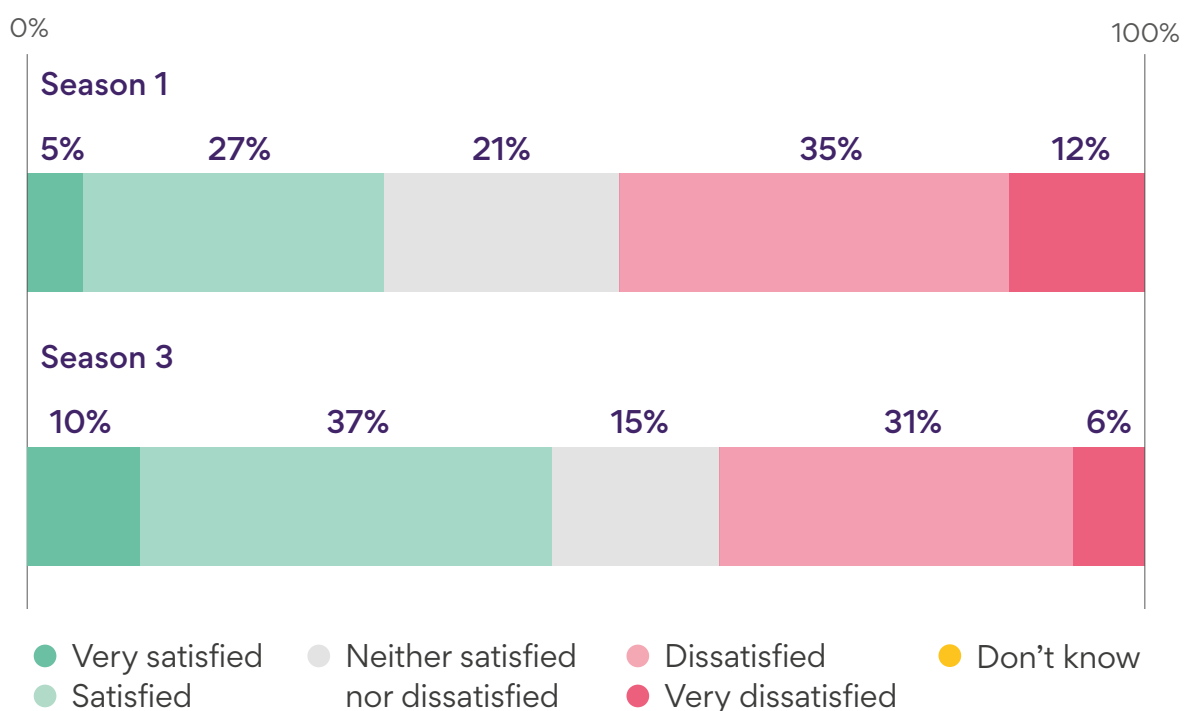


Figure 1 - Base: All poll respondents in session 1 (n=82), All poll respondents in session 3 (n=78)

As we explore in the following sections, participants could identify issues in their homes, but only saw them as 'serious' in the most urgent cases e.g., issues that were life threatening or severely impacted their ability to conduct day to day activities. In contrast participants were often accepting of problems with long term consequences.

## 2.2 What are the problems participants experience in their homes?

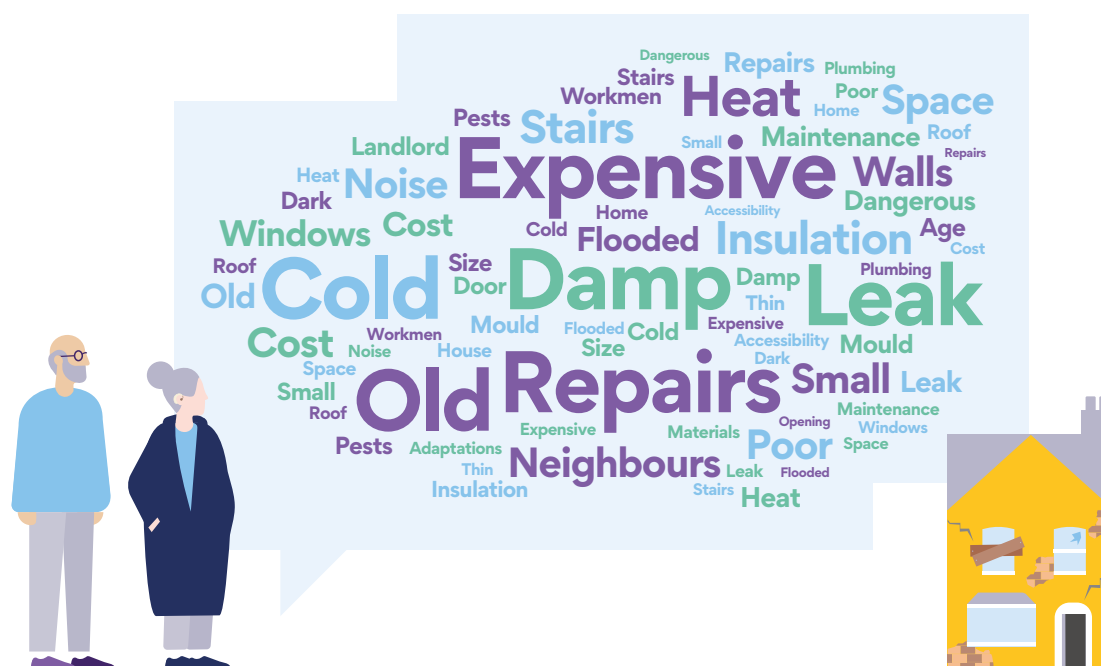


Figure 2 - What challenges do people experience in their home?

The problems participants described in their homes were consistent with other research on the topic, including a recent Ipsos MORI survey (2021) with a representative sample of the public in the UK. Both renters and homeowners described leaks, damp, poor ventilation, poor insulation, inaccessibility (e.g., steep stairs, lack of railings on stairs, narrow doorways), lack of space, pests, difficulties maintaining outdoor spaces and fixtures, and overall disrepair. You can read more about participants experiences of problems in their homes in the [appendices](#) of this report.

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### 2.3 What improvements are necessary, and which are nice-to-haves?

As we found in the polling questions, participants often described issues with their homes that experts would view as hazards, but still felt satisfied with their homes overall. We found that there was significant variation in which issues were judged by participants to be a “problem” – linked to levels of motivation to fix them. Where issues are felt to be less acute or disruptive (or to have a less immediately obvious impact on health), participants often feel a strong sense of inertia that prevents them from initiating changes, in addition to the practical barriers they face e.g., finance.

Most participants were able to articulate specific renovations they would like to conduct within their homes, consistent with survey findings that 66% of the general public in England identify home renovations as a priority (Ipsos Mori, 2021). However, in our poll, only 16% of dialogue participants felt that they were able to make any repairs in their homes as needed, and this figure did not change significantly by session 3 (where 15% of participants agreed).

Many participants described living with issues such as damp or limited accessibility in their homes for long periods of time and ‘getting used to’ living with them. These issues were often simultaneously viewed as both a ‘nuisance’ and ‘the norm’. Participants often seemed to find it easier to accept these issues if they knew of others who had similar issues in their homes, further normalising them. However, some participants told us they felt embarrassed or uncomfortable having visitors in their homes (again consistent with Ipsos Mori 2021 survey findings, in which 31% of the general public felt they were embarrassed to have visitors come to their home due to home improvements which needed to be carried out). This disconnect between feeling issues are normal, and being embarrassed for others to see, suggests that participants may not actually be as accepting as they seem.

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**“I’ve got a chimney stack in the loft that’s held up by a wooden beam that leaks that’s basically threatening to fall on my head. The wooden beam will rot eventually. When that beam goes, the stack falls, potentially falling on my head when I’m asleep. That’s the main challenge. It’s just one of those worries that’s been there for so long that I’m used to it, I just live with it, eventually one day it will fall on my head.”**

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We also found, consistent with survey results, that participants were often more enthusiastic about home improvement work that really felt like an improvement, a new kitchen or bathroom suite for example, rather than a boiler or repair whose impact was less obvious.

# 3. The homes we want: what makes a good, healthy and sustainable home?

Having understood where participants currently live and the problems they face in their homes, we wanted to understand what they think makes a good home. We also wanted to understand whether thinking about the impact of homes on our health, or the natural environment, helped participants see the potential for improvements. We started by asking what makes a good home without any prompting, to find out what came to mind first. Next, we asked generally about the idea of a healthy, or a sustainable, home. We then gave participants some suggestions about how homes could be safer, healthier, and greener. We also included some of the ways in which technology could improve homes, to understand whether participants saw technology as an opportunity or a barrier to improving their home.

Healthy home prompts	Sustainable home prompts
<p>An open plan layout, wide doorways and a wheelchair accessible bathroom</p> <p>Smart sensor to detect such as temperature, humidity, damp and carbon monoxide</p> <p>Online advice about damp and how to fix it</p> <p>A nearby park for weekends with family</p> <p>Upgraded WiFi to keep in touch</p> <p>Converted downstairs study into a bedroom for easy access in later years</p>	<p>Walking distance to local amenities</p> <p>A smart meter to track energy spending and save money</p> <p>Better insulation for a warm, comfortable home that is energy efficient</p> <p>Changing a bathtub to a shower with a water efficient showerhead, with no step and grab rail</p> <p>Solar panels on rooftop</p>

Table 1 Prompts included in animated videos played for participants in workshop 2, to introduce potential aspects of a healthy and sustainable home(n=78)

### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.1 What makes a good home?



Figure 3 – Participants unprompted responses to the question: what makes a home a good place to live?

Participants told us that a good home should be safe, warm, accessible and attractive. They also told us that home should be a place for family, love and happiness, which may explain why so many of those living in poor-quality accommodation still say they are satisfied with their homes. When asked about healthy or sustainable homes, participants often thought of similar priorities like being warm, well insulated and with access to green spaces. Table 2 summarises key themes emerging from the discussion, where the themes are in italics they were considered important once suggested by the research team but weren't raised spontaneously.



### 3. The homes we want: what makes a good, healthy and sustainable home?

A good home is...	A healthy home is...	A sustainable home is...
Comfortably warm, with good ventilation	Warm in winter, cool in summer	Well insulated, with efficient heating
Close to green space, shared or private, to enjoy	One with green spaces, for mental wellbeing, not for exercise	Green, with room for nature
Connected, with good internet access	Equipped with the technology to keep in touch with friends and family	Using smart technology, like meters and controls, but only where this is useful

Table 2 Aspects of a good, healthy and sustainable home

#### 3.1.1. Warm, and cool, when you need it

Warm was often one of the first words participants said when asked what makes a good home, with many participants, particularly older people, identifying the cold as a major problem in their current home. Equally frustrating were homes that were hard to keep cool and lacked ventilation.

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**“I’ve been too hot because we’ve only got two windows that we can open. We can’t leave the doors open as you don’t know what’s going to come in.”**

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Warmth was also by far the most important feature of a healthy home according to participants and there was good awareness of the different aspects needed for adequate heating and cooling. Getting the level of warmth right mattered as much for general wellbeing as much as physical health. While heating didn’t come up spontaneously in the conversation around a sustainable home, when more effective insulation was suggested, it seemed sensible to participants. However, they were more motivated by the benefits to their health, comfort and finances than the environment. A barrier for many was the perceived cost of installing insulation, although often with little sense of how much it would be. This was common across sustainability measures, which were often assumed to be too expensive for ‘ordinary’ people.

### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.1.2. Connected, but not necessarily smart

In the good home discussion some participants also highlighted the need for good broadband access. This was the only technological feature raised spontaneously throughout the dialogue, with its importance for feeling connected highlighted by the pandemic. However, our suggested inclusion of broadband for a healthy home prompted surprise, with some participants not intuitively making the link to health. Once prompted, most agreed it was important to be able to keep in touch with people digitally, especially in light of the pandemic, while several explicitly made the link to mental health. However, some felt powerless to improve their internet connection due to poor infrastructure.

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**“Wi-Fi as well with keeping in touch. That’s all been proven in this pandemic. Especially living on my own, if it wasn’t for my friends and family, I would’ve gone mad.”**

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In the context of a sustainable home participants rarely raised technology other than renewable energy generation. However, in contrast to the perceived benefits of connectivity, participants were less receptive to the use of smart home technology. Most participants were aware of smart meters and many had one. But some participants were uncertain about their purpose or benefits and a few even saw them as controversial. Some had been under the impression that a meter would reduce their energy consumption and bills but hadn’t always found this to be the case. This led to uncertainty (and suspicion for some) about the purpose of smart meters, particularly as some felt there was a big ‘push’ to have them installed.

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**“I’m not convinced about smart meters, I want to know what they do for me, not for the company.”**

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When introduced to the idea of smart technology in the home, some participants agreed that an environmentally sustainable home could use technology to help improve energy efficiency and had heard of apps that control your heating and lighting. However, there were mixed feelings on this and it did not spark a lot of interest. Some could see value in it being more convenient to control various elements in their own homes, while others did not feel this would be necessary and perceived it to be expensive. On balance, participants felt technology had to meet a defined need, and were cautious about what options they saw as technology for its own sake.

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**“I’m not against [more technology], but don’t feel the need for it. I have a good WiFi connection and power supply, I don’t feel the need for more technology.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.1.3. Green space for mental wellbeing

Green space was a priority for many participants when choosing where to live. Some reported frequently using public green spaces, alone or with family (e.g., for exercise or for a family day out) particularly if they do not have access to a garden or other outdoor space. In the context of a healthy home, participants spontaneously mentioned the role of green space in mental health and wellbeing, particularly in the context of the pandemic. However, participants rarely talked about the physical benefits of exercising in green spaces, and even when prompted tended to focus on the wellbeing benefits.

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**“I think some sort of access to the outside, green space... That’s really important, especially with the last year and a bit... It’s definitely connected to health, being able to have fresh air and having access to trees and plants for mental health.”**

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Green spaces were also spontaneously mentioned by some as important for a sustainable home due to their positive impact on the environment. Ways for gardens to have an even more positive impact on the environment were also mentioned, such as growing your own produce and minimising water usage. However, participants accepted that it was rarely possible to add a garden to an existing property and this was a lower concern for achieving a good home than, for example, warmth.

### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.2 What makes a healthy home?

At the start of the first dialogue session, the majority (84%) of participants answering a poll question told us they felt knowledgeable about how poor-quality housing impacts health. At the start of the third dialogue session, a similar majority (81%) said they felt more knowledgeable about this, suggesting that they had added to their knowledge, or potentially overestimated it at the outset. Health was raised spontaneously as an important aspect of a good home, driven by participants feeling it has obvious consequences for their lives.

**How far do you agree or disagree with the following: I feel knowledgeable about how poor-quality housing impacts health**

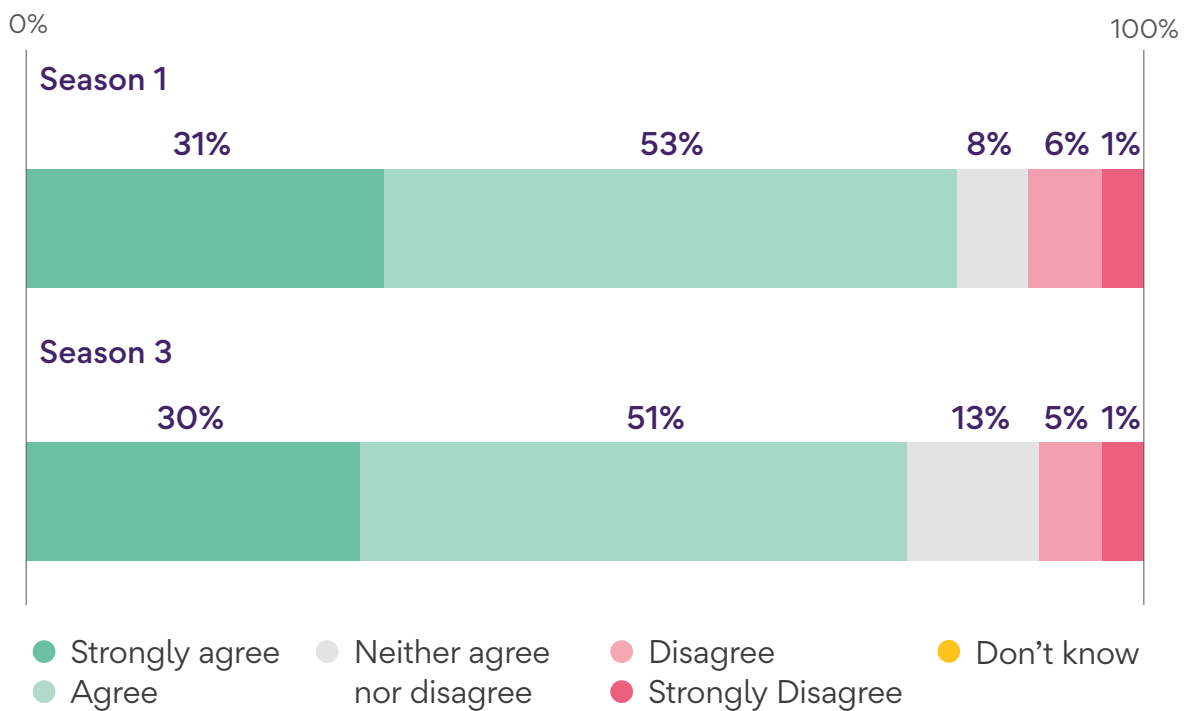


Figure 4 - Base: All poll respondents in session 1 (n=83), All poll respondents in session 3 (n=77)

### 3. The homes we want: what makes a good, healthy and sustainable home?

There was also a sense from some that the connection between the quality of homes and mental health had become even more important during the pandemic, with people spending more time in their homes.

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**“Working at home has put pressure on because you see your home 24/7. I see more problems every time I’m sitting around here now.”**

---

Participants could spontaneously build long lists of potential hazards in homes, while many could call up an especially evocative image of what an unhealthy home, understood as being filled with such hazards, would look like. This suggests participants initially conceive of the link between health and homes as consisting of direct and drastic health dangers, rather than thinking about potential health benefits, or thinking about more long-term health impacts a home might have. For example, when asked about what a healthy home looks like, participants initially spoke more about having sufficient heating that works, or a lack of trip hazards, damp or pests, rather than having an outdoor space or a good internet connection.

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**“I instantly think of what an adverse effect on my health [a poor-quality home] would have, like mould, infestation, damp, poor structure if you don’t have the mobility, trip hazards if you’re elderly.”**

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Throughout, participants were often very engaged and emotive in the discussion of negative impacts, particularly if they or their friends or family had experienced health issues as a result of their homes. These participants were also more likely to be knowledgeable about the negative impact homes can have on health, and more motivated to make changes. Reflecting this, participants told us they were much more likely to actually make changes when faced with a pressing health and safety issue. However, participants began to think more long-term after being exposed to ideas about accessible and adaptable features of homes.

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**“Mental health is a huge thing. I’ve been diagnosed bipolar three years ago. Because of the state of this house, it was making my condition really bad. Because of my disability we don’t really go out. You’re sitting in a messy house, there’s mould. The depression can get rid of all motivation.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

A number of participants did not link issues in their homes spontaneously with changes in their physical health, even when they were describing issues that seemed to an observer to be related. Participants were unlikely to identify their homes as the cause of any health problems, although some did mention conditions that they felt had been exacerbated by issues within their homes. Even in these cases participants were more likely to talk about the health of others (e.g., children or a spouse) rather than themselves, suggesting a reticence to talk about, or a failure to recognise, long term or gradual impacts that homes were having on their own wellbeing.

We found that there was strong overlap between the idea of a good home and a healthy home throughout the dialogue, both spontaneously and when prompted. People understand and are motivated by the health benefits of improving housing, although this is not always sufficient to overcome the other barriers to taking action in their homes.

#### 3.2.1. A home free from hazards

Safety inside the home was top-of-mind for participants when thinking about what makes a good home. Participants thought that homes should be safe for the inhabitants to use and free of hazards. If there were structural hazards (e.g., unstable flooring) then their home was likely to feel unsafe and uncomfortable.

When considering the idea of a healthy home, safety inside the home continued to be paramount. Participants listed a variety of safety hazards that a healthy home would be free from such as damp/mould, fire hazards, and pests. Several also talked about a home being secure from crime, for example with windows and doors with strong locks. Safety and security related both to physical and mental health for participants.

When prompted with the idea of an all-in-one smart sensor (monitoring temperature and damp) in the video, many participants found this appealing. Many hadn't heard of this before, and the idea generated the most interest of all technological interventions. It was felt to be a reasonably attainable feature and useful for keeping a home healthy. However, some were concerned that the greater issue was solving a problem (for all of the reasons explored in this report) rather than simply detecting it. Some suggested encouraging the installation of smart sensors in homes through government or local council support or using it as a selling point for properties.

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**“My son has asthma, so [the smart sensor] would be quite a good use of technology. Wasn't aware that you could have kit like that.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.2.2. A safe and welcoming environment

Alongside safety in the home, participants described safe neighbourhoods and surroundings as part of a good home. Participants told us it was important to feel safe near their homes, for example walking home in the evening or feeling secure with their children playing outdoors. Some participants felt more comfortable in their local area if they had a peaceful relationship with their neighbours as this meant they felt more connected to the local community.

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**“Warm, a sense of feeling safe. Clean, no pests. A place where you feel physically and mentally well... For example, if you had terrible neighbours, a lot of noise nuisance or your home wasn’t an oasis of calm. I’ve had that before and it made me feel mentally unwell. Made me feel my home wasn’t mine.”**

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Thinking beyond the safety of their neighbourhoods, participants also described a welcoming environment and community as contributing to a good home. Consistently across rural and urban areas, participants described mixed feelings on whether there was a sense of community in their local area and how important this was to their choice of location. Some described the importance of being able to get involved with local groups, including online community groups, children’s play groups or Neighbourhood Watch, while others preferred not to engage in community activities.

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**“I don’t really feel a sense of community in my area and I am not a part of it. I tend to keep to myself and this area appears to not be that way.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.2.3. Cleanliness in the home

Participants spontaneously discussed cleanliness as an important part of a good home. Participants with experiences of all kinds of rented accommodation were particularly likely to discuss this, sharing experiences of moving into a property that was not as clean as they would have liked it (e.g. dirty floors or pests). There was empathy expressed for individuals whose landlords were unwilling to support improvements in this area. Beyond the focus on rented accommodation, participants generally felt that everyone should be able to live in a clean environment.

Cleanliness was also likely to be spontaneously discussed in relation to a healthy home, with many participants linking cleanliness to a hazard-free home as discussed above. For example, a clean house would not have damp/mould or pests. Additionally, it would look tidy and 'presentable'. Numerous participants considered the cleanliness of a home particularly important for mental health and feeling happy and comfortable in your environment.

#### 3.2.4. A spacious and private home

Participants spontaneously brought up space in their homes when discussing what makes a good home. Sufficient interior space for activities in the home, to spend time with loved ones (especially if there are children in the home) or simply to store belongings was a coveted feature of a good home. While many chose their home with their current rather than future needs in mind, some participants anticipated moving to a new home as the size of their family increased or decreased. Some of those who felt they had a lack of space in their current homes, and were unable to move to a new property, described home improvements to try and make better use of available space in the home.

In the context of a healthy home, participants spoke about the need for enough space in the home so as to not feel 'cramped', often reflecting on having spent more time at home during the pandemic. Participants also spoke about the need for privacy, both from others in the home and from neighbours. This was seen as particularly important for mental health.

#### 3.2.5. Accessible and easy to access

Accessibility was most likely to be mentioned as an important feature of a good home by older participants or those with long-term health conditions or disabilities.



### 3. The homes we want: what makes a good, healthy and sustainable home?

Being able to navigate internal and external spaces of their properties (e.g. stairs or narrow hallways) was seen as something which became increasingly difficult with age or as conditions worsened. Accessing baths and showers was a problem for some, with accessible bathrooms rare, except for those renting specialist properties. Accessibility to navigate and use all parts of the home was strongly associated with feeling independent.

These same participants were also likely to spontaneously discuss accessibility of their homes in the context of a healthy home. In addition, several participants without current accessibility needs spoke of wanting to proactively adapt their homes to meet their future needs, discussing improvements such as level access and walk-in showers. These participants tended to have experience of having to consider accessibility in the home due to helping to care for older parents or relatives in their homes and learning of the challenges of certain features in the home as you get older. A small minority, particularly older participants, would consider looking for a home with certain accessible features if purchasing a new property in the near future.

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**“For me a [problematic] feature today because of my age and vulnerability is stairs... It would be nice to pick up the first floor and bunk it next to the ground floor so it’s a bungalow.”**

---

While few participants who weren’t already experiencing difficulties with access in their homes mentioned accessibility and adaptability of the home spontaneously, this generated high levels of interest when prompted via the healthy homes video. Many participants had not considered features that might relate to accessibility and adaptability before the dialogue, such as converting rooms and open plan layouts. The features were seen as useful in principle but, for those who didn’t currently have pressing accessibility needs, not a priority in their homes. As these features were seen to require significant, expensive, and often structural, changes, participants found it difficult to imagine implementing such changes themselves, unless they became urgently needed. Instead, participants saw new builds as the opportunity for others to build in these features from the very beginning and normalise them for those who don’t need them yet.

However, some, primarily homeowners, felt the idea of getting to stay in their homes for longer might be sufficiently motivating to get them to make adaptations when they became needed.

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**“I have looked after [the older generation] and I’ve seen that you have to make these alterations. If you need a stair lift, you can get a stair lift. But you have to buy them. It’s a heck of a job, unless you are on benefits, to get anything off the council.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.2.6. A home you are happy to live in

Homes are where participants spend large quantities of time, whether alone or hosting, and throughout the dialogue participants expressed the importance of being proud of their homes. A good home was seen as one you could feel confident welcoming others into. Participants who felt embarrassed by their homes often described being reluctant to have guests and feeling as though they needed to apologise for improvements they hadn't yet made. While an attractive and comfortable home was felt to be important, participants acknowledged that finances and home tenure can impact the capabilities and willingness of an individual to invest in the interior of a property.

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**“I think it’s a huge division in society. You get people with £500 wallpaper and people not being able to get rid of damp. It must be so difficult. I think its terrible people have to live with mould, damp, rats. I feel so privileged when I think about it.”**

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When considering a healthy home, few participants spontaneously mentioned aesthetics. However, when prompted by the video, several participants mentioned natural light in the home as important not only for a pleasant look and feel of a home, but also for mental health. Other aspects of aesthetically pleasing homes were felt to be ‘nice-to-have’ improvements rather than priorities when improving the home.

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# 1 in 2

Around half of those homes are lived in by someone over 55



### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.2.7. Role of technology in creating a healthy home

The link between technology and improving health was not immediately clear to participants (in contrast to the link between technology and improving environmental sustainability below). Given participants tended to focus on immediate hazards, few mentioned technology spontaneously when talking about health and homes. When technology was raised, often what came to mind for participants were smart features like remote-controlled blinds, and apps that control elements of your home. Such features do not feel strongly connected to health, are not seen as very useful. Participants assumed they would be expensive, which makes it seem more of a ‘nice to have’ than an essential improvement to the home. In addition, for some participants, technological features are seen as requiring a certain level of being ‘tech savvy’. This raises concerns about how practical their use would be and makes such technologies less appealing for those less confident in their technological capabilities.

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**“You can have apps on your phone to switch the heating on... I know you can switch lights on. There are lots of things available, but you have to be reasonably computer savvy, and as you get older you might be less likely.”**

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However, once prompted with smart sensors and WiFi in the healthy home prompt, there was more interest and openness to the potential for technology to contribute to health and wellbeing. Given that health is a strong motivator for participants and these specific examples are seen as potentially requiring less technical skill and are therefore more practical, participants expressed a willingness to make use of these new technologies.

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### 3.3 What makes an environmentally sustainable home?

As well as affecting our health, our homes and the way we live in them affects the environment, something that is increasingly important in the context of net zero targets. Improving the quality of homes is an opportunity to improve their environmental sustainability. However, environmental sustainability was brought up by only a handful of participants who had strong existing views and considered it in all areas of their lives. Most discussion about environmental sustainability and homes came only after prompting, suggesting that (in contrast to health) this is not a top-of-mind issue for participants. Once the topic had been raised however, participants went on to refer to it in the discussion of policy solutions, suggesting that they had accepted that environmental sustainability should be part of a good home.

For most participants, environmental sustainability of homes is seen as an important issue in the abstract, but not a priority for them personally. Although in theory participants tell us they understand that homes can have an impact on the environment, many do not have a clear understanding of exactly how. Participants also struggled to see how addressing sustainability would improve their homes and lives in a direct way (unless there were financial incentives). Some did not feel that small changes in their homes could make a significant impact on as large scale a problem as climate change, further reducing the perceived importance of these changes for them personally. Finally, participants tend to assume sustainability interventions are large-scale and expensive and therefore out of reach for them, and people like them (although without much interrogation of actual costs, and regardless of their personal circumstances, suggesting this is not a well evidenced perception).

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**“I think about the environment in terms of recycling, but not in terms of my home and what is in my home. It doesn’t cross my mind.”**

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Given it is seen as a low priority personally, participants were rarely motivated to make home improvements by environmental sustainability alone. Given the benefits are seen as long-term and societal, rather than immediate and individual, participants often felt strongly that interventions should be funded by government rather than by individuals.

### 3. The homes we want: what makes a good, healthy and sustainable home?

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**“The government should be responsible, as it’s going to help the whole environment.”**

---

Initially, participants tend to assume sustainability interventions are large-scale and related to more innovative future-facing technology which drives a perception they are expensive and therefore out of reach. This further contributes to the sense that these changes are a government responsibility, due to its various environmental policy commitments, ability to provide funding, and power to set standards for new homes. As with healthy homes, large or structural interventions (such as around energy efficiency) were seen to be more appropriate for new builds, rather than for participants’ own homes.

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**“Making old homes sustainable isn’t so easy, especially when you live in a city with Victorian plumbing. Lots and lots of cost implications there.”**

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Unlike the healthy home, where there was significant overlap with the aspects of a good home, few aspects of a sustainable home were raised spontaneously in early discussions.

#### **3.3.1. A home that will last**

Throughout the dialogue, participants spoke of a good home as one that was well maintained. This was deemed important if a home was to be enjoyable to live in both now and in the future. While new build and older homes were felt to require different levels of maintenance, participants felt it was important that all homes, regardless of their age, are well maintained. However, participants did not always feel that the responsible party (e.g., landlords or tradespeople) completed maintenance projects to the standard they expected or that they had the correct information to do the maintenance themselves.

In the context of sustainable homes, a sustainable home is perceived as one that is built with longevity in mind and is not in need of a significant number of repairs. While this was appealing to participants, it was often conceived of as something that needs to be implemented from the beginning when a new home is built, or something that will require significant changes, which many participants did not feel in a position to make. This meant that durability often felt out of reach for participants in their own homes, and instead was imagined in the context of new builds.

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**“[An environmentally sustainable home is] a house you move in that doesn’t need major repairs.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.3.2. A well-connected home

When considering a good home, participants also considered the practical considerations of where their home was located. Good transport links were seen as important to reduce reliance on private vehicles, particularly among those who lived in urban or suburban areas and relied on public transport to commute to and from work. This was seen as less realistic for most rural participants, who relied on private vehicles for transport in the absence of adequate public transport provision.

When prompted by the sustainable homes video, participants generally liked the idea of living within walking distance of amenities and therefore being able to cut down on their transport use. However, this wasn't seen as realistic for many, particularly those in rural areas who are reliant on cars.

#### 3.3.3. An energy efficient home

While unlikely to have been referenced in the context of a good home, energy efficiency was spontaneously raised in discussions of environmentally sustainable homes. Many participants suggested that a sustainable home would use energy from a renewable or sustainable source, for example ground source heat pumps or solar panels. The few participants who were aware of ground source heat pumps were supportive of this intervention, but for most it felt too expensive to implement themselves. Solar panels were also considered an 'ideal world' concept for a large proportion of participants, rather than realistic for their own homes. Several participants remarked on having previously looked into getting solar panels and finding them incompatible with the structure of their home, prohibitively expensive for homeowners or impossible to coordinate with other tenants, landlords or local authorities for renters.

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**“When I think about sustainable homes, I think of homes that produce their own energy. They are energy efficient, to do so they have to have good insulation.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

When prompted, participants engaged in discussion and debate around whether energy efficient improvements to homes, and solar panels in particular, would really save money in the long run, with views on this differing. Some spoke of their own experiences of solar panels saving them money, which changed perceptions of other participants in discussion. Others spoke about experiences of family and friends or things they had read about solar panels, including both positive and negative views. Financial incentives were the key motivation to install solar panels for most, with any environmental benefits a bonus. Another concern in installing renewable energy sources was about control over their property, with most renters or people living in shared buildings feeling unable to install these features even if they wanted to. As a result, and similar to other structural interventions, some saw improvements to make homes more energy efficient as more appropriate for new builds.

#### 3.3.4. A water-efficient home

Prompted by the environmentally sustainable homes video, many participants described steps they had already taken to improve their water efficiency such as installing water meters, reusing water, and not letting taps run. These measures were felt to be more attainable than the improvements described above on energy efficiency.

While cutting water waste appears to be a well acknowledged area of environmental sustainability, participants still primarily focused on the financial incentives to do so. Participants described cutting down their water bills as the main motivation for any water efficient improvements already implemented, with environmental benefits being a secondary (if positive) benefit.

When prompted by the video, several participants were interested in hearing more information about ideas such as water efficient showerheads. However, some still had concerns about upfront costs for installing bigger water efficient interventions and the effectiveness of these interventions in reducing their bills in the short and long-term.

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**“I was interested in the shower and the shower head... definitely something I would consider if I would use less water and my water bills would be cheaper.”**

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### 3. The homes we want: what makes a good, healthy and sustainable home?

#### 3.3.5. Waste not, want not

Participants were likely to discuss issues of waste when considering an environmentally sustainable home. Good insulation (so as not to minimise heat loss) and lack of leaks (so as not to waste water) were seen as particularly important in this endeavour and were also frequently mentioned when speaking about a healthy home. However, as above, these features were considered primarily through the lens of how they might save participants' money, as opposed to being motivated by efforts to make the home more environmentally friendly.

Some participants also spontaneously mentioned using sustainable building materials, both for new builds and ongoing repairs. While participants liked this idea, few felt they would choose sustainable building materials over standard materials if they were more expensive.

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**“I bought recycled wood for our kitchen shelves, and that was really good for the environment... They were cheaper. It was more about the cost for us. We wouldn't have done it if it was more expensive.”**

---

#### 3.3.6. The role of technology in creating an environmentally sustainable home

Participants understood clearly how technology might improve environmental sustainability in a home (in contrast to health), as many top-of-mind sustainable improvements relate explicitly to technology around, for example, energy, heating/cooling and water.

However, this association wasn't always a positive. Using new technologies to improve environmental sustainability felt distant or out of reach for many participants. Some felt any technological solution would be expensive, inaccessible, or too 'futuristic' for them. This carried over to their perception of sustainability measures, which they assumed would be similarly difficult to implement. For others, particularly older participants, technology solutions felt like an inconvenience to research and install and could even feel intimidating. As a result, these participants were sometimes less open to environmentally sustainable options in their home when they were technologically focused.



# 4. How do we get there: changing systems and policy

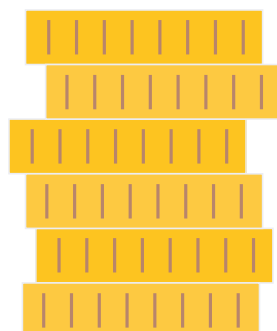
As part of the Good Home Inquiry, the UK Collaborative Centre for Housing Evidence (CaCHE) produced a review of housing policy and made recommendations about what could be most effective. In order to explore how informed participants felt about these policy solutions, participants considered five example policies or schemes which exemplified different approaches to solving the issue of poor-quality housing with the help of invited housing experts. This section of the report covers participants' specific reactions to these policy solutions, overarching principles which emerged, and participants' own preferred solutions, developed at the end of the dialogue in collaboration with specialists.

You can see the full versions of the policy solutions presented to participants in [Appendix 2](#). Each participant received a paper copy, as well as hearing presentations from expert speakers.

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## 1/3

of 'non-decent' homes  
could be repaired  
for less than £1000



## 4. How do we get there: changing systems and policy

### 4.1 Participant views on policy solutions

This section discusses participants' views on the five policy solutions they were shown during the dialogue. These were presented to participants by housing experts in the first session of the dialogue and revisited in the final session. Participants were encouraged to explore each solution, any questions or concerns they had and how relevant they felt each solution was to their circumstances. The housing experts took part in the discussions so that participants could develop an informed and considered view of the policies and their potential impacts.

#### 4.1.1. The Safe Homes Regulation



##### Problem:

Many homes in England are of poor-quality, causing health problems for the residents.

##### Potential Solution:

Introduce a legal requirement for all homes in England to be free of major hazards before they can be sold or rented.

This would be a **national** solution, and it involves **pushing** people to change their behaviour.

There were mixed levels of initial support for the idea of more stringent regulation, with participants generally regarding it as good for renters and less good for homeowners. The idea of a minimum standard of safety was felt to be sensible and renters were particularly enthusiastic about the idea that regulation could be enforced against private landlords and housing associations. However, some participants felt this policy would be too burdensome for homeowners (or renters aspiring to get on the property ladder) and unduly limit the housing market.

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**“It can be a minefield really. I think it’s great in principle, especially in rented properties to get landlords to get their act together. I think with homeowners, some people want to be able to do it slowly or as they can, so it would be harder to implement in this case.”**

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While positive about the need for regulation, participants were unsure about how this policy would be enforced and many of their questions to experts focussed on this. There were also questions about whether people would be allowed to choose who would undertake any necessary repairs, and how tradespeople to administer any necessary repairs might be chosen. This was particularly pressing for participants who had had previous negative experiences with tradespeople.

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**“Who will the regulator be, will they be part of the government? Will they have impartiality, will they have a vested interest in the housing market?”**

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Even after expert responses, scepticism about how any new regulation would be enforced and by whom, and whether there would be enough qualified inspectors and tradespeople to administer it, tended to remain. Participants also asked experts questions about whether this approach would overcome the barriers to improving their home in their circumstances, for example whether upon failing an inspection they would be given advice about how to address problems.

When it came to the question of who would pay for this policy, there was an assumption that repairs needed to bring homes up to standard would be paid for by homeowners, private landlords and social housing providers. Questions were raised by a few participants about whether grants would be available to low-income homeowners who couldn’t afford to make repairs to bring their homes up to the minimum standard. As discussed elsewhere there was frequent concern about the challenges for low-income homeowners.

#### 4. How do we get there: changing systems and policy

Throughout the dialogue, participants could see clear benefits for renters, if regulation was accompanied by strong enforcement to protect tenants from private landlords/housing associations who provide low standard accommodation. This solution was also seen as helping to protect buyers from inadvertently purchasing homes with hazards.

As the dialogue went on, participant concerns about the burdens of this policy on homeowners grew. Some homeowners expressed concerns that their own homes wouldn't meet the standard, meaning that they would not have been able to purchase their house if this regulation was in force. They felt that buyers should be allowed to choose to purchase poorer quality, 'fixer upper' homes, as long as they were aware of the problems, which a surveyor would inform them of. There were also concerns that homeowners would not be able to sell in the future if they could not afford repairs as financial barriers would remain in place for many homeowners. The negative impact on renters was also raised by a few participants, who worried that this regulation could price out renters who already struggle with the high cost of private renting if landlords passed on the cost of improvements. Despite this, participants remained broadly supportive of this policy in the context of the rental market.

---

**“If people couldn't sell their house and they couldn't afford to do the jobs they'd be stuck. As long as people are informed that these things need doing, that could be taken into consideration when someone's buying the house. It seems that some people may be stuck in a trap when they can't sell their house because they can't afford to do the repairs.”**

---

### 4.1.2. The Housing Quality Investment Fund



#### **Problem:**

In some areas of the country, high numbers of homes are in very poor condition.

#### **Potential Solution:**

A national fund to pay for housing improvements in targeted areas, based on the housing conditions in that area.

This would be a **national** solution, and it involves **pushing** people to change their behaviour.

There were high levels of initial support for this policy, with many participants welcoming increased access to funding for home improvements. However, some participants expressed doubts about whether the fund would reach those who needed it most.

Participants were enthusiastic about homeowners who could not afford to improve their homes being able to access this fund and thought they would benefit greatly from this policy by providing them with the opportunity to improve their homes. Participants also thought that renters could benefit from their landlords or social housing providers accessing the fund and improving their housing. Participants tended to think of this option in terms of how they could benefit from it, rather than how it could be used to improve the quality of homes generally.

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**“It would take some of the worry and financial burden away and allow me to make improvements quickly.”**

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#### 4. How do we get there: changing systems and policy

As the dialogue progressed participants began to raise more concerns and questions about the policy. Some participants were asked experts how what would happen to help people missing out on the fund due to their home not being in a qualifying area. Participants also asked experts about how areas would be chosen for targeting, with some expressing scepticism that the right areas would be chosen by politicians.

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**“In rural areas you could have a street with million-pound homes but you could also have a home with a very vulnerable occupier in, so it doesn’t target everybody.”**

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Few participants explicitly mentioned concerns about homeowners who didn’t need the fund unjustly getting access to it because of the area they lived in. Those who did mention the potential for misuse of funds talked loosely about money “not going to the right people” or that the money would be “siphoned off”. Some participants asked experts whether access should be means tested, with many supporting that. However, as discussed elsewhere in the report, there was some debate about whether the value of a home should be considered part of the assets of a homeowner, or just their income.

A few participants were opposed to landlords accessing the fund, either because of concerns about them getting free upgrades to their property or because they had questions about how enforcement could prevent them accessing the funds to spend on something else. As described in chapter 3, there was a tendency for participants to focus strongly on changes in property value as the key benefit of improvements, and to undervalue the experience of the resident. Despite the concerns raised, participants tended to continue to support the idea of the fund in general, considering it as something they would benefit from accessing to improve their own homes.

### 4.1.3. The Local Good Homes Hub



#### **Problem:**

Often people know there is a problem in their home, but don't know where or how to start to address it.

#### **Potential Solution:**

An expanded local service that can provide information on repairing your home, advice on accessing tradespeople and funding for repairs and improvements.

This would be a **local** solution, and it involves **providing information** to help change behaviour.

There was strong initial support for this solution among participants, who welcomed the opportunity to access information and advice on a local level. There seemed to be an assumption that this would be a free service for users, although there was some awareness that this could involve increased taxation.

Participants felt they would strongly benefit from advice on how to go about and fund general home improvements/upkeep, and also saw this policy as complementing the other four policy solutions by providing access to information on them.

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**“This would be very helpful to me. It would tell me what I could do, how to pay for it, if the tradesmen are qualified, and about funding.”**

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#### 4. How do we get there: changing systems and policy

Participants' desire for the hub to be local in particular was due to a perceived need for advice on trustworthy and good value local tradespeople, which participants thought the hub would provide. The information provided by the hub was seen as being particularly relevant for homeowners as they were seen as more responsible for the upkeep of their homes than tenants.

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**“If they had recommended providers and installers and that’s checked out and approved. That would make me feel safer in my choices.”**

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Participants tended to assume funding for hubs would be given by the central government to local governments, and some asked the experts to confirm this would be the case. Even after consulting with the experts, participants tended not to engage in the details and more complex questions about how hubs might be funded (e.g. through taxes) but continued to operate under the assumption that central government would hold the core responsibility.

Generally, participants had few concerns about this policy and support for it remained high throughout the discussions. A few participants raised issues about independence or transparency, asking experts how the hub would select a list of trusted tradespeople. This reflected participants' emphasis on the need to trust that tradespeople would conduct high quality work. Additionally, given the assumption this service would be free, there was some concern among participants when the prospect of having to pay for the service was raised by experts, with some participants being less supportive of a service they had to pay for.



### 4.1.4. Green Loan



#### **Problem:**

While making your home more environmentally friendly has cost-saving benefits in the long term, it requires investment up front.

#### **Potential Solution:**

A low-interest loan from their bank for homeowners to fund environmentally friendly improvements to their homes.

This would be an **individual** solution, and it involves **encouraging** people to change their behaviour.

There were low levels of initial support for this solution among renters and homeowners, with many participants completely opposed to borrowing to improve their homes, although a few participants said they would like to use the loan to improve their homes. On top of the general resistance to loans among participants, renters did not consider this policy option to be relevant to them due to their limited control over the properties they live in.

Homeowners who supported this solution thought it would benefit them by improving energy efficiency and lowering costs over time, with a few also motivated by the idea of helping the environment. Others thought they may be able to use the fund to help with necessary repairs to their home.

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**“I think about solar panels and how you can cut costs in relation to energy bills, but you also contribute to the climate as well.”**

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However, some participants expressed scepticism that they would actually save money from increased energy efficiency or felt that it would take so long to see the savings that it would not be worth the initial outlay. A few felt that they would need more evidence of the potential savings to be persuaded to take up this option, with participants asking more questions about evidence of the benefits of environmentally sustainable improvements towards the end of the dialogue.

#### 4. How do we get there: changing systems and policy

Most participants were resistant to the idea of taking on any debt to fund home improvements, even after discussing it with experts. It was particularly felt that older people would be unlikely to want to take on more debt after they had paid off their mortgage. Participants questioned whether they would be able to afford loan payments, and some asked whether they would even be eligible for a loan due to being on a pension or a low income. Many also had a general opposition to getting into debt, and a few commented that they wouldn't want to be in debt "just" to improve their home.

However, a few participants were more positive towards paying low interest rates over a long timeframe or raised the possibility of using the student loan model. The question of interest rates came up much more towards the end of the dialogue, with participants asking experts what "low" interest rates meant or raising the possibility of no interest rates. A few participants also wanted assurances that the loan would be flexible, for example if they ended up becoming unemployed and unable to make repayments.

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#### **"Everybody's got to go green, but who wants to start taking loans out?"**

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Tenants who wanted to have more environmentally friendly homes expressed scepticism that their landlords/housing associations would take up this solution. A few participants were also concerned that the money would be misused by recipients rather than being used for environmentally friendly home improvements, raising the question of enforcement again.

Participants often felt that improvements to make their home more environmentally sustainable were a luxury rather than a necessity, which increased their resistance to the loan. By the end of the dialogue this had led to some participants seeing this solution as the government's responsibility, tying it in with the government's green agenda and arguing that the government should therefore pay for green home improvements, rather than asking citizens to take on debt. By the end of the dialogue, support for this policy option remained low among participants, despite the discussions on low interest rates.

#### 4.1.5. Home MOT



##### **Problem:**

People may not be aware of what needs to be repaired in their home, or what could be improved.

##### **Potential Solution:**

A service that homeowners or renters could access where a qualified professional would assess the quality of the home and make recommendations for how it could be improved.

This would be an **individual** solution, and it involves **encouraging** people to change their behaviour.

There was strong initial support for this among participants. Participants, especially renters themselves, felt that renters in particular would benefit from this policy as they would have independent proof that their housing was not at a good standard which could be used to force their landlords or social housing providers to improve their living conditions.

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**“I think if there can be something like that in place it will definitely help especially with housing association homes and the homes being rented out by landlords. They’d be able to keep them up to standard through that.”**

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A few participants also thought that people buying houses/prospective tenants could benefit from having more knowledge of the issues in the house before moving in. Some homeowners also thought they could benefit from knowing that their home was safe or how it could be improved.

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**“Finally, some hope for first time buyers, shows transparently what they’re getting into.”**

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#### 4. How do we get there: changing systems and policy

The benefits of the policy led participants to be generally keen to get the Home MOT if it was free for them. They had questions for experts about who might provide the service, and how independent it would be from companies with a vested interest in selling products or repairs. Some participants were also happy to pay low fees for this service, but some homeowners were concerned about the potential cost, as they were aware of the high fees charged by surveyors. It seemed to be assumed that tenants would not pay, with their landlords or the government taking on that responsibility.

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**“It would put your mind at rest, but it seems to be a bit of a waste of time.”**

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As with other policies, there were some questions about enforcement. Some participants thought this policy should be mandatory rather than optional, especially for rental accommodation, to ensure it was taken up. Participants also wanted to know whether landlords would be forced to fix the issues flagged during the inspection, as if they were not then there were concerns that tenants would not benefit from the policy.

As the dialogue continued, more concerns were raised by participants, although overall levels of support for the policy remained high by the end. A few homeowners felt this policy would be a waste of time or money as it would simply point out problems without solving them or tell them about problems they already knew about. A few asked experts whether they would be told about problems which they were unable to pay to fix, leaving them in a stressful situation. Participants therefore wanted some assurance that they might be provided with information on how to fix the problems raised in the Home MOT.

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### 4.2 Key tensions and trade-offs

Participants' deliberations on the policy options revealed tensions and trade-offs between different things that they valued as the discussions progressed. This section draws out some of those tensions in more detail.

#### Choice and control vs regulation and enforcement

Participants repeatedly called for strong regulation and enforcement of policies throughout the dialogue. Participants felt that government (particularly central government) has a fundamental responsibility to ensure that housing stock meets basic requirements for a good standard of living. There was a desire for clear minimum standards for the quality of homes with participants keen for there to be “accountability”, “enforcement” and “regulation” to maintain these, particularly in rented accommodation. There was also a heavy emphasis on the need for greater regulation of building work in the first place, as well as surveys and information provision when selling to ensure buyers don't inherit unknown problems. Some felt that problems had been caused, or exacerbated, by a relaxing of housing standards in recent years, which had affected the overall quality of housing.

Participants generally imagined central government would set these regulations and local government would enforce them, although a minority felt that the responsibility for implementing standards should not be passed on to local councils due to the variation in implementation that is likely to occur as policies are ‘farmed out’ locally.

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**“It starts with the government because as everywhere is getting more populated the quality of life is going to go down, it's never going to go up. It's going to get smaller and more expensive. It's pure economics.”**

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Concrete suggestions for what this enforcement would look like was less common, but penalties such as fines for those who did not comply (particularly for landlords) were suggested by some participants. There was a similar desire for regulation of policies involving grants due to participants' fears of misuse of funds.

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**“We need proper enforcement that are timebound with penalties, this will stop landlords from not fulfilling their duty.”**

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#### 4. How do we get there: changing systems and policy

Participants generally wanted to be made aware of the problems in their homes but were concerned about being forced to make specific repairs and changes – particularly if they were left without any information or advice on implementing and financing repairs. This tension was felt particularly strongly amongst homeowners.

Despite the strong desire for regulation and information, by the end of the dialogue a more nuanced view had emerged. Participants were not keen for standards to be enforced against homeowners and some expressed concerns that they would be forced to pay for improvements they could not afford or be unable to sell their homes as a result of regulation. There was a feeling that homeowners should have the choice of what improvements to make to their homes, with a few participants concerned that schemes would force them to do certain repairs or use certain tradespeople rather than allowing them control over their own home. Participants rarely thought of themselves as requiring the protection of regulation when purchasing a home, and instead focused on the limitations it would pose on them to operate in the housing market.

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#### **“You don’t want people telling you what to do in your house.”**

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Enforcement was therefore felt to be appropriate only for private landlords and social housing, to make these actors more accountable for maintaining their properties, including conducting repairs in a timely fashion. Again, the trope of the ‘rogue landlord’ was present, with participants emphatically feeling that landlords needed to be held to a certain standard and that many were likely to be missing that standard at present. This feeling was exacerbated by the perception that landlords already make substantial profit from renters, and it was assumed improvements would lead to further benefits for them e.g., increased rent. Most participants tended to think of private landlords as individuals or businesses that own a portfolio of property rather than a single investment, which contributes to the perception that they have the financial means to make improvements.

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**“The issue is the private landlords. there are no regulations on them. I want to see how many rogue landlords have been fined this year. minimal because the local authorities do not have the manpower to do it.”**

**“I think it’s also the accountability of the landlords and housing associations to do these things in the best possible time frame that’s acceptable to the residents. It’s not acceptable for these things to drag on for years and years without any punishment for them.”**

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#### **Unintended consequences: higher standards leading to higher costs**

The eagerness for strong regulation to protect tenants against landlords and social housing providers led to concerns for how landlords would pay for the improvements required by regulations. Generally, participants had a low regard for landlords and considered legal enforcement necessary to protect tenants from them. They also thought that landlords should take responsibility for changes to their properties.

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**“As someone who has been a tenant their entire life, I know [landlords] have got the money to improve these properties. Why should it sit in their bank account?”**

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There was little detail provided by participants about how they thought landlords or social housing providers should finance repairs and improvements, beyond using the money they made from renting out the property. The element of profit in the sector led to a strong sense among participants that private landlords should not receive financial support to improve the quality of their properties even where these improvements were enforced. Any measure which would increase the value of the home as a financial asset was felt to be the sole responsibility of the landlord with the perception being that they could afford to pay for improvements themselves and would benefit from increased property values.

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**“I think they might see it as opportunity to get their house fixed and then it’s the tenant that is being made to pay for that.”**

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#### 4. How do we get there: changing systems and policy

At the same time, many participants asserted that urgent action was needed to address poor-quality rented housing and were concerned that higher standards could lead to landlords and social housing providers passing the costs on to the tenants by increasing rents. A few participants also suggested that landlords may sell their properties rather than deal with increased regulation. This concern was typically rooted in a belief that landlords would not accept a reduction in profits, rather than the more sympathetic view that some landlords might face the same challenges as other property owners in accessing capital funding to invest.

Another tension here was that while private renters discussed using home assessment services like the Home MOT to help raise issues and settle disputes with their landlords, responsibility to pay for these services was felt to be the landlords' duty. This is despite the recognition among participants that these services would likely raise issues which would then require further costs from landlords to make improvements, thus creating little motivation for landlords to proactively pay for these services. Social renters raised similar arguments, feeling it should be the responsibility of social housing services to pay for any assessment services and to then finance improvements raised by the service.

While homeowners and renters were strongly in favour of home assessment services, a few of them raised the issue of further unintended consequences of these services. Participants worried about the possibility of issues that they could not afford to resolve being brought to their attention, creating stressful scenarios.

##### **Means testing vs reluctance to pay**

When considering the responsibility of homeowners, participants felt strongly that those on low incomes, particularly older people, held a lower degree of responsibility. The majority of participants felt that owning a property should not be confused with having the means to fund improvements and were supportive of interventions to financially assist low-income homeowners. Participants rarely considered the value of a property as part of an individual's available wealth.



The attitude that those who can afford their own improvements should pay for them carried over beyond landlords, with many participants suggesting offering means-tested grants or prioritising other groups such as pensioners.

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**“Your home could be worth 2 million pounds but you don’t have access to those funds. I am paying to maintain it and keep it up to a standard and I’m doing it on a low income. I could get homeowner loans and the interest is astronomical but that’s another bill to pay and it’s not always that easy and that simple. It’s just not always viable. We’re treated the same way as landlords. Landlords own their home to make a profit. We just own our homes to keep a roof over our head.”**

**“If you can afford to pay, you ought to, if you don’t, you get some help.”**

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However, some participants were also keen for home improvements to be accessible more widely. For example, a few homeowners raised concerns that homeowners could be considered wealthy and therefore not eligible for grants, while not actually having the money to pay to keep up their home. Other participants also expressed concerns that they may not be eligible for certain schemes. As discussed above, this tension was rooted in a failure to consider the value of a property as part of the capital available to a homeowner, and a focus on income as the determinant of affordability.

The support for means testing or targeting support was also in tension with the low level of willingness to pay for interventions among participants. Throughout the sessions, participants preferred policy interventions which offered owner/occupiers a great deal of support, such as the provision of information and advice or assessment services. However, there was little sense from participants that they would be willing to pay for these support services. Participants were especially resistant to the idea of taking on loans to improve their homes. A few participants were happy to take on low or no interest loans, but the majority were very concerned at the idea of being in debt, especially older people.

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**“When the word loan came up most people turned off. It’s just getting money in that you can’t pay back.”**

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#### 4. How do we get there: changing systems and policy

Even participants who owned their own homes were very reluctant to discuss financing options, even where these seemed to be realistic options for the circumstances they described (for example those who owned a property outright and had identified improvements that would add to the value of the property). However, for many participants any kind of loan was not seen as a viable option, either because of assumptions about whether improvements would actually add value to their properties or because it is seen as inadvisable to take on debt, except in unavoidable circumstances.

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**“We talk about equity release, that comes at a price, and reduces value of your estate at your death.”**

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##### **If ‘they’ want it done, ‘they’ can pay**

One consequence of framing the dialogue in terms of a national problem e.g., the total number of poor-quality homes, was a tendency for participants to jump to national solutions, and funding. Participants had little conception of who should be financing these interventions, with homeowners usually landing on the government, both national and local, as the key actors responsible. This was particularly strong in the case of environmental improvements such as the Green Loan, where participants felt that if government was the main proponent of change, they should also provide funding. There was little recognition from participants that this funding might revert to them through taxation, or of the subtext that they should only take actions that have individual benefits.

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**“If it’s a government scheme that is implemented, then in fairness, the government should pay for it.”**

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### **Environmentally sustainable homes: Government is seen as responsible for environmental sustainability in homes due to its policy commitments**

While many were vague on the specifics, participants were largely aware that the UK government has a policy agenda relating to climate change. Some participants referenced the net zero emissions commitment and low emission zones as evidence of this. Therefore, when discussing environmental sustainability, participants sometimes assumed homes were a new target for national climate policy.

At the same time, the improvements required to make existing housing stock environmentally sustainable were seen as large, structural and expensive, with participants having trouble imagining smaller changes they could make to their homes. Participants found it hard to imagine making these changes to their homes without financial support. This coupled with a perceived lack of immediate benefits to them personally led to a lack of motivation and shifting responsibility to government.

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**“There doesn’t seem to be any help in sorting these problems out. I have an oil burner and would want support to replace it. I don’t mind making a contribution but this spins both ways, the government want us to go green urgently, there are all of the agreements out there, but how will it happen unless they support people in taking advantage of it?”**

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## 4. How do we get there: changing systems and policy

### **The disconnect between provision and take up of information and advice**

Participants overwhelmingly called for greater provision of information and advice in how to make home improvements, what to prioritise, how to access local and trusted tradespeople, and how to finance these improvements. This was felt to be relatively straightforward for local government to provide, with little recognition of the costs of setting up these resources.

Despite high levels of support for access to information and for the Local Good Homes Hub, the vast majority of participants had not taken up existing resources in the form of local Home Improvement Agencies in search for this information. While interest in Home Improvement Agencies and other resources grew throughout the dialogue, participants were unlikely to have proactively searched for information beforehand, pointing to a need to nurture owner/occupiers to seek out information in the first instance. This points to a disconnect between what participants in the abstract think is a sensible thing to do and what they will actually take up when these options are available to them. As a result, it is likely that the presence of information and advice would need to be accompanied by an awareness raising exercise to encourage individuals to use information provision services.

While a minority of homeowners felt they might be willing to pay for information and advice or assessment services, most wanted to know what they would receive in return. The idea of receiving solely information, advice or assessments of their homes was not felt to be a strong enough motivation, with participants wondering whether they would receive discounts on their home insurance or other household costs as a result, thus recouping the original cost they paid for the services.

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### 4.3 Ideal solutions

At the end of the final session participants were given the opportunity to develop and present their own policy solution to improve the quality of homes in the UK. In this section, we discuss the types of solutions that participants came up with. Participants did not often come up with new suggested solutions, preferring instead to combine parts of the five policy interventions previously tested or pick out certain aspects to them.

#### Grants and loans

In line with their general preference for improved funding of solutions, many participants put forward solutions involving the payments of grants by central and/or local government to home occupiers to fund improvements to the quality of their homes. Some wanted these grants to be means-tested or to preference certain groups such as pensioners or disabled people. Participants did not tend to provide suggestions about where this funding would come from, although a few did raise how the government was able to pay large sums of money to tackle the pandemic and therefore thought that if housing was given a similar priority these funding options could be feasible. A few participants also put forward the idea of affordable low interest loans from the government to fund improvements alongside grants, but it's important to note that this was in the context of strong resistance to homeowners taking on debt. There were also a few suggestions of other financial incentives such as reduced home insurance for passing a home MOT or benefits for implementing environmentally friendly solutions such tax rebates or perks from electricity companies.

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**“[There should be] funding from banks and government. Means tested – those earning the least get the most but still open to all... enable everyone to have housing of equal standards.”**

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#### Access to advice and information

Reflecting their desire for increased access to information, many participants suggested information provision schemes. Some participants specifically cited the Local Good Homes Hub as a one-stop shop for information on how to assess your home, how to find solutions to your problems, how to find out about funding options and trusted tradespeople would be accessed. A few proposed providing information through a national or local government website instead or as well. Some participants specifically focused on providing information about loans and grants rather than providing a broader range of information. A few participants also specified that their solution related to information on healthy or environmentally sustainable homes, such as the benefits of these or how to improve your home in this way and what schemes are available to do so.

#### 4. How do we get there: changing systems and policy

Participants often saw the Home MOT as a subset of this and felt it should be available as part of an expanded Hub portfolio, as described below. They also felt it was important that any kind of assessment service, like the MOT, was linked directly to advice and funding opportunities, to prevent the assessment itself contributing to the feelings of inertia and powerlessness which can prevent people from taking action in their homes.

##### **Combined solutions: via the Good Home Hub**

Participants often felt that the key to achieving widespread change was to introduce a range of schemes to suit different people. The Good Home Hub was seen as a good way of disseminating information about, or even administering, other schemes.

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**“[The Good Home Hub should be] reliable, efficient and great value for money. It’s for people with home problems who don’t know where to go or where to start.”**

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For example, participants wanted the Hub to offer Home MOTs, ideally free to all, or at least to those in the greatest need. They felt that associating these schemes with the Hub could give them greater legitimacy, and therefore inspire confidence in service users. Others suggested that the Hub could administer Home MOTs as a means of enforcing more stringent regulation on landlords. Routing funding via the Hub was another suggestion, with participants seeing the Hub as a source for financial advice, and support with applications, whether to a local investment fund, or to a green loan scheme.

### Other proposed solutions

Despite the fact that most solutions involved ideas that had been discussed previously in the dialogue, some participants did develop their own unique solutions to the problem of poor-quality housing. Examples of more novel policy suggestions by participants included:

- Increased investment in training the workforce of builders and tradespeople
- A census of homes conducted locally to find out what the scale of poor-quality housing is, with the council then being able to assess which issues were the most pressing or easy to solve quickly
- Public awareness campaigns explaining the benefits of good quality housing or eco-friendly improvements and explaining how to access further information
- Taking private rented accommodation that fails to meet a certain standard into public ownership
- A hub/online group for homeowners to come together to share information with each other about repairs, regulations, questions they have etc.
- Having a minimum legal standard for rental accommodation with a register of landlords being created to promote accountability

# 5. How do we get there: changing individual behaviour

A critical element of the Good Homes Dialogue is understanding how and where there are opportunities to stimulate and provoke change in individual behaviour, as people will need to support and make use of any new provisions. This section examines the findings from the dialogue with reference to the COM-B model, which characterises behaviour in terms of three components: capability, opportunity and motivation. While people may be aware of many of the barriers to taking a particular action, others like motivation can be harder to spot in ourselves. Therefore, this chapter of the report is based both on what people told us in the dialogue, and our interpretation of what they have said through the lens of behaviour change.

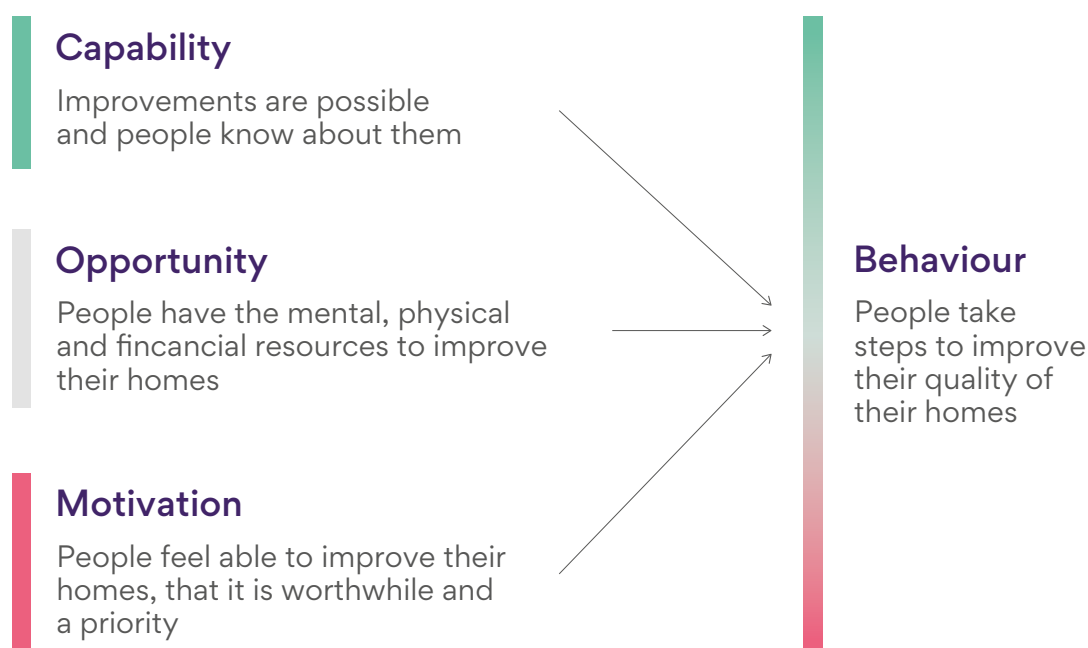


Figure 5 – COM-B model

The components are explored below in order of prominence in the dialogue.



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### 5.1 Motivation barriers and levers

#### 5.1.1. Motivation barriers

A lack of motivation appeared to be the most significant barrier to action, sitting above many of the other barrier areas. Across all dialogue sessions, there was a sense of inertia in terms of individual action identified by moderators and in the analysis. For example, participants tended to see many improvements as good ideas in principle, but they often talked in terms of ‘others’ doing the work, rather than considering improvements as real possibilities for their own homes. Similarly, as touched on in section 5, policy solutions were often viewed through the lens of ‘other people’ and generally only seen as options if free.

When responding to the drafted findings, a small number of participants took issue with the term ‘inertia’ and the idea they weren’t proactive with improvements. However, much of the participant feedback told us that we should draw out even more strongly the role of other actors like the government and landlords. These two elements reflect the challenge of getting the public to confront their behaviours and the barriers and drivers.

The lack of drive to implement improvements on an individual level appeared to be driven by a number of common aspects:

- A lack of personal responsibility. From the outset participants were likely to point to the government in terms of financing and driving better quality homes. At the start of the dialogue in particular, participants were likely to focus on the responsibility of government (most often, central government) to ensure that housing stock in England meets basic requirements for a good standard of living and ensuring that adequately detailed surveys are carried out so that buyers or renters have the correct information about the condition of properties and don’t inherit unknown problems. As discussed in section 4, government was considered even more responsible when it came to environmental improvements – seen as being driven by a political agenda.

From both homeowners and renters there also tended to be the assumption that poor-quality is more of an issue in the rented sector (despite the fact that numerically there are more poor-quality homes among owner occupiers as identified in the report from CaCHE, 2021), driven by tropes around ‘rogue’ and ‘greedy’ landlords – which again diminished feelings of personal responsibility. Participants tended to believe that most landlords own multiple properties and make significant profits, with little recognition or discussion of landlords who own a single property. Participants felt strongly that tenants have the right to live in a good quality home and that it is the landlord’s responsibility to ensure the home they are renting out is free of hazards and of a liveable standard.

## 5. How do we get there: changing individual behaviour

- A lack of perceived need. Discussions around healthy homes revealed that participants often have quite drastic and evocative views of what makes an unhealthy or poor-quality home, which doesn't fit with the problems they were facing. Homeowners in particular often have a sense of pride and satisfaction in owning a home, meaning the bar for viewing their own home as poor-quality was often fairly high. Outside of health and safety, many other upgrades also feel like 'nice to haves', for example solar panels and environmental improvements, which doesn't provide motivation to act.
- A lack of belief in the benefits. Many participants also felt that there was a lack of reward or 'pay-off' for investing in improvements. For renters, there was a strong perception that landlords would be the biggest beneficiaries. Homeowners, by comparison, did not feel convinced they would feel benefits. From the discussions, it was much easier for participants to conceive of financial benefits in terms of more immediate increases in rent, whilst home value that might not be realised until much later down the line felt more abstract and was therefore discounted. There was also some scepticism amongst older people that they would be able to recoup their initial investment in their lifetimes (given the length of time needed to get back upfront costs). When asked to weigh up the costs and benefits of actions, participants rarely ascribed much value to improving their experience of their home, even when they were experiencing objectively serious problems.
- A lack of prioritisation. Although there was plenty of discussion about unresolved repairs and features of housing that negatively impacted wellbeing, many were simply unwilling to commit time and money to fixes - preferring to use their resources elsewhere.
- The effort and disruption of completing improvements, particularly if they imagined moving or downsizing later down the line.

### 5.1.2. Overcoming motivation barriers

#### **Environmentally sustainable homes: Environmental benefits are not motivating in and of themselves for most participants**

Aside from a few participants who were more dedicated to environmental sustainability, most were not motivated to make home improvements for this reason alone. Therefore, financial barriers are seen as a big obstacle when it comes to making a home more environmentally sustainable. Additionally, a lot of these home improvements are perceived to be expensive, such as solar panels. However, participants are very receptive to financial incentives in this area, with any environmental benefits seemingly seen as a bonus. For example, there were multiple discussions about whether solar panels save you money in the long run.

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**“I would have solar panels if they made economic sense. At the moment, they don’t make sense. I don’t mind outlaying to put the solar panels in if I could see a profit as the installer.”**

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There was a tendency for participants to hold differing views about how to motivate behaviour, depending on who was the subject of discussion – in particular, individual homeowners and renters vs. landlords.

Commonly identified levers and interventions included:

- Regulation for landlords. Participants were broadly in agreement about the need for strong regulation to drive landlords to maintain their properties to a minimum standard. There was also enthusiasm for better regulation of developers. This reflected widely discussed issues with the size and quality of new build homes. However, some participants recognised that tighter regulation of this sector could offer the best opportunity to realise environmental and sustainability objectives. By contrast, there was little support for extending requirements to homeowners.
- Rewards and incentives for homeowners and renters. Some participants were motivated in principle by the cost-saving benefits certain technologies offer, although many needed more concrete evidence and better information about how long it takes to recoup upfront costs. Outside of financial incentives, several participants also found the idea that health and mobility adaptations might allow them to stay in their homes for longer to be a motivating reward.

## 5. How do we get there: changing individual behaviour

- Inspiration and modelling to drive desire. For example, one participant saw an opportunity in demonstrating available technologies in ‘show homes’ that reflected surrounding areas and were relatable to people. Participants also talked about being influenced by friends and family, as well as the wider community – all of whom are potential sources of motivation.

Outside of levers and interventions participants identified themselves, the barriers that emerged during the dialogue also pointed to there being potential value in:

- Regulation for homeowners. Whilst this solution area, when tested, was divisive given trade-offs of choice and freedoms, the level of inertia and strength of the overarching motivation barriers to individual action point to the potential need to drive and enforce behaviour – rather than using pull tactics and incentivisation alone.
- Reframing views on quality to reduce the normalisation of poor-quality homes so that problems seem more pressing and in need of fixing. Connected to this, highlighting that long-term health issues can be pressing too, not just immediate health and safety risks – as well as focusing on mental health impacts. This applies particularly to homeowners, who are likely to have high latent satisfaction around owning a home at all.

### **Healthy homes: Motivation is higher when issues are perceived as more pressing**

As health is seen as important and a priority when it comes to homes, it can be a source of motivation for participants when talking about improving homes. This is particularly true when it comes to immediate health and safety risks in the home, such as significant damp and pests. For such risks, there is more drive and perceived need to solve issues as soon as possible. Additionally, as the dialogue went on participants considered longer-term health risks more seriously, meaning that there is space for these risks to become important enough to overcome barriers too.

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**“If it’s affecting your health that should be looked at as a priority.”**

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## 5.2 Opportunity barriers and levers

### 5.2.1. Opportunity barriers

There were 3 common opportunity barriers discussed by participants across the dialogue:

- The costs of improvement works, a barrier elevated by a perception that housing improvements are typically very costly.

Challenges accessing reputable tradespeople. Several homeowners could easily recall having had frustrating experiences with tradespeople, however there was also a broader narrative around ‘cowboy builders’ which seemed to be perpetuated by hearing horror stories from friends or family, or in the media. As a result, there was a nervousness about engaging tradespeople and a perception that reliable and honest tradespeople are rare. Many participants also felt that there are not currently adequate resources or accreditations to provide the confidence they need to identify and engage a trustworthy tradesperson.

- Participants also discussed a more general issue of capacity for tradespeople, with the perception being that there weren’t enough tradespeople to get the jobs done, particularly for newer improvements such as those to do with environmental sustainability. The high demand for quality tradespeople was felt to have pushed up prices, meaning tradespeople at the low end of the market were particularly in demand.

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**“One of the biggest problems is finding a tradesman at a price that suits your pocket... There are not enough tradespeople to get the job done.”**

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- For renters, issues engaging with housing providers, such as landlords, housing associations and the local council. Some had had negative experiences of trying to have issues fixed or in trying to have open communication in the past. However, there was also commonly a sense that housing providers would be resistant to improvements, even without actual experience of this, that made participants resistant to take steps to raise potential improvements.

## 5. How do we get there: changing individual behaviour

### 5.2.2. Overcoming opportunity barriers

When thinking about ways to overcome some of the opportunity barriers and challenges to making improvements, there was a particular focus on the need for services which provide a ‘personal touch’ (rather than being generic or faceless) and on grants for financing.

Commonly identified levers and interventions included:

- Better access to trusted tradespeople, guidance and advice, for example through a community service or government organisation. Whilst participants talked about ‘government’ generally, there was a particular focus on the need for face-to-face contact when getting guidance and advice to build trust and confidence – pointing more towards an association with government at the local level. There was also particular emphasis on having better access to tradespeople who could be trusted to do high quality work but also not to use high-pressure selling tactics. A few participants talked about accreditation schemes for tradespeople, and were sceptical that these are actually meaningful, suggesting a role for improving the stringency of these schemes.
- Better availability of tradespeople to reduce the demand in the market, making it easier to find someone reputable and ensuring that high-quality tradespeople are not unaffordable due to demand pushing up pricing.
- Mediation and support services to support renters in dealing with housing providers (landlords, housing associations, councils) and help them navigate the system and regulations.
- Access to grants for completing improvement works. As discussed in section 4, there was strong resistance across the board to using loans and getting into debt to fund improvements which meant participants only identified grant funding as a way to overcome financial barriers to completing improvements.
- Having appropriately timed interventions. For example, by the end of the dialogue participants suggested times they might be more open to thinking about quality and improvements, such as when looking to move or after / just before a big lifestyle change.
- Involving GPs and other health practitioners in referrals for housing improvement schemes. This indicates that participants were thinking about how to engage with hard-to-reach groups, such as those with mental health problems.

## 5. How do we get there: changing individual behaviour

Due to the strong resistance to loans and debt, participants did not raise alternative financing options outside of grants as a potential opportunity area for overcoming financial barriers to making improvements. However, given grants will not be available to all and the prevalence of financial barriers, there will likely be a need for other options. This was one area in which participants found it difficult to see solutions as their immediate and emotional reaction against taking on debt, particularly if it threatened their ownership of their home, was so strong. This suggests a need for alternative financing which is not perceived to put homes or livelihood at risk, such as having government backing or guarantees to provide security. There will also be a need for communications and information about alternative financing to clearly distinguish these products from others on the market, as they are currently conflated with the concept of 'debt' and 'risk'.

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### 5.3 Capability barriers and levers

#### 5.3.1. Capability barriers

There were also common barriers around knowledge, know-how and abilities:

- Lack of awareness or understanding of some improvements or service options. Many of the improvements examples we looked at, such as accessibility, adaptations, environmental sustainability and newer technologies were new to participants. In line with their lack of motivation and low sense of personal responsibility, participants tended not to have a deep understanding of different improvement options or their benefits.
- Lack of know-how around home maintenance. This was a particular barrier to completing smaller, day-to-day maintenance or fixes, where participants felt the issue might not be significant enough to call out a tradesperson.
- For some participants, a lack of capability to do work or work around disruption. This typically applied to older participants, those with long-term health conditions or disabilities, or those who had lost a partner
- For some a perceived or actual lack of feasibility of their home for some upgrades. For example, some participants felt they did not have the space to make adaptations like wet rooms, or to put enough solar panels on the roof to make it worthwhile.

#### **Technologically equipped homes: Lack of understanding about technological improvements and how to use them effectively to achieve benefits is a core barrier**

Participants were unclear on how some of the technology we talked about worked, and what its purpose was. For example, many felt that smart meters should reduce energy consumption and spending and that they were not doing so, leading some to question their purpose. Providing more information on the relationship between technology and improving the quality of homes may increase participant interest in these interventions.

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**“I haven’t got a smart meter and I won’t get one... I don’t see how I will save with a smart meter. If you just turn your lights off, and your appliances. If I have to boil the kettle I have to boil the kettle.”**

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### 5.3.2. Overcoming capability barriers

In discussions, participants tended to focus exclusively on the role of information. In particular:

- Building awareness about less familiar improvements, such as newer sensor technologies as well as less front of mind adaptations and accessibility improvements.
- Provision of better evidence around benefits ideally coming from people who have the improvement installed (for example, through video case studies).
- Ensuring people know how to use and get the most out of improvements. This is usually felt to be exemplified by smart meters, which some participants had installed but felt didn't actually do much.

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**“Education is power. If you can find new and inventive ways to measure things within your home, that would be useful.”**

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**“It empowers me to do something about my problem when you've got info in your hands and feel empowered to do it.”**

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Participants did not actively discuss solutions to more practical capability barriers, such as lack of know-how for how to do day-to-day maintenance. The lack of discussion of these barriers is likely linked to broader motivation barriers, as participants were less engaged with areas requiring them to do something. Whilst practical training courses or how-to videos would be potential ways to overcome the capability barrier, there is likely also an effort barrier to overcome in then getting homeowners and renters to carry out the maintenance.

# 6. What this means for policy

This chapter aims to build on the dialogue findings reported in previous chapters, to draw conclusions and suggest how they might influence the development of policy. Of course, the dialogue, and the views of participants, is just one type of evidence, and this chapter should therefore be seen as informing the Good Home Inquiry, which will ultimately make recommendations based on a range of considerations.

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## 6.1 Reframing the narrative around good quality homes and responsibility

Dialogue participants were largely satisfied with their homes, despite reporting and recognising issues within them. In this context, policy interventions will need to not only drive awareness of issues with non-decent homes, but also encourage owner/occupiers to see issues as possible to resolve. In order to encourage homeowners in particular to take responsibility for these issues, the narrative around the home will likely need to be reframed.

Throughout the dialogue we found a disconnect between participant and expert views. While experts maintain there is a significant problem with poor-quality housing in England, most people in the dialogue, despite being recruited because they reported specific problems, are satisfied with their homes. In fact, participants' satisfaction with their homes actually increased by the end of the dialogue process.

### How satisfied are you with the condition of your home?

- showing the extent of agreement with this statement over the sessions

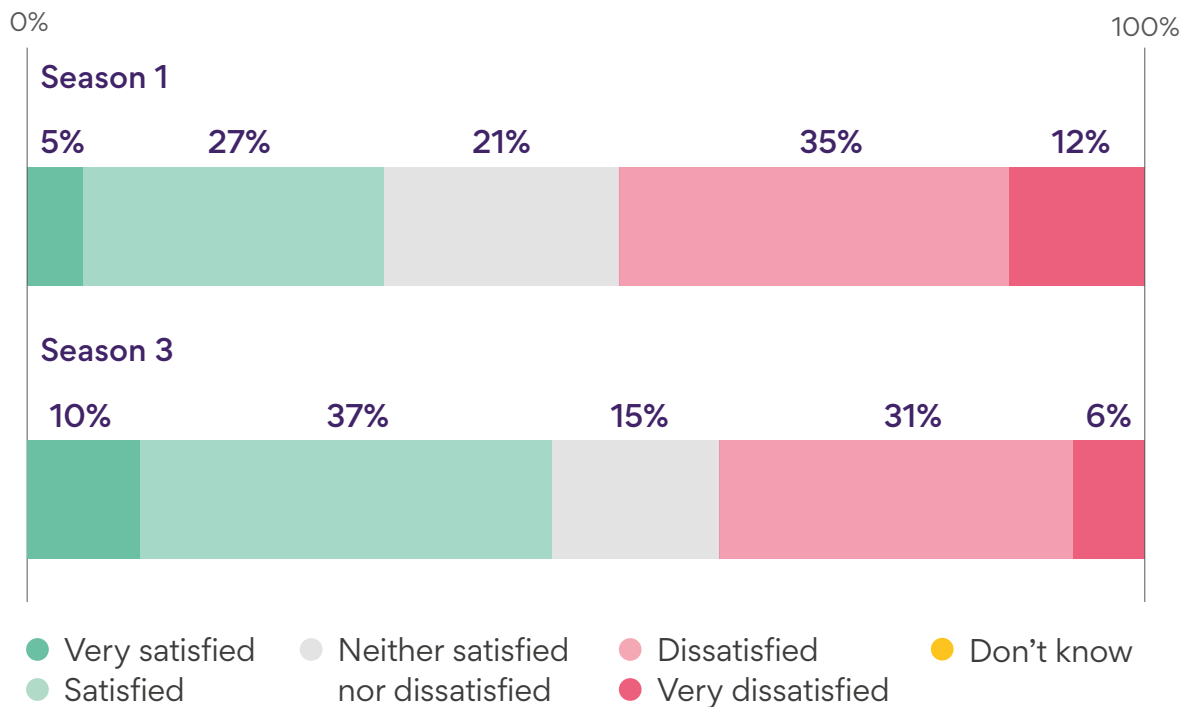


Figure 6 - Base: All poll respondents in session 1 (n = 82), All poll respondents in session 3 (78)

There are a range of factors contributing to this, including the normalisation of problems over time, and the high value people place on the non-tangible aspects of their home like family, location or community. With homeowners we also observed a strong attachment to owning a home in and of itself. Homeownership is viewed strongly as a positive and aspirational state in the UK, and homeowners take pride in their status. The positive associations owners have with their homes are thus unsurprising. As seen in the dialogue, participants took time to connect their own situations with the non-decent homes agenda. Discussing specific issues was more successful at engaging individuals with this agenda than more generic descriptions of homes such as “poor-quality” or “non-decent.”

## 6. What this means for policy

**Recommendation: Raise awareness that issues in the home exist, while at the same time increasing perceptions of agency and confidence that they can be dealt with, without creating negative associations with the home which can in themselves be demotivating.**

- Experts and policy interventions will need to tread a fine line between allowing people to maintain the positive associations they have with their homes and their pride in being homeowners, with raising understanding and awareness of the issues that may be present within the home and their negative consequences. As seen in the dialogue, participants needed nurturing to engage with the notion of a non-decent home and encouragement to acknowledge whether their own homes fell into this category. Going forward, framing these conversations in terms of potential issues within the home, as opposed to a larger narrative of non-decent homes is more likely to drive engagement.
- Even though satisfaction with homes was actually higher at the end of the dialogue, participants expressed greater awareness of issues within their homes and engaged meaningfully with options to address them. This is the ideal situation, in which awareness is not only raised that issues exist, but also that issues in the home aren't inevitable and are worth fixing.
- As we see among participants who had identified significant issues in their homes, however, awareness alone is insufficient. Once this initial motivational barrier is achieved there is a need for clear information, access to funding where appropriate, and a pool of trusted and qualified tradespeople, to overcome the practical barriers.

As discussed in chapter 6, when it came to responsibility for maintaining and improving the quality of homes, from the outset of the dialogue, participants felt strongly that national and local governments, landlords and housing associations should be responsible for the quality of homes in England. Although homeowners acknowledged their day-to-day responsibility to maintain their homes, they still looked to external bodies for support, in particular for improvements that are felt to have a wider societal benefit. Participants were also quick to point out that low-income homeowners are likely to need financial support to fund home improvements.

The dialogue also identified a cautionary note via the example of environmentally sustainable homes. We hypothesised that identifying improvements as making homes more green or sustainable, as well as improving quality, could motivate more participants to take action. However, instead we found that participants associated this framing strongly with the government agenda on climate change, with responsibility therefore falling with the government and not the homeowner or tenant.

**Recommendation: Exercise caution when raising issues with non-decent homes, to avoid entrenching the idea that these problems are not for individuals to solve.**

- For example, if the issue with unhealthy homes is positioned as creating a burden on the NHS, individuals may interpret it as a larger problem that the government has the responsibility to fix. However, if the issue with unhealthy homes is positioned as impacting their immediate safety (for instance, issues with damp causing unhealthy breathing conditions), it is more likely to be seen to fall under the individual's responsibility to address it.

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## 6.2 Valuing the quality of our homes

The current tension between recognition of issues and action suggests that participants feel a lack of agency to address issues within their homes. Participants were unlikely to feel able to resolve issues within their homes in large part because they did not feel financially able to do so.

Currently, many homeowners (particularly older people) view their homes as sources of capital only in the context of selling their homes or leaving them as inheritance, rather than a source of capital they can draw on when needed. As a result, participants who felt unable to finance improvements in their homes from income were unlikely to see their homes as source of funds for improvements.

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**“People assume that those with private homes have extra capital. I think in that respect that they assume if you are buying your own property, you are rich or something. You’re not always in a position where you’ve got this extra capital [for home improvements].”**

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For these participants the idea of making improvements and repairs to the home to increase its value wasn’t seen as a highly motivating factor, given that they wouldn’t see an immediate return. They also struggled to put a price on the intangible benefit of better quality of life, making it hard to weigh up the costs and benefits. These factors combine to make funding improvements seem like a poor investment and contributes to feeling stuck.

**Recommendation: Position the home as a source of capital which can be accessed safely and at a fair price to pay for improvements that could help increase the value of the home.**

- Reframing the notion of the home as a more present and immediate source of capital for homeowners that can be used to fund home improvements without putting them or their homes at risk would likely increase the agency they feel to be able to improve the quality of their home and therefore, their intrinsic motivation to make improvements and repairs.
- Strengthen the connection between making improvements in the home and materially increasing quality of life. As seen in the dialogue, participants needed encouragement to see that financing improvements could be worthwhile to improve their quality of life.

### 6.3 Building trust in home improvements

Throughout the dialogue, participants expressed scepticism regarding home improvements that related to broader concepts such as health, environmental sustainability and technology. Participants largely preferred to discuss improvements that related to immediate concerns and those regarding safety. Schemes that wish to push beyond the immediate concerns people feel are priorities for their homes must present credible evidence as to why certain home improvements should be a priority and how they will benefit the owner/occupiers and add value to the home.

Participants often found it difficult to clearly articulate the benefits they would gain from improving their homes, except as the avoidance of a harm or inconvenience they experience currently. Compared with the very concrete financial costs of improvements, and the easily imagined drawbacks of disruptive building work, the benefits may seem vague and therefore be discounted.

**“The thing that would make me decide on better windows would be some sort of proof that the windows I already have weren’t working properly. If I could have proof, and it was a sensible cost, then I would do it.”**

#### **Recommendation: Clearly articulate the benefits of home improvements and why they should be a priority.**

- Alongside a clearer narrative about the financial value of home improvements, as recommended in section 7.1.1, helping people to more clearly articulate the benefits of home improvements for them personally could also help to tip the scales in favour of action when they trade-off the pros and cons.
- Giving clear information and actionable advice on why certain improvements are worth making and what benefits people can expect to see from these improvements will help raise awareness of the ‘value’ of living in a good home.

## 6. What this means for policy

In building trust that home improvements are worth doing, it is important that the Good Home Inquiry advocate only for things the system has the capacity to deliver. As access to trusted tradespeople already presents a barrier for participants in making improvements in their homes, an absence of tradespeople to carry out improvements being heralded by policy interventions will cause people to lose faith that the interventions are grounded in reality and feasible for them and their situations.

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**“We need to trust people to come and do a job at a reasonable price. We’re all afraid to get someone in because we’re afraid of getting ripped off.”**

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Alongside trust in tradespeople, participants also needed reassurance about the independence of organisations or staff carrying out schemes. Participants expressed concerns that affiliations to bodies that could profit from home improvements would lead to a bias in any advice given or assessments provided. Participants did not address the tension between this desire for independence and earlier suggestions that organisations such as their home insurance help provide services such as the Home MOT.

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**“I would want the advice to be trusted and unbiased.”**

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**Recommendation: Advocate for home improvements that the system has the capacity to deliver and ensure independence of organisations carrying out schemes.**

- Ensure there is sufficient access to tradespeople to carry out the type of home improvements promoted or advocated for by the Good Home Inquiry.
- Ensure information and advice provided comes from an independent organisation or staff, to avoid perceptions that bodies who may profit from home improvements are giving biased advice to increase the number of home improvements undertaken.



## 6.4 Accessing information and schemes

Participants consistently pulled out greater access to information, advice and support as attractive elements of policy schemes explored throughout the dialogue. Participants expressed a desire for future schemes to include provision of information on what improvements to prioritise (while still allowing for some element of choice), any immediate and long-term benefits, how the improvements will raise living conditions (and add value to the home) and any support or financing schemes that may be available to help fund these improvements.

While participants expressed a desire for greater information and were interested in assessment services, some expressed concerns that this would lead them to recognising further issues within their homes.

### **Recommendation: Clearly articulate the benefits of home improvements and why they should be a priority.**

- Alongside a clearer narrative about the financial value of home improvements, as recommended in section 7.1.1, helping people to more clearly articulate the benefits of home improvements for them personally could also help to tip the scales in favour of action when they trade-off the pros and cons.
- Giving clear information and actionable advice on why certain improvements are worth making and what benefits people can expect to see from these improvements will help raise awareness of the ‘value’ of living in a good home.

While participants were enthusiastic in their support for information provision, many were not currently aware of existing resources such as Home Improvement Agencies or fire safety visits. Low take up of existing resources points to the current lack of motivation people feel to improve their homes. Participants described not having the time or energy to look into home improvements and stressed that any scheme must ensure information is easy to access and to understand.

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**“I’m sure if I Google it there probably is. But maybe there needs to be some more advertisements about it, so we think that way everyday. I would have to look into it, and it’s time too.”**

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## 6. What this means for policy

Alongside easy access to information, participants wanted schemes to be easy to take advantage of. Any elements of schemes that required engagement, such as assessments being carried out in homes or applications for funds were thought to have the potential to be drawn out and difficult to access.

### **Recommendation: Make schemes easy to access and convenient to take advantage of.**

- With participant motivation to take up existing resources already low, any future schemes should emphasise ease of access to resources and provide multiple ways for people to get in touch and ask questions.
- Allowing people to find out quickly whether or not they would be eligible for certain schemes may also help promote uptake.

While participants heralded access to tradespeople, information provision and ease of access to schemes as key elements they would want to see in future schemes, this must be underpinned by stronger motivation, in order to drive take up of resources and schemes. Reframing the narrative of the Good Home as a source of value, both financial and intrinsic, may help to highlight home improvements as not only worth doing, but realistic propositions for those who currently feel stuck.

# References

## **Ipsos MORI (2021)**

Getting our homes in order: How England's homes are failing us  
Available online here: [www.ageing-better.org.uk/publications/getting-our-homes-order-how-englands-homes-are-failing-us](http://www.ageing-better.org.uk/publications/getting-our-homes-order-how-englands-homes-are-failing-us)

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