



**hact**



# towards an ageing society

## Summary of the final evaluation report of hact's Older People's Programme

Hact's Older People's Programme set out to improve housing for older people. It was hugely successful. Of the 19 projects that it funded, 17 achieved their targets. Some achieved much more. All worked with, as well as for the benefit of, older people, and listened closely to their views. All worked in partnership with other organisations, including housing associations, social services, health authorities, local authorities and representative bodies.

Hact conceived and managed the programme so that it would provide opportunities for projects to develop links, share ideas and discuss experiences with each other. The projects were supported by hact and the LintelTrust, with, for example, advice on thorny problems and ideas or contacts to help solve them. An advisory board consisting of older people's housing experts from across the sector advised hact. Moyra Riseborough and Peter Fletcher Associates were commissioned to evaluate the programme over its three year existence, to ensure that insights, lessons and experiences were captured. The programme was funded by the Henry Smith Charity and the Housing Corporation.

This document is a summary of the final evaluation report produced by Moyra Riseborough. It includes insights about specific policy areas, lessons for programme funders, government and local authorities. Additional information about each of the policy areas is contained in a series of insight documents, which are available from hact.

The full evaluation document is available in electronic format at [www.hact.org.uk](http://www.hact.org.uk)



## Partners

The project partners we worked with in pioneering housing solutions for older people were:

The 1990 Trust

The Abbeyfield Ballachulish Society

Age Concern Northumberland

Borders Independent Advocacy Service

Cambridge Cyrenians

Care & Repair England Ltd

Dane Housing (Congleton) Ltd

Family Housing Association (Wales) Ltd

Fold Housing Association

Latin American Women's Rights Service (LAWRS)

Lochaber Community Care Forum

London Rebuilding Society

The Lorrimore

Milan (Senior Welfare Council) Ltd

North and West Sutherland Community Care Forum

SaathiCARE

Sefton Pensioners' Advocacy Centre

Wessex Reinvestment Trust

Westminster Advocacy Service for Senior Residents

[www.blink.org.uk](http://www.blink.org.uk)

[www.scotland.abbeyfield.com/ballachulish.htm](http://www.scotland.abbeyfield.com/ballachulish.htm)

[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

[www.cloud-ten.co.uk/cyrenians](http://www.cloud-ten.co.uk/cyrenians)

[www.careandrepair-england.org.uk](http://www.careandrepair-england.org.uk)

[www.dane-housing.co.uk](http://www.dane-housing.co.uk)

[www.fha-wales.com](http://www.fha-wales.com)

[www.foldgroup.co.uk](http://www.foldgroup.co.uk)

[www.lawrs.org.uk](http://www.lawrs.org.uk)

[www.hccf.org.uk](http://www.hccf.org.uk)

[www.londonrebuilding.com](http://www.londonrebuilding.com)

[www.lorrimore.org.uk](http://www.lorrimore.org.uk)

[www.hccf.org.uk](http://www.hccf.org.uk)

[www.spac-advocacy.org.uk](http://www.spac-advocacy.org.uk)

[www.wessexrt.co.uk](http://www.wessexrt.co.uk)

[www.wassr.org](http://www.wassr.org)

## Background

In 25 years time, the number of people of pensionable age will be over 15 million. The issue of older people's housing is seldom front-page news. It's not perceived as a priority. Yet, many older people are already living in appalling housing conditions. Many are unable to leave their homes. Many are unable to access essential services.

The Third Sector has always played a key role in supporting older people's housing needs, as well as in creating and developing practical solutions. Finding the time – and the resources – to make these ideas come to life, though, has always been a challenge.

So, in 2003, using funding from the Henry Smith Charity and the Housing Corporation, hact established its Older People's Programme, with the aim of pioneering practical housing solutions for older people and communicating its findings to both practitioners and policy makers.

Working in partnership with the LintelTrust in Scotland, Community Housing Cymru in Wales and NiHACT in Northern Ireland, hact invited Third Sector groups to apply for grants for projects that would develop and test practical solutions to housing problems facing older people. In total, 19 projects from England, Scotland, Wales and Northern Ireland were given funds totalling £1 million.

The focus of the programme was on marginalised older people, including those living in rural communities, older people with mental health problems, including dementia, and refugees and black and minority ethnic (BME) elders. All of the projects worked with, as well as for, the benefit of older people, consulting and listening to their experiences and needs, and adapting their ideas accordingly.

# Insights

## 1 Equity-based financial products

Two projects developed groundbreaking products that have enormous potential. The first, Wessex Reinvestment Trust, is a community development finance institution based in Devon. It developed an equity-based loan by working with ten local authorities in the South West of England, as well as home improvement agencies and regional government. The new product provides older homeowners access to low-cost, low-risk finance, and hassle-free home repairs, while local authorities are able to maximise the impact of their grant funds.

The second project, London Rebuilding Society (LRS), is also a community development finance institution. It is based in Newham, one of the poorest boroughs in the UK. It wanted to tackle the same problem – the difficulties faced by low-income older homeowners in paying for essential repairs and modernisation to their homes – but it developed a different solution. Its product is based on equity reversion, with the homeowner swapping a percentage of the equity in their home in return for a structured package of repairs, maintenance and home improvement services. Using a network of local agencies, the package is tailored according to the individual needs of the homeowner, while the services themselves are organised by LRS.

## 2 Housing options

Evaluating the right housing option – whether to move or stay – is one of the most challenging decisions for older people. The perceived wisdom is that most older people would prefer to stay in their homes. One project, run by Care and Repair England, challenged this view.

It ran eight pilots across England that actively informed older people of their housing options and supported them to realise them.

The evidence it collected shows many older people remain in their homes because of a lack of choice. Its project, entitled *Should I Stay or Should I Go?*, encouraged the use of information systems, signposting organisations to useful sources of information such as the web site developed by the Elderly Accommodation Counsel ([www.housingcare.org](http://www.housingcare.org)).

## 3 Advocacy issues

The importance of independent advocacy is recognised in Government social policy. Advocacy services for older people – and especially those with mental health problems, those in rural communities or BME and refugee elders – were underdeveloped.

The evidence from the programme indicates that older people with mental health problems are in urgent need of advocacy services. The Lorrimore Home and Dry project, for example, found that older people with mental health problems needed more assistance and, as a consequence, were living in the worst housing and had some of the worst living conditions. Where projects successfully developed advocacy services – with many opting for the citizen advocate model – it had a tangible, positive impact on older people's lives.

## 4 Assistive technology

Two projects focused on assistive technology and its role in supporting older people, particularly those with dementia. While their contribution to the technical debate was minimal, they did offer two insights into the use of assistive technology.

The first is the importance of consultation, not only with the potential users of the service, but also the support staff. When this happened, assistive technology was successfully introduced. The second was more practical, with the telecare manual developed by Dane Housing providing a model for other housing associations.

## 5

### Reducing social exclusion in rural communities

Five lessons emerged from the eight projects that worked with older people in rural communities.

*Design and deliver services for rural communities, not urban.* This may require longer lead-in times, and should tap into established networks.

*Research the services people want, and need.* Micro studies on small populations scattered across large areas are essential for successful service delivery.

*The financial costs might be higher, but there is real added value.* A handy person's service isn't just about fixing repairs. It's also about providing much-needed human contact, information and advice.

*Take a risk on imagination.* Two projects – the equity-based financial loan from Wessex Reinvestment Trust and the rural access project from Age Concern Northumberland – might have looked risky on paper. In practice, they achieved more than they set out to do.

*Sustainability is critical.* Service levels in most rural communities are already minimal. Minor changes in resources, and in service delivery – particularly on transport – can have major impacts on older people's lives.

## 6

### Reducing social exclusion of older people with mental health problems

A number of projects worked with older people with mental health problems. The key insight they all reported was straightforward: that a little bit of help with repairs or small tasks can have a huge impact. In addition, the projects also noted that:

Older people with mental health problems often have multiple needs;

Often, they fall between two service providers, with neither willing – or able – to take overall responsibility for them;

There is a huge untapped need for volunteer

## What worked

Some of the key reasons why projects were successful included:

They had local credibility, and were able to design or draw on local solutions;

They were delivered according to the needs of the service users;

They had engaged with, and involved, groups of older people prior to developing the project solution;

They filled a gap that no other service provider was willing, or able, to meet.

## And what didn't

Some of the key reasons why projects were unsuccessful included:

They failed to engage with, and involve, groups of older people prior to developing a project solution;

They failed to engage people in a culturally sensitive or appropriate manner;

They failed to maintain a conversation with their target group, resulting in a lack of interest;

They failed to develop suitable partnerships to deliver an ambitious project.

advocates in rural areas;

Contractors and those working with older people with mental health problems need to be better informed about their needs and fears;

There are real issues of elder abuse in care homes and within the community.

## **7 Reducing social exclusion among BME and refugee elders**

Four key insights emerged from the projects that worked with BME and refugee elders.

Many BME and refugee elders remain unaware of, and hidden from, mainstream service providers. Small, voluntary organisations – including refugee community organisations – can play a critical role in bridging this divide.

Many housing providers continue to make assumptions about BME and refugee elders, resulting in poorly targeted services which, when not used, are then assumed to not be needed.

When engaging with, and involving BME and refugee elders in developing or evaluating services, this has to happen in the language of their choice.

A brokering or hub model is a way of bridging gaps and addressing inequality and exclusion, improving engagement with hidden or disadvantaged older people, and improving service delivery.

## **Recommendations for funders**

### **1 The benefits of a programme approach**

Trusts and other grant giving organisations would get higher value for money if they adopted a programme approach and/or used specialist grant giving organisations to manage these programmes on their behalf. When running programmes, organisations should be aware that:

Delays and start-up problems are inevitable – and projects need time to bed in;

National programme and co-ordination costs need to be incorporated into the overall budget;

Evaluation, monitoring and communication costs should also be incorporated into the overall budget;

Internal communication between projects is essential, and can be enabled through web sites, workshops and/or intra-project visits;

Your grant might not lever in other money – it will, though, result in projects being able to attract volunteers;

If projects are dependent on more than one funding stream, try to co-ordinate monitoring requirements to reduce the time they have to spend on bureaucracy.

### **2 The essential, rather than complementary role of the Third Sector**

As the Government has recognised, and the projects in the programme demonstrated, Third Sector organisations play a critical role in pioneering housing solutions for older people. They are often the best-placed organisations to identify, develop and test potential solutions – too often, they lack the necessary resources.

### **3 Risk-taking requires expert support**

The programme deliberately involved some organisations with risky projects. A couple of these failed. A number evolved into different

projects. Many were successful. All benefited from the expert support provided by hact and the numerous networks that it is able to tap into.

#### **4 Planning for an ageing population**

The programme produced evidence that reaffirmed other recent research findings, some of which should be used to inform future housing policy:

Good, appropriate housing is critical to the wellbeing of older people;

Some services need to be radically rethought to enable excluded older people to make informed housing choices, particularly for those living in rural areas;

Practical, handyperson services are invaluable, but are vulnerable because of funding streams;

The two new equity-based financial products can make a significant difference to thousands of older people's lives.

#### **5 Mature partnerships**

Partnerships are the solution for many of the housing problems faced by older people. Sometimes they will be led by housing associations. At other times, small Third Sector organisations will take the lead. Often they will involve a range of networks that unite the housing, social care and health sectors.

There is a need for Third Sector organisations of all kinds to be acknowledged more widely as mature partners, with invaluable knowledge. Too often, they are perceived as junior partners, and their autonomy and independence is not respected. The programme highlighted how much the Third Sector has to offer.

#### **6 Bridging the divide**

The experiences of many of the projects was that many older people continue to fall through the gaps between service providers from different sectors. Third Sector

organisations have the physical presence within communities that policy makers should utilise, whether in Sure Start initiatives, Link Age Plus pilots or Local Area Agreements.

## **Recommendations for government**

### **1 Tackle social exclusion**

Older people are still falling between gaps in service provision. Government needs to develop and promote holistic strategies that cross housing, health, social care and Supporting People.

### **2 Improve access to housing**

Access to housing that is affordable, warm and in good repair is essential to older people's wellbeing. Housing has to be incorporated into key strategic planning arrangements, and social care or health priorities have to be planned in reference to housing.

### **3 Promote social financial products**

There is a proven need for low-cost, low-risk equity-based financial products to enable older home owners to maintain their homes. National, and local, government should be involved in underpinning further development of these models.

### **4 Invest in information and advocacy**

Information, advice and advocacy services for older people are under funded, compared with other marginalised groups. Health Act flexibilities should be used to support more vulnerable older people, by investing in, and providing secure funding to, Third Sector organisations.



**5 That little bit extra**  
Government should focus on low-level, practical services that provide a little bit of help to many older people, rather than perceiving them as optional add-on services.

**6 Support small providers**  
Government should ensure that the drive for best value does not impact negatively on the needs of the most vulnerable older people, by overwhelming small, creative Third Sector organisations with bureaucracy.

**7 Promote and value the Third Sector**  
Third Sector organisations are ideally placed to contribute to the new policy agenda.  
Government should promote and value their role as service providers.

## Recommendations for local authorities

**1 Improve access to mainstream services**  
While Third Sector organisations can, and do, fill gaps in services, local authorities should improve older people's access to mainstream services.

**2 Promote social financial products**  
Home improvement agencies are not the whole answer for low-income older owner-occupiers. There are opportunities for local authorities to use their powers to develop social financial products.

**3 Promote responsible builders**  
There is an urgent need for lists of approved and reputable trades people.

**4 Get creative**  
Partnerships between Third Sector organisations and local authorities are amongst the most creative and fruitful – there is, however, still potential for further partnerships.

**5 Recognise the nature of relationships**  
When working with Third Sector organisations, local authorities should recognise their maturity and potential role as an intermediary with excluded older people.

**6 Joined-up policy**  
Housing strategy should be incorporated across the organisation, including the benefits of small repairs for older people with dementia to providing information about older people's housing options on public-facing web sites.

This summary document and the full evaluation report is available to download at [www.hact.org.uk](http://www.hact.org.uk)

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