



Evaluation of a Housing Brokerage Scheme for younger adults with visual impairment

My Home – Insight

March 2017



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1. Introduction and context

This is an evaluation of a 'pilot' housing brokerage service for younger adults (aged 16-44 years) with visual impairment. It was commissioned and funded by Thomas Pocklington Trust. The housing brokerage service was operated in Scotland by Housing Options Scotland from August/September 2015 until March 2016.

The evaluation report covers:

- Background and context (Section 1);
- The key objectives and evaluation questions (Section 2);
- The process of establishing and operating the pilot brokerage service (Section 3);
- The outcomes from the brokerage service (Section 4);
- The implications and conclusions drawn from the operation of the brokerage service (Sections 5 and 6).

The evaluation was undertaken by Housing & Support Partnership and Imogen Blood & Associates.

1.1 Background

In 2014 Thomas Pocklington Trust (TPT) commissioned four research scoping studies to develop the evidence base and gain insight into the housing circumstances, experiences and aspirations of the estimated 88,400 adults with visual impairment aged 16-44 resident in the UK. This involved:

- Two qualitative studies, comprising interviews and focus groups with 112 adults aged 16-44 with visual impairment; one in Scotland and the North of England; the other mainly in London, the Midlands and the South East of England;
- A review of the policy and funding climate and its impact on the housing experiences and opportunities of this group;
- A review of the housing advice services and resources that are accessible and relevant to them.

Among other key findings, the research reported that:

- Education and employment are vital in terms of creating opportunities for younger adults to live independently; however, many younger adults with visual impairment face substantial barriers when moving on from education and/or seeking to take up employment. Typically, they face a lack of suitable housing and a ‘cliff edge’ of loss of support and advice at this stage.
- There are very few housing advice services or resources available for younger adults with visual impairment who are trying to move to independent living. Family and friends often provide a lot of support, both in the moving process and with day to day assistance. Many described the need for support before the move, to ‘find the damp patch’, ‘fruit flies’ or unsuitable decoration, check the area and help with paperwork.
- The majority of younger adults with visual impairment do not need ongoing care or support; however, most will need intensive but time-limited support to find a suitable property, move into it, make minor adaptations and learn new routes around the local area.

The evidence from the scoping studies provides the impetus to intervene more directly to improve the housing opportunities of younger adults with visual impairment. A housing brokerage ‘model’, which offers both advice and practical support, was identified as one approach to tackling some of the barriers to housing opportunities e.g. navigating online choice-based letting systems and tackling discrimination from private landlords.

The challenges created by the current policy and funding climate, together with the limited availability of housing advice services and resources, suggest there is a role for TPT and its partners to bring about a step change in the prominence of housing and housing-related advice and support as essential building blocks for independent living.

1.2. Context

Housing is a crucial building block for independent living.

‘When I have my own place I will have lots of independence’¹

Independent living, in practice, involves having a reasonable degree of choice and control over where, with whom and how you live. For someone with visual impairment, good housing can facilitate independent living, making it possible to function and get around without having to depend on others. In the current context, the housing options for many young people with visual impairment are extremely limited. This group are likely to face even greater barriers than their sighted peers as they seek to move on from the parental home or to move for education, work or other reasons.

Research at the University of Birmingham has compared the housing and other living circumstances of people with visual impairment with those of the general population, by age group (Clements & Douglas, 2009)². It found that:

- Younger adults with visual impairment are more likely to be single and to be living alone than younger adults in the general population;
- They are more likely to rent than own the properties they live in. Among the general population, (according to the British Household Panel Survey 2005, which may well over-estimate the proportion of owner occupiers compared to other surveys³) 51% of 18-29 year olds and 71% of 30-49 year olds owned their homes with a mortgage; for those with visual impairment, the figures were 21% and 43% respectively;
- Of those who rent, people with visual impairment were much more likely to be renting from a housing association. The general population were more likely to be renting either from a private landlord or a local authority;
- Younger people with visual impairment tended to be living in smaller properties - 19% of working age people with visual impairment were living in a flat or maisonette compared to 7% of the general population;

¹ Blood, I. (2014). Housing and Independent Living: Synthesis of scoping research for Thomas Pocklington Trust.

² Clements, B. & Douglas, G. (2009) Network 1000 Survey1: Comparing the General and Registered Visually Impaired Populations, Report for the RNIB, May 2009, University of Birmingham, VICTAR

³ By comparison, Clapham et al (2012, p.17) use Labour Force Survey data and conclude that around 26% of people in the 18-30 age group were owner occupiers in 2005

- Employment and income clearly influence the housing options available to people. The study showed that, while three-quarters of the general population were in some form of employment, this was true of a third of those with visual impairment.

Factors in relation to housing supply and costs, combined with welfare reform, mean that the majority of younger people (and this may include those in their thirties or forties) have few options but to live in housing arrangements which are smaller, shared, more short-term and more dependent on the goodwill of individual private landlords. The evidence from the scoping studies suggests that, as a group, younger visually impaired people will be particularly hard hit by this, given their disability-related need for space and stability.

1.3. Rationale for a housing action research project

The findings from TPT's 2014 housing research scoping studies showed that there are few housing advice services or sources of practical help available for younger adults with visual impairment who want to move to more independent living.

This action research project is designed to address these gaps in support and overcome some of the barriers. It is proposed to:

- Identify, adapt and develop a range of resources for a new housing advice and information 'web portal' for younger adults;
- Devise a housing brokerage 'model' that covers a range of housing tenures and recruit an organisation to pilot this approach with a small number of younger adults over 6-9 months.

It is intended to recruit a group of younger adults with visual impairment, advisors and possibly parents of younger people to co-produce the resources with us.

The expected outcomes from this action research include:

- Younger adults with visual impairment having access to a bespoke housing advice and information 'web portal';
- A small number of younger adults with visual impairment (8-12) being helped to find suitable housing as a result of the advice and brokerage pilot;

- Increased awareness and knowledge of the issues facing younger people with visual impairment among housing and advice organisations, private landlords and letting agencies.
- Understanding of how to replicate and ‘scale up’ the web portal and brokerage pilot more widely across the UK.

2. Housing brokerage for younger adults with visual impairment

2.1. Housing brokerage pilot

The aim of this project was to conduct a housing brokerage pilot service for younger adults with visual impairment. This is an action research project that will provide a person centred housing advice and brokerage service, for between 10 and 12 younger adults who have a visual impairment.

The evidence gathered during the pilot will allow TPT to consider the requirements and potential benefits of housing advice and brokerage services and how good quality services may be more widely developed. It is intended to provide case study examples of the barriers younger adults with visual impairment encounter in trying to secure suitable housing and how these barriers can be overcome.

The housing brokerage pilot ran from August/September 2015 until March 2016.

2.2. Selection of housing brokerage provider

Work was undertaken to identify and recruit an organisation that as far as possible met the following criteria:

- A track record of providing practical housing brokerage to assist disabled people to access a range of housing types and tenures;
- Evidence that they have the expertise and skills to deliver housing brokerage to people with sight loss;
- Ability to mobilise a pilot housing brokerage service quickly;
- Demonstration of likelihood of assisting around 8-12 younger adults with sight loss to meet their housing needs over 6-9 months;
- A clear plan to show how they will work with sight loss organisations, younger adults and, where appropriate, their families.

Housing Options Scotland was recruited as the organisation that most closely met these criteria.

Housing Options Scotland⁴ (HOS) is a charity registered in Scotland (SCO27335) and a company limited by guarantee (SC180581). The organisation was established in 1997 and is led by a CEO, Moira Bayne, who reports to a board of voluntary trustees.

HOS provides a bespoke multi-tenure housing brokerage service to disabled people, older people and armed forces veterans.

HOS has been providing person centred brokerage since 1997. HOS works throughout Scotland and with people who wish to live in Scotland and has links with housing providers and third sector organisations. In 2007, HOS had fewer than 40 clients; in 2014/15 it helped over 500 people to find 'The Right House, in the Right Place'.

In 2012, HOS set up a special Military Matters (peer support) project to help tackle the unmet need amongst veterans. This has been so successful that it now accounts for nearly 30% of their client base. HOS expected the learning from this to inform the work for TPT.

HOS has a former client with visual impairment who is being trained to become a HOSMate (peer supporter) and the mother of one of their young clients has agreed to become an ambassador for HOS and help them to engage with younger adults with visual impairment.

The Scottish Government has asked HOS to take on a lead role in the recently published Joint Housing Delivery Plan which will give them additional access to decision makers and influencers and allow them to promote and maximise the pilot.

HOS's CEO is currently serving on a Scottish Government Research Advisory Group looking at housing aspirations in Scotland and hopes to be able to influence the inclusion of visual impairment within the research.

2.3. Research objectives

The objectives of the action research were to:

- Identify, adapt and develop a range of tools and resources for a housing advice and information 'web portal' specifically for younger adults with visual impairment;

⁴ <http://www.housingoptionsscotland.org.uk/>

- Devise an approach to housing brokerage that covers a range of tenures and some of the key ‘pathways’ that apply to this group (e.g. leaving the family home; leaving full time education; moving to take up employment);
- Identify, recruit and work with an organisation that has the expertise, enthusiasm and capability to pilot this type of housing brokerage approach; and
- Start to build an evidence base regarding the demand for housing advice and brokerage and its effectiveness, based on learning from the process of establishing and piloting a new service.

The specific questions the evaluation is intended to address are:

1. Is there a demonstrable need amongst younger adults with visual impairment for housing brokerage?
2. Is housing brokerage effective for younger adults with visual impairment and, if so, what is the impact?
3. What model of housing brokerage is appropriate for young adults with visual impairment work?
4. What is the relationship between housing brokerage and good quality housing advice and information?
5. How could it be replicated and scaled up?
6. How does a housing brokerage approach fit with wider Vision Strategies across the UK?

2.4. Expected outcomes from the housing brokerage pilot

The expected outcomes from the housing brokerage pilot were:

- As a minimum to provide a bespoke brokerage service for 12 individual clients aged 16-44 years with visual impairment.
- HOS to demonstrate as far as practicable how younger adults with visual impairment can be assisted to access different types of housing that will meet their needs including housing for rent (in the social and private sectors), housing for sale, living alone and living with others;
- HOS to demonstrate as far as practicable how housing brokerage can assist younger adults with visual impairment in different circumstances to find suitable housing, e.g. moving on from the

family home, moving on from further/higher education, moving to gain employment, moving from supported housing to independent housing;

- HOS to provide outreach events to stakeholders (third sector, carers' groups, schools and colleges) to raise awareness of housing options and gather evidence for TPT on future and unmet need;
- HOS to offer each of the 12 pilot participants the opportunity to engage in a Plan-it-HOS event. This is an informal meeting which involves clients and their circles of support in helping to shape a housing plan;
- HOS to increase their own knowledge and awareness of visual impairment which will allow us to build on the work of the pilot;
- HOS to raise awareness of visual impairment amongst their own stakeholders and networks including the Scottish Government's Housing Division;
- HOS to identify better uses of technology to maximize their engagement with service users; and
- HOS to explore the potential to seek funding for a Housing Options Broker who experiences visual impairment.

2.5. Liaison and project management arrangements

HOS worked closely with the Housing and Support Partnership (HSP) for the duration of the pilot and beyond. Regular liaison and reporting of outcomes and activity took place between HOS's CEO and HSP.

HOS sought permission from new clients to allow them to share and disseminate their information (anonymised if necessary). This included support with the preparation of case studies and supporting data to demonstrate how housing brokerage for younger adults with visual impairment can work successfully for younger adults with visual impairment in Scotland and more widely within the UK.

3. Establishing and operating the housing brokerage pilot scheme

This section sets out how the housing brokerage pilot operated in practice. It covers:

- How the brokerage service was established;
- The operation by HOS of the brokerage service;
- The housing broker resources required and deployed; and
- The publicity and marketing of the housing brokerage service: how the service connected with younger adults with visual impairment, their families, professionals in the visual impairment sector and other stakeholders.

3.1. Establishing the housing brokerage pilot

HOS considered how best to establish the housing brokerage pilot service through a mix of:

- Internal discussion: considering how best to adapt their existing approach to housing brokerage with disabled adults and their bespoke brokerage service for military veterans ('Military Matters');
- Discussion with existing external stakeholders and some initial discussion with organisations in Scotland that support younger adults with visual impairment; and
- Discussion with TPT: how to establish and operate the pilot service over a short time period in order to meet the service's objectives.

HOS particularly focussed on how to build on their existing work in relation to the needs and requirements of the target audience of younger adults with visual impairment. They undertook rapid desk based research in relation to the types of organisations and support networks in Scotland that support younger adults with visual impairment (and other individuals with visual impairment) to build up a potential network of contacts to support the launch and promotion of the service.

Planning for launch and operation of the pilot brokerage service covered:

- The operation of the brokerage service including how to adapt where necessary the existing ‘tools’ and resources used by HOS and the use of existing housing brokers;
- Recruiting and making the most effective use of a HOSMate with personal experience of visual impairment;
- Holding a launch event;
- Initial and on-going publicity and promotion; and
- Further events and networking to sustain the service beyond the pilot phase.

3.2. The operation by HOS of the brokerage service

HOS used and adapted its existing housing brokerage approach and model to accommodate the requirements of housing brokerage for younger adults with visual impairment.

Each client receives a detailed Housing Approach Report (HAR) outlining all their potential housing options and explaining how to progress their preferred option. As well as the support of a named Housing Options Broker (HOB), clients can access additional expert advice on a range of matters including benefits, mortgages, applying for funding, fundraising, adaptations, design, assistive technology and legal issues.

The process of the brokerage scheme is summarised below:

Points of contact for new clients

- Through HOS voicemail service. Calls returned within 24 hours;
- Via the contact section of the HOS website. Response within 24 hours;
- Personal contact at one of HOS’s events, conferences, exhibitions or seminars;
- By phoning or emailing HOS staff directly (information from business cards); or
- By filling in one of HOS’s online or paper Basic Information Forms (BIFs).

HOS Casework Process

The process begins with someone contacting HOS about a housing situation. This may be a family member, a carer, a professional or the individual themselves. For the purposes of the pilot, HOS was proactive in identifying potential participants.

HOS Basic Information Form

The BIF is the starting point for all individual applicants. HOS accepts self-referrals as well as applications on behalf of individuals from family members, statutory and voluntary agencies.

The information HOS asks for includes personal information, location, current housing tenure, financial information, disability, any veteran status, housing issues and housing aspirations. The Housing Options Brokers use this information to analyse and assess the current housing situation and identify potential housing options tailored to the individual's circumstances.

HOS amended their Basic Information Form to ask if the applicant (or a family member) has a visual impairment. The HOS Basic Information Form is available at <http://www.housingoptionsscotland.org.uk/get-help/>

Housing Approach Reports

Once HOS's Housing Options Brokers have analysed an individual's situation, a Housing Approach Report (HAR) is created and sent to them. These reports are detailed individualised documents that outline all of the potential housing options. The HAR sets out each option and gives recommendations on how the client might go about making these options a reality.

The average waiting time for the client is 4 - 5 weeks from receipt of a BIF to production of a HAR. These are generally done in date order but for the purposes of the pilot, HOS prioritised any applicants with visual impairment.

HOS used an existing associate, a vocal coach, from the Royal Conservatoire of Scotland to provide audio transcription services after considering a range of options including established visual impairment sector organisations.

HAR reports were provided in a format that best suited the individual clients. These included hard copy, for example on yellow paper and in

different font sizes. HAR reports were also provided in mp3 format for clients who preferred an audio version.

Ongoing Casework

HARs contain all of the necessary information to enable a client to start exploring their housing options. HOS offers clients continuing support with their housing journey where required.

For participants in the brokerage pilot, HOS also offered an increased level of engagement from the outset. This included the offer of an early home visit and the option to have a Plan-it-HOS meeting. This is an informal meeting which involves clients and their circles of support in helping to shape a housing plan.

As individuals' circumstances and needs vary dramatically, the support they require from HOS varies as well. HOS provided advice on all tenures of housing, including information on adaptations, grant programmes, benefits and financing.

How long HOS works with a client will depend on an individual's circumstances and the nature of their housing needs. Some clients may only require our continuing assistance for a matter of weeks, while others may require assistance over a longer period, e.g. over a year. This is dependent on a number of factors such as the individual's finances, housing needs and tenure choice; and external factors such as geographical location, availability of housing stock, financial markets etc.

For the purposes of the pilot, HOS 'fast tracked' as much of the process as possible in order to maximise demonstrable outcomes within the pilot timescales.

Closing Cases

HOS never close a case unless a client asks them to, or because they have not been able to contact them for over two months.

A case is closed when it has reached a natural conclusion. The client's Housing Options Broker will contact them via letter or email asking whether they require any further assistance. If the client is happy, the Housing Options Broker will close their case.

Alternatively, if the client has been un-contactable for over 2 months, the Housing Options Broker will contact them again via letter asking if they

require any further assistance. If they do not get back in touch, the case is put 'on hold' until the client resumes contact.

3.3. The staffing resources required and deployed

HOS employs a mix of permanent and Associate housing brokers. 3 of the existing housing brokers were involved in providing housing brokerage to applicants to the service.

The role of the housing brokers based on HOS's model is to:

- Provide accurate information and advice, in an accessible and comprehensive manner, to HOS clients and their families, carers, and professionals in all sectors. This may encompass financial issues, benefits for home owners, adaptations, new building, legal issues and other barriers and opportunities for disabled people wishing to become home owners /social renters or private renters.
- Assist HOS clients, their families or carers in assessing the viability of their potential housing options appraisal and offer advice and step by step action plans primarily by telephone and via email.
- Introduce HOS clients to potential providers of suitable homes.
- Establish and maintain close links with other partners involved in securing suitable housing for HOS clients e.g. housing and social work departments, RSLs, other advice agencies, care providers, advocates.
- Make appropriate referrals to other organisations and services.
- Develop knowledge to make links, and negotiate, where necessary with potential lenders, solicitors, developers, Scottish Government departments, RSLs, Local Authorities and others, to broker housing solutions.

Other staff roles employed at HOS were deployed to establish and deliver the housing brokerage service:

- Volunteer & Development Manager at Housing Options Scotland: key role in leading the promotion and marketing of the housing brokerage service; and
- Chief Executive: key role in negotiating the establishment of the brokerage pilot and coordinating the deployment of resources by HOS to deliver the scheme.

3.4. Recruitment of a HOSMate.

A key component of successfully establishing the housing brokerage service was recruiting a HOSMate with personal experience of visual impairment.

Housing Options Scotland has a network of trained volunteers - HOSMates, who have all had experience of finding housing through HOS.

The HOSMates programme offers disabled people, older people and veterans across Scotland who are seeking assistance through HOS the opportunity to engage with a trained volunteer who has relevant personal experience.

HOS recruited and trained a visually impaired HOSmate (peer supporter) who subsequently advised HOS on how best to engage with visually impaired clients and was very involved in the development of a publicity strategy and materials and in relation to both the launch event in Edinburgh and the second event held in Inverness.

3.5. Publicity and promotion of the housing brokerage pilot

HOS adopted a comprehensive approach to publicise and promote the housing brokerage service. The intended audiences for the publicity and promotion were:

- Younger adults with visual impairment and their families;
- Visual impairment organisations and local groups;
- Local authorities: Officers with responsibility for housing and visual impairment services;
- RSLs and other housing providers; and
- Wider community stakeholders.

The key activities undertaken by HOS are set out below.

Branding: HOS branded the scheme as *My Home – Insight*. The brand of My Home – Insight was developed to create a unique and memorable identity for the service.

Publicity channels were primarily through the use of radio, social media and HOS's existing extensive networks throughout Scotland:

- Publicity materials. A core leaflet was produced to promote the service to all stakeholders (Annexe 1). Feedback was sought from the HOSMate and other stakeholders in relation to the format for publicity materials as well as other materials used by the service, e.g. the HAR documents, including document format and font size.
- Use of radio: HOS secured interviews on Insight Radio⁵ which is a national radio station aimed at an audience with experience or and/or an interest in visual impairment;
- Use of social media; extensive use was made of Twitter and other social media format to publicise the pilot at its inception and on an on-going basis to maximise coverage and the cascading of information about the service
- Use of a video on the HOS website to publicise the impact of the housing brokerage approach for individuals with visual impairment.

Events: HOS organised 2 large scale events to publicise the housing brokerage service; a launch event in Edinburgh in September 2015 and a second event in Inverness to target the north of Scotland in November 2015. In addition, HOS used its regular attendance at other national, local and community events to publicise the housing brokerage service.

An initial launch event was held in Edinburgh on 4th September 2015. It was led by HOS's HOSMate who had been recruited to support the housing brokerage scheme. HOS invited a range of organisations and publicised the event to individuals with visual impairment via RNIB radio. Publicity was also generated through the use of social media to target relevant organisations.

In preparation for the launch event the presentation materials to be used were 'road tested' with their HOSMate and other people with visual impairment and as a result were amended:

- Presentations avoided the use of graphics and were text based with audio descriptions
- A video had an accompanying text based description of the content

A further publicity event, applying the learning from the first event in Edinburgh was held in Inverness on 30th November 2015, to raise awareness of the scheme in the northern part of Scotland.

⁵ <http://www.insightradio.co.uk/>

Housing Options Scotland organised two events and a drop in session on the 30th November 2015 at the Merkinch Community Centre, Inverness.

During the first part of the event, held in the morning, attendees were given a presentation about the *My Home – Insight* pilot project. This included information on the partnership with Thomas Pocklington Trust, the work of Housing Options Scotland, housing for people with visual impairments and how the organisation can support individuals through information, advice and the TPT-funded brokerage service.

Attendees also heard from the visually impaired HOSmate, Margaret Macdonald, who has been through the process of finding the right house for her and her family's needs. This was followed by a question and answer session.

This part of the event was aimed at both individuals looking for advice and those who support them.

The second part of the event, held in the afternoon, consisted of a presentation about the work of Housing Options Scotland, this included: who they are; what they do; the Scottish housing market for disabled people; and how to access the HOS service. A section of this presentation was also dedicated to the *My Home – Insight* pilot scheme.

Attendees also heard short presentations from several of Housing Options Scotland's HOSmate peer support volunteers about their journeys of finding a home suited to their needs. This included a further presentation by Margaret Macdonald.

The second part of the event also consisted of a drop in for people who were not able to attend the sessions in morning or afternoon, but wanted advice for themselves and/or those they support. This was organised in response to the significant number of people who wanted to attend, but were not able to make either event.

Following an internal assessment of the effectiveness of the venue and location used for the first event, HOS undertook in-depth planning for the second publicity event.

The Merkinch community centre was chosen as a venue for the events after research on venues in the Inverness area. This venue was recommended by one of our local volunteers (herself visual impaired) due to its location, accessibility and facilities on offer.

The events were initially publicised using Housing Options Scotland own website, which has an annual readership of more than 9,500 people. It was also publicised using our own social media channels.

Invitations were sent out to over 40 local and national disability and visual impairment charities, as well as invites being sent to local statutory bodies such as local authority housing departments, OT services and NHS services. In these invites we asked people to disseminate this information to interested parties. Some of the respondents were kind enough to promote these events via their own media channels.

HOS local volunteers also targeted other local services such as community centres, carers groups, local town/ village halls, libraries, mobile libraries and community notice boards across the Highlands, with both the invites and the leaflet on the *My Home – Insight pilot* project.

The day itself was well attended by both individuals and organisations with around 30 people. Organisations in attendance included: Sight Action, Highland Council (housing officers and housing options team), NHS & Highland Council Occupational Therapists, NHS Raigmore Hospitals Health Projects Team, Advocacy Highland and a local MSP.

4. Outcomes from the housing brokerage pilot scheme

This section sets out the outcomes from the housing brokerage pilot. It covers:

- How the service was used: the characteristics and circumstances of the younger adults with visual impairment who were assisted;
- The housing preferences and outcomes;
- Case studies of some of the younger adults who were assisted.

4.1. Use of the housing brokerage service.

22 younger adults with visual impairment were referred to the service or self-referred over the period 1st September 2015 until 31st March 2016. All 22 of these individuals completed a HOS Basic Information Form and were accepted on to the service. This compares with the target of the pilot service to work with up to 12 individuals.

These individuals had a very diverse range of circumstances and characteristics. They were located across Scotland, covering 14 of the 32 local authority areas in Scotland.

The extent to which the brokerage service was taken up varied considerably depending on the extent to which individuals and/or their families/supporters were 'ready' and in a position to pursue a specific housing option. In practice, the outcomes ranged from individuals moving to a new housing solution to individuals who needed and wanted some assistance to consider their future housing options.

4.2. Client characteristics, needs and circumstances

The age of the clients of the brokerage service ranged from 16 years to 44 years. The age characteristics are set out in Table 4.1.

Table 4.1. Age profile of housing brokerage clients

Age	No of clients
16-20 years	5
21-25 years	8
26-30 years	2
31-35 years	2

36-40 years	0
41-45 years	5
Total	22

Source: HOS

This shows that 68% of the client were under 30 years; 59% of the clients were 25 years and under. This shows that the greatest demand for the service came from adults at the younger end of the target age group (16-44 years) reflecting the types of circumstances of this age cohort, i.e. in most cases seeking to move on from the family home.

The nature of the visual impairment of the clients using the brokerage service and other disability related needs are summarised in Table 4.2.

Table 4.2. Visual impairment and other disability related needs of clients

Disability related needs	No of clients
Severely sight impaired	10
Partially sight impaired	12
Other disabilities in addition to visual impairment	14
Learning disabilities in addition to visual impairment	2
Wheelchair user	2
Guide Dog Owner	1

Source: HOS

Of the total number of clients, 45% (10) were severely sight impaired and 55% (12) were partially sight impaired. 64% of the clients had other disabilities as well as visual impairment. In relation to ethnicity, 21 clients were of white British ethnic background with 1 client from an Asian ethnic background.

Table 4.3 shows where the clients were located in terms of local authority areas.

Local authority	No of clients
Argyll	1
Berwickshire	1
Dundee	1
East Ayrshire	1
East Dunbartonshire	2
East Renfrewshire	1

Edinburgh	3
Fife	1
Glasgow	4
Highland	2
Inverclyde	1
North Lanarkshire	1
Orkney	1
Renfrewshire	1
Stoke on Trent (England)*	1
Total	22

*seeking to move to Edinburgh. Source: HOS

The clients of the service were located in 14 of the 32 local authority areas in Scotland. There was a mix of clients in urban, town and rural locations. This indicates the breadth of geographical coverage the pilot brokerage service achieved in 7 months.

The living circumstances of the clients were varied. Table 4.4 summarises the living and housing circumstances of clients of the service.

Table 4.4. Clients' living and housing circumstances

Living/housing circumstances	No of clients
Living with family	13
Private renting	5
Social renting	4
Total	22
Of those not living with family:	
• Living with spouse	3
• Living alone	6

Source: HOS

The majority of clients were living with their family in the family home (59%). However, family circumstances covered living with parents, living with a foster family, and living with grandparents. 27% of clients (6) were living alone and 14% of clients (3) were living with a spouse. Of those clients not living with their family all were living in rented housing (5 clients in private rented housing and 4 clients in social rented housing). No clients were home owners when they approached the housing

brokerage service (although several lived with their families who were owner occupiers).

4.3. Housing requirements and outcomes

Clients' housing requirements

From the initial work undertaken by HOS, a client's housing requirement/s is identified. Table 4.5 shows the identified housing requirements of the 22 clients that used the brokerage service.

Table 4.5. Housing requirements of clients using the brokerage service

Housing requirements	No of clients
No change	1
Home ownership	8
Renting – social	16
Of which adapted/wheelchair accessible property required	2
Renting – private	3
Family funded/arranged housing	2

Note: the figure for the 'no. of clients' does not total to 22 as some clients identified more than one housing requirement/potential housing option

Source: HOS

This shows that the most popular housing requirement was social rented housing from a local authority or housing association – for many this is seen to offer the greatest level of security in relation to rented property. However, half as many individuals were seeking a home ownership solution (when compared to the number of clients seeking a social rented option). From the data collected by HOS as part of the brokerage work, this suggests that home ownership is seen by clients and their families as offering the most flexibility and suitability in relation to what were often quite complex housing and other needs. The case studies in in this section (below) provide examples of this. A small number of individuals were seeking to meet their housing requirements through family arranged and funded solutions, e.g. a buy-to-let-to-rent solution.

Housing outcomes achieved and housing outcomes planned/anticipated

The housing brokerage pilot service operated for the 7 months from September 2015 to March 2016. Analysis has been undertaken of the planned (i.e. at the outset and in partnership with the client) and actual housing pathways and outcomes achieved during this relatively short period. This is based on scrutiny of detailed records kept by HOS for each client and discussion with HOS staff and managers.

The housing pathways and outcomes achieved reflect the short period of operation and clients' very different starting points and aspirations. Table 4.6 sets out the position in relation to housing outcomes achieved.

Table 4.6. Housing outcomes of the brokerage service.

Housing outcome	Outcome achieved: no of clients	Outcome planned: no of clients
Renting – social	3	8
Renting – social (adapted)	0	2
Renting – private	1	1
Home ownership	1	3
Stay in existing housing	1	0
Total	6	12*

*the number of clients is 12 however since some clients have planned to achieve 2 different housing outcomes the total sums to 14 e.g. one in the short term and a different outcome in the longer term.

Source: HOS

This shows that the housing brokerage pilot has, over 7 months:

- Identified and anticipated to achieve definite housing outcomes with 12 clients
- Achieved 6 definite housing outcomes for clients
- With 4 clients work was at too early a stage to identify and confirm an anticipated housing outcome.

In order to achieve the actual and anticipated outcomes, HOS worked with a wide range of organisations to broker access to different housing pathways and opportunities for clients. These included:

- Local authorities; including housing teams and housing benefit teams;
- Health and social care teams: social work and occupational therapists;
- Registered social landlords (housing associations and local authorities);
- Lettings agencies: for access to private sector rented housing;
- Support agencies and charities e.g. in relation to visual impairment, epilepsy, homelessness;
- Mortgage and financial advisors;
- Local and national politicians.

In many cases, particularly where the client's circumstances were complex, the degree of involvement and on-going contact and negotiation with these types of stakeholders was extensive to help to broker a client's preferred housing solution.

4.4. Client case studies

Data for all 22 clients of the brokerage service has been analysed and 7 of these are presented as case studies to demonstrate in more detail the breadth and depth of brokerage work that the pilot service undertook with clients. Two case studies are presented in more depth and include qualitative feedback from the client or a supporter. Clients' identities have been anonymised.

BM. 30 YEARS OLD. LIVES IN FIFE

BM found out about the brokerage service through word of mouth from a friend. She approached HOS because her current housing is not suitable for her needs and she is interested in owning her own home in future. She has a visual impairment and cerebral palsy.

BM lives alone and her home is unsuitable because of access issues in the bathroom and in relation to the use of the driveway. She lives in a 3-bedroom property rented from a private landlord.

BM receives benefits including Employment and Support Allowance, Disability Living Allowance and Housing Benefit, and has approximately £3000 in savings. This is not enough to purchase a property so the current options considered by the brokerage service were renting from a

social housing provider (a housing association or local authority) or a private landlord.

BM's long term plan is to save money towards a deposit allowing her to purchase a property. HOS produced a housing report for BM which sets out

- The options of renting in the social and private sectors
- The options for home ownership for a person through benefits-based borrowing

A Plan-it-HOS meeting was held with BM. HOS put BM in touch with a financial advisor with a track record of securing mortgage funding for disabled people who need to borrow using benefits to discuss and consider her options.

The planned outcomes from the brokerage work with BM by the end of March 2016 were for her to rent a more suitable property from either a social or private landlord in Fife in the short term and to save further funds in order to be able to afford a home ownership outcome in the longer term.

BM was interviewed as part of the evaluation. A summary of her views about the experience of using the brokerage service is set out below.

BM found about the HOS service through attending a meeting that a HOS representative was present at. BM found the meeting very informative; she liked the fact that she could go back to HOS for clarification and that she was given her housing choices and this was made really clear.

“I am living in private rented housing at the moment – it's fine really but you've got to chase up every little thing that needs repairing and you never feel like you are absolutely secure. It's worked for me for a while though because I didn't know for definite where I wanted to be. But it would be really good now to have my own place so I can adapt it and then it will be mine

I have two disabilities and they interact with each other in ways that aren't always picked up by the various criteria for different services and benefits. I experience lots of barriers, but they don't always fit neatly into a box. So, for example, I qualify for a cane but I can't use one safely because of my balance and mobility. So often services for the two separate disabilities don't converse with each other. No one

puts the whole thing together. But HOS were more open-minded – they weren't trying to tick a box. Practitioners have their guidelines – I understand that - but HOS were able to be more flexible; they weren't having to strive for certain targets.

They are very accommodating in terms of making the service accessible: I asked for information in audio and they did that; they offer 1-1 meetings if required, they will go back and break it all down for you.... It can be face-to-face, on the phone, via email – you've got the choice.

I think better advertising is needed...there needs to be more in the public domain.... places like the radio and GPs.

I now know so much more about the process of buying – like I know what deposit would be needed and it's not that unrealistic.... I've got a way to go, but at least I know what I need to do. So HOS have made it clear.”

DK. 22 YEARS OLD. LIVES IN EAST DUNBARTONSHIRE.

DK lives with her family. She wants to live independently and move into a property on her own. She is partially sight impaired and has cerebral palsy.

A HOS housing report was produced following discussion with DK and her mother. She had some savings in a Trust fund which could be used to fund a deposit so she was keen to consider home ownership options as well as renting options. Further detailed discussion between HOS and DK and her mother confirmed that a home ownership solution would be the most effective way to secure her housing requirement in the preferred location.

To support this process HOS referred DK to a mortgage and financial adviser to confirm her eligibility for mortgage schemes; and to HOS's benefits adviser to provide advice about eligibility for housing benefit in relation to shared equity home ownership schemes.

HOS also suggested the mother speak to one of the HOSmates who would be able to give her more information and an insight to the whole process of Access Ownership schemes and Low-cost Initiative for First Time Buyers (LIFT) (Annexe 2).

A HOS broker and the Chief Executive met with the client's mother to discuss possible options. The mother has applied to LIFT scheme and has sent supporting documentation. She was also interested in Access Ownership options but LIFT was her preferred choice. The property identified was over the threshold so the property approval was made with a report by HOS detailing the reasons why the threshold price would need to be raised.

HOS continued to actively liaise with the mortgage broker, the LIFT scheme and the family. As a result, they were successful in securing approval to raise the property price threshold so that DK could live in the area she needed to (close to her mother) and could also avoid the application of a 'golden share'. HOS was able to do this because of their previous experience of this type of work and their existing relationship with the Scottish Government that administers LIFT i.e. it was recognised that the additional flexibility was required due to the nature of DK's needs.

HOS was able to broker a home ownership option and the property was purchased for DK by the end of March 2016.

DK's mother was interviewed as part of the evaluation. A summary of her views about the experience of using the brokerage service is set out below.

"She had been waiting 3 years for a council house and we were told we might well have to wait another 15!! At that point, I just thought, right I'm going off on my own.

...it is literally just up the road from my house, in a great location..... we're about 6 miles out of Glasgow centre but it has the feel of a village almost and L's new flat is literally right by the shops and everything. We get the keys next week!! I can't believe how fast it's happened – HOS say we have been one of the fastest cases they have worked on!

Our social worker didn't know anything about housing – you really are on your own with this stuff – but, luckily, she had heard about HOS and gave me their link. I had searched and searched on the internet – putting in terms like 'independent living' but I really hadn't found anything useful. But then the social worker recommended HOS and they put me in touch with a mortgage advisor – who is brilliant - he's

got buildings insurance sorted for me too. And he has in turn put me onto a solicitor who specialises in the LIFT scheme, so that was great

But I must say, at first when HOS got in touch, I felt a bit as though they bombarded me with links and emails – I just didn't have a clue – it felt like even more of a minefield, there were lots of different options. But they were great – I explained that I was struggling to make sense of all this and so Moira and Ryan came and sat down with me to go through it all with me. By then, I had managed to get my head around the information and I had got it down to two options – LIFT or Access ownership

There were times in the process when it was really good to get direct advice (rather than just being given lots of options). Also HOS really fight your corner and they have a genuine empathy with disabled people – they really appreciate the needs of their customers – they have got that completely

I genuinely feel that moving to her own place will be the best for my daughter. It is hard for her to learn new skills while she is living at home – but she will need to get on with it when she has her own place. The private rented sector would have been really insecure; where with this flat I feel that her future is secured. And because she is living so close to us (literally a couple of minutes up the road), I know she'll be fine and we can provide back-up.

I think there needs to be more available online – links for HOS on other sites – independent living centres, cerebral palsy and other associations. You could advertise in doctors' surgeries, through Carers' Link. I emailed a carers' organisation like this for advice on housing and they never got back to me. But I couldn't fault HOS: I have spent half my life fighting my own corner and it is so refreshing to find people who will work with you, not against you."

CL. 23 YEARS OLD. LIVES IN NORTH LANARKSHIRE.

CL lives at home with a foster family in the North Lanarkshire area. He has a visual impairment. The location is not suitable for him due to the amount of commuting he does to get to the mosque and his network of friends in the west end of Glasgow. He wants to live independently in an area with a strong Pakistani community where he can draw support

when required and increase his activities at the Mosque he attends in that area.

He was married in Sept 15 and his wife will arrive in Glasgow from Pakistan in Sept 16. He needs to have a home suitable for them both to start their life together. Being located in the Pakistani community in Glasgow will also be important to his wife too when she arrives.

He receives benefits including Income Support, Disability Living Allowance and Housing Benefit. He did not have savings for a deposit so home ownership was not an option for him. The HOS housing report identified with him that private or social renting were the most appropriate option to secure a property in the area of Glasgow that he wants to live.

Following a Plan-it-HOS meeting it was confirmed that renting from a social landlord was the preferred housing outcome. HOS discussed CL's requirements with relevant housing associations in Glasgow. It was confirmed that he would be supported through the choice based lettings process including being permitted to bid by phone for properties. As a result of the housing brokerage service he is expecting to be offered a tenancy with a housing association for him and his wife.

EJ. 24 YEARS OLD. LIVES IN ARGYLL.

EJ lives with her mother, father and sister in a temporary chalet on a travelling site in Argyll. EJ is a wheelchair user and is severely sight impaired. Due to the size and condition of her current home she is unable to be independent. The family were offered purpose built accommodation in Oban but wish to remain on the travelling site so requested culturally appropriate accommodation.

The HOS broker advised the client to get an occupational therapist and an environmental and functional assessment carried out by local authority.

Information regarding support for minority groups was provided and an initial meeting with the local authority arranged for the clients.

It was agreed with the clients that a Housing Report was not necessary. However, a Plan-It-HOS meeting was agreed with the client.

It took a considerable time to arrange a Plan-It-HOS meeting with the local authority Social Work team, with the family and a local RSL. However, through this process the local authority has identified an area of land close to the travellers' site where a purpose built new build property could be built. The local authority also agreed to make alternations to the caravan in the short term until the new build adapted property was ready.

At the end of March 2016 the client's family had agreed to the offer of a new build property. HOS brokers will have an input during the design phase and throughout to support the family.

FI. 24 YEARS OLD. LIVES IN HIGHLAND.

FI is partially sight impaired. FI also has severe learning difficulties and epilepsy which leads to her experiencing a range of different types of seizures on a daily basis, which are unpredictable, can be prolonged and severe (life threatening) at times.

FI's mother wants to stay in the area where they currently live. The local authority was in the process of offering the family a four-bedroom property in a nearby village. An Occupational Therapist had undertaken some initial assessment work with the client and her family. The family were concerned about the local authority carrying out the adaptations to the property that were fully appropriate to FI's needs.

HOS arranged a Plan-it-HOS meeting with the family and representatives from the local authority to discuss FI's housing requirements and the extent to which they could be met at a property being considered by the local authority.

HOS needed to enter into quite complex negotiations with the local authority, and the Occupational Therapist, to address some concerns that FI's mother had about the nature of adaptations required to the proposed property to make it suitable for FI. These included negotiating the installation of a rising bath in place of the local authority's preferred solution of a wet room and alterations to door openings. The family wanted alterations made to kitchen to make it suitable for FI in advance of the family moving into the property rather than these alterations being made a later date.

The HOS broker contacted a number of charities that provide support to individuals with epilepsy in relation to the family's preference to fit padding to some of the walls of the property.

Part of the role of the HOS broker in this case was to negotiate between the client and the local authority to seek to secure the best outcome for the client but also to manage the expectations of the family, i.e. that the proposed housing solution would be a better offer than the family might expect to receive in the central belt area of Scotland, if they were to consider moving, balanced against the possibility of a greater level of support in relation to FIW's epilepsy related needs if they were to move.

The HOS broker maintained contact with the family and local authority in relation to the progress of work and adaptations to the property. The property has been offered to the family and it is anticipated that they will move in during summer 2016.

GH. 19 YEARS OLD. LIVES IN BERWICKSHIRE, SCOTTISH BORDERS

GH lives at home with her parents and younger brother. She is partially sight impaired. She is looking for accommodation in the Edinburgh area as she is about to start her second year at Queen Margaret University. She will be sharing with a friend.

GH and her parents have been looking for rental properties for her and do not want to consider home ownership. She also does not want to consider student accommodation.

She may wish to live in Edinburgh long term and doesn't require any adaptations to a flat other than things being easy to see and use.

It was agreed with the client that a Housing Report was not required, however the HOS broker provided housing advice to the client's mother on various rental options. The broker made contact with housing providers on the client's behalf once their housing application had been made.

The broker also sent a HOS Your Area document detailing all housing providers in the Edinburgh area, along with information on the LetFirst⁶ private renting organisation. LetFirst help people to find a house with a

⁶ <http://www.let-first.co.uk/>

good private landlord without the need for a deposit and advance monthly rent payments.

HOS broker checked with client that she was getting all the benefits to which she is entitled; she had just had a successful appeal in relation to claiming PIP.

She used the information provided about LetFirst and other information supplied by HOS to identify the most suitable accommodation for her and a friend. She didn't want to consider more permanent housing options because of her student status.

AN. 44 YEARS OLD. LIVES IN HIGHLAND.

AN is severely sight impaired. She lives independently in a bungalow rented from a housing association. However, it is not suitable for her needs. The property is a considerable distance from public transport and the nearest bus stop is at the top of a hill. The property is too small and not suitable for navigating with her Guide Dog and there is no room to store the dog's food and its bed. She wishes to move closer to her mother for support and assistance.

The referral to HOS was made as a result of the Home in Sight event held in Inverness in November 2015 to publicise the service in the north of Scotland.

A housing report was produced for the client in December 2015 and was sent as a hard copy in font size 16.

The brokerage work assisted the client to be offered accommodation in sheltered housing next door to her mother. Although the accommodation is smaller than the client ideally requires, on balance she felt that it was better than her current housing due to being close to her mother.

By the end of February 2016 the client had accepted the offer of sheltered housing and had moved to her new home.

5. Implications of the evidence from the housing brokerage service

This section identifies what has been learned from piloting a housing brokerage service for younger adults with visual impairment and what the implications are for replicating and scaling up such approaches both within Scotland and the rest of the UK.

5.1. Learning from operating the housing brokerage service

The housing brokerage interventions involved highly personalised approaches, firstly to understand the housing circumstances of younger adults with visual impairment and then to practically assist them and their families/supporters to secure the most appropriate housing outcome (or plan effectively towards a preferred housing outcome). For some of the individuals assisted, but not all, brokerage to identify and secure a housing outcome was a time intensive process.

It has been important to recognise that, for many of the young adults with visual impairment, there were other factors, particularly other disabilities, that made securing the right housing outcome a more complex process.

It was important to adapt existing materials, ‘tools’ and publicity materials to reflect the requirements of this group, but it has been equally important to avoid making assumptions about what is required by each individual. Having a HOSMate with lived experience of visual impairment has been very important to ensure that the planning of the service, the communications and the operational delivery best meet the needs of the intended beneficiaries.

Several of the clients and their families identified that having access to good quality, relevant and easy to understand information about different housing options and possibilities is important (and typically lacking currently), but what makes the real difference for many of the people who used the service was having access to both the **advice** and **practical assistance** provided through the brokerage service.

5.2. Replicability and scalability

Funding and costs.

The investment in the housing brokerage pilot service by TPT was £18,000. This met the full costs for HOS to operate the service for 7 months from September 2015 until March 2016.

Table 5.1 shows a breakdown of how this funding was used.

Table 5.1. Brokerage service costs

Project management: CEO	3,600
Brokerage: Caseworker	7,200
Event Outreach - staffing costs: Manager	1,800
Housing Options Associate input: Various	2,800
Travel & subsistence: Staff & volunteer costs for outreach events	1,050
Materials and equipment	950
Social media	600
Total	£18,000

To operate this brokerage model over a year, based on these costs, would require approximately £31,000/£32,000 pro rata.

The brokerage model piloted by HOS assisted 22 clients for this initial funding of £18,000, an average cost of £818 per client.

However, this 7-month period included the set up process and initial publicity to generate awareness of the service. Therefore, from discussion with HOS, it is reasonable to expect that over a 12-month period the expected number of clients would potentially exceed a simple pro rata scaling up of 22 clients over the initial 7 months. This may suggest usage of the service over 12 months to be in a range of 37 – 45 clients providing potentially a more cost effective return for the funding over a 12-month period.

Key components of a housing brokerage service

Drawing on the evidence of how HOS operated the housing brokerage pilot service and the range of outcomes achieved or anticipated, it is possible to identify the ‘components’ that are necessary for such an approach to be replicated elsewhere in the UK.

The evidence from the evaluation suggests that the following components are necessary for housing brokerage to be effective for young adults with visual impairment:

- An excellent knowledge of the relevant housing policy and legislative context and how this affects access to housing for people with visual impairment.
- Understanding and awareness of the types of barriers that younger adults with visual impairment may face in relation to accessing and securing different housing options.
- Experience of advising, brokering and securing housing for people whose requirements can be complex and in some cases, but not all, will require ‘bespoke’ housing solutions.
- Being either already well connected with a wide range of relevant stakeholders including local authorities (in relation to housing, social work/social services/adults services⁷, housing benefit), health services, social landlords, private landlords and/or lettings agencies, care/support providers; or having the skills and capability to develop these connections and maintain relationships with such organisations.
- Being able to use these connections to gain the trust of local authorities and social landlords as a source of expertise and practical assistance, helping them to provide housing opportunities for younger adults with visual impairment.
- Being able to balance the housing aspirations and expectations of clients and their families/supporters with what is realistically achievable whilst remaining ambitious.
- Recruiting and involving people who have lived experience of visual impairment to be part of operating such a brokerage service or at least to advise on how to most effectively operate it.

⁷ Social work in Scotland; Social Services in Wales; Adult Services in England

- Having a well thought out and targeted approach to promoting and publicising a housing brokerage service including a strong on-line presence, use of radio, use of podcasts, use of social media, extensive networking amongst community based groups that are led by or support younger adults with visual impairment as well as professional audiences.
- Building and sustaining long term relationships with community based organisations that support people with visual impairment to build ‘bottom up’ knowledge and understanding of how to access different housing options.
- Recognising that, for the younger cohort of adults with visual impairment, particularly those under 25 years, building relationships with mainstream and residential schools/colleges, and further/higher education providers is necessary to embed a consideration of housing issues within preparation for independent living.
- Being able to demonstrate how meeting the housing needs of younger adults with visual impairment can assist organisations to meet statutory obligations as well as other national/strategic objectives, e.g. in the Scotland context this could include achieving the National Health and Wellbeing outcomes⁸; supporting delivery of the *See Hear*⁹ strategy in Scotland.

Replicating the model across Britain

HOS has demonstrated how a housing brokerage service for younger adults with visual impairment can work effectively in the Scottish context. The model already used by HOS and adapted for this pilot scheme, has provided the evidence for the components (above) that are considered necessary to operate such a brokerage model effectively.

It is clear that the brokerage model operated by HOS has been effective in supporting younger adults with visual impairment to secure a range of housing outcomes and that this could be scaled up more widely across Scotland, subject to the necessary funding being available.

⁸ National Health and Wellbeing Outcomes. <http://www.gov.scot/Topics/Health/Policy/Adult-Health-SocialCare-Integration/Outcomes>

⁹ See Hear: A strategic framework for meeting the needs of people with a sensory impairment in Scotland <http://www.gov.scot/Publications/2014/04/7863>

In the context of replicating this model of housing brokerage in England and Wales a number of other factors may need to be considered.

- The need to identify organisations that have the capability and experience of undertaking housing brokerage work and apply this at a local level so that it is effective for younger adults with visual impairment.
- There is a need to fully understand how to make all housing options available to younger adults with visual impairment across England and Wales; for example, benefit based borrowing to secure home ownership options is demonstrably possible in Scotland but it is less clear that this model is currently available and viable in England and Wales.
- The extent to which this model of housing brokerage can be effective, or may need to be adapted, in higher cost housing locations, particularly London.
- How to build and develop awareness of and support for the role of housing brokerage with relevant stakeholders in England and Wales including local authorities, social housing providers, and Governments, where there is currently a lack of familiarity with this type of approach to assisting younger adults with visual impairment (and possibly other people with disabilities).
- Develop extensive links with local sight loss societies in England and in Wales to develop and embed knowledge of this approach to securing housing at a local/community level and to develop local 'champions' for this model.
- Identify both short term funding opportunities, including potentially to seek crowd-sourced funding for this work, alongside identifying sustainable longer term funding models for this type of housing brokerage.
- Work with a sample of local sight loss societies and local authorities to ensure that housing brokerage alongside housing advice and information are a core part of local vision strategies.

6. Findings and conclusions

Based on the evidence analysed, this section sets out the conclusions in terms of the extent to which the housing brokerage service met the objectives that were set and the wider questions to be addressed by this evaluation.

6.1. Assessment against the objectives of the brokerage service

The expected outcomes from the housing brokerage pilot were:

- As a minimum to provide a bespoke brokerage service for 12 individual clients aged 16-44 years with visual impairment. **The pilot service worked with 22 clients and supported 6 of them to secure a housing outcome with a further 12 clients having planned for an anticipated housing outcome.**
- HOS to demonstrate as far as practicable how younger adults with visual impairment can be assisted to access different types of housing that will meet their needs including housing for rent (in the social and private sectors), housing for sale, living alone and living with others. **Clients of the brokerage service were assisted to secure a full range of housing options including home ownership, renting with a social landlord, renting with a private landlord, housing that was adapted to meet very specific needs.**
- HOS to demonstrate as far as practicable how housing brokerage can assist younger adults with visual impairment in different circumstances to find suitable housing, e.g. moving on from the family home, moving on from further/higher education, moving to gain employment, moving from supported housing to independent housing. **The pilot service helped to secure or planned to secure housing for younger adults with visual impairment in a range of circumstances including, moving to university, moving from the family home, moving with family to a more suitable home, moving from an unsuitable property to a more suitable property.**

- HOS to provide outreach events to stakeholders (third sector, carers' groups, schools and colleges) to raise awareness of housing options and gather evidence for TPT on future and unmet need. **The pilot service used two bespoke large scale events and a range of other events, forums and community meetings to publicise the housing brokerage service as well as using radio and social media to maximise its reach.**
- HOS to offer each of the 12 pilot participants the opportunity to engage in a Plan-it-HOS meeting. This is an informal meeting which involves clients and their circles of support in helping to shape a housing plan. **The brokerage service was characterised by a highly personalised approach to understanding and responding to the housing requirements of younger adults with visual impairment; all clients were offered a Plan-it-HOS meeting although not all clients chose to take up this, typically where their housing requirements could be met without this approach.**
- HOS intend to increase their own knowledge and awareness of visual impairment which will allow them to build on the work of the pilot. **By operating this pilot brokerage service alongside their existing generic housing brokerage for disabled adults, HOS have learned how to refine their model to meet the needs of younger adults with visual impairment and have subsequently integrated this learning into their existing brokerage work.**
- HOS to raise awareness of visual impairment amongst their own stakeholders and networks including the Scottish Government's Housing Division. **Through operating this pilot brokerage service HOS has been effective in raising awareness of the housing needs of younger adults with visual impairment and the requirement for housing brokerage with a wide range of stakeholders including local authorities, RSLs, care/support providers, national and community based organisations that support adults with visual impairment and with the Scottish Government.**
- HOS to identify better uses of technology to maximize engagement with service users. **The brokerage pilot has meant that HOS has amended some of the tools and resources used as part of the existing brokerage service and has developed audio versions**

of the products such as HARs. They have amended the use of presentations and videos to ensure they are accessible to an audience that includes people with visual impairment.

- HOS to explore the potential to seek funding for a Housing Options Broker who experiences visual impairment. **This is longer term goal of HOS.**

6.2. Assessment against the key evaluation questions

Is there a demonstrable need amongst younger adults with visual impairment for housing brokerage?

The evidence indicates that there is a need and demand for this type of housing brokerage model amongst younger adults with visual impairment and their families. This pilot service supported 22 clients over a 7-month period with evidence that there was further demand if the pilot had been continued.

Is housing brokerage effective for younger adults with visual impairment and what is the impact?

The evidence from the brokerage pilot showed that, of the total 22 clients, 6 clients secured their preferred housing outcome with a further 12 clients anticipated to secure their planned housing outcome. The qualitative feedback from clients and families demonstrated that this type of housing brokerage is particularly effective when there are more complex circumstances that require a level of assistance and expertise that is not available from other sources.

What model of housing brokerage is appropriate for young adults with visual impairment?

The evidence from this evaluation is that the housing brokerage model is most appropriate where the housing brokerage provider has:

- An excellent knowledge of the relevant housing policy and legislative context and how it affects housing opportunities for younger adults with visual impairment;
- Experience of advising, brokering and securing housing for people whose requirements can be complex;

- Good connections with a wide range of stakeholders including local authorities, social and private landlords, financial advisors and support/care providers.

The model is particularly effective where it is guided by people who have lived experience of visual impairment

What is the relationship between housing brokerage and good quality housing advice and information?

The evidence from clients and families who used the brokerage service is that it would be very helpful to have more readily available information about different housing options and how they can work for younger adults with visual impairment. This needs to be available in a variety of accessible formats and both on-line and in community locations. The evidence from the brokerage pilot is that for many people information alone, however good, is not sufficient to make the step to secure the right housing outcome; it is the mix of information as well as practical advice and assistance that can have the greatest impact in supporting people to live independently.

How could it be replicated and scaled up?

The evaluation of this housing brokerage pilot provides clear evidence of the key 'components' that have made it successful and effective. These can be used to replicate this model of housing brokerage for younger adults with visual impairment in other parts of the UK. The evaluation demonstrates that it is more important for an organisation providing such a service to have the housing brokerage skills and expertise than necessarily being a 'specialist' organisation in supporting people with visual impairment.

How does a housing brokerage approach fit with wider Vision Strategies across the UK?

Vision strategies for England, Scotland and Wales all emphasise promoting independent living by people with visual impairment and addressing barriers that prevent people from living independently and being full citizens. However, all these strategies give little regard to the role that access to appropriate housing plays for people with visual impairment in living independently. The evidence from evaluating this relatively small scale housing brokerage service indicates how important

securing access to the right housing option is for younger adults with visual impairment as the foundation for living independently.

In summary, the evidence from this evaluation indicates that:

- Housing brokerage is an effective mechanism for assisting younger adults with visual impairment to plan for and to access a preferred or at least most suitable housing solution.
- From analysis of the clients' use of the pilot brokerage service, it is clear that many of the individuals who were assisted only secured a preferred housing outcome because of the intervention of the housing brokerage service.
- Housing brokerage can work effectively across a range of housing pathways including home ownership (in Scotland), renting from social landlords, renting from private landlords, accessing adapted forms of housing, and supporting individuals to secure adaptations and modifications to their existing housing where this is the most appropriate solution.
- Housing brokerage can support younger adults with visual impairment at different stages of their housing 'journeys' towards independent living including moving on from the family home, moving to and from higher education, and moving to and from types of supported housing.

Annexe 1: My Home – Insight leaflet



Are you blind or partially-sighted?

Are you aged 16 to 44?

Do you need help finding the right home?

Housing Options Scotland can help.

Finding the **right home** in the **right place** can be difficult. Housing Options Scotland is here to help.

Your Home – Insight is our programme that helps blind and partially-sighted people aged 16 to 44 years old find a home that suits them.

We are with you all the way. We guide you through the process so you can work out what you need from a home and what kind of home you want. We help you think about your options and help you to find the right home for you.

The service is completely free. We never turn anyone away. And we are here for you for as long as you need us.

If you would like to find out more, please get in touch

Evaluation of a Housing Brokerage Scheme for younger adults with visual impairment. *My Home – Insight*

Phone us on 0131 247 1400, email us on info@housingoptionsscotland.org.uk or write to us at The Melting Pot, 5 Rose Street, Edinburgh EH2 2PR.

Your Home – Insight is provided by Housing Options Scotland in association with **Thomas Pocklington Trust**

www.housingoptionsscotland.org.uk

www.pocklington-trust.org.uk

Annexe 2: Home ownership options

The LIFT¹⁰ scheme is operated by the Scottish Government as a means of helping people on low to moderate incomes to become home owners, where that is affordable for them. Under the scheme a person will be required to contribute between 60%-90% of the purchase price of a home with the Scottish Government providing assistance to fund the remaining amount. Although the person will own the property outright, the interests of the Scottish Government will be secured by a mortgage (or a 'standard security' as it is known in Scotland) on the property. Upon the occurrence of certain events in the future (for example when the person sells the home) they will be required to repay funds to the Scottish Government.

The Access Ownership scheme is a shared ownership model; it is a joint initiative by Horizon Housing Association (part of the Link Group) and Housing Options Scotland¹¹. Under this scheme, the person owns a share in a property and Horizon or Link Group owns the rest. The size of the share can range from 25% to 75% and the person pays a monthly rent (known as an 'occupancy' charge) to Horizon on the remainder. The amount paid depends on the size of the share the person owns. For eligible individuals, Housing Benefit would normally cover the occupancy charge.

Many disabled people rely on state benefits for part or all of their income. An important consideration in the context of the housing brokerage pilot is that if a disabled person needs a loan to buy a house, they may be eligible for additional benefit to help meet the cost of mortgage interest through Support for Mortgage Interest (SMI), depending on what benefits they receive. This is a complex area and beyond the remit of this report however Housing Options Scotland make available information in relation to 'benefits based borrowing'¹².

In the case of DK the use of the LIFT operated as below.

Purchase price of apartment		£83,000
Deposit from DK (via her family)	£5,000	
Mortgage. 25 year interest only mortgage secured by mortgage broker from NatWest bank	£48,000	
Contribution from LIFT scheme	£30,000	
Totals	£83,000	£83,000

Notes:

- The property transaction costs and fees were met by DK/her family
- Monthly mortgage repayments (interest only) are £212.00
- DK has applied for Support for Mortgage Interest which it is anticipated will cover approximately 50% of the monthly repayment cost. The remainder will be paid by DK from her income and disability related benefits.

¹⁰ <http://www.gov.scot/Topics/Built-Environment/Housing/BuyingSelling/lift>

¹¹ <http://www.housingoptionsscotland.org.uk/our-resources/leaflets/>

¹² <http://www.housingoptionsscotland.org.uk/our-resources/leaflets/>