



HACT

fitforliving

NETWORK

June 2012

# Living well in retirement Summary

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

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



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## The framework

In the experience of Fit for Living Network members, there remain too few truly holistic and comprehensive approaches to meeting the needs of vulnerable older home-owners across a complex system of finance, housing repair, care, support, housing options and advice. However, there is some good practice to draw on that, once combined under a framework, could transform the lives of certain groups of poor and vulnerable older people.

The investment and delivery framework ***Living well in retirement*** aims to:

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

The framework:

- Takes an holistic approach, with the older person at the centre;
- Involves a blended approach to finance and to delivery which could enable scaling up of activity in this area;
- Is not prescriptive and is designed to enable/encompass different delivery models at regional and local levels;
- Describes elements core to effective delivery, eg access to independent advice, information and support; and
- Provides links to some examples of current delivery and emerging models identified by the Fit for Living Network.

There are three main components to the framework:

- Older people;
- Finance – commercial investment, public and social finance and self-funding by older home-owners; and
- Making it happen (Home Improvement Partnerships).

The full framework document outlines each of these, identifying:

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

The document also includes a call for action identifying priorities for action by local Home Improvement Partnerships, national organisations and Government.

## Our call for action

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

1. Making the blended finance approach set out in the full framework document a reality. This involves significant challenges and time will be needed to fully develop the approach with a range of partners.
2. Acknowledgement of the need for subsidy for those older home-owners most in need, albeit that this subsidy can be delivered in a variety of ways.

3. Addressing the anxiety of older home-owners about dealing with issues of disrepair in their homes and the suspicion they have of many financial products. Home Improvement Partnerships will need a clear point of interaction with individual older home-owners and the opportunity to build up trust over time and this ongoing contact will require appropriate funding/support.
4. Better knowledge at a micro level in relation to the group of older home-owners which was the focus of the work of the Fit for Living Network. At a macro level, there is evidence of the scale and scope of the issue from national datasets and surveys. Local intelligence needs to be developed in order to target services and products appropriately. Home Improvement Partnerships will need to identify, in their area of operation, where low income older home-owners are and how to reach them.
5. The aspirations for preventative work need to become a reality.
6. Ensuring the current range of activity being undertaken in relation to low income older home-owners has the maximum impact by joining things up (eg health, care, housing and money) wherever this is possible.
7. Local authorities need to take on a leadership role in order to deliver the New Deal for Older people in their area, in particular bringing together the range of organisations needed to form a Home Improvement Partnership.

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

8. The establishment of a national partnership to keep work in this area moving forward. This could involve

organisations such as Age UK, Care & Repair England, the Chartered Institute of Housing, the Community Development Finance Association, FirstStop, Foundations, the Housing Learning and Improvement Network and the National Housing Federation.

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

9. Recognition of the issue and the requirement for both capital to underpin the provision of appropriate financial products to low income older home-owners and for some public funding to enable those in most need to access appropriate financial products. It would be appropriate for Government to consider what role Big Society Capital might have to play.
10. The provision of interest free loans for adaptations.
11. Implementation of practical steps to make the Green Deal work for the lowest income households to enable packages of work including energy efficiency, repair and adaptation to be put together.
12. Commitment to further ongoing funding for FirstStop<sup>1</sup>.
13. Extending the HM Treasury work on simple financial products<sup>2</sup> to include equity release and financial advice for older people.

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

<sup>2</sup> [http://www.hm-treasury.gov.uk/press\\_116\\_11.htm](http://www.hm-treasury.gov.uk/press_116_11.htm)

14. Implementing the All Party Parliamentary Group on Housing and Care for Older People **Living**

*Well at Home Inquiry* recommendation that ‘Government should play an active role in convening an industry-wide task group to stimulate development and growth in equity release products for older people. This group should explore the potential for a government backed bond and ‘kitemark’’<sup>3</sup>.

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

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

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

18. Practical action to make the single commissioning process for older people’s health, care and housing services identified by the Health Select Committee in its report on social care<sup>4</sup> a reality.

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

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

## Background to the framework

This summary provides information about HACT’s investment and delivery framework which sets out action needed to enable low income older home-owners to repair, improve and adapt their homes. The framework was developed by HACT’s Fit for Living Network.

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

## The context for action

The investment and delivery framework was developed in the context of:

- An ageing population which is generating significant challenges for a range of policy areas such as health and social-care and pension provision, as well as for housing;
- A growing acceptance that there is a major problem in how we support growing numbers of older people;
- Programmes of major reform in areas of policy particularly relevant to older people, eg health services, social care and housing;

- Significant cuts in public investment which have resulted in a reduction in home improvement agency services and private housing renewal programmes in some areas;
- The identification of a group of older, vulnerable, home-owners who, hitherto, have largely not been on the radar in terms of policy development or identification of appropriate forms of funding;
- A nascent infrastructure which can deliver on this issue; and
- The need for leadership at national levels to ensure an appropriate policy framework, and at a local level to support the development of Home Improvement Partnerships.

We are currently in a period where we have to find new ways of working which enable robust and effective ways of addressing the emerging social issue of an increasing number of older home-owners who are not able to repair and adapt their homes without some assistance. These new ways of working will mean the development of new and different types of partnerships.

## Seizing the opportunity

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

What is required now is action to enable the system that assists these home-owners to repair, improve and adapt their homes to increase momentum and fulfil its full

potential. Such action will involve investors, central and local government, housing organisations of various types, providers of finance, information, advice and support and health services.

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

## More information

The framework is one of the outputs of the Network which also include:

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

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

## About HACT

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

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

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

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## About our funder

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

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

## About our sponsors

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

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