



Foundations

Housing Options, Downsizing, Move on Services

From Staying Put to Moving On:
A new role for Home Improvement Agencies

March 2019



About Foundations

Our Mission

To share the magic about what makes good home improvement and adaptation services

Our Vision

A thriving range of home improvement agencies – supporting people to live safe, independent and happy lives in the home of their choice

Our Objectives



Identify and meet the training needs of the sector



Engage with stakeholders, providers and commissioners and facilitate networking opportunities



Represent and promote the sector



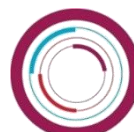
Develop tools and resources for providers and commissioners



Monitor activity, quality and performance and find out what good looks like



Develop and promote quality assurance systems



Provide an information management and workflow system

For more information visit: www.foundations.uk.com



Moving On

With the realisation that a great deal of housing wealth is owned by people over the age of 55, down-sizing has become a genuine option for people. National media regularly feature the phenomenon¹; it's up-² and down-sides³, how downsizing feels⁴ and barriers to it⁵. National policy makers are looking at whether Downsizing provides a means to fix 'Our Broken Housing Market'⁶, drawing on research carried out on behalf of financial product-⁷ and housing with care developers and providers⁸. The recent Housing for Older People Inquiry led by the Housing, Communities and Local Government Committee also considered the issue. It suggested that while there was little evidence to suggest downsizing could provide a significant contribution to solving the current housing shortage a range of measures to help older people overcome the barriers to moving home should be implemented.⁹ This paper will try and set out some of the facts and encourage Home Improvement Agencies and local housing and care services to consider the challenges and opportunities provided by an ageing population largely satisfied with their own home and community.

¹ <http://www.telegraph.co.uk/business/2017/08/02/uk-faces-downsizing-exodus-almost-half-britains-pensioners-looking/>

² <https://www.ft.com/content/220b641a-5106-11e7-bfb8-997009366969>

³ <http://www.express.co.uk/finance/personalfinance/837523/Downsizing-home-property-tips-UK-money-advice>

⁴ <https://www.theguardian.com/society/2017/feb/08/housing-crisis-the-empty-nesters-guide-to-downsizing>

⁵ <https://www.thesun.co.uk/news/4204833/steep-stamp-duty-is-making-the-housing-crisis-worse-because-older-homeowners-are-put-off-downsizing-new-report-claims/> And

<http://www.telegraph.co.uk/news/2017/08/09/exclusive-give-pensioners-stamp-duty-holiday-encourage-downsize/>

⁶ <https://www.parliament.uk/business/committees/committees-a-z/commons-select/communities-and-local-government-committee/news-parliament-2015/housing-for-older-people-inquiry-16-17/>

⁷ https://www.cebr.com/wp-content/uploads/2015/06/Last-time-buyers_report_final.pdf

⁸

https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/ILC_Downsizing_Report.pdf

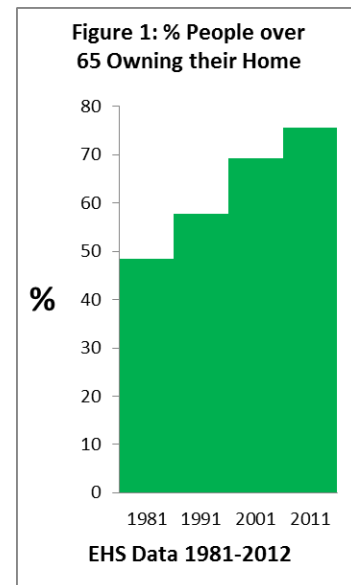
⁹

https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/37003.htm#_idTextAnchor000

The Facts.... sizing the market

People over 65 will form nearly a quarter of the population by 2039, outnumbering people under 16 by over 5 million and older people account for 155,000 households of growth per annum¹⁰. Home Ownership amongst people over 65 exceeds 75% (Figure 1)¹¹.

Older people report rates of 94% satisfaction with the accommodation they occupy. This rises to 97% satisfaction rates amongst older people who are deemed to under-occupy their home¹². 96% of older people live not in specialist housing or residential care but in mainstream housing¹³. While people in their 30s and 40s are more than twice as likely to have moved in the previous 10 years than people between 65 and 74¹⁴, some 50,000 older people move house every year¹⁵. Migration patterns amongst older people reflect those of younger people with the exception of London which attracts younger people while older people tend to leave the city for locations immediately adjacent to London. With the supply of specialist housing for older people of all kinds only increasing by 7,000 to 8,000 dwellings per year¹⁶, 85% of older people who move do so to existing mainstream housing.



Who Moves?...Identifying customers.

Research on consumption patterns of older consumers suggests that 2/3rd of non-retired UK respondents feel that they would consider moving after retirement. However, upon retirement only 9% of UK retirees actually move while a further 18% make some sort of major or minor adaptations to their home¹⁷.

¹⁰<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/february>

¹¹<http://visual.ons.gov.uk/uk-perspectives-housing-and-home-ownership-in-the-uk/>

¹²Page 3: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539002/Housing_for_Older_People_Full_Report.pdf

¹³<http://careandrepair-england.org.uk/wp-content/uploads/2014/12/Infographic-final.pdf>

¹⁴ around 3% of households aged 65-75 moved compared to 8% aged 35-44. https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Viewpoints/HLIN_Viewpoint_78_PlanningforOPHousing.pdf

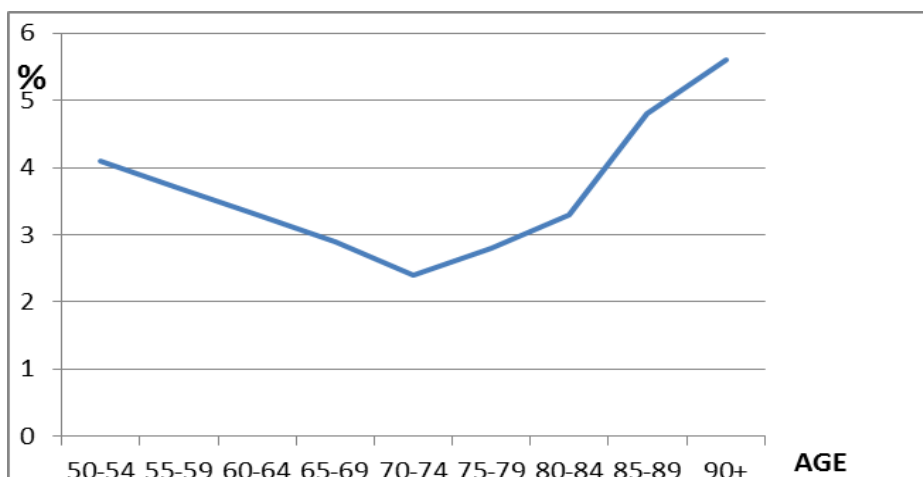
¹⁵ http://www.ippr.org/files/images/media/files/publication/2013/06/moving-on-older-people_June2013_10898.pdf?noredirect=1

¹⁶ Figure Page 10: <http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf>

¹⁷ http://www.ilcuk.org.uk/files/pdf_pdf_156.pdf

Data using the British Household Panel Survey Research published in 2010¹⁸ shows that people in late middle age (50-64) and those in the highest age bracket are most likely to move (Figure 2)

Figure 2 People over 50 moving house 1991-2007



There are indications that the first peak is movement undertaken as a way of improving quality of life immediately post-retirement, and that the second is to be closer to support networks or to move into care¹⁹. Much of this mobility is a matter of choice and marks a new positive phase in older people's lives.

However there is a correlation between people who move and their financial resources or lack of them. In other words, those in possession of higher or lower wealth scales are more likely to move than those in the middle. People over 65 in the private rented sector make up only 5% of the population²⁰ over 65 yet account for 41% of older people moving²¹. The evidence suggests that people exercising 'life style choices' in moving do so on the basis of relative prosperity. At the other end, people are making choices forced by rising care and support needs and their inability to cope with existing accommodation²².

Market research highlights the extent to which better outcomes in terms of health and wellbeing are generated by enabling older people to exercise large degrees of choice and

¹⁸[Migration in later life: evidence from the British Household Panel Study. Maria Evandrou, Jane Falkingham, Marcus Green: ESRC Centre for Population Change & Centre for Research on Ageing. University of Southampton:](#)

¹⁹ http://www.ippr.org/files/images/media/files/publication/2013/06/moving-on-older-people_June2013_10898.pdf?noredirect=1

²⁰ Table AT 1.4 section 1 Household tables: <https://www.gov.uk/government/statistics/english-housing-survey-2014-to-2015-headline-report>

²¹ Ibid 9

²²<http://www.housinglin.org.uk/Topics/browse/HousingOlderPeople/OlderPeoplePlanning/?&msg=0&parent=3674&child=8604>

control and therefore conversely we do know that 'forced' moves, made because older people can no longer cope in their original home, tend not to have positive outcomes²³.

Why do people Move? ...addressing aspirations

The attitude and therefore stimuli people experience about moving in later life are shaped by a range of positive and negative factors.

Whether people move or not is determined by the relative importance of these factors which may include:

- Reducing repair and maintenance costs; the most important reason people give for downsizing or moving²⁴.
- Health benefits in that 28% of existing stock may not be adapted to include all accessibility features²⁵ and moves to specialist housing with care raises self-reported wellbeing and reduces lengths and numbers of stays in hospital²⁶.
- An opportunity to release some existing housing wealth for other purposes.
- Enhanced social opportunities as people move to be closer to family or people of like mind.

These largely positive factors may be offset by countervailing factors such as:

- Emotional attachments, including the esteem people derive from their family home.
- The complexity, nuisance and disruption that comes with moving.
- Affordability arguments: Both in terms of the cost of Housing with Care where it is available and process costs in terms of Stamp-duty, Fees and relocation costs
- A lack of suitable accommodation in the right place for people.

If we consider Kurt Lewin's work on Force Field Analysis²⁷ then it's likely that these countervailing factors are actually the more powerful and any downsizing strategies will be far more likely to fail unless these issues are addressed.

²³[http://www.npi.org.uk/files/5213/7485/1289/Market Assessment of Housing Options for Older People.pdf](http://www.npi.org.uk/files/5213/7485/1289/Market_Assessment_of_Housing_Options_for_Older_People.pdf) and <http://www.housing.org.uk/resource-library/browse/breaking-the-mould-re-visioning-older-peoples-housing/>

²⁴ www.ilcuk.org.uk/images/uploads/publication-pdfs/Generation_Stuck.pdf

²⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539541/Adaptations_and_Accessibility_Report.pdf

²⁶ www.ilcuk.org.uk/files/pdf_pdf_194.pdf

²⁷ <https://www.change-management-coach.com/force-field-analysis.html>

Opportunities for Home Improvement Agencies and local independent living services.

Home Improvement Agencies and services providing home adaptations have the expertise and skills to extend greater choice and control to people whose home ceases to be suitable for them. Historically they have done so by making sure people could access the adaptations and repairs that they would need to ensure they could stay put. However, there is a significant opportunity in facilitating an additional choice, which, like the ability to adapt ones home is largely restricted to the relatively well-off or the poorest home-owners. Providing Move-on and Housing Options services are a natural extension to the HIA mission to provide person-centred, place based services to prevent greater needs arising in the future. Caseworkers providing the information, advice and support underpinning move-on services will need to establish the relative importance of the factors motivating people to look for a house move or stay put. These interpersonal skills will have to be combined with an extensive knowledge of the local housing market and health and social care economy.

What we know about people needing to move in later life is that it is best addressed and planned for early. That means local housing and public health care services are in a position to introduce discussions about moving on into assessments, consultations and general advice sessions as a matter of course which will raise the issue for people considering a range of options for healthy ageing in place. As currently these discussions are largely couched in terms of future care and support needs there is a risk that unless options about a move in later life is reframed in terms of the kind of desirable home people might aspire to, they will not be translated into positive choices. The challenge for housing options services is to present alternatives to people's family home in terms that exceed the kind of satisfaction rates noted by national policy makers. There is a genuine opportunity to allow people to consider housing options unforced by a perceived or actual health crisis but based on their aspirations for a fulfilling life in the medium and long-term. There is no reason that people's last house should be any less exciting than finding their first.

Furthermore there will remain a role to help people with the complexities and anxieties of moving home where that has been forced by changing health needs or the inability to cope with or return with their current accommodation. These 'forced' moves will require additional duties of care as the service users affected by them will need additional support to ensure they retain as much choice and control as possible at a time of enormous pressure and as they navigate through a complex, stressful and confusing processes.

Funding Housing Options and Move On services:

Facilitating moving on for people in later life actually benefits a range of stakeholders all of whom may be willing to fund all or part of the information, advice and support offered by a local housing options service.

- **Public Health and Health and Wellbeing Board engagement.**

Raising awareness and outlining some solutions for healthy ageing at a home of ones choosing is properly a public health function. Raising awareness, persuading and motivating and educating older people about the need to think about their home and facilitating action in adapting and changing that home is being considered seriously by public, acute and primary health service commissioners and providers. At national level that understanding is expressed by an existing Memorandum of Understanding between national Health, care and housing policy makers²⁸. At local level, this understanding is more widely adopted into planning for and delivery of substantive services²⁹. Taking a Public Health approach to the challenge of housing an ageing society and adopting forms of social prescribing that will nudge people into adapting or changing their home is likely to ensure much greater numbers take informed decisions about how they will live in their own home in their later years than a Disabled Facilities Grants system addressing greatest need at a point of urgent need.

- **Using the DFG within the Better Care Fund to support Housing Options and Move on.**

As the DFG has become part of the Better Care Fund at local level there are opportunities to have a wider strategic conversation between local stakeholders about how the DFG programme may contribute to ensuring that the home of older and disabled people becomes the natural setting for Health and Wellbeing. The Better Care Fund policy framework³⁰ already encourages local authorities to align their DFG programmes with local health priorities. Work by Foundations, the National Body for HIAs and DFG has highlighted the opportunity to deliver housing related support differently and innovatively to increase the DFG's preventative impact³¹. The DFG programme has traditionally been used to improve the resilience of older and

²⁸ <https://www.gov.uk/government/publications/joint-action-on-improving-health-through-the-home-memorandum-of-understanding>

And <https://www.gov.uk/government/publications/improving-health-through-the-home>

²⁹For Best Practice examples see: <https://www.gov.uk/government/publications/improving-health-through-the-home>

³⁰https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/490559/BCF_Policy_Framework_2016-17.pdf

³¹<http://www-foundations.uk.com/media/4498/dfg-summit-report.pdf>

disabled people in their own home. The Regulatory Reform Order underpinning the DFG provides local authorities with enough discretion to ensure that if the home cannot be adapted, there is resource available to ensure a move to a suitable home elsewhere in the community³².

- **A better use of Existing Stock**

As local authorities are challenged to integrate the delivery of health, social care and housing it makes little sense to continue offering tenure specific services. Increasingly, local authorities are taking an asset-based approach to commissioning services. People's needs determine whether they require an acute bed in hospital, 'step down' accommodation prior to a return to the community-based Specialist Housing with Care, sheltered or mainstream social or owner-occupied housing. Housing Options and downsizing services will only be able to maximise choice and control if all housing options are considered in the assessment of future needs.

Social housing providers and housing authorities have for some time operated and delivered choice based letting or 'Housing Options' services as well as encouraging existing tenants to move where they are affected by the 'spare room subsidy' or 'bedroom tax'. There is an commercial incentive for social landlords and developers and providers of 'Extra Care' and other forms of Housing with Support to minimise voids, ensure people are rehoused quickly and successfully and tenure does not break down through ill health or other reasons. As social landlords become developers of jointly owned housing with or without support a much closer relationship is developing between the efficient working of the housing market as a whole. There are clear commercial drivers to support moves of older people into new or existing specialist and mainstream housing schemes or developments.

³² <http://www-foundations-uk-com/dfg-adaptations/dfg-regulations/the-regulatory-reform-order/>

Indicative Commercial Value of successful placements to developer or scheme provider:

- Sale premium of 30-40% over ordinary housing³³
- Exit Fees can be up to 30% of resale value³⁴
- Service and Management Fees can be between £200/month for an RP managed property and in excess of £1000/month in one of the upmarket private retirement developments.³⁵
- Top up Care costs or Care premium such as the CCRC entry fee (average £165,000³⁶)

- **Self-funded Downsizing support**

This briefing has noted that large numbers of people move to pursue their aspirations or just to be closer to friends and family. It is clear that larger numbers of older people would join them if facilitated by a reframing of the largely negative connotations around housing in later life and the right advice, information and support which allows people to access a wider range of options than they would without support. In North America this phenomenon has led to the growth of a National Association of Senior Move Managers³⁷ which provides training support and registration to a national network of professional services helping people move, downsize or otherwise manage their property. In England, the profession is not as well developed although The Senior Move Partnership³⁸ is bringing together an emerging patchwork of privately funded Move-On Support working across the UK.

³³David Birkbeck: <https://www.ft.com/content/8086ceda-ba08-11e5-b151-8e15c9a029fb>

³⁴<http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN05994>

³⁵<http://www.moneywise.co.uk/pensions/retirement-lifestyle/would-retirement-village-suit-you-and-your-budget>

³⁶<http://arcouk.org/wp-content/uploads/2013/01/The-ARCO-Brochure.pdf>

³⁷<https://www.nasmm.org/>

³⁸<http://theseniormovepartnership.co.uk/about-us/>

What do Senior Move Managers do?

Move managers provide services that take the stress, hard work and worry out of relocating in later life.

- An initial free consultation allows customer and move manager to establish what support is required and available
- The move manager provides a single point of contact for customer, friends and family and any of the external services engaged to provide what the customer needs. In the context of HIA services this would be called casework.
- The service offered through the move manager may include:
 - Practicalities of downsizing, what to keep and how best to dispose of unwanted possessions. This includes help with planning for the new home.
 - Exploring housing options including 'ageing in place'.
 - Managing the moving process including packing, sorting and utility switching
 - Liaison with all professionals and contractors involved in moving house.
- Support may be charged at an hourly rate or charges as part of an all-inclusive relocation plan with individual items clearly detailed and external service providers sourced to provide best value.

Move managers are known to work in partnership with developers of retirement and housing with care providers to ensure voids are managed in retirement housing developments. As noted above, there are commercial drivers for developers to commission such support.

Home Improvement Agencies have their roots in helping people for whom home ownership meant a lack of choice when they needed help and support in repairing or adapting their home. For many older and disabled people, even those with equity or savings, the complexity and emotional stress involved in moving remains a significant disincentive even where people understand that moving house will enable them to age well in a more suitable home of their choosing. This briefing paper sets out the combinations of funding that may allow Home Improvement Agencies and Community Housing services to respond to the legitimate aspirations and needs of those people for whom their current home no longer provides a means to healthy ageing in place.



Foundations

The Old Co-op Building,
11 Railway Street,
Glossop,
Derbyshire, SK13 7AG

www.foundations.uk.com

Copyright – Astral PS Limited - All rights reserved

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means electronic, mechanical, photocopying, recording or otherwise without the prior written permission of Astral PS.