



Housing and Independent Living: Synthesis of scoping research for Thomas Pocklington Trust

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Preface

There is a lack of recent research evidence or other information on the housing circumstances and related views, aspirations and experiences of younger adults with sight loss¹. Housing also receives little specific attention in current national policy documents, such as the UK Vision Strategy (Vision 2020 UK, 2013) and ‘See Hear – A Strategic Framework for meeting the needs of people with a sensory impairment in Scotland’ (Scottish Government, 2014). In addition, visual impairment often seems to get lost within the wider agendas of mainstream housing providers and pan-disability organisations.

Thomas Pocklington Trust is concerned about the housing needs and opportunities of its tenants and it has a strong interest in promoting opportunities for independent living among people with sight loss more generally. Pocklington has funded and supported many research projects on lighting, housing design and home technology. It has also commissioned research on the housing needs and preferences of younger people with sight loss but the latest work in this area was published some time ago and in a different policy climate (Hanson, J et al, 2006).

The scoping research summarised in this report was carried out in 2014 and was designed to investigate:

- How (and how successfully) the current generation of younger adults who have a visual impairment move towards independence;
- The role and significance of housing and housing-related support in this process;
- The potential for creating and developing housing opportunities.

The research programme comprised four inter-linked studies. The studies were carried out by the following research teams:

- The Campaign Company
- Rocket Science UK with Nick Hopkins Consulting
- Imogen Blood and Associates

¹ In this report, the terms ‘sight loss’, ‘visual/vision impairment’, ‘sight impairment’ and ‘blind and partially sighted’ are used interchangeably.

- The Housing and Support Partnership

Following completion of the studies, a day event was organised for stakeholders and research participants. This synthesis report includes insights and ideas for future work which were reinforced or which arose during the group discussions on the day.

There is a separate report for each of the four studies, as well as a summary Research Findings (RF47). These can be found on the TPT website: www.pocklington-trust.org.uk . Please contact Thomas Pocklington Trust at research@pocklington-trust.org.uk or Tel: 020 8090 9268 to obtain a copy of any of the documents in an accessible format.

Pocklington and the external research teams gratefully acknowledge the valued contributions of all those who have participated in or provided support to the scoping research programme.

Executive Summary

Thomas Pocklington Trust commissioned four research scoping studies to investigate and gain insight into the housing circumstances, experiences and aspirations of the estimated 88,400 adults with sight loss aged 16-44 resident in the UK. This involved:

- Two qualitative studies, comprising interviews and focus groups with 112 adults aged 16-44 with sight loss; one in Scotland and the North of England; the other mainly in London, the Midlands and South East 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 current housing advice services and information resources to assess their scope, relevance and availability.

Key research findings and conclusions

- There have been recent reductions in grant funding for both general needs and supported housing in the social rented sector across the UK. With owner occupation beyond the reach of the majority of younger adults, the private rented sector (PRS) is growing. This changing context affects everyone in this age group and makes it particularly difficult for those with visual impairment to achieve and sustain independent living.
- The location of housing in relation to public transport, essential amenities, accessible road crossings and support networks is vital if people with visual impairment are to move around without having to depend on others. It is much easier to live safely and independently in a property that is in good repair and has sufficient space for storage, equipment, guide dog etc. Security of tenure is particularly important because of the huge disruption and need for re-orientation and re-organisation which a move entails.
- Barriers to accessing properties in the PRS for this group include: affordability; blanket restrictions on those claiming benefits; limits to the amount of rent covered by housing-related benefits (which

are particularly restrictive for those under age 35); and direct and indirect discrimination by landlords and their agents. Some research participants reported reasonably good experiences in the PRS, while others described challenges in sharing with strangers, getting landlords to agree to even simple adaptations or having to move again at short notice.

- There is a chronic shortage of social rented properties in many local areas. A common theme from interviewees was that they did not have enough points to get priority on the housing list; some had been waiting for years. The properties that become available tend to be in less desirable areas and some people described feeling particularly vulnerable to attack and abuse as a result of their visual impairment.
- The choice-based lettings systems which many local housing authorities now operate present challenges for people with sight loss. It can be more difficult for them to make a quick decision about whether a property would be suitable and to bid for it online. Some respondents said they felt under pressure to accept any offers, even if they are unsuitable.
- Education and employment are vital in creating opportunities for younger adults to live independently. The research revealed that people often face a 'cliff edge' of loss of support at the end of their formal education and that they experience significant disadvantage in getting jobs, especially better paid jobs with security of contract.
- Changes to benefit entitlements are starting to have an impact on income and therefore on affordability of appropriate housing. Some respondents are facing the (often combined) impact of:
 - Loss of entitlement to Employment and Support Allowance (ESA), which has affected around half of visually impaired people previously entitled to Incapacity Benefit (IB);
 - Transition from Disability Living Allowance (DLA) to the Personal Independence Payment (PIP), which has different eligibility criteria;

- The 'bedroom tax', which reduces Housing Benefit (HB) for those deemed to have at least one spare bedroom;
 - The move from Council Tax Benefit to locally determined Council Tax Support;
 - Local Housing Allowances which restrict the amount of HB payable to PRS tenants (with a 'single room rate' payable to those under 35).
- There are very few housing advice services or resources available for younger adults with sight loss who are seeking to move to independent living. Many look to social networking sites, friends or parents to find out about their housing options. There is more advice and information available to those who are facing a housing crisis or who have lost their sight since getting their own home. However, funding cuts in the sight loss sector have reduced access to these services and, although there is information online, this can be difficult to find and to apply to personal circumstances.
 - Many younger adults with sight loss do not need ongoing care or support, although some will require this. However, the majority do need intensive but time-limited support to find a suitable property, move into it, make minor adjustments and learn new routes around the local area. Some people get support from family and friends but it can be very difficult to obtain it from formal services, even if you are willing and able to fund it yourself.

Ideas and potential for improving housing opportunities

Despite the challenging context, the studies identified many younger adults who had managed to achieve independent living and a range of organisations which were keen to work in partnership to meet the housing needs of this group. The good practice ideas and levers for change to emerge from the research included:

- **Brokerage:** developing existing models and organisations with relevant expertise to provide personalised, cross-tenure housing advice, brokerage and time-limited support for people with sight loss. This would include the development of housing information

resources targeted at this group and should link into and build on existing online networks;

- **Private rented sector:** improving access to (and supply of) well-managed and high quality private rented properties for this group through a social lettings model, such as that used by the Cameron Trust's Lets for Life, which purchases and/or manages housing to rent to disabled people;
- **Social housing:** influencing mainstream social housing providers to improve their allocation policies and the availability of housing-related support for people with sight loss;
- **Home ownership:** exploring ways of making home ownership more accessible for disabled people, through shared equity models and the use of disability and housing-related benefits;
- **Policy and strategy:** incorporating action to promote and support independent living in the development and implementation of national and local vision strategies;
- **Research:** further exploration of how education, employment and housing pathways interact for younger adults with sight loss, how they move towards independent living and the impact of changes in the benefits system over time.

Chapter 1: Overview

‘When I have my own place I will have lots of independence’²

Independent living, in practice, involves having a reasonable degree of choice and control over where, with whom and how you live. For someone with sight loss, 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 younger people with sight loss are extremely limited. This group is 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.

The estimated population of younger adults with sight loss aged 16-44 in the UK is around 88,400. This figure is arrived at by taking the best estimate for the population with sight loss aged 0-44 (111,831) (Access Economics, 2009) and deducting the estimated number of children aged 0-15 (23,431), using data from RNIB (RNIB, 2013).

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

- Younger adults with sight loss are more likely to be single and to be living alone than younger adults in the general population;
- They are more likely to be renting than buying their homes. 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 sight loss, the figures were 21% and 43% respectively;
- Of those who rent, people with sight loss were much more likely to be renting from a housing association. The general population

² All unattributed quotations are from research participants with sight loss

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

were more likely to be renting either from a private landlord or a local authority;

- Younger people with sight loss tended to be living in smaller properties - 19% of working age people with sight loss were living in a flat or maisonette compared to 7% of the general population;
- 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 one-third of those with sight loss.

These figures give a useful insight into the housing circumstances of younger adults with sight loss. However, there has been significant change since 2005-6, when the original data were collected. For example, Clapham et al (2012) highlight the steady decrease in owner occupation amongst those aged 18-30 over the past 15 years. They estimate that just 18% of this group were buying their homes in 2014.

Defining sight loss or visual impairment

Sight loss varies for each individual. Partial sight and blindness can impair:

- sharpness or clarity of vision (visual acuity);
- ability to detect objects around the direction in which the person is looking (visual fields);
- ability to detect contrast and see colours

RNIB (2013) identifies three ways of determining who should be classed as visually impaired for the purposes of research:

- clinical (based on visual acuity);
- administrative (such as certification/registration as sight impaired or severely sight impaired);
- self-reported

The Access Economics (2009) study, from which the estimated number of people in this age group has been derived, uses a clinical definition:

‘Partial sight and blindness can be broadly defined as a limitation in one or more functions of the eye or visual system. Partial sight and blindness can differ from one eye to the other (when vision remains good in one eye). As a result, prevalence rates can be reported for either the better or the worse eye in terms of the extent of sight loss..... In this study, the conservative approach has been adopted to report partial sight and blindness prevalence for the better eye.’

Respondents in the housing scoping studies were self-defined as having a visual impairment.

Housing in the UK

The UK is facing a substantial shortage of housing across all tenures and there is a relentlessly rising demand arising from smaller households, increased life expectancy and inward migration. House prices have risen much faster than average incomes in recent years, while cost of living increases have reduced the amount that households have to spend on housing or save for future deposits (Resolution Foundation, 2013). Meanwhile, the Mortgage Market Review (FSA, 2012) has raised the bar in assessing households’ eligibility for mortgage lending. The National Housing Federation (2010) has calculated that a 21 year old on an average income who regularly saves, receives no additional financial support and has no children will be 43 before being able to buy a first home with a 20% deposit.

The private rented sector is at its largest since the early 1990s and now equals the social rented sector in size. Around 17% of households in England currently rent from a private landlord and the Resolution Foundation/ Shelter (2012) predict that this could increase to as much as 22% by 2025, depending on the state of the economy. Clapham et al (2012) have estimated that 3.7 million young people aged 18-30 will be living in private rented accommodation by 2020.

Despite the growth in supply, rents have risen steeply, ‘making the private rented sector less affordable to families on lower incomes’ (CLG 2011). Stephens et al (2014) predict that this trend will continue, with private rents forecast to rise by around 90 per cent in real terms between 2008 and 2040 - more than twice as fast as incomes.

Over half of younger adults with sight loss are dependent on benefits. This makes it extremely challenging to find good quality accommodation within the private sector, so access to social housing will be the main route to independent living for many of this group. The supply of social housing varies across the UK but the overall size of the sector has diminished dramatically in recent years, as the rate of new building has failed to replace those properties sold under Right to Buy.

The capital funding for the Affordable Housing Programme in England was reduced from £8.4 billion in 2008-2011 to £4.5 billion in 2011-2015. Reductions were also seen in the other UK nations, although they were not quite as steep as those in England. Meanwhile, the reinvigorated Right to Buy policy has brought an increase in the number of council properties being sold in the past year (Osborne 2014), with 1.3 million already sold between 1990 and 2010 (Hall & Gibb 2010). As a professional working for a housing association in Scotland pointed out:

‘Generally housing associations now have to raise more private finance and only the larger ones are still developing.’

The supported housing sector has seen a reduction in revenue funding for housing-related support following the near-demise of the Supporting People programme. Capital funding from the Homes and Communities Agency has been reduced and uncertainty regarding ongoing welfare reform also threatens the viability of supported housing models.

The upshot of this rather bleak picture is that more younger adults than ever before are staying with their parents or living in house shares in the private rented sector (Clapham 2012). Does it follow that, if this is the picture facing the general population of younger adults, those with sight loss are likely to be finding it extremely difficult to achieve and maintain independent living? If this is the case, what are the main mechanisms at work here and how are individuals and those supporting them coping and adapting to this?

Impact of cuts to the care, support and advice sectors

The changing picture in relation to housing has been accompanied by substantial cuts to the provision of care, support, welfare benefits and advice. Chapter 3 will look at how the reductions in welfare benefits are

likely to affect the affordability of housing and associated support to facilitate a move or maintain independent living. Chapter 4 will consider the impact of cuts in the advice sector.

The provision of adult social care services has declined for all groups but those with sight loss appear to have been disproportionately affected. Between 2005/6 and 2012/3, there has been a 43% decrease in the number of people with sight loss receiving even the most basic forms of local authority support (RNIB 2013). The devolved nations have fared slightly better – for example, the Welsh government has continued with the Supported People programme. However, as a Welsh sight loss charity representative pointed out:

‘A key concern is that, of the 22 local authorities in Wales, only four now have specialist sight loss teams.’

Only those with other complex needs alongside their sight loss are likely to need (and be eligible for) ongoing social care:

‘The key need is for short term, flexible and intensive support as soon as you move in. Lots of young people with VI (visual impairment) who move away quickly get used to living in flats, dodgy bedsits or shared housing and most don’t need ongoing support. VI is very different in this respect to physical or learning disabilities; once you get a system in place, someone who is (just) VI will just get on with it’.

Team Leader, Virtual School Sensory Support

For some young adults with visual impairment, the difficulty of accessing support may be as much of an obstacle to moving as the availability of suitable housing.

A theme that came out of the scoping studies is that this group risks falling through the gaps in a health and social care system, which still tends to be driven by a medical model. The system tends to respond better to people who need time-limited support as a result of a change in their medical condition (e.g. they are recovering from a fall or an operation) than in their social circumstances (e.g. they have moved house or a relationship has ended). People who lose their sight are one of the few groups who are often effectively discharged from medical services at the point of diagnosis, without proper signposting to other

services – a point highlighted by the UK Vision Strategy (Vision 2020 UK, 2013).

‘The message is ‘nothing more can be done for you’, which might be true medically but there is a lot more that can be done practically, emotionally and socially for you.’

From Scottish stakeholders’ meeting

The current context is undeniably extremely challenging for younger adults with sight loss - and for many other groups who have additional needs and are at risk of marginalisation. As might be expected, the interviews with participants revealed some very negative housing experiences. The researchers were, however, also struck by the diversity of individual pathways to housing and the resilience and determination of many participants to make the best of it. Some had succeeded in finding housing that worked well for them; some had broken away successfully from difficult and unsupportive family situations; and some had adapted well to losing their sight in early adulthood.

Although we heard of many ‘embattled’ services which are straining to meet increasing needs with ever-limited resources, we also spoke to frontline workers, managers and senior leaders who have an appetite to form partnerships and to exert an influence and find innovative ways of better meeting the housing needs of younger adults with sight loss.

‘It’s a really difficult situation but I think it would be helpful if it wasn’t just assumed that young disabled people are inevitably going to return home. It’s become almost fatalistic: what hope is there of getting a job out there anyway, so if you are disabled you are really stuffed. I don’t know; there really are no easy answers but we need to find a way of handing some control back to people over their lives.’

Head of Partnerships, Royal London Society for the Blind

Chapter 2: Housing preferences and aspirations

The qualitative interviews looked at how people felt about their housing, past and present, and at which aspects of their homes supported their independence and wellbeing and which did not.

Not all of the housing preferences and aspirations of this diverse group are linked to their sight loss. Some people talked about living by a good school or how their partner wanted to live nearer to the countryside. One woman explained that she would quite like a garden, ‘...nothing to do with my sight.....just I might fancy a garden.’ This chapter focuses on those housing needs which relate to sight loss, though again there is noticeable diversity. Sometimes this is linked to the severity of visual impairment (which might, for example, mean that good lighting is either vital or irrelevant). Sometimes the link between sight loss and housing requirements is more personal; for example, some people are confident with stairs, while others are not.

Location

‘I always make sure I live somewhere I can be independent, as I can’t stand it any other way’.

The fact that people with sight loss cannot drive means that their homes should be located close to public transport links if they are to get out and about independently. If they are to walk safely to local amenities, they must consider roads, crossings, kerbs and, in the case of those with low vision, street lighting. Guide dog owners also need somewhere nearby where they can exercise their dog.

‘You might find the perfect house and it’s only five minutes from school but there’s a road you just can’t cross independently in between.’

Some younger adults with sight loss told us that they get a lot of day-to-day support from family and friends; others explained how important it is to them to know that they can quickly summon back-up support in an emergency. For these people, being able to live independently but within reasonably close proximity to family was vital. One participant explained how they had accidentally smashed something and not been able to clear up the broken glass very effectively. The guide dog had injured itself on the glass and what for a sighted person would have been a

mere inconvenience quickly became a situation where some back-up assistance was needed.

As one person explained:

‘A lot of things that can go wrong are more difficult for us [people with sight loss] to deal with.’

Settling into a new community can be much harder when, as one person pointed out, you cannot just wave at the neighbours. Previous research has revealed the high levels of abuse, harassment and targeted crime which people with sight loss experience (Action for Blind People, 2008; Equality and Human Rights Commission, 2009). A striking number of participants in this study said they were afraid of or had experienced problems with crime, harassment or anti-social behaviour. Having sight loss can make you more vulnerable to attack in the streets or on the doorstep and people expressed high levels of concern that they would get picked on - or worse. One woman explained that she ran out of her house to challenge some boys who were throwing snowballs near her windows:

‘I ran out to shout at them, and suddenly I realised I was in the street, not able to see people properly, shouting at children. That made me very nervous.’

Features of the property

Having enough space at home to move around and store possessions so they can be easily located can make a big difference to quality of life.

‘The kitchen is just too small. I’ve bumped into things and hurt myself.’

The great majority of younger adults with sight loss use a computer, some have additional pieces of equipment and some need space to accommodate their guide dog.

Those participants who are partially sighted described how poor lighting and the use of dark colours make it difficult for them to find their way into and around their homes. Certainly, any uneven features which create trip or collision hazards can be challenging. Participants described: deep concrete steps into a cellar which they need to go down in order to put money in the electric meter; cupboard doors that will not close and that

they regularly bang their heads on; and the challenge of open staircases when you are a blind parent of small children.

Security of tenure

Moving home involves an even bigger upheaval for those with sight loss than for sighted people:

‘The only way I can explain it is that it’s like being picked up and put in a different country. For me, when you’re visually impaired and you move, you’ve got to learn everything again.’

The importance of social and support networks and the challenge of getting to know the neighbours have already been noted. Participants also described the slow and stressful process of learning new layouts and unfamiliar routes and of packing and unpacking systematically so they know where everything is. They talked about the time and money which needs to be invested in getting organised within a new home and getting it set up so it is as accessible as possible. This might include: improving lighting, contrast or storage; changing the layout of furniture or the way in which doors open; adding a rail; labelling washing machines or boilers with braille stickers; and fitting an intercom door entry system. Some of those living in the private rented sector said that they are either unable to make such changes (due to lack of funds or landlords refusing permission) or are reluctant to do so because they do not want to spend money on a property that is not their own and which they may be in for a short time only.

For these reasons, a forced move can be more stressful for someone with sight loss than it might be for anyone else. One person described how ‘having to move from place to place’ within the private rented sector was ‘very wearing’; another described her traumatic move out of her (socially rented) home as a result of the ‘bedroom tax’. Almost a year on she still has not unpacked many of her possessions into her new ‘home’.

Challenges to preferences and aspirations

Chapter 1 described how the social rented sector - both general needs and supported housing - is diminishing; how owner occupation is beyond the financial reach of most young adults; and how the private rented sector is growing rapidly to fill the gaps.

For those with sufficient income, the private rented sector can allow people to rent properties in areas where they would not be able to afford to buy. Given the importance of location, this may work out well for some younger adults with sight loss in decent jobs. However, for most there are clear barriers in relation to affordability.

Participants described experiencing both indirect discrimination (such as blanket restrictions on dogs or benefits) and direct discrimination at the hands of private landlords.

‘Even if you tell them that it’s an assistance dog, they come up with another excuse not to allow you to have the property.’

The routes which younger adults take to obtain independent housing are likely to be much more difficult for those with sight loss. Buying a house in a less desirable area and renovating it is extremely challenging for someone with sight loss and difficult even if they have a sighted partner with good DIY skills. Some participants had previously shared or were currently living successfully with others; but the whole process of sharing living space with strangers can be difficult, both practically and socially. For a person with sight loss to function independently, things need to be left in the same place so they can be found and floors and work surfaces should be kept reasonably clear. This is often not the case in a typical house share:

‘I’ve had flatmates from heaven and flatmates from hell.....One of them kept going on about cleaning and other household tasks because I couldn’t do them properly. They told me I was just like their lazy boyfriend. I had a better one later. They had a brother with a sight problem, so if I missed something, they’d just pick up after me.’

Clapham et al (2012) predict that, by 2020, nearly 5 million adults aged between 18 and 30 will be living in their parents’ homes, nearly a million more than in 2008. Continuing to live at home suits some young adults with sight loss well. One man in his late twenties explained:

‘I live at home with my mum. We’re very supportive of each other. I stayed at home while I was at university too, it’s an arrangement that works for us.....There’s no real impetus for me to move out; it’s not about having to get up and go, I’m happy where I am.’

For others, this is much more difficult. One person described moving back home after university and feeling that 'it was like I'd had my wings clipped' after having learned to live independently. As Mackie and Bowen (2009) explain, although sighted young people also need to negotiate and establish their independence from their parents, the significance of this independence is qualitatively different for those with disabilities. As one person explained:

'When I was living in the family home, I couldn't demonstrate how much more capable I was of living on my own.'

Emergency housing options, such as 'sofa-surfing' with friends or staying in hostels, B&B accommodation or women's refuges are all very daunting and practically challenging for people with sight loss. One support worker told us about an asylum seeker with visual impairment who had been placed in a B&B as temporary accommodation. No one had explained to him that breakfast was put outside the bedroom doors in a bag each morning and, as he had not found the bag, he went for several days without food.

Access to good quality, independent advice and support is essential if younger adults with sight loss are to carve out the best possible housing pathways for themselves, avoiding emergency housing options and successfully negotiating independence from their parents. This is considered in more detail in chapter 4.

This chapter has shown how 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 people with visual impairment will be particularly hard hit by this, given their particular need for space, familiarity and stability.

The next chapter will look at the factors influencing the income of younger adults with sight loss and the affordability of housing.

Chapter 3: Affordability

The previous chapter highlighted the strong requirement for well-located and good quality housing. There is a shortage of such properties in the social housing sector and those in the private sector - whether for rent or for sale - tend to be more expensive.

People with sight loss may incur additional costs in moving, modifying properties or buying equipment. They may also be liable for charges which sighted people would not incur. Private tenants reported that some landlords charged extra for having a guide dog (to cover professional cleaning, whether or not it was needed). One couple with vision impairment said their letting agent had refused to pay when they had called out an engineer 'unnecessarily' because they were not able to do the visual checks on the boiler when it stopped working.

This chapter considers how the employment market, combined with the current programme of welfare reform, is negatively affecting the financial position of many young adults with sight loss. This makes it more difficult to afford decent housing and, in the case of changes to housing-related benefits, can even lead to homelessness.

Employment

'It's harder for visually impaired people to get jobs and this has a knock-on effect on the type of housing you can get.'

People with visual impairment experience disadvantage in employment. Just 46.9% of working age adults who were 'long term disabled with a seeing difficulty' were in employment in 2012, compared to 71.7% of the general working age population (RNIB 2013). It is also likely that there is a pay gap between sighted people and people who are visually impaired (as between non-disabled and disabled people in general – see Metcalf 2009), with the latter over-represented in low paid and less secure work. Since low pay affects young people more than any other group in the population, young adults with sight loss face a 'double whammy'. Average pay for people in their twenties fell by 10.5% between 2008 and 2013 (The Resolution Foundation 2014).

This situation was reflected in the scoping studies. Just under half of those interviewed in the Midlands and South of England were in employment and many were in part-time rather than full-time work. Several participants were working in the sight loss sector - some feeling they had been 'a bit limited' to this career pathway - and, given local funding cuts, were often on part-time or temporary contracts or were self-employed, which made it almost impossible to get a mortgage.

Those in employment and those dependent on benefits are not distinct and static groups. Many who are working receive disability benefits to top up their income and cover the additional costs of day-to-day living with sight loss. Also, as in the wider population (MacInnes et al 2013), many move in and out of short term and poorly paid work, claiming benefits during periods in between. Some of this group - including the woman in the following story - have been affected by the current policies to sanction those deemed to have left work voluntarily.

One partially sighted woman got a job in a laundry but the dust and dirt were problematic for her: 'my better eye was weeping all the time and I was worried I was going to lose the rest of my sight.' She left the job and went to the Job Centre to try and find something else but was told that she could not claim any benefits because she had given up the job voluntarily. She has been reliant on hardship payments, spending some of the winter without gas or electricity.

Welfare benefits

Given the challenges of finding suitable, secure and well-paid employment, many younger adults with sight loss are fully dependent on benefits. For many, accessing the right benefits is a fundamental first step in seeking to live independently. In the words of one woman who is in her early twenties and living at home with her parents:

'I've got my benefits sorted out, that was the most important thing. Now I'm looking for work, and getting ready to look for a house.....'

The current and planned programme of welfare reform will have a major impact on the income of many in this group, through changes to

sickness and disability benefits, housing-related benefits, tax credits and other changes. The next section summarises the key changes affecting young adults with sight loss and their access to housing, alongside evidence of this impact drawn from the qualitative research.

Disability and housing-related benefits

Incapacity Benefit has been changed to Employment and Support Allowance (ESA), eligibility for which is assessed through a Work Capability Assessment. Sight loss charities are concerned that the assessment does not fully recognise the difficulties faced by people with visual impairment in accessing employment (Donnelly and Winckler 2012). Nearly half of the claimants with visual impairment who were assessed between 2008 and 2013 lost their entitlement to ESA (although some won it back through appeal). Just over a third of these were put on a work programme, only 2% of whom were helped into paid employment (RNIB 2013).

Disability Living Allowance (DLA) is being replaced by Personal Independence Payment (PIP), which has different eligibility criteria. PIP consists of a daily living component and a mobility component. Following an RNIB campaign, either the standard or enhanced rate of PIP mobility component is awarded to someone who cannot follow the route of a journey without another person, assistance dog or orientation aid (including a cane). Where there were three levels of payment for the care component under DLA, there are only two under the 'daily living' component of PIP. In an attempt to focus support on those in greatest need, the lowest band has effectively been scrapped.

The majority of those interviewed in the scoping studies claimed DLA. Many had benefitted in recent years from the ruling that the higher rate mobility component can be granted to someone on the grounds of sight loss alone. People reported spending their DLA on a range of services which supported independent living: taxis, electronic equipment (smart phones, tablets, talking kettles, etc.), a weekly cleaner, leisure and social activities or just as a vital top-up on household income.

None of the individual participants in the two studies had yet made the switch to PIP but some expressed uncertainty and concern about the impact this would have on them. Those in the Scotland and North of

England study most commonly reported being on medium rate care DLA, which at least suggests they will not automatically lose this payment under PIP, although this will depend on the outcome of their assessment.

Professionals in the sector told us that, in their experience, the transition from DLA to PIP is causing delays, confusion, stress and financial hardship while decisions are being made. They explained that the forms are long and difficult; that it can take six months from application to assessment; and that the assessors (and the questions asked) do not show an understanding of sight loss.

The 'bedroom tax' effectively reduces Housing Benefit for social tenants deemed to have at least one spare bedroom. Those faced with the 'bedroom tax' may be offered (or pressured into) a move to a smaller property if one is available; they may be eligible for a Discretionary Housing Payment from their local authority; or they may just have to cover the extra rent themselves and risk getting into arrears and debt.

There may be good reasons why a person with sight loss needs an extra room but these are often not accepted as valid exemptions. RNIB Cymru reported receiving a lot of enquiries from guide dog owners about their space requirements under the new rules. Another participant explained that, since it is much harder to socialise with a visual impairment, being able to have friends and family over to stay is all the more important in preventing social isolation.

Practice and experience in relation to the application of the 'bedroom tax' seems to vary considerably across the UK - or even from one London borough to the next. We heard that some local authorities are making direct offers of alternative accommodation to people with sight loss who are 'over-occupying' and covering their relocation costs of up to £1000. In another case, a housing association refused to pay for mobility training which a blind person would need if they were to take up the offer of a smaller property on the other side of town.

A sight loss advice worker in London said that, so far, he had not seen the volume of housing problems relating to the bedroom tax that he had feared. However, in the North West of England, stakeholders reported that the tax was creating a lot of anxiety, financial hardship and house

possessions. A Citizens Advice Bureau advisor working with disabled people in Merseyside reported being 'surprised at the speed with which some of the housing associations are going for possession orders in the face of arrears - many are not giving much leeway where the arrears are the result of welfare reform.'

The Scottish Government is committed to covering the additional rent costs for individuals affected by the 'bedroom tax' through discretionary housing payments. However, the social work team leader at RNIB Scotland said that they are still seeing a lot of people with sight loss who have been badly affected by the policy. He observed: 'even when you succeed in getting a discretionary payment, it only lasts a year so you don't get long term security.'

Wilcox (2014) points out that some local authorities are taking DLA into account in their income assessments for discretionary payments and many disabled people consequently do not meet the hardship criteria. The following story shows how the rules around discretionary housing payments can lead to people being pressured to move, even if they are not legally evicted.

One tenant with sight loss living in social housing in the North of England told interviewers she had been pushed to move as a result of the Bedroom Tax. The woman, who is in her early forties, explained that she had a two/three-bedroom bungalow in an area which she knew well. When the bedroom tax was introduced she recalls:

'To start off with I could meet the additional rent, but they suggested that I go for a Discretionary Housing Payment to keep me OK. To get that, I had to go on a waiting list for a new property.'

She had said she would only move if she could get a ground floor property with a garden where she could keep her chickens. She was offered a place which 'seemed right' but turned out to be in a sheltered accommodation block with a shared garden – this meant she had to get rid of her chickens. She explains that:

'Moving was horrendous. I had no-one to help and couldn't afford a removal company so I carried everything from one house to the other.'

She got a grant from a local homelessness charity for removal costs two months after the move. A year on, she still has not properly unpacked and has not settled into her new flat.

The 'bedroom tax', combined with the rest of the welfare reform programme, seems then to be creating hardship for some people with a visual impairment. One of the regional housing coordinators at Action for Blind People explained:

'We see a lot of younger people directly affected by the bedroom tax..... because of sight loss, the issues around having to move are greater – they are familiar with the area, they have their known routes around it, they have their networks of neighbours, family and friends. Young people with sight loss - including those with young families - are increasingly not putting the heat on, not using the electricity, cutting right back on food shopping, using food banks, etc.... It will only take one incident, one unexpected thing and they will be pushed over the edge.'

In 2013/14, Council Tax Benefit (which had covered all the council tax of many low-income working age households receiving disability and means-tested benefits) was replaced with locally-determined Council Tax Support (CTS). Local authorities have taken different approaches. Some have been harsher than others but the overall impact is that 2.34 million low income households are paying (on average) an additional £149 per year in council tax. Moreover, CTS is not guaranteed and is likely to be cut further in coming years (Bushe et al 2014). This variable practice was reflected in the scoping studies: one couple explained that they have to pay an extra £19 a month in council tax, which 'is pretty manageable for us at the moment'. We heard how another household has to pay an additional £91 a month in council tax and bedroom tax; a huge increase, given that they are dependent on ESA and DLA and living in London, and they are rapidly getting into debt.

It can be very difficult to find a private sector landlord who is willing to accept tenants on housing benefit, even if they are on long-term or lifelong disability benefits. Some people had been told they would need a guarantor; others had been turned away quite aggressively:

'There were people shouting at me down the phone that they didn't accept people on benefits and that I should never call them again and I felt that was a bit unnecessarily hostile.'

This situation has been made even more challenging by changes to the Local Housing Allowance (LHA), which puts a limit on the amount of rent in a local authority area that can be covered by Housing Benefit for private sector tenants. This restricts access to good quality properties for those on Housing Benefit and means that some will need to top up their rent. Anyone under 35 is now limited to the single room rate, forcing them into shared houses or bedsits. Although the LHA varies from area to area, reflecting the cost of market rents to an extent, we heard how, particularly in more expensive areas, it is set so low that it makes moving out to live independently in the rented sector almost impossible for young people who are dependent on benefits.

The changes to housing benefit have also had a negative impact on many people with sight loss already living in the private rented sector. One young person with sight loss described how they were 'made homeless because of the housing benefit cap. The landlord was not willing to accept just £250 per week, it was £340.' They felt lucky to be offered temporary accommodation within the borough on account of their medical problems, but they still described the situation as 'very bad'.

Future changes to benefits

Universal Credit is now in its pilot phase but Disability Rights UK (2012) has warned that disabled people will be worse off if and when it is rolled out because they stand to lose some disability premiums.

A worker at Action for Blind People in London reported:

'And this is all before we get anywhere near Universal Credit, which I think will just be the final kick in the teeth for this client group, plus you've got the introduction of the benefit cap coming in before that.'

The benefits system - especially during its current overhaul - can feel like a maze and many people with sight loss spoke of the practical difficulties they encountered when filling in forms, chasing up their claims and coping with payment delays. However, a number of people reported that they had been helped along by local and national sight loss charities and by local advice centres. The next chapter will consider these and other advice needs people may have in relation to housing.

Chapter 4: Information, advice and support

‘Housing advice is difficult to define: it encompasses benefits advice, financial advice and advice around support, care and independent living’ (Pannell & Blood 2003; Shelter 2012). There is also a continuum in terms of the intensity of housing advice; from offering information online or in a leaflet, to accompanying someone to view a property or advocating on their behalf with a landlord.

There are three broad groups of younger adults with sight loss who may need different types of advice in relation to housing:

1. Those who need or want to move to independent living, usually from the family home or following further/higher education;
2. Those facing potential (or actual) homelessness (perhaps due to rent or mortgage arrears, the action of a private landlord, welfare reform, domestic violence or relationship breakdown);
3. Those who need help to stay in their existing housing as a result of sight loss.

The scoping study on housing advice identified a lack of resources and services aimed at the first of these groups. Mainstream housing advice services tend to focus on the second group, though there may be some questions about the extent to which these services are accessible and really understand how sight loss might affect a person’s housing rights, options and needs. Where sight loss organisations give housing advice, this tends to focus more on supporting those who have lost their sight (and particularly older people) to remain safely and affordably in their own homes (the third group above).

The advice needs of the first group, who are seeking to move towards independent living, are the primary focus of this research. It reports on what younger adults with sight loss said about the advice and support needed to make this transition, and whether and how they have been able to get it. It also draws on material from the interviews with sight loss and housing advice professionals to highlight gaps in the system and to explore how these are being driven by the economic and political context.

Information about housing options

‘In terms of helping me find housing and that kind of thing, no I haven’t heard of any real advice.’

The interviews suggest that many younger adults with sight loss have limited awareness of the housing options that could be available to them. Although a number had received much-valued benefits advice and some had accessed support from sight loss organisations to help them settle into their homes once they had moved in, few had accessed advice services in relation to their housing options or rights. Most people relied on family, friends and websites like Facebook or Gumtree to find out about housing or had gone straight to the council or another housing provider. This broadly confirms the findings of Dean’s (2003) research on disabled young people and housing advice in Scotland, although web-based networks and sites were not part of the picture in 2003.

Support to find a suitable property

One woman in the youngest age group (16-24 years) explained that:

‘I got the place off Gumtree with some help from my friend. It’s probably not that nice a place, but I chose it.’

This sense of control is clearly very important to individuals and is often in stark contrast to the experiences of some of those who have gone down the social housing route.

Although there were one or two examples of good practice, most people had found the process of applying for social housing frustrating and difficult. Some people said they felt pressured to accept offers of social housing, even if the property did not meet their needs:

‘I took the second offer. It wasn’t in the best area, but I took it because if I knocked back the next one I’d be back to the bottom of the list.’

Others described how difficult it was to bid for properties through choice-based lettings systems when you have sight loss. As one woman explained:

‘The way you do it here, it’s a housing options system. The quicker you put in a bid, the more chance you have. It’s more difficult for me to check every day and I can’t see the place in the same way as others.’

Part of the problem here is the inaccessibility of the system but another challenge is that - as shown in chapter 2 - people with sight loss need time to explore a property and its location in order to decide whether it is somewhere they could live independently. The additional support offered by this authority seems to tackle both types of barrier, but it stood out as the exception rather than the rule:

‘Within (the local authority), they had a provision where once you were in the system you’ve got people helping you to bid on your behalf and look around and telling you what you are or are not entitled to in terms of benefits.’

Some respondents also praised the help they had received directly from housing associations.

Even where the allocation system is made as accessible as possible to people with sight loss, this does not alter more fundamental issues around the lack of supply in the social rented sector. One person had spent several years bidding for properties and was not moving any further up the waiting list, so had stopped looking.

Whether people with sight loss are looking to buy or rent a property, most felt that they needed (or wished they had) some support from a sighted person to select a suitable place. Family members or friends tended to play this role, but one person described how the local sight loss charity had taken them around to properties by car. Participants explained that a sighted person could alert them to a damp patch, unsuitable decoration or visual signs that an area may be run down or unsafe. While some people with sight loss had managed to navigate their way through the complex process of buying a house using text to speech technology, many depended on others to read through contracts and help them to sign paperwork.

Support to move in and settle

Most younger adults with sight loss will need more support settling into a new property than their sighted peers. Crucially, this includes orientation

to the local area, its amenities and transport links. Some people get this support from family and friends but we heard how those wanting or needing formal help with learning routes face a postcode lottery. We heard, for example, that in one major city:

‘At the moment, there are 3.5 rehab workers in a city where there are probably 23,000 VI people (10, 000 of whom are on the register) and, especially if you are living as part of a family, you’ll be waiting so long it will almost never happen.’

Another sight loss professional pointed out that, even if someone is willing and able to fund orientation support out of their DLA, a personal budget or their own money, it can be hard to find experienced workers who will provide this kind of time-limited intensive support, especially at short notice.

One respondent explained that their mother had helped with packing and sorting, setting up the flat and buying new things for it. However, not everyone had parents who were supportive of their move to independence. Some parents are rather over-protective and resistant to the idea that their son or daughter could live independently. As an RNIB Transition Worker explained,

‘I am working with a couple of young people whose parents won’t even let them put the kettle on, let alone move out!’

At the other end of the spectrum, several participants had fallen out with their parents and left or been forced to leave home suddenly, sometimes ending up in hostels and B&B accommodation.

Some people felt they were well-prepared for the transition to independent living, whether by parents, college, rehabilitation workers or themselves. Others felt they could have done with more practical support from services – particularly in relation to managing money and coping emotionally.

Mapping housing advice provision

The review of housing advice services found anecdotal and statistical evidence to indicate that some young adults with sight loss are getting housing advice from organisations like Citizens Advice Bureaux, RNIB

and Action for Blind People. Action for Blind People has five Regional Housing Coordinators. They can respond to housing crises and provide expert input on complex housing issues but they have few resources (both in terms of time and housing options) to support those wishing to move to independent living.

Most mainstream voluntary and statutory housing advice providers are not able to say how many - if any - of this group they encounter as clients. The lack of a 'critical mass' of younger adults with sight loss in mainstream services or in any particular geographical area makes it difficult for advice providers to get a sense of any patterns, to make the case for specialist services or to keep up their knowledge:

'Mainstream advice services should be accessible to people with sight loss and most are to a reasonable degree. The problem is that they don't always have the knowledge about sight loss which they need to give really accurate advice.' (Manager of RNIB Advice Line)

The consensus among the professionals consulted in the scoping study was that housing issues - especially those facing younger people - are not high on the agenda of most local sight loss organisations.

There are opportunities within both clinical and educational pathways for housing issues and options to be raised, but the extent to which this happens in practice appears to be variable. In some areas, Eye Clinic Liaison Officers (ECLOs) will refer people attending eye clinics to housing advice and support but the ECLO service is geographically variable and insecurely funded so there are many service gaps to fall through (RNIB 2014).

Children and young people who have visual impairment and no other complex needs now tend to be educated in mainstream schools. These young people will be less likely to get access through their education to specialist advice and support from their peers with sight loss in relation to housing options and independent living skills. However, study participants who had attended specialist colleges and sought housing advice before leaving did not feel they had been given a full range of housing options, as the focus had been on supported housing. There seems to be a consensus about the 'cliff edge' which faces young adults with sight loss at the end of their educational pathways - whether from

mainstream or specialist further education. Both practitioners and younger adults said that this often results in those who had already moved on to more independent living having to return to the parental home.

As mentioned in the first chapter, reductions in the provision of adult social care mean that fewer young people with sight loss (unless they have other disabilities or are formally 'Looked After') will receive a service or even an assessment. Specialist sensory impairment teams which provide assessment and (re)habilitation services have been cut back in many areas, sometimes being replaced by generic occupational therapists. Even where young people are receiving a service from social workers, participants reported that staff turnover is often high, understanding of housing tends to be low (with occasional exceptions) and in high demand housing areas, social workers are often unable to influence their own housing departments. One sight loss charity worker explained:

'You need to have a third party organisation involved to get anything much out of these services in London these days.'

Advice services have been badly hit in recent years, as a result of both the reduction in the scope of Legal Aid and the cuts to local authority funding. Shelter has lost a substantial amount of its funding and many mainstream advice and legal centres are no longer able to provide specialist casework on housing issues. A context in which there is less capacity to support applicants with appeals and written submissions (Sigafoos & Morris 2013), and no legal advice to challenge welfare benefit decisions is likely to affect people with sight loss who are facing problems with their existing housing. The funding reductions also mean that specialist housing knowledge is being lost within the sector.

A number of the participants explained that they turned to the internet to seek information about their housing options. For most, this was about accessing peer support or searching for a property on the Gumtree website, rather than looking for formal information online (confirming the findings of Kenrick, 2013 and Denvir et al, 2011 on this question). Technology has revolutionised the lives of many (though not all) of this cohort. The scoping study, as in Hewett et al (2012), showed how they

use text, e-mail and sites like Facebook and AudioBoom to communicate, network and share information. As one woman explained:

‘I can be part of a group of visually impaired mums on Facebook and share stories and get support.’

Many of the larger sight loss charities are starting to recognise the potential of the internet, not only for displaying information but also for facilitating and accessing networks of young people with sight loss. The Royal London Society for the Blind (RLSB) uploads audio content onto AudioBoom (which some people with sight loss use as an instant messaging service). The RNIB uses Twitter to communicate and has been piloting Ask the Adviser on Facebook. Any group or organisation wanting to improve the provision of housing advice to young people with sight loss should consider very carefully how it can engage with and build on existing online communities.

There is huge potential to use the internet to improve the accuracy and availability of information and support around housing options for young people with sight loss. One of the scoping studies found good online materials on housing (e.g. The Site, which is aimed at the general population of 16-25 year olds) and for young people with sight loss (both Action for Blind People and RSLB have podcasts of young people with sight loss telling their stories). However, there appears to be nothing on housing for young people with sight loss.

There is plenty of material online which would be useful to each of our three groups mentioned earlier in the chapter. However, it would be extremely difficult for a young visually impaired person to find, digest and apply it to his or her own circumstances without personalised support from an expert. Simply posting information on the internet is not enough and, as one specialist advice worker explained:

‘I find it difficult to imagine how you could develop a universal checklist, a single resource setting out the options for younger adults with sight loss in relation to their housing. I just wouldn’t feel confident advising in this way anymore. You know, 5 or 6 years ago, you’d meet someone in an awful housing situation and it was like – right, here are your options, this is what we can do....’

In the context of tenure diversity, limited housing supply and the ongoing changes to the benefits system, younger adults with sight loss need local, personalised and proactive advice and advocacy - or brokerage - if they are to find housing that supports independent living. The next chapter considers practical examples of how supply-side and demand-side leverage could be combined to achieve this.

Chapter 5: Good practice ideas and levers for change

The diversity of the scoping study participants, in terms of their housing circumstances, needs and aspirations, was noted early on in this report. Some people said they feel more confident in a highly supportive and secure environment; others value the independence and flexibility of their own private rented flat and feel angry at the assumption that people with sight loss should be 'ghettoised in schemes'. Some people have decent jobs (or partners with decent jobs) or parents who are willing and able to act as guarantors or help towards a deposit; others are solely dependent on benefits for income. It is clear that one size will not fit all: younger adults with sight loss need a range of housing options across all tenures.

The previous chapter discussed how the complexities of the current market make it so important for younger people with sight loss to have independent, accurate and personalised advice and information about the housing options that are available to them. Many will need practical support and emotional encouragement to take the huge step to living independently (or continuing to live independently after losing their sight). The evidence gathered by the scoping studies suggests that the provision of housing itself and housing-related advice and support needs to be re-thought, developed and improved.

This section presents some of the good practice ideas identified by the scoping studies for improving the quality and supply of housing in each type of tenure: private renting, social renting and home ownership. Alongside this, it considers models for improving housing advice and support to young adults with sight loss.

This is followed by reflection on what the scoping studies have added to the evidence base on visual impairment and housing and where they have illuminated gaps in our knowledge. The report considers how research might begin to fill some of these gaps.

Finally, the report looks at how the policy context could be shaped to better support these measures, with a particular focus on the strategic role of local authorities, working in partnership with housing, health and education providers.

Private rented sector

The private rented sector is likely to continue to be a key source of housing for young adults. In the study which included London and the south of England, over a third of respondents with sight loss were living in private rented accommodation.

The scoping studies identified recurring barriers for people with sight loss in both their access to and experience of private rented properties. Barriers relating to affordability may be more difficult to tackle; however the evidence suggests that a key problem is that landlords, as well as estate and letting agencies acting on their behalf, often fail to understand sight loss. Many have a blanket policy on benefits and/or dogs and we heard several examples of outright discrimination. Letting a property to someone with sight loss is seen as a risk that is not worth taking by many private landlords, especially in high demand areas. Social letting agency models in the wider physical and learning disability sector suggest one approach to tackling these barriers.

Golden Lane Housing (GLH) has been running its 'Great Tenants' scheme for people with learning disabilities for over five years. They 'know that tenants with a learning disability make exceptionally good tenants, but understand that fear of the unknown can be unsettling to landlords'. GLH effectively acts as a 'go-between' between landlord and tenant: it takes out a corporate lease (usually for 1-7 years) and pays the deposit and rent directly to the landlord. It assesses tenants carefully, provides them with intensive housing support and passes on only those repairs which are the landlord's responsibility.

http://www.glh.org.uk/wpcontent/uploads/2013/02/Landlord_information.pdf

The Cameron Trust is a registered charity that was set up in 2008 by Duncan Cameron, co-founder of moneysupermarket.com. He believes that private investment is the key to securing quality housing options for people with disabilities, including sensory impairment.

The Trust was set up to purchase and/or manage housing to rent for disabled people. It aims to enable people with disabilities to make housing choices and to match them with landlords who can provide them with the housing they need. The Trust works with the **Housing and Support Alliance** and other landlords to find tenants and match them to properties. Most of the Cameron Trust's work is concentrated in South West England but it plans to expand across England in the future and is in the process of setting up a Registered Provider arm called **Lets for Life**. The Trust works with wealthy individuals, property investors and organisations to encourage investment into housing for people with disabilities. <http://www.camerontrust.org.uk/> or <http://www.housingandsupport.org.uk/site/hasa/templates/general.aspx?pageid=364&cc=gb>

Social housing

The feedback from study participants suggests a variable response to their needs by social housing providers. This includes requests for repairs, adaptations, and practical support, as well as allocation and letting policies and practice. It also includes the response to benefit changes and to experiences of harassment and anti-social behaviour. In all these areas, participants offered examples of good practice: the challenge is to communicate these more widely and promote a greater understanding of what the sector can do to promote independent living for people with sight loss in mainstream, as well as specialist, housing.

‘Often people in housing or social work won’t have had even an hour’s training on sight loss and other professionals do not understand what the housing contribution might be to all of this. We have had a big push to upskill our housing workforce around dementia and around

alcohol and drugs but we just haven't done this yet in relation to sight loss.'

(Scottish stakeholders' discussion)

RCT Homes in South Wales employs a Vision Support Worker to provide advice and practical support to its tenants with sight loss (mostly identified through tenant profiling). The worker (who is herself a young adult with sight loss) explained that around 60 out of 500 of the tenants she supports fit within the age group for this scoping research. She can provide settling in and orientation support where she receives a timely referral to do so.

<http://www.rcthomes.co.uk/main.cfm?type=NI&objectid=2716>

RNIB Cymru Visibly Better offers support and accreditation to housing associations to assess the accessibility of their buildings and schemes and trains its workforce to support people with sight loss. The focus to date has been on specialist older people's housing schemes but there is now recognition that this can and should be broadened out to cover general needs properties and a whole organisation approach.

<https://www.rnib.org.uk/wales-cymru-how-we-can-help/designing->

KeyRing's supported living networks are each made up of ten ordinary homes, scattered around an ordinary neighbourhood. KeyRing members live in nine of them, helping each other out and meeting up regularly. A Community Living Volunteer lives in the tenth home and helps members out with things like reading bills, forms and letters. They also support members to explore what's going on in their neighbourhood and get involved.

<http://www.keyring.org/home>

As revenue and capital funding for supported housing contract and the threat of ongoing welfare reform looms, the future of supported housing for younger adults with sight loss may lie in diversification to new models. Supported housing does not necessarily involve living together in one building, as the KeyRing approach demonstrates. While it has been designed to support people with learning disabilities, there is scope to adapt and extend it for other groups (such as people with sight loss or mixed communities including people with a range of support needs).

Home ownership

The research respondents living in homes they owned generally reported the highest levels of satisfaction with their housing. They particularly stressed the importance of feeling secure and being able to get the place how you want it, as well as the benefits of having an investment. Those in other forms of housing often expressed an aspiration to own their home, although for many this felt like a distant dream. Those who had bought properties described additional challenges in the buying process, from reading and signing paperwork to finding insurance products which did not exclude or penalise people with sight loss. The following case study from Housing Options Scotland, which offers a cross-tenure 'brokerage' service for disabled people, shows how a combination of good advice and shared ownership models can help people access properties they had thought beyond their reach.

Summary case study supplied by Housing Options Scotland

Fiona is registered blind and a lone parent. She had originally bought (on a mortgage) a 2-bed ground floor flat near to the town centre but, having lived there for several years with a small child, had realised that it no longer worked for them. The road was busy, night revellers created noise and litter in her garden, neighbours left things in the communal areas which she tripped on, and the property was a long way from her daughter's school and her family support networks. Fiona could not afford to buy a property with a secure garden nearer to her family and she felt trapped and depressed.

Housing Options Scotland provides a 'hands-on brokerage' service for disabled people across Scotland, with funding from the Scottish Government. They met Fiona and helped her to explore all of her housing options in detail. They helped her to find the right house in the right location and brokered a shared ownership arrangement for her called **Access Ownership**. This scheme is managed by **Horizon** housing association (part of the Link Group) and it helps disabled people to buy properties on the open market, investing 25-75% of the equity of the property, depending on what the individual can afford. Horizon charges rent on their share and an optional maintenance package, both of which can be covered by Housing Benefit if the individual is eligible.

Housing Options Scotland helped Fiona to find the right property, look at her mortgage options and apply for Housing Benefit. Her new property cost £120,000: Fiona's share is £45,600 including equity and mortgage and she pays rent and management charge of £498 a month. Fiona and her daughter have been happy in their new home for two years now. She is no longer stressed by noise, she gets support from her sister and mother, and is able to walk her daughter to school and back every day.

Housing advice and brokerage

As housing opportunities become both more restricted and more diverse, provision of housing advice needs to be more personalised and more proactive and to cover all tenures. The scoping studies found that, although technology can support the provision of housing advice, simply putting housing information online is unlikely to reach this group or meet their advice needs. Well-developed networks of young adults with sight loss do exist, sometimes through organisations, such as RNIB Scotland's Haggeye or RSLB's Youth Forum, and sometimes through self-forming groups or online communities (e.g. through Facebook and AudioBoom). Engaging the networks effectively in the development and promotion of advice resources and services, including peer support, is important.

The scoping research identified two existing housing advice services working with disabled people (though not specifically those with sight loss): the Housing and Support Alliance in England and Wales and Housing Options Scotland. Both have expressed a keen interest in working to develop specialist resources and pilot a dedicated advice service for people with vision impairment. A partnership between a sight loss specialist and existing housing advice providers would allow:

- An opportunity to further test the interaction between supply-side and demand-side action to promote housing options;
- A specialist housing advice service for people with sight loss to be developed without having to devise a new model;
- Advice resources to be developed and piloted for this group;
- Evaluation of the impact of the service and the experiences and housing pathways of those using it.

The Housing and Support Alliance (HSA) was formed in 2012 from the merger of the Association for Supported Living and Housing Options (an information and advice service for people with learning disabilities). HSA works across England and Wales and, occasionally, in Scotland and Ireland, providing independent advice, information and resources on housing, support, funding and rights. This is aimed primarily at people with learning disabilities, carers and professionals but is used by other disabled people seeking advice and information about housing.

The service is free to people with learning disabilities, families and members of the HSA. Organisations and individuals can join HSA by paying an annual subscription. HSA is funded by membership income and fee paying work (e.g. for local authorities and care providers). The information and advice service covers a wide range of issues and topics based on the range of enquiries received, including:

Supported housing

Home ownership options

Renting privately

Family investment in housing

Funding for housing

Welfare benefits

Rights to housing and support

Tenancy agreements

Mental capacity

The majority of this service is offered online

(<https://www.housingandsupport.org.uk/home>) and through a telephone line. It has very limited resources to provide 'hands on' practical assistance. However, advisors work hard to personalise the information they give. Following an initial phone consultation, they might typically do some specific research, e-mail the enquirer the relevant links and offer a follow-up call to discuss.

Since 1997, **Housing Options Scotland** (HOS) has been supporting disabled people across all 32 Scottish local authorities to find housing that meets their needs, by:

- Advising and supporting people through the complex design, financial and legal processes involved in buying or renting a property. This is provided through its website (<http://www.housingoptionsscotland.org.uk>) and through hands-on 'brokerage';
- Providing information, advice and training on housing and disability issues to the public, private and voluntary sectors to improve the service disabled people get; and
- Raising awareness of the problems disabled people face in relation to their housing, and highlighting the solutions and opportunities that exist.

The HOS service is available to any disabled person in Scotland. However HOS has also developed innovative approaches to targeting its services to suit the specific requirements of particular groups. For example, its 'Military Matters' project provides an independent housing brokerage service to veterans and their family members. HOS recruited a former RN officer to deliver this project with the help of additional funding from the Scottish Government and Poppy Scotland.

Local strategies

Local authorities should be well-placed to play a pivotal role in planning, influencing and commissioning the provision of housing, support and advice for younger adults with sight loss. However, the scoping studies suggest that few authorities have the data, understanding or policy drive to do so. Neither the UK Vision Strategy (Vision 2020 UK, 2013) nor the Scottish Sensory Impairment Strategy (Scottish Government, 2014) contain specific reference to housing opportunities or issues.

It would be advantageous if the RNIB sight loss data toolkit (which provides relevant data for local areas) could be extended to provide better information relating to the housing needs of younger adults with sight loss. This could support the inclusion of this group in Joint Strategic Needs Assessments (JSNAs) and local authority commissioning plans.

A section on 'Supporting Independent Living' within the Local Vision Strategy Toolkit might also contain guidance for local authorities on their 'market-shaping' role in relation to housing opportunities and the availability of housing advice as part of the local sight loss pathway. This could be developed in the form of a housing options 'pathways' model, (covering social renting, private sector renting, ownership options, housing with support) that sets out how best to achieve these options and provides practical examples and resources.

The Care Act 2014 provides an additional lever here, since it requires local authorities to provide an advice service covering housing, care and support to all its residents, regardless of their eligibility for social care. It also makes health, social care and housing work together more closely, which could potentially benefit younger adults with sight loss who risk slipping between current service boundaries.

Further research

The scoping studies show the importance of the interaction between education, employment and welfare benefits in shaping the housing opportunities of younger adults. Participants reported on the 'cliff edge' facing those with sight loss at the end of their educational pathways, in relation to housing, support and advice. Those with complex needs face problems in finding accessible accommodation when they leave specialist colleges and in getting local authorities to agree to provide ongoing care and support. Those who leave home to attend university increasingly have to return home at the end of their courses, with greater barriers to finding work and moving out again than their sighted peers. It would be instructive to map the course of graduates with vision impairment to find out which factors enable or hinder them to sustain or restart their independent living pathways.

There is limited evidence around how the housing pathways of those who do not continue in further or higher education differ from those who

have moved away to a higher education institution. Do they have fewer skills than their peers who have lived away from home and, if so, how and where do they learn these skills? Are they, as a group, more likely to come from homes where there are fewer financial resources to support a move? Does the fact that they remained at home suggest closer bonds with more protective families, where it may be more difficult to establish independence? How does lack of qualifications affect their prospects in the job market and their ability to afford to live independently?

Although professional respondents provided examples of the negative impact of welfare reform on the economic and housing circumstances of young adults with sight loss, only a small number of respondents with sight loss had been directly affected at the time of the research. For example, none of the participants had made the transition from DLA to Personal Independence Payment (PIP). As benefit changes affect increasing numbers of people, it will be important to explore and track the longer term impact of these changes on younger adults with sight loss.

Conclusion

The evidence from the scoping studies shows that there is a role for Pocklington and its partners in the sight loss sector to raise the profile of housing as a crucial building block for independent living.

The research illustrates how the current policy and funding climate is severely limiting the housing opportunities of younger adults with sight loss. If they are to achieve aspirations to live independently, action is needed at a number of levels: research and evaluation alongside demonstration; and advice provision alongside interventions to improve the supply of affordable, good quality housing across tenures. Through this approach, policy tool kits, practice guidance and advice resources can be developed which are evidence-based and reflect the experience of practitioners and people with sight loss.

If these interventions and products are to be credible and successful, they must involve younger adults with sight loss and their networks. The researchers identified active peer group networks in London (RSLB), Birmingham (through Focus), Northern Ireland (through the Torch Trust)

and Scotland (through RNIB Haggeye), in addition to a number of online groups and communities.

Writing about disabled young adults and the parental home, Dean (2003) concludes:

‘...for young disabled people housing means more than bricks and mortar. It signifies adulthood and is a site of independence.’

If the idea and rhetoric of independent living are to become a reality for younger adults with sight loss in the UK, a more proactive and joined-up approach will be needed. Pocklington, with its experience of managing services, its commitment to well-designed housing and appropriate support and its strong reputation for research and associated training and development, is in a good position to follow up the scoping research with a programme of initiatives linked to these findings and conclusions.

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