



# London Rebuilding Society

**Healthy Homes<sup>®</sup>, Healthy Lives**

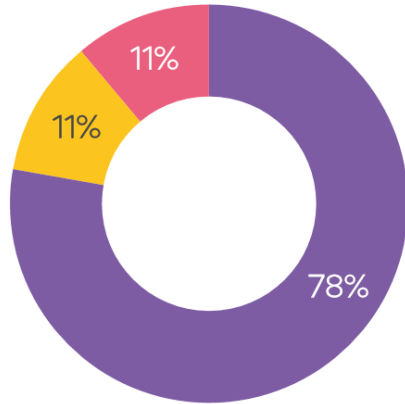
[www.londonrebuilding.com](http://www.londonrebuilding.com)

# Why

Poor housing is a particular concern for older home owners with low incomes or fixed pensions because of their ability to pay for repairs.

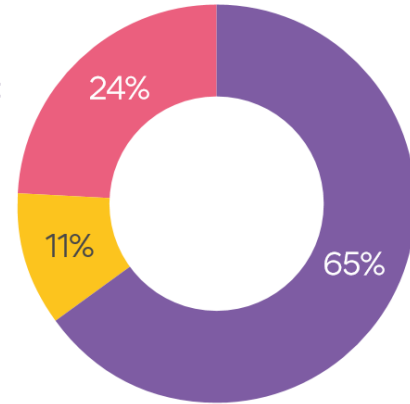
Tenure types of households headed by someone 55+ living in non-decent homes:

- Owner occupier
- Social rented
- Private rented



Tenure types of households all ages living in non-decent homes:

- Owner occupier
- Social rented
- Private rented



Single person households of all ages are also more likely to live in a non-decent home compared to multi person households (22% v 17%). The level is particularly high for those who are in the 55-64 yrs age group (26% vs overall average of 17% and for multi person household in the same age group 16%).

# Poverty and Cost

- **One quarter of those 50-64 have long term health conditions, worst in the poorest households**
- **Poor housing costs the NHS £1.4bn in the first year alone**
- **Half the households in poverty are homeowners**
- **COVID-19 has replicated existing health inequalities**
- **People aged 80+ are 70 times more likely to die from COVID than those under 40**
- **£2bn is needed to bring them just to Decent Homes Standard**
- **2018 estimates an average cost of £50,000 for bringing homes requiring significant repairs to Decent Standard**

**Where are the solutions?**

**One size does not fit all**



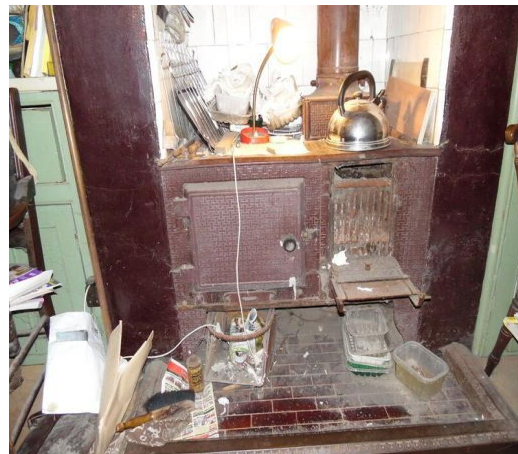
## A Safe, Warm Adaptable Home

Ms. H, 83 lived alone in her family home in Leyton where she was born. Due to the condition of her home, she had become isolated and lonely making her vulnerable to ill health.

She wanted a safe, warm, comfortable and adaptable home, as her circumstances changed.

LRS enabled this transformation: securing her finance to carry out extensive repairs and improvements which transformed her home.

The house was initially valued at £400k it is now estimated to be worth £900k.



# Intergeneration living: P's story



# Overcrowding in Isleworth

The As, parents, 3 boys and 1 girl in their 20s and 30s, lived in a 3-bed house in serious disrepair. 2 of the boys slept on sofas in the living room and they did not earn enough money to rent. The daughter had asthma and slept in a bedroom which was damp with mould

Their house was in desperate need of repair and improvement. LRS completely renovated it, adding 2 bedrooms and an en suite in the roof turning a 3 bed into a five-bedroom home. After 6 months in temporary accommodation the family moved back into their new home.



Before



After

## Creating Age Friendly Homes: A new approach and business model

- **Trusted handholding and support service**
- **A package of integrated technological, construction and financial products and services**
- **Designed with, and around customer needs**
- **Novel consortium— energy efficiency renewables, energy monitoring, co-design, lodger matching, debt and financial advice, financing care.**
- **Affordable connectivity, energy monitoring, testing assistive technologies**
- **Research and development to better understand where and what the need is**
- **Continuing feedback**



## Innovating to meet need

- **Five products offering access to support and finance to provide affordable warmth, renewables, connectivity, in-home smart technology:**
  - **Enhanced Home Improvement Scheme**
  - **Creating space for an informal or formal live-in carer**
  - **Changes and improvements to provide space for a lodger or family member**
  - **Creating two flats from one home – living in one, renting or selling the other**
  - **Financing domiciliary care for low income homeowners**

## What success looks like: Ms M

- 65 lived in her family home in East Ham all her life living on disability allowance alone
- Did not want to move, felt trapped and ashamed
- Referred by her social worker in Newham

- In temporary accommodation during lockdown
- Moved back into her 'new home' in July
- Feels secure, happier and like a new person
- Is testing installation of sensors to monitor movement, condensation, warmth

