

Home truths

Housing options and advice for people in later life: Learning from communities in Leeds

Centre for Ageing Better July 2019

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Foreword

About the Centre for Ageing Better

The Centre for Ageing Better is a charity, funded by an endowment from The National Lottery Community Fund, working to create a society where everyone enjoys a good later life. We want more people to be in fulfilling work, in good health, living in safe, accessible homes and connected communities.

By focusing on those approaching later life and at risk of missing out, we will create lasting change in society. We are bold and innovative in our approach to improving later lives. We work in partnership with a diverse range of organisations. As a part of the What Works network, we are grounded in evidence.

One of our priority goals is for more people to enter later life in safe and accessible homes that will support them to live independently for as long as possible, particularly low-income homeowners and private renters, by:

- Improving the condition and accessibility of existing housing
- Increasing the diversity of suitable homes for people approaching later life who choose to move
- Making information and advice more easily available to help people

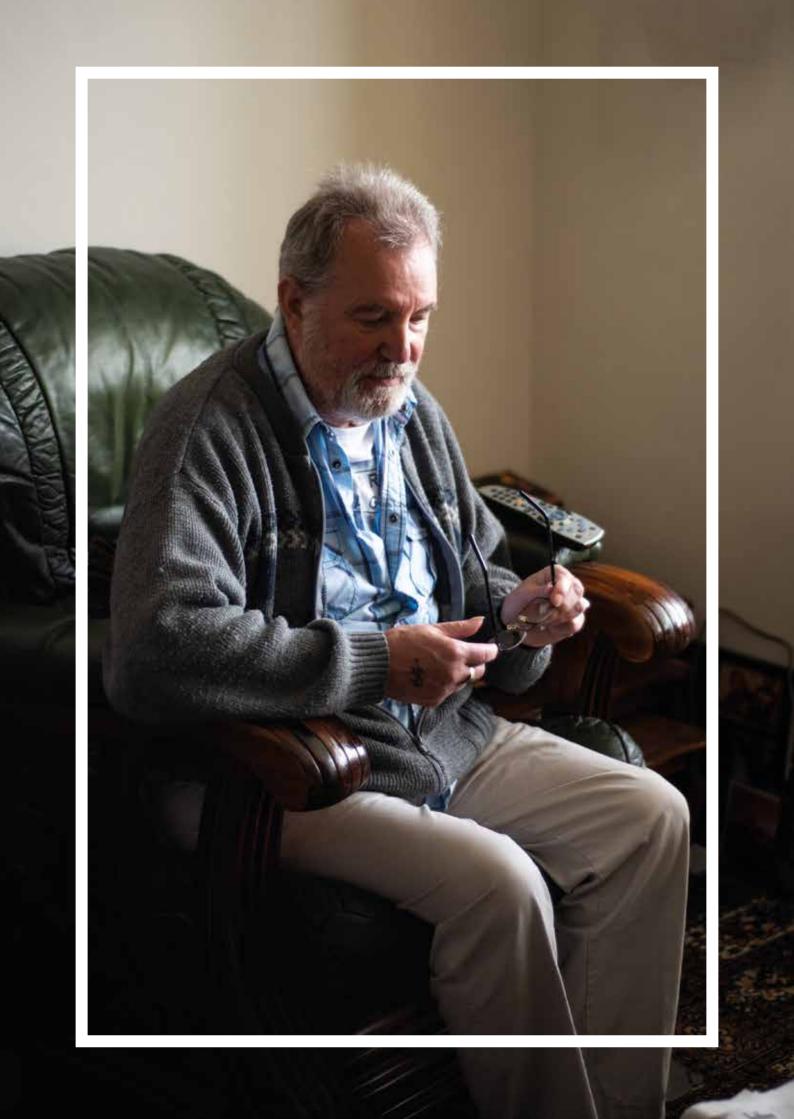
About our partnership in Leeds

In October 2017, the Centre for Ageing Better (Ageing Better) entered a five-year partnership with Leeds City Council (LCC) and Leeds Older People's Forum (LOPF). Together, they plan to pilot innovative approaches to ageing, generate new evidence that can be spread nationally, and adopt and implement evidence of 'what works'.

One of the priorities of the partnership is to look at housing for people in later life. Leeds Older People's Forum and Leeds City Council have consulted with older people in Leeds on what is important to them on housing, with the following four themes being identified:

- 1. 'I have the support I need to live independently and well in my own home'
- 2. 'I know what my options are and where to go for information'
- 3. 'When I need it, I have the option to move to a home with extra support'
- 4. 'I know that when new houses are built my needs are considered/my voice is heard'.

A group called 'Me and My Home', consisting of representatives from Leeds City Council, Leeds Older People's Forum and Care & Repair Leeds, is working to deliver these aims for people in all housing tenures. Appendix One demonstrates how the group have used the research from this report to develop a series of recommendations for housing options information and advice provision in the City.



About this report

At the Centre for Ageing Better, we believe that having a safe, accessible home is crucial to enabling people to enjoy a good later life and is critical for our health and wellbeing throughout our lives.

More than 90% of older people live in mainstream housing and intend to stay there. Yet, Britain has the oldest housing stock in Europe (Nicol et al, 2016). As well as being in poor condition, the vast majority of these homes are inaccessible, with only 7% of homes having all four features that make them accessible to most people (MHCLG, 2018).

Decent homes can keep us safe and free from injury and falls, enable us to remain active and independent, and avoid costly health and social care. As we approach later life this can mean that we will need to adapt and repair our current homes or 'rightsize' to more suitable housing.

The Care Act 2014 places a duty on Local Authorities to provide good quality information and advice about home adaptations and repairs, including information on funding, the process for assessments, and any associated support. However, current provision across local areas regularly falls short of the this. To do this well requires attention and good design by commissioners and providers (Adams, S and Green, G, 2015).

A person's home is more than the building alone. Being connected to others is fundamental to a happy life at any age, and the environment around our homes must enable all generations to feel a sense of belonging to their local communities and to remain active and connected to others. Typically, older people are more likely to say they belong to their neighbourhood than younger age groups (Department for Digital, Culture, Media and Sport, 2018).

In order to understand how in practice people can be better supported to make planned and informed choices about their housing options - whether that be making improvements to homes or moving to a new home, we chose to explore the current landscape in Leeds. Leeds is one of the areas we have a strategic partnership, where we support their ambition to be the best city to grow old in.

In June 2018, we worked with the Me and My Home Life group to commission a piece of research in Leeds that would examine what kind of housing information and advice people want as well as how and where they currently get their support and information from. We also undertook a mapping exercise of the information and advice that currently exists in the city in order to help them identify gaps and areas for improvement.

As part of the research in Leeds, Aligned Consultancy met with national providers of information and advice as well as local providers. They also held focus groups and interviews with 58 people aged 50 - 91 ensuring representation across tenure (owner occupier, private rented, social rented tenants).

This report summarises the findings from our work in Leeds and, based on these insights, makes recommendations for what local areas and national government can do to enable people in later life better access to information and advice about housing.

The design principles below have been developed based on the research findings, and outline what local areas can do to enable people in later life have better access to information and advice about their housing options.

In Leeds, the Me and My Home group are using the research to develop a set of specific recommendations for Leeds (Appendix 1).





Provide an up-to-date directory...

Of housing services currently available in their area, such as information on how to adapt and repair the home, access to trusted tradespeople, and options and support for moving home. This should meet the needs of older people, family members, and professionals.

For initial navigation and to decide where to go people prefer an online service, but face-to-face was preferred when accessing further support, in a service that is accessible, based in a local neighbourhood resource hub.



Raise public awareness...

So people know where to go and what local services are available. For example, by running a campaign targeted at:

- Owner occupiers: to ensure they know that they can access housing information and advice services provided by local providers as well as national or regional charities.
- A range of different age groups: people in later life don't necessarily see themselves as being 'old'. Test campaigns and messages with a wide range of people to see which work.



Write materials in a customerfocused way...

And include information and advice on all housing options and to support earlier decisions. This includes information on repairing and adapting homes as well as options for practical support for moving. Both clarity on eligibility and signposting if the person is not eligible for funding is crucial.



Undertake targeted training in the community so that basic/generic information and advice can be provided by non-specialists...

For example, with Community Hubs and Libraries. Involve volunteers in the training and provide them with clearly defined roles and appropriate supervision from qualified staff.



Consider creating a mini housing assessment for use by professionals in health and wellbeing settings...

For example in pharmacies or as part of the NHS Health Check, making best use of every contact with people approaching later life. This will need a standardised and evidence-based approach to ensure consistency across local areas.



Develop training to sit alongside the mini housing assessment...

So that social workers, social prescribing services, professionals and health coaches understand the assessment and include housing as part of their conversations with those approaching later life.



People want to stay in their own home or at least connected to their community

Overwhelmingly we heard that people want to stay in their own home and in their local community. Despite most people describing as a basic need housing that is warm, dry, energy efficient and easy to maintain - financially and practically - many people still remain in unsuitable and unaffordable homes rather than entertaining the possibility of moving.

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I'm so emotionally attached to the property as it was the family home ...the thought of moving is really upsetting...

Owner Occupier, Interviewee [No.12]

Other fundamental elements of good housing that people described included the home being in a 'good neighbourhood' that was quiet and safe, and close to local amenities and bus routes. Its location would also mean that existing social networks could be maintained, particularly for those not working, living alone and/or those who belong to certain community or faith groups.

Whilst some described good neighbours, several people expressed a real fear of being lonely and isolated as they got older.

I never see my neighbours hardly... but I do try and go out every day to see something that's going on in the community as I feel that's really important [preventing loneliness].

Social housing tenant, focus group participant [Grp 5]

Lack of options and information create emotional and practical barriers for people

Despite a strong desire to stay at home and a recognition that for many this would require moving or having home adaptations, the prospect of moving to a new house was met by many with trepidation. The fear of the unknown was a key driver for many people to avoid moving, particularly among those who described themselves as having roots in an area.

The cost of moving house, in particular the legal costs and stamp duty, concerned people and stopped them even considering a move. Many expressed

fears about being forced to move to a 'poor quality' care home, which they believed would be their only alternative.

People suggested that they could be motivated to move if there were more desirable alternative types of housing being offered. Research shows only 3.4% of people over the age of 50 move home each year - half as many moves compared to the rest of the population (Hammond et al, 2018). This is primarily due to a lack of decent, affordable and accessible homes in the communities people want to live, which are typically in their neighbourhood or the immediate vicinity as opposed to out of town or edge of town developments. People in later life are also motivated to move by the same things as other age groups, including space for guests to stay and access to green space. The report also found that people with higher levels of wealth can more easily make a choice to move, and those on lower incomes are supported more through health and care services. Those on low to middle incomes are most likely to find themselves trapped in unsuitable homes and with a lack of options.

In Leeds there were enthusiastic discussions about innovative new methods of housing that participants felt they would be interested in, for example cohousing, where intentional communities of private homes are clustered around shared space. Others also felt that purpose-built retirement homes would be a good option but often thought they would be unaffordable. This lack of choice and support was a common theme. Owner occupiers felt that they were 'on their own' and lacking support, and social housing tenants perceived a lack of available, suitable housing.

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Community is really important to me... I like the idea of co-housing. There's one in London been started - an older women's cohousing scheme... I want somewhere where there are groups of homes together [mix of social housing, privately owned etc...] where I can share some facilities, share some things and where you can all look after each other, a place where you can have a meal together.

Owner occupier, focus group participant [Grp 3]

George's story

George, 74, has lived with his wife in a two-bedroom bungalow for the past eight years. Their home is part of a sheltered housing complex, which includes gardens, shared green outside spaces and a shared community centre.

George and his wife, Dot, are both retired, with state pension, pension credit and housing benefit forming their income. They both really enjoy the community dimension to where they are living. There is shared outdoor space and laundry facilities in the centre. They find that going to the centre can help residents feel less isolated.

In the run up to retirement, George's business ran into difficulties not of his making, which led to debt and the business folding. The initial remedy was to sell their four-bedroomed home and move into a bungalow. However, continuing financial challenges made it difficult to manage the mortgage repayments, so the bungalow was sold and they became homeless for a short while.

At that point, they became tenants of the council, which provided them with a two-bedroom flat. The council then re-housed them several years later, once the stairs to the first-floor flat became difficult for Dot to manage.

Even though George comfortably uses digital technology, he prefers to ask for information and advice face to face as he finds this an easier way to resolve issues. He approaches the local One Stop Shop when repairs are needed to his home.

Generally, he thinks council venues, such as One Stop Shops or libraries would be good first points of contact for someone seeking information or advice about housing options. He thinks it would work well if people could approach one site, via one front door, from where referrals and signposting could be made to the relevant local organisations which could cover all related topics.



People don't proactively plan for the future and only take action when circumstances force them to

Despite there being a perceived lack of information and advice provision across the country, in Leeds we identified myriad housing options information and advice services. These included local authority 'one stop shops' and commissioned services, as well as information sources provided by charities such as Age UK and Citizens Advice.

Figure 1: Housing information and advice available in Leeds



- Care options
- Care homes / paying for care
- Personal and nursing care
- Hospital to home support
- Sheltered housing



Staying at home / moving

- Living well at home aids and adaptations
- Trusted trades people
- Repairs (social tenants)
- Repairs (home owners)
- Help at home
- Energy efficient
- Benefits, financial advice, access to grants
- Housing choices / Finding a new home



- Harassment, eviction, homelessness
- Community safety, crime and prevention
- Legal advice

However, people in Leeds still put off planning and thinking about their housing options until life events, such as bereavement, separation and changes in financial circumstances, prompted them to do so. This delayed action was exacerbated by a perceived lack of options.

I really don't want to talk about it. I will react to it when it happens... maybe if they are a little better off, they may be able to plan. In our position, you don't have many options open to you.

Private tenant, interviewee [No. 17]

People interviewed tended to see themselves as not yet 'old enough' to seek help for housing or care related issues and as a result deferred doing any planning. Similarly, in Ageing Better's report 'Homes that help', which looked at people's lived experiences of adaptations, participants were often unsure about adapting their homes and saw aids and adaptations as something for "old people", and not for them (Bailey et al, 2018).

Participants highlighted that when in good health, it can be hard to anticipate what our future health and one's future housing needs might be and as a result tend not to plan.



We've seen so many people who have put off the decision [to movel until it's too late...

Social Housing, Interviewee [No.11]



A perceived complexity around the process of getting help to adapt homes also contributed to people putting off getting help until crisis point.

People like the idea of combining conversations on housing with other routine contact from professional and health services

People reflected that mechanisms like the NHS Health Check gave them a useful opportunity to consider their health overall, and that appointments like this could be used for a wider discussion on their housing options.

Others, particularly social housing tenants, felt that planning ahead for housing needs could be done alongside routine housing reviews. There was debate about the point at which this would be helpful whether in mid-life which would give people more time to plan and act, or later in life when people might have clarity about their needs.

One participant suggested that a structured way of helping people to plan, such as a standard set of key questions, would be very useful for his work in supporting carers of people with dementia to make decisions about housing and care provision. Unfamiliar surroundings can be particularly unsettling for people with advanced dementia, so early information and support to move is essential.

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[A set of questions] is a really good idea. It would help the people I work with. We always tell them that, if they are going to move, to get on and do it, so that the person with dementia has the chance to get used to it.

Carer, interviewee

Sue's story

Sue and Roger moved to their current home about move but were very clear why they wanted to move

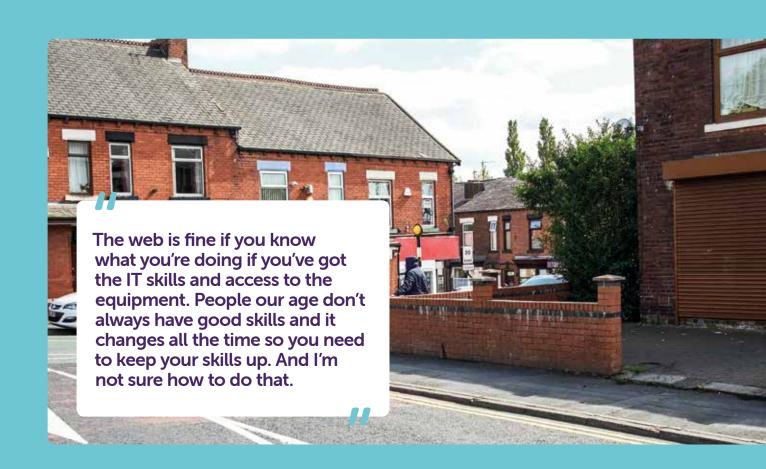
Sue and Roger made sure not to move too far. links and local amenities, such as shops and access

challenges are compounded by her health issues.

The couple has no immediate plans for re-housing but Sue acknowledges that at some point

Accessibility of Information & Advice would need to would prefer to meet someone face to face to talk

that can offer a 'less rushed' response and give



People most value face-to-face advice and support

The sources of information and advice people used ranged from the internet, asking family and friends, approaching the council or landlord, or a large charity.

For owner-occupiers, word of mouth was key, particularly informal discussions with friends and family members. This reflects evidence on home adaptations, which found that most people receive information and advice from friends and family who had previous experience of home adaptations (Bailey, 2018).

Participants in Leeds said that having someone to help access and make sense of information and advice, and the services available, would support more people to have the confidence and knowledge to access the information they may want and need.

It depends on who you know and what they know... you need help from people who know what to do and where to go.

Owner occupier, interviewee [No.2]

When asked about using the internet, people who took part in this research said they would access housing information and advice services through the internet to begin with, or for initial navigation to find out where to go before deciding on the best action.

Like me... I'm looking at selling up and then looking at somewhere to live, so it's not urgent - I can be gathering the information but at the point at which I need to start to act then I may need more advice...

Owner occupier, focus group participant [Grp 3]

While this approach allowed people to gather ideas, the internet was also described as providing too much information at times, and face-to-face was the preferred method of how they would want to receive support.

Feel overwhelmed about how much information is out there... my feeling is you have to take in lots of information, process it and decide what is best for you.

Owner occupier

Some were uncertain whether they would be eligible or suitable to receive housing information and advice services. Owner-occupiers were more likely to assume that they were not eligible for local government support and would therefore seek out private companies or large charities for support.

Social housing tenants said that they would contact the council or housing association in the first instance, or a local resident association. Local councillors would also be contacted if it was a more serious issue.

Quality of access to information and advice is variable

Experiences of accessing services was mixed. Challenges were described in trying to reach the right person to speak to, with automated phone systems and some websites being difficult to navigate.

Once in a service, there were several common themes that were associated with positive and negative experiences of different housing options information and advice services.

Participants reported positive experiences of services that:

- provided face to face support
- a service which responds to individual needs in a person-centred approach
- and information that meets that need

A negative experience of services included:

- receiving incorrect or unhelpful information about seeking a care home
- lack of follow-through in obtaining a resolution
- difficulties in reaching someone
- being treated impersonally
- and high staff turnover, leading to people repeating their story



People want information and support to be local and co-ordinated

People preferred to seek advice from within their local community. In their view, it was essential to have local knowledge and understanding in order to provide effective information and advice services.

Local people know the area and what we've already got and what we need locally.

Owner occupier, focus group participant [Grp 2]



A handful of other, creative ideas were offered for providing a service locally, including:

- Locating the service within a church, post office, pharmacy or supermarket
- Providing the service during the annual housing visit to social tenants

The majority of people wanted this to be a combined approach from multiple organisations, co-ordinating expertise. The idea of a 'one stop shop' was attractive as it enabled all services to be 'under one roof' or 'a single gateway' and could include more co-ordinated signposting to other services.

A hub that deals with all issues... to save you going from one to another...they would talk to each other and there would be continuity.

Social tenant, interviewee [No. 11]



Trust is in the person providing information, and process, is paramount

People highlighted the importance of building trust with those that are seeking to advise. Important attributes in the staff working in the services were listed as:

- Sensitivity, empathy
- Friendliness, approachability
- Understanding of the issues
- Awareness of disability-related issues
- Having received training
- Knowledge of local community languages

Whilst the idea of a single organisation to coordinate needs and a named member of staff with a dedicated phone number was described as an ideal service offer, people were comfortable with the more realistic idea of organisations sharing their data so they didn't have to keep repeating the same thing.

However, work would be needed to better understand how data sharing would work. Research participants expressed a particular dislike for having to repeat their story.



I tell you what's the worst thing... when you have to keep repeating your story time and time again...until you are sick of repeating it.

Owner occupier, focus group participant [Grp 4]



Where and how information is marketed to people really matters

People wanted greater awareness of where information was available and they wanted the support on offer to feel relevant to them.



If I don't know about it then there's little you can do about it.

Social housing, Interviewee [No.4]



They didn't see themselves as being 'old' and wanted marketing of services to reflect this:



I think am not that old yet!...I am well into the age category, but don't see myself that old yet....

Owner occupier, focus group participant [Grp 1]



There was a strong feeling among the participants that the services should be free to access, although some owner-occupiers expected that they might have to pay - particularly when using private housing providers. This led to concerns over trustworthiness and motivation, with the perception that some private housing providers could not be trusted to provide independent advice.

Again people reflected that a face-to face service was preferable, with a self-service option and paperbased information available for them to take information away with them. People were not happy with a digital-only offer, but were happy for initial navigation to services to be provided online.

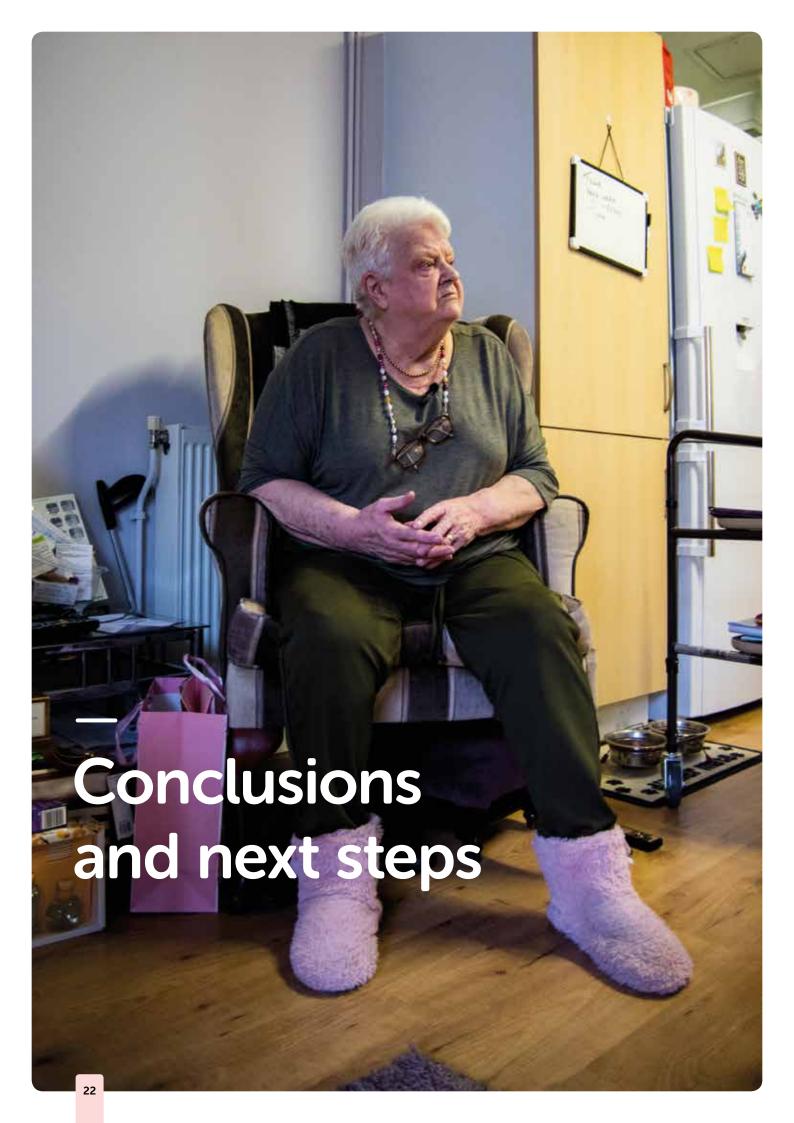


Not just online – that would be impossible for me as I can't use my computer any more [due to eyesight deterioration]. Paper based information would be best for me.

Social tenant, interviewee [No. 11]



A key issue raised was that the service should be accessible to people with different physical and cognitive needs.



Perceptions of housing in later life are based on imperfect information and assumptions about the options available and the choices we expect to have.

Our behaviour when seeking advice about housing is comparable to when thinking about our health as we age or when we expect to retire - avoiding planning and preparing until we are in a moment of crisis. It is at this critical moment that accessible, high-quality information and advice services that are responsive to the needs of the individual and household are vital. The benefits of providing this are multifaceted, not least maintaining or improving the quality of life for the individuals concerned and reducing demand on public services.

This report clearly demonstrates the need for understanding the local context when developing information and advice services, and the importance of speaking to local communities about how information should be provided. In Leeds we found a strong preference for a service that would be accessible, based in a local neighbourhood resource hub, with a one stop shop approach to prevent repeating stories, and building on existing and trusted services (libraries, one stop shops, GPs and local charities). While this should include an online up-todate directory to help people initially navigate services online, people are ultimately looking for face-to-face support when needed, without having to repeat their story to different services.

It is clear that questions about our housing options are not separate from other issues related to approaching later life. We need to take a more co-ordinated approach, bringing together and taking advantage of conversations on housing, health, work and financial services. Opportunities to discuss housing options, and to plan for the future, need to be capitalised on and built into preventative work already happening in a place, with targeted training in the community so that non-specialists can support in providing basic information and advice at an early point.

There are shared responsibilities and opportunities to bring housing into conversations, for example, taking advantage of the role of social prescribers (as included in the NHS Long Term Plan) mid-life MOTs, NHS Health Checks, and pension planning.

The responsibilities for designing what this advice looks like does not rest solely with local authorities. Collaboration and a shared knowledge of the local offer across health, social care and housing providers is essential to supporting older people regardless of their route into the service.

Good-quality information and advice is essential to help people stay well informed and to make choices and take early actions about their housing options in later life. We need to make information and advice more easily available to help people make good housing choices, whether that means help to repair and adapt the existing homes they live in, or to provide support and options on moving to somewhere more suitable. This should include running a public awareness raising campaign so that people know what local services are available and how to access them.

Finally, the design of any housing information and advice offer should involve the people it is being designed for to ensure that it has the greatest possible chance of success.

Suggestions for national government

In the 2018 Communities and Local Government Select Committee's report on Housing for Older People, the Committee recommended that government needed an expanded 'national advice service', which would ensure people can access much-needed information and support on housing options.

The Centre for Ageing Better fully support this recommendation, and further recommends that this service takes on the findings of this local research.

National government have an essential role to play in providing this service, but while there are lessons to learn from the local offer, further work is needed to better understand government's role in this and what a national advice service should look like.

Initial suggestions for national government include:



Prioritise and invest in high-quality housebuilding to provide diverse housing options suitable for people of all ages and abilities and provide information and signposting of these options:

Our research suggests that people would be more likely to move earlier if there were more suitable housing options. While government have set a commitment to build 300,000 new homes a year, these need to be good quality, accessible, and in the places that people want to live. There needs to be better options available on the mainstream market, and information on these options from intermediaries including estate agents and online search engines.



Provide a coordinated approach to delivering housing information and advice:

This can be achieved by delivering an expanded 'national advice service'. The wider availability of housing advice and information funded and provided by government would allow for a cohesive and evidence-based approach to bringing together information on all housing options, from repairs and improvements to options for moving home.



Provide better support, alongside renewed investment, to enable people to repair, improve and adapt their current homes:

Our research demonstrates the importance of providing housing adaptations and ensuring that people are supported to remain in their homes for as long as possible. This is what people say they want and could also reduce the demand on new homes, other forms of sheltered housing and the social care system. Information should include advice on grants available to improve the home e.g. Disabled Facilities Grants and warm home grants, signposting to mainstream products as well as specialist products, advice on trusted handyperson services and approved tradespeople, and advice on equity release for private homeowners.

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Appendix one

The Leeds Context: Making Leeds the best city to grow old in

Defining solutions in partnership

Leeds has used the primary research and this insight report to develop a set of recommendations to improve the local offer of housing options information and advice for older people.

The Me and My Home Group which is a partnership of Centre for Ageing Better, Leeds City Council, Leeds Older People's Forum and Care and Repair Leeds have lead on the development of the recommendations which they think will help people to age well in their City.

Putting older people at the centre of what we

Leeds has an ambition to be the best city to grow old in, to achieve this they listen to older people at all opportunities to understand what is important to them.

In 2016 Leeds City Council and Leeds Older People's Forum consulted with older people to find out what is important to them about their home and where they live. Older people told them:

'I want to know what my options are and where to go for information.'

The primary research by Aligned Consultancy deepened the understanding of what this means for people in and approaching late life.

The Me and My Home Group will now drive this agenda forward using the following recommendations:

Recommendations in Leeds

Leeds Directory

Me and My Home Group will work with Leeds Directory as it develops:

- 1. Leeds Directory should provide an up to date record of what services are currently available across Leeds (to meet the needs of older people living in Leeds, family members, and professionals)
- 2. Leeds Directory to be written in a customer focused way, ensuring people can access advice and information on all housing options, including repairing and adapting their homes, and options for practical support for moving. Clarity on eligibility and signposting where to go if not eligible for funding will be crucial.
- 3. Use the launch of the Leeds Directory to do targeted awareness raising and functionality training in communities, e.g. with Neighbourhood Networks, Community Hubs and Libraries, so that low level, generic information and advice is available in neighbourhoods.
 - Involve volunteers in this training. There is clear appetite for older volunteers and peer supporters in providing I&A on housing options. Volunteers should be provided with clearly defined roles and supervision from suitably qualified staff.
- 4. Leeds Directory should include an assessment / 'triage' to help an individual understand what they should be looking for and navigate to the information they need without feeling overwhelmed
- 5. Use the launch of the Leeds Directory to target public awareness campaigns so people know where to go and what local services are available. Campaigns should be targeted at:
 - Owner occupiers to ensure they know that they can use housing I&A provided by local providers as well as national or regional charities.
 - Different age groups. People in later life don't see themselves as old, test campaigns and messages out with older people to see which work; segment the different audiences, testing messages with those approaching later life to encourage them to take part in a 'mid-life' MOT.

Planning Ahead

- 6. Develop a planning tool: Leeds City Council Housing professionals should create a mini housing assessment which can be used by professionals to ensure housing is part of all health and well-being conversations, making best use of every contact with people approaching later life
- 7. Leeds City Council Housing professionals should develop training to sit alongside the mini housing assessment so social workers, social prescribing services, primary care, professionals on Better Conversations and health coaching understand the assessment and include housing as part of their conversation.
- 8. The Frailty Education Working Group should ensure an understanding of the Leeds Directory, and the mini-housing assessment amongst the professionals involved in their training programme.
- 9. Work with the Clinical Frailty Strategy Group to see how Health could support conversations with older people about their housing and its potential impact on their health...
- 10. Local Care Partnerships will encompass a number of professionals at 'one front door'. Work with the Locality Care Partnership Housing Advisor and other professionals within the partnership so they understand the housing issues for people living in their area.
- 11. To foster collaboration, information and advice providers need to develop data sharing agreements, so people can be referred with the least difficulty.

Conclusion

Engaging with older people and working in partnership can help localities identify barriers to ageing well and define solutions to implement together.

This report is available at www.ageing-better.org.uk | For more info email info@ageing-better.org.uk The Centre for Ageing Better received £50 million from The National endowment to enable it to identify what works in the ageing sector

by bridging the gap between research, evidence and practice.