

HOUSING OPTIONS SERVICE

June 2019 - March 2020

Delivered by We Care Home Improvements



Bristol Ageing Better (BAB) is a partnership of organisations working to reduce social isolation and loneliness among older people and help them to live fulfilling lives. It is funded by the National Lottery Community Fund as part of the national Ageing Better: Fulfilling Lives programme.

This report provides an overview of **We Care Home Improvements' Housing Options Service**. In line with BAB's 'test and learn' approach, **this report will highlight key points of learning** which may be useful for other projects and services both within Bristol and nationally.

Project Overview

BAB commissioned We Care Home Improvements as part of its Age-Friendly Challenge Fund in 2019. The fund invited organisations to develop services that would **help them to reach a more diverse audience or make the information they provide more accessible to older people**.

One of these challenges was **'How do we ensure that older people know what range of housing options are available to them (e.g. housing adaptations, home care support, extra care housing etc.)?'**. With around one-third of non-decent homes in England occupied by an older person (Centre for Ageing Better's State of Ageing Report 2019), **supporting older people to move home or adapt their existing home is essential to improving health and independence**.

This service **supports people to explore their housing options and helps with the process of moving**. This includes **identifying their individual preferences** when thinking about moving. Things to consider include what support they might require within the home, access requirements, moving to a familiar area, being close to doctors and shops as well as their family and friends.

The service also includes **arranging and accompanying individuals to prospective viewings**. When required the service can also **provide conveyancing support**, as well as **identifying estate agents and removal companies to assist** in the process. Contacts were made with Extra Care Housing scheme providers to enable a broader choice of housing if required.

Project Reach

Between June 2019 and March 2020, the service completed:

- ▶ **34** long-term cases.
- ▶ **264** lower-involvement cases and information requests.

The service had far more long-term cases, and far fewer short-term cases than anticipated. However, the high-level cases, where someone was supported with selling, buying, and moving, **provided a service for which there was no alternate provision in Bristol.**

The Covid-19 pandemic reduced the number of referrals that could be taken by this service, and support shifted towards telephone support and making applications to Home Choice Bristol.

Learning

Barriers (or perceived barriers) that people experience about moving home...

It can be quite **challenging to convince clients of the need to move**, or the need to consider a property suitable for decreasing mobility. This needs both a **skilled advisor**, and a **significant time commitment**.

Barriers include:

- ▶ **Not wanting to think about it in advance**, before it is needed. Many people have a mind-set that “it won’t happen to them”, preferring to assume they will not need any form of different accommodation or adaptations as they grow older.
- ▶ When someone has lived in the same home for a long time, they may be **daunted by the prospect of sorting out all of the possessions** that they have accumulated over the course of many years. They may worry that an external company will come in and throw away lots of their possessions.
- ▶ **Some forms of housing do not accept pets**, which may limit the choice for some individuals. However pets are allowed in certain housing options but individuals may assume that this is not the case before properly exploring their options.

Other Challenges and Learning

- ▶ Taking time to **build up knowledge of Bristol's neighbourhoods** – the kinds of properties available and access to amenities and transport links – was hugely worthwhile in ensuring the service was as informative and high-quality as possible.
- ▶ Housing can be a **sensitive issue** and it can sometimes be **difficult for families to discuss** it, as they may be seen as trying to influence their relative and persuade them to do something they do not want to do.
- ▶ In some ways, working with clients without a close family network was more challenging, as it was **harder to make sure they would take follow-up actions** without family members around to support them.
- ▶ It is important to provide a **one-to-one service for clients, taking into account their individual needs and preferences**. While it may be more time-efficient to bring multiple clients to one viewing, for example, this is counter-productive and does not result in a tailored service.
- ▶ To encourage someone to think about their housing options, it works well to frame it as **'future-proofing yourself'**.
- ▶ As a short-term funded project, it is **difficult to find the balance** between making people aware that the service exists and yet also being able to meet demand within the funded period.
- ▶ We Care Home Improvements' current core funding is focused on keeping older people and those with disabilities safe at home. However, **supporting people to move location is vital to the organisation's aims**, so they hope to be able to increase this work in future.

Case Study: Mr Y

This case began after receiving a referral from the Local Authority Housing Officer to support a sixty nine year old male client who had neglected his home and almost abandoned the property. This in turn had raised concerns from neighbours who reported seeing vermin both inside and outside the house.

After meeting the client and discussing the issues he had encountered it soon became apparent that this case would not be straightforward. Mr Y had not lived in the house for the last five years and had been sofa surfing since things became too difficult at the property. Hoarding issues and personal problems had contributed to the property being neglected. Working closely with Mr Y, arrangements were made to move unroadworthy cars from the driveway and begin the task of clearing the rooms one at a time. A Pest Controller also visited to eliminate the rat and mice problem. When safe access to the property was achieved, arrangements were made with contractors to make the gas and electric safe. The fire service also fitted new smoke alarms. Mr Y was given electric heaters to encourage him to live at the house as well as a new mattress for his bed.

After making significant progress with the property clearance, the Local Authority Housing Officer advised that she was pleased with the work carried out at the house and no further action would be required. During the clearance work it became apparent that Mr Y had not been opening his postal correspondence. After going through his post, various financial issues came to light, the most serious of which being a Repossession Order Summons due to his mortgage term having expired. There were also council tax arrears letters that had been put in the hands of enforcement agencies as well as overdue utility bills.

Mr Y accepted help and support to get these issues addressed. We began by contacting the bank and their solicitors who had issued the Repossession Order. They advised that the mortgage term had finished four years ago, and despite Mr Y still making interest payments court proceedings were underway to repossess the property. We contacted the relevant enforcement agencies and utility companies and negotiated payment plans for the outstanding amounts. We also attended a Council Tax Clinic which concluded that as Mr Y had finished work the previous year he was now entitled to Council Tax Benefit.

As the Property Repossession Order was still proceeding we arranged to obtain estate agent valuations for the house in its current state. Mr Y managed to find a buyer for the property and the Repossession Order was dropped at the eleventh hour. This in turn allowed for a family home to become a permanent residence again.

Mr Y was able to buy a smaller more manageable property and repay his other debts with the proceeds of the house sale. He concluded that without the intervention and support of the Housing Options Service the above would not have been possible.

We Care Home Improvements

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Further BAB learning resources can be found at:
www.bristolageingbetter.org.uk/learning-and-evaluation-hub/

