

Building effective local home improvement services

Good Home Hubs

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Introduction

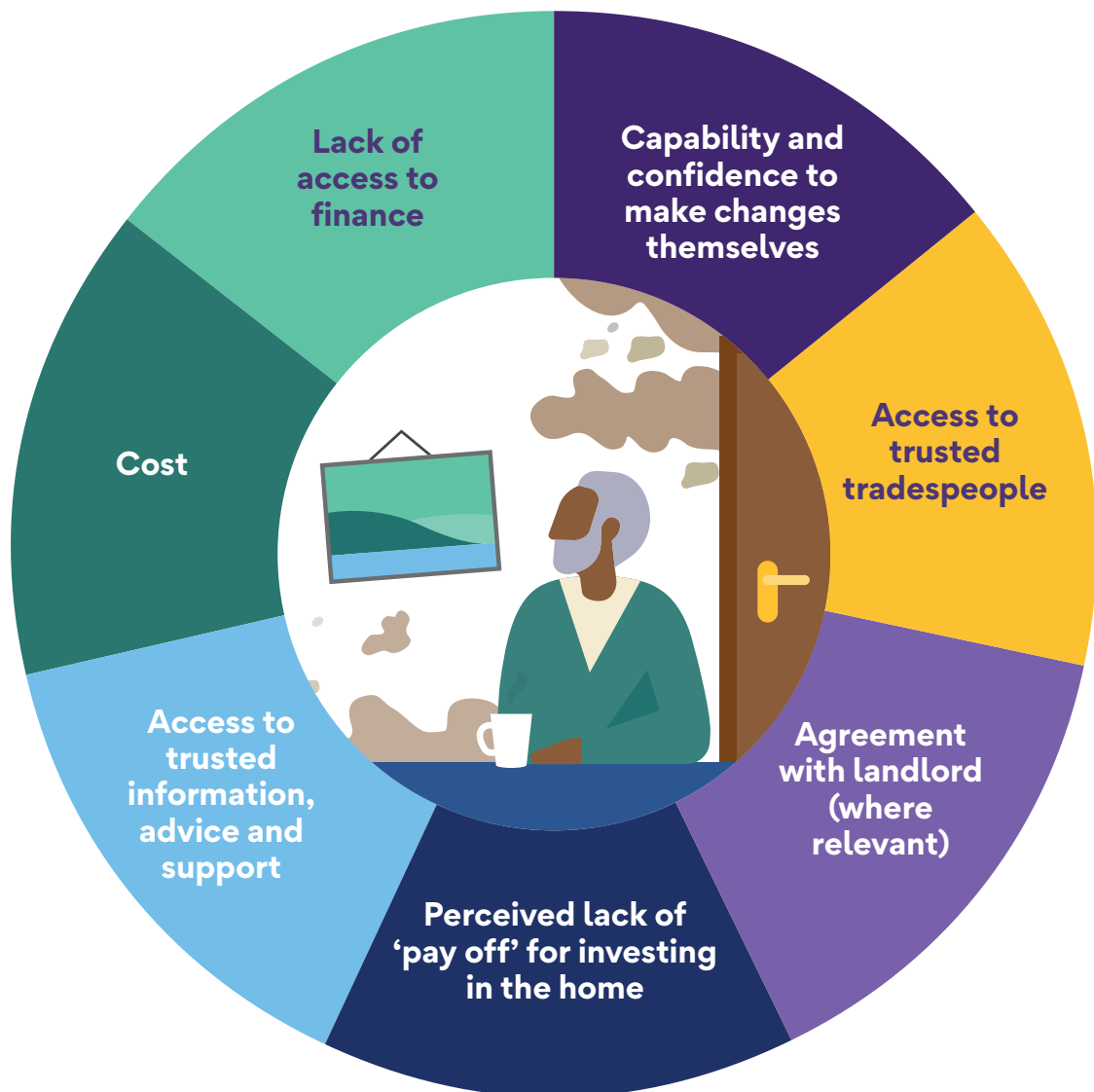
Unsafe, damp and cold homes are a huge contributor to poor health and add significant pressure and costs onto the NHS. Services to support individuals to improve or maintain their home vary significantly across the country and many residents are put off making necessary improvements because of the challenges they face, such as a lack of advice or money. This guide provides information for areas to deliver a comprehensive one-stop shop service for individuals of all tenures.

Everyone should live in a safe, age-friendly home that enables them to remain living independently, healthily and happily as they grow older. However, nearly 10 million people are living in poor quality homes across England (Centre for Ageing Better and Care & Repair England 2019). These are homes that are cold, in need of repair or have serious hazards, all of which can lead to health problems, hospital admissions and sometimes death. In addition to the immeasurable personal cost, it is estimated that poor-quality homes cost the NHS £1.4 billion in first-year treatment alone (BRE 2021).

Last winter saw the housing crisis come into sharp focus. The rising cost of energy bills forced people to choose between heating and eating, and the outlook for next winter looks equally difficult. There was also widespread outrage at the coroner's report into the death of two-year old Awaab Ishak who concluded that he died as a result of high levels of damp and mould in his home. An entirely avoidable tragedy. The evidence is unequivocal: cold, mouldy, damp homes are linked to a multitude of minor and more serious health conditions, particularly for younger, older and other vulnerable groups. Despite this, poorly insulated, poorly ventilated and hazardous homes are a daily reality for millions of people across the country.

Research with people living in unsafe homes, conducted as part of the Centre for Ageing Better's Good Home Inquiry, showed that many people would like to make improvements to their homes but do not know where to turn for advice, cannot finance improvement works and/ or do not know how to access services.

Figure 1: The barriers people face when making home improvements



While some local authorities, working with other local partners, provide a range of services to help people improve or maintain their home, it is a postcode lottery as to what services are on offer and their eligibility requirements. The only statutory requirement is for local authorities to support disabled people to access aids and adaptations – through Disabled Facilities Grants (DFGs) – but the process can be complex to navigate and financial support is typically only offered to those with very limited means. The result is that the majority of people are left without support, trying to search the internet for information that they can trust and tradespeople who will give them a high-quality service for a reasonable price (see Figure 2 for an example of a customer journey – each step is a moment where, without the appropriate support, the barriers faced become insurmountable). Some are successful in their endeavours; others receive a bad service; many others do nothing.

Figure 2: Example of a customer journey to make changes to the home



Improving the local offer: Good Home Hubs

In this briefing, we set out the solution identified by our [Good Home Inquiry](#) – Good Home Hubs. This model is based on multiple pieces of research carried out for the Inquiry, most notably a review of all national housing policies related to regeneration and housing renewal over the past 50 years, carried out by the UK Collaborative Centre for Housing Excellence (2021). In order to understand what a Good Home Hub would look like in practice, we have been working with partners, including Lincolnshire County and District Councils and their residents, scoping out the key elements of a Hub and how they should be delivered.

This report provides a description of the model with the aspiration that it inspires action at the national and local levels. This report will be followed by a more detailed review of the steps our partners in Lincolnshire have undertaken towards developing and implementing a Good Home Hub service, along with the feedback received from residents, community organisations and local authorities.

We are grateful for the time given to us by all those involved and for the high-quality service design work provided by Ark Consultancy throughout this phase of work and Livework Studio in the first phase of the project.

For more information about our work or to get information about our Good Home Network for local authorities, please email goodhomenetwork@ageing-better.org.uk.

What services do residents need? Defining Good Home Hubs

Everyone should have access to a comprehensive, local offer that covers home repairs and maintenance, aids and adaptations and energy efficiency. Building on the services already in place, it should be delivered in partnership by local authorities, charities and businesses. From a consumer perspective, the services must be coordinated to operate as a one-stop shop and should include support and signposting through every step in the process including finding trusted tradespeople, identifying what work needs to be done and how to finance repairs. The service should be open to people from all tenures, including landlords, and offered regardless of an individual's ability to pay (although some services could be charged). We call this model a Good Home Hub.

This section provides further detail on each element of the service a Good Home Hub should look to provide.

1. Independent information and advice



A key barrier people face is finding impartial information and advice. Support is needed to help individuals understand housing related issues and their causes, how much things should cost, what finance and housing options are available to them and how best to address problems.

An ideal information and advice service would collate, maintain and disseminate information on all aspects of maintaining and improving a home. This would include, for example, supporting residents to identify and implement suitable energy efficiency measures to reduce their home energy costs, and helping people to understand options for how they may pay for work to their homes. It should also provide information on all options available to the individual, including moving house if relevant.

The service should provide information to the public through a range of different channels (telephone, online chat, email, face-to-face), including a dedicated

website¹ to support residents to find their own solutions and to access the network of community organisations and services that can help them.

A basic level of individual casework should be provided for some residents who need ongoing advice and help to complete work to their homes, including completing forms and accessing other services. This would involve keeping in touch until work had been successfully accessed or completed, and supporting residents to deal with issues that may arise.

An extension of this could be a service to provide more comprehensive assistance to those making changes to their home. This could involve advisors going into homes to assess the work needed, produce a specification for the work, support with gaining quotes, deal with planning and building control, and help to supervise the work as it is completed. Potentially, a fee could be charged for this service, relating to cost of the work completed, and subsidised for those who could not afford to pay it.

2. Independent home assessment



A Good Home Hub should help residents to identify and prioritise housing related issues, understanding their cause and impact. A key issue currently is that organisations, providers and tradespeople who assess a person's home are usually trying to sell them a particular service or have a defined expertise rather than being able to take an impartial, whole-house approach.

Independent home assessments could be conducted by a range of professionals, including occupational therapists, trusted assessors, surveyors or handypersons.

Developing a standard assessment template and training programme to support services visiting people's homes is a low-cost option for delivering independent assessments which has the added benefit of spreading learning among other professional groups.² It could be developed on a website or as an app, making it interactive. A hard copy version would also be required for when it is not possible to get online.

The assessment could also be made available for residents to use online, for example on a dedicated Good Home Hub webpage, with responses used to signpost to available information and support. Answers could also be submitted to the Good Home Hub to trigger effective advice and casework.

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- 1 Published alongside this report, we have an [additional document](#) with practical examples. This includes suggestions on what could be included on a dedicated website.
 - 2 Published alongside this report, we have an [additional document](#) with practical examples. This includes an example of a home assessment.

3. Practical support throughout the process



For many people, home improvement works bring practical challenges that can be demotivating and cause additional administrative burden and costs. For people with physical or mental health issues, preparing their house for works to be carried out can become an insurmountable barrier.

As such, a Good Home Hub should provide a range of practical support to help people tackle issues that may stop them from completing work to their homes. This could involve helping moving furniture and belongings before work can start, dealing with utilities if this is needed as part of completing works, or helping to look for a different home if the resident decides moving is a better option for them, including dealing with estate agents, solicitors and removals.

Some of this practical support could be provided by a handyman service. For example, some people may need help to take down and put up curtain rails when they move.

The types of organisations providing practical support will vary. Some may be large but many will be smaller, community-based services. Many will be provided through charitable services relying on volunteers.

4. Targeted financial support: grants, loans and other financial products (including DFGs)



A Good Home Hub should provide or signpost to a range of financial solutions to help individuals meet the costs of making changes to their home, including access to Disabled Facilities Grants. Finance offers should be tailored towards the needs of local residents and could include:

- Maximising the flexibility of local authority housing assistance policies to provide grants and loans to help those in greatest need. For example, loans could be provided at no interest and secured through a charge on the property.
- Raising awareness of existing loan providers that residents may feel more confident in using, such as the local credit union.
- Working with a provider of low cost, responsible finance – such as a social enterprise - to help those who would not normally meet the local authority eligibility for a grant but who also cannot access a high-street loan due to their income or age. This could also include equity release products.

- Supporting residents to find and apply for money from charitable and grant-giving organisations. Many such organisations have targeted criteria so a good knowledge of the key sources would be needed. This could be supported by subscribing to a specialist grant finding portal.

5. Signposting to trusted tradespeople



A Good Home Hub should provide information and advice on how to find and contract tradespeople. This should include the steps to follow to check the quality of tradespeople, such as the use of various accreditation schemes.

If a more comprehensive service was provided to support those making changes to their home (potentially paying a fee), this could involve advisors supporting with tendering and supervising work.

A further extension of this service could be through offering handyperson services, completing smaller works and helping residents to maintain their independence. Services could include, for example, fitting curtain rails, shelves, smoke alarms, grab rails, door locks, draught excluders and other energy saving equipment. A number of local authorities and charities offer such services that could be integrated into a Good Home Hub. It could be chargeable, with some level of subsidy for those who need it.

Scoping a Good Home Hub

No local area will be starting from scratch when thinking about a Good Home Hub offer. A key starting point is to review the services that are already in place and talk to residents to identify any gaps. We suggest the following process:

1 Map existing services

- Speak to local groups and potential partners to understand what services exist locally, as well as what additional support is needed and the current challenges and opportunities.
- Using this information, map out what services and products already exist.

2 Understand residents' needs

- Engage with residents to understand their housing issues, including barriers they face making changes to their homes.
- This could involve conducting surveys, interviews, workshops and attending community engagement events.

3 Define the core themes

- Develop aims, objectives and the scope of what a local Good Home Hub needs to address in your area.
- Identify what success would look like for a local Good Home Hub and how this could potentially be measured³.

³ Published alongside this report, we have an [additional document](#) with practical examples. This includes a table with example output and outcome measures.

4 Develop solutions

- Work with residents, local authorities, providers and community groups to develop solutions to core themes.
- Establish a framework for what a local Good Home Hub should look like and explore how this could be delivered and resourced.

5 Create an operating model

- Test out elements of the Good Home Hub where possible on a small scale to support with refining ideas.
- Produce policies and operating principles, as well as an evaluation framework.
- Create an implementation plan. This can outline immediate next steps, but also what a longer-term strategy would look like to develop a Good Home Hub.



Resourcing a Good Home Hub: an example

In this section, we present an example structure of a Good Home Hub as an illustration of how these services could be delivered in practice. In reality, the majority of local authorities will already have some of this framework in place and we encourage places to seek opportunities to build on or tweak existing services and consider collaborations with local commissioners and providers. All residents should have access to these services but behind the scenes, how they are delivered, co-ordinated and funded will vary locally.

It is also important to note that what is presented below is a structure and costing that assumes local areas are providing the full Good Home Hub model we outlined in the previous chapters. There is also significant merit in taking smaller steps towards delivering the full service, piloting and testing along the way and getting feedback from customers to inform further development.

Example structure

The core structure could be divided into four teams⁴ (see figure 3 for an example team structure):

- **An information, advice and casework team** would collate information, maintain the website and produce information in a range of other formats. It would provide initial advice using this information and would include some element of casework where residents need ongoing support. Some travel would be involved to attend local events and meetings to raise awareness of the service (e.g. networking events, community fairs), with occasional home visits for casework. Access to this service could be improved by operating a van that could visit locations and events to provide information and advice.
- **A team of home improvement advisors** would visit people in their home to assess the work that is needed, producing a specification for the work, supporting gaining quotes, dealing with planning and building control, and helping to supervise the work.

⁴ Published alongside this report, we have an [additional document](#) with practical examples. This includes a number of job descriptions.

- **The handyperson team** would complete smaller works in homes. They would need to be geographically spread, mobile and be equipped with the appropriate tools and supplies.
- **The practical support team** would help people tackle the issues that may stop them from completing work to their homes. It would also provide practical advice and information to those considering moving to a different home. Home visits would be needed so the team would need to be geographically spread and mobile.
- These operational teams would be supported by a team providing leadership, financial management and administration.

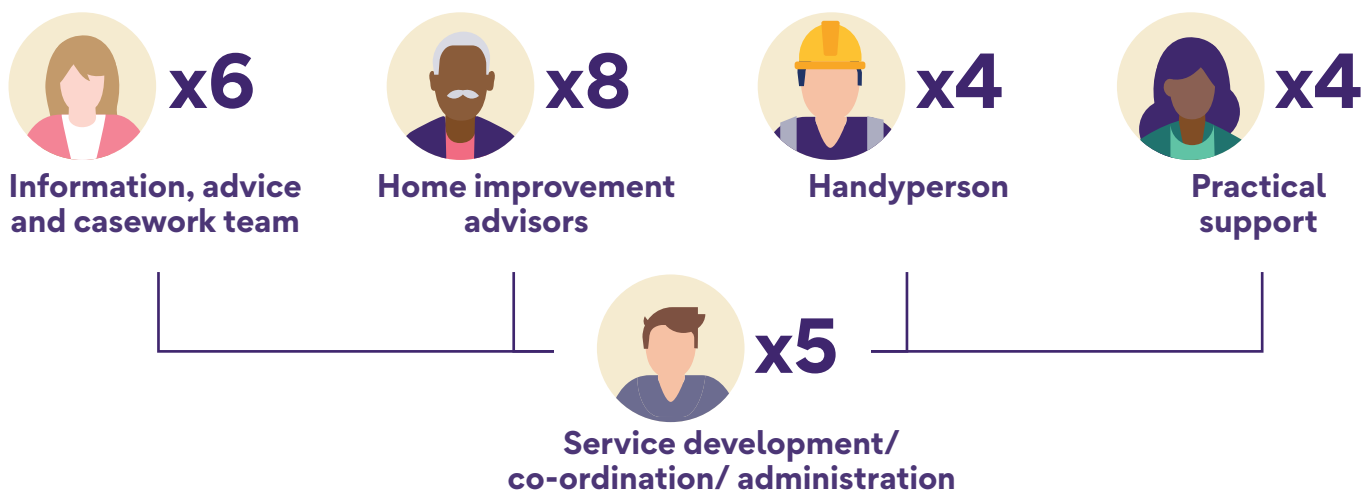
Example costing

The scale of the service required to deliver the collection of Good Home Hub services will vary significantly between local areas due to:

- Extent of existing services within the area
- Geographic context (e.g. size of area, urban vs. rural)
- The demographic profile and needs of the population
- Quality of the housing stock
- Varied needs of communities within the area
- Opportunities to share service delivery with neighbouring areas

Below we present some example costings (Figure 4) that assume a) the four team structure described above, b) delivery of the full range of services of a Good Home Hub, c) that there is an existing organisation who will host these teams (i.e. the figures do not include organisational start-up costs), and d) income charged for some customers for the home improvement advisor and handyperson services. They are also based on an ‘average’ local authority area with up to 1 million residents and a mix of urban and rural areas giving a reasonably dispersed population.

Figure 3: Example team structure



Based on this structure, annual expenditure is estimated to be around £1.6m. Charging for some of the services provided by the Good Home Hub for those willing to pay would help to reduce net costs. The Home Improvement Advisor Service could charge a fee of 10% to 15% of the value of works completed. The Handyman could charge an appropriate hourly rate. Both may be subsidised for residents who could not afford the fees. Income of £400,000 may be expected with conservative estimates of £300,000 from the Home Improvement Advisor Service and £100,000 from the Handyman Service.

Figure 4: Example costings for comprehensive service

Comprehensive service summary budget	
Salaries and employee costs	£1,300,000
Travelling and vehicle expenses	£80,000
Information and promotions	£40,000
Office costs	£100,000
Governance	£10,000
Other	£50,000
Total	£1,580,000

Monitoring impact

It is vital that changes to service design are monitored throughout implementation, so that the impact on customers and staff, and resources can be assessed. These processes are best established prior to services being launched so that data collection has been built into their design.

With respect to monitoring referral routes in, the quantity of users and whether the service is reaching the intended recipients, example measures could include⁵:

- Number and value of grants and loans given out.
- Number of local events at which information and advice is provided.
- Number of successful referrals to other services.
- Number of advice cases/ incidents of advice given.
- Number of website/ page visits.
- Satisfaction of website users in finding what they were looking for.

These measures should be collated and reviewed on a regular basis.

Thinking about the impact of services on customers and other key groups, example measures could include:

- Number of clients who say their physical and/ or mental health has improved following an intervention.
- Number and proportion of clients that say they feel more secure in their home following an intervention.
- Number of cases with reduced risk of falls.
- Difference between numbers of hours of day care required before and after interventions.

These should be collected as soon as possible after contact point with the customer has taken place. The data should be collated and reviewed on a regular basis to inform further developments of the service.

⁵ Published alongside this report, we have an [additional document](#) with practical examples. This includes a table with example output and outcome measures.

What next?

The Centre for Ageing Better is working with a range of partners to aid learning, spread good practice and build support for the Good Home Hub model.

This includes:

- Working with partners to pilot elements of the Good Home Hub.
- Commissioning an evaluation of different models of housing support across England to gather evidence of 'what works'.
- Producing case studies of good practice models developed across England for financing home improvements.
- Bringing together local authorities in our Good Home Network to share learning, encourage peer support and inspire innovation in home improvement services.

We believe that easy to use, local Good Home Hubs are the key to improving people's homes and keeping them safe, warm and secure.

To stay in touch, find out more about our work on Good Home Hubs and how you can get involved, please email goodhomenetwork@ageing-better.org.uk.

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Let's take action today for all our tomorrows.
Let's make ageing better.



This report is part of our work on safe and accessible homes and is freely available at ageing-better.org.uk

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Everyone has the right to a good life as they get older and our whole society benefits when they do. But far too many people face huge barriers that prevent them from doing so.

The Centre for Ageing Better is pioneering ways to make ageing better a reality for everyone. Ageing Better is a charitable foundation, funded by The National Lottery Community Fund.

