

Small Things Matter: Making the Case for Small Repairs and Minor Adaptations Services

1. Overview

- 1.1. People over 60 already head 30% of households (1) and the ageing of the population is the most important contributor to the rise in housing demand (2).
- 1.2. Owner occupation is by now the primary form of tenure, accounting for just over 70% of all households compared with only 51% in 1971. Amongst 'younger' retired people that figure is closer to 80%, rising to 84% in rural areas (3). This is a highly significant social change which warrants a radical housing policy response.
- 1.3. The main growth in owner occupation is amongst lower income households who will subsequently be responsible for the maintenance of those homes whilst living on a low pension for 25+ years.
- 1.4. In health and social care there is a strong policy focus on enabling older people to live longer in their own homes and to deliver health and care services at or closer to home.

To achieve this objective it is essential that those homes are in a decent state of repair and adapted to enable independent living.

2. Housing and Health: The Vital Link

- 2.1. By 2025 the number of people in the UK aged over 85 will have increased by two thirds. Older people are the main users of health and social care services and are three times more likely to be admitted to hospital after coming into A&E (21).
- 2.2. 40% of the NHS's budget is spent on caring for people over 65 yrs. On any given day 65% of hospital beds are occupied by the over 65s (21).
- 2.3. In the UK an older person dies approximately every 5 hours as a result of a fall (22), and many more are injured and hospitalized (21). In the UK in 2000 hip fractures alone cost £726 million (4). The vast majority of falls take place in the older person's home. Housing adaptations, repairs and other modifications such as improved lighting have a proven impact on reducing falls.
- 2.4. There is a strong connection between the falls and depression, with a 30% increased risk of hip fracture for older women if they are suffering from depression. There is significant evidence that the most consistent health outcome of housing interventions is improved mental health. For example, findings on the impact of adaptations include an increase of 6.2 points in SF 36 scores for mental health (5)
- 2.5. The Wanless review of social care (6) clearly sets out the challenge with regard to future health and social care demands. The report notes that '*The demands of an ageing society come too low on the list of strategic housing priorities*'.

- 2.6. A number of studies published as part of the *English Longitudinal Study of Ageing* (7) quantify the links between health and inequality. They demonstrate a 'social gradient' in health – the lower one's social position, the greater the level of ill health and loss of physical function. This is particularly relevant to the growth of low income owner occupation and the provision of adaptations.
- 2.7. The connections between housing quality/ suitability and a spectrum of health conditions have been extensively documented and they form the basis of the Government's own Housing, Health and Safety Rating Scheme, introduced in 2006 to replace the previous housing fitness standard (8).
- 2.8. A large range of studies have examined the cost benefits to health and social care of housing related interventions, most recently documented in a report commissioned by the Office for Disability Issues -*Better Outcomes, Lower Costs* (5) .
- 2.9. The Toolkit (9) published by the Department of Health's Learning and Improvement Network also cross references key research into housing and health causal links, thereby setting an agenda for joint action by housing, health and social care to tackle inequalities.
- 2.10. Data collected regularly via the English House Conditions Survey reveals a correlation between poor housing conditions and older age, with people over 75 years in private sector housing being disproportionately occupying non-decent housing (10,11).
- 2.11. Analysis of the provision of Disabled Facilities Grants by Communities and Local Government (12) plus the Survey of English Housing (3) also show that older people are the main group needing adaptations to their homes in order to live independently.

Thus there are potentially serious financial and practical implications for the provision of health and social care if increasing numbers of older people live in poor, unsuitable or un-adapted housing.

Small repairs and adaptations services are a key element in comprehensive response to falls prevention, home safety checks, health inequalities, increased independent living and long term health conditions management.

3. Social Care: The Contribution of Small Repairs and Minor Adaptations Services

- 3.1. There is serious and growing interest in the issue of older people's access to small repairs and minor adaptations services as a key part of the agenda to reduce crisis intervention, enhance independent living in the wider community and to manage demands on health and social care.
- 3.2. Appropriate housing that is warm, secure and properly adapted can help to prevent or defer entry into residential care for older people. One year's delay will save around £26,000 per person. A small repairs and adaptations service can make a critical difference to older people being able to live independently in their own home (13).
- 3.3. An hours' home care per day costs around £5,000 pa. . Thus adaptations and equipment that remove the need for daily care worker visits pay for themselves in a time span ranging from a few months to a few years, thereafter producing annual savings (5). For example, raising bed and chair height, simple adaptations to a WC and

bathroom and provision of a stairlift could enable an older person to take care of themselves without assistance to get up, wash, dress and use the WC. This also potentially significantly impacts on a person's dignity and mental health.

- 3.4. One of the key findings of an evaluation of a handyperson service by Birmingham University (14) was that *'accessing the handyperson service is not necessarily seen as a 'weakness' or as the 'first step on the road to dependence' but rather as a strategy to maintain independence'*.
- 3.5. Older people themselves have identified such help as a high priority (15) and in the ODPM report on social exclusion and older people such services were seen as potentially playing an important role in future holistic provision (16).

4. Housing: Delivering on the Housing, Health and Safety Rating Scheme

- 4.1. This new scheme was devised utilising an extensive evidence base of the links between housing and health risks. It was introduced by Communities and Local Government in 2006.
- 4.2. The highest risk factors are labelled as Category 1 Hazards. One of the main Category 1 hazards in the current housing stock are related to falls on stairs. Hence the small repairs and minor adaptations services could play a key role in addressing such hazards, thereby contributing to the targeted removal of Cat 1 hazards and hence improved housing stock.

5. Housing: The Broader Case for Small Repairs and Minor Adaptations Services

- 5.1. Owner occupation is the tenure of choice and aspiration for the vast majority of households and successive governments have sought to support access into home ownership through significant investment eg. Right to Buy, stair-casing into owner occupation, shared ownership etc.
- 5.2. As a consequence of this growth in owner occupation and rising house prices, the private sector housing market is an extremely important source of revenue to the Treasury. Therefore sustaining this market is an important part of the economy.
- 5.3. It is thus important to take into consideration the longer term sustainability of owner occupation amongst low income households who are living longer in retirement.
- 5.4. The long term impact of Right to Buy is only just starting to emerge as the majority of the first generation of Right to Buy households are only just reaching retirement age. Repair, maintenance and adaptation problems usually escalate as people get older (particularly if over 75 years and / or widowed) at which point income tends to be lower, savings have dwindled, health declines, disability starts and subsequently capacity for home maintenance reduces.
- 5.5. Half of all low income households are now owner occupiers yet receive virtually no state support towards their housing costs. This is particularly an issue for low income pensioner home owners such as those who bought their homes under the Right to Buy initiative.

- 5.6. Where major works are being carried out in social rented housing under the Decent Homes programme, low income, retired, 'Right to Buy' owner occupiers are often unable to afford such improvements.
- 5.7. Consequently, a low income retired person can be left living in a home of a much lower standard than their tenant neighbour who is in receipt of a higher income plus 100% housing benefit following Decent Homes Improvements.
- 5.8. Whilst no-one would argue against the need to improve the social rented stock, such perceived inequity can not only serve as a disincentive to work hard to pay a mortgage and save for one's retirement but also impact on the overall regeneration of an area as owner occupied homes are left unimproved.
- 5.9. Maintenance is also emerging as a particular problem where people are shared owners. Even with a small stake in a property (currently 25% minimum but with future developments this would be reduced to 10%) the occupier becomes fully responsible for 100% of repair and maintenance costs, increasingly unaffordable for low income households and a growing concern to landlords who own the remaining 75%.
- 5.10. As well as being bad for the stock, lack of maintenance and subsequent decline of a property can have a knock on effect on the health and well-being of occupants. This is particularly important given the socio-economic link with chronic health problems and the early onset of disability noted above.
- 5.11. Whilst equity release is widely anticipated to become increasingly used for a range of expenditure in retirement this is not currently being extensively used by lower income 'older' old people. Also, transaction costs also mean that it is only economically viable to release a more substantial sum – probably in excess of £15k - £20k.
- 5.12. Therefore equity release is not an economic option to meet the cost of small repairs and minor adaptations; the average job cost is £125 and many are less than this. Neither is equity release a rapid option. This is especially important when someone is waiting to be discharged from hospital. Nor does it address the problems of locating trustworthy builders willing to undertake low value, unprofitable small works.
- 5.13. Whilst it would not be argued that the State should pay for the full scale of maintenance and improvement for owner occupiers, some small scale support via handyperson services could at least help to address the above issues, including reducing property decline and offering people some sense of fairness of provision.

6. Small Repairs and Adaptations Services: A Strategic Response

- 6.1. The Welsh Assembly has recognised the key role of housing provision in its Older People's Strategy and has supported a 'rapid reaction adaptations programme' (RRAP) for the past 3 years, administered by Care & Repair Cymru (17).
- 6.2. The RRAP is a fast track service primarily aimed at addressing minor repairs and adaptations in the homes of older and/or disabled homeowners or private sector tenants, in order to facilitate safe discharge from hospital and to prevent admission or re-admission to hospital.

- 6.3. In the government consultation paper on the future of the Disabled Facilities Grant programme issued by Communities and Local Government (18) the possibility of rolling out a system similar to RRAP was suggested. This was widely welcomed by respondents.
- 6.4. The housing, health and social care connections noted above would strongly support the case for such an initiative in England.

7. Older People's Views: Key evidence

7.1. It is Government policy to give a higher priority to the services that meet a range of objectives and are those which older people themselves say that they value most (19).

7.2. The Audit Commission's groundbreaking work on a policy and public service response to demographic change, *Older People- independence and well-being* (20), summarised the findings with regard to older people's views about what helps them to live independent lives. They highlighted:

'Housing and the home, including having a safe, comfortable home, keeping the house and garden in good order and the role of aids, adaptations and assistive technology (p7)

7.3. The Social Exclusion Unit's Report *'A Sure Start to Later Life: Ending Inequalities for Older People'* considered how to make public services more effective for disadvantaged older people (16). It concluded that the home is critical to an older person maintaining their independence and a decent quality of life. Access to low level support, specifically mentioning handyperson services, was highlighted as playing a key role in enabling older people to remain in their own homes.

7.4. The Joseph Rowntree Foundation programme of work on older people shaping policy and practice included setting up a Task Group to undertake a fundamental review of the way that society and government address ageing. The Task group looked at Housing, Money and Care (21) and the key role of housing in supporting older peoples' aspirations for choice, control and independence was noted. They strongly supported a preventative approach, highlighting the value of:

"...appropriate design, availability of adaptations, handyperson services and flexible support services , ...in helping to shift the balance of services away from the dependency approach for the few to the enabling approach for the many." (p14)

7.5. In a subsequent initiative that followed on from this report a large scale research project sought to establish which services older people themselves valued the most. In the resulting report, *'That Little Bit of Help'* (22), the kind of practical services offered by handyperson schemes were revealed to be a priority for many older people.

7.6. The Royal British Legion is one of the main direct providers of assistance to older people with a community of 10.5 million potential beneficiaries. In 2005 they commissioned an independent review of the welfare needs of beneficiaries/ potential beneficiaries, the vast majority of whom are older people. After fear of crime, the greatest problems facing older people were difficulty with house/ garden maintenance and mobility difficulties (23).

7.7. An independent poll carried out by ICM for Help the Aged in July 07 revealed that a 26% of people aged 65 and over say they need help with everyday jobs around the home whilst 22% are finding it increasingly difficult to get around their own home (24).

7.8. The Government's Advisory Committee on Housing and Older People (HOPDEV) has been working with Communities and Local Government and the Department of Health for the past seven years on both the development and implementation of a strategic approach to housing and older people.

7.9. In 2006 HOPDEV published a summary brochure highlighting the key messages to Government arising from regional events with older people to discuss housing in older age. One of the key messages was:

"We want more funding to be made available to improve and adapt private housing, backed up by reliable, consistent repairs, maintenance and adaptations services." (25)

7.10. In an independent evaluation of one particular handyperson service undertaken by Birmingham University (26), one of their main conclusions was that older people place a high value on handyperson services partly because they are seen as part of a strategy to maintain independence rather than an admission of weakness or '*the first step on the road to dependence*'.

8. The Costs in Perspective

High Cost of Falls

Average cost to the NHS of one hip fracture £28,665 – annual bill in excess of £700m

Fuel Poverty Related Expenditure

Number of excess winter deaths 05/06: 25,700

Expenditure on Warm Front est: £300m

Non-decent homes (2004)

Non-decent homes in private sector: 5.3 million (1 million occupied by vulnerable groups)

Non-decent social rented: 1.2 million

£20 billion investment in social rented housing with a further £20 billion in the pipeline

Disabled Facilities Grant

Budget 07-08: £126.8 million

Average number of grant recipients: 37,000

Wales RRAP (population 2.9m)

Cost over 2 yrs: £2.4 million

16,580 jobs completed (av. cost £145 per job)

Potential RRAP in England (pop. 49m) (Applying pro-rata per capita: expenditure of c. £35m)

241,380 jobs completed

Even if only 1 job in a 100 prevented a hip fracture the saving would be £70m.

Even if only 1 job in 4 resulted in one less night in hospital, the saving would be over £21m

The English RRAP Pioneer?

Blackpool housing, health and social care organisations are working together to reduce the number of deaths and severe injuries that occur due to accident through their SEASHORE project (stands for Seeking to Ensure A Safer Healthier Older Residents Environment).

Initially, the areas of Blackpool where falls and accidents in the homes of people over 60 were the highest were identified - these areas were also found to have some of the poorest housing conditions in the Borough, with high levels of deprivation, low income and fuel poverty. The project aims to have reduced the number of deaths and severe injuries that occur due to accident by 21% by 2008. Already the indicators of success are so significant (eg. trends in life expectancy) that the service is being applied across the Borough.

Though combining home safety checks, remedial measures by the handyperson service and other home improvements this project is making a measurable difference to the health and safety of older people. The agency also operates a home from hospital rapid discharge service via handyperson provision and a SEASHORE check is linked to this.

9. Conclusions

- 9.1. There is an existing body of evidence about housing and health links upon which the Government has based both the creation of its new Housing, Health and Safety Rating Scheme and also the provision of home adaptations and equipment. This evidence base demonstrates that housing improvements can have a significant impact on older people's health, well-being and ability to live independently.
- 9.2. Non decent housing that is poorly adapted thus results in extra expenditure by the National Health Service and Social Services as well as reducing quality of life.
- 9.3. Falls amongst older people are one of the largest causes of health interventions amongst older people and, alongside delayed hospital discharge, hence the Falls Reduction Target in the National Service Framework for Older People and the targets to reduce delays in discharge. Housing related interventions can play an important role in achieving such targets.

Small repairs and minor adaptations services that incorporate home safety checks and rapid response hospital discharge have a key role to play in a coherent approach to falls reduction and effective, safe hospital discharge.

- 9.4. Where people are living in their own homes with moderate or high levels of care, the right adaptations can reduce care costs, promote independence and make a huge difference to older people's quality of life. Making the home safe and sound can be an important part of a care and support package and even be critical to its provision.
- 9.5. Small repairs and minor adaptations services can contribute to the effective implementation of the introduction of the government's Housing, Health and Safety Rating Scheme and thus reduce home hazards and improve the housing stock.
- 9.6. Last but by no means least, is the argument that small repairs and minor adaptation services are highly valued by older people. It is Government policy to give a higher priority to the services that meet a range of objectives and are those which older people themselves say that they value the most (19).

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