The Good Home Inquiry

The Good Home Dialogue

Executive summary

August 2021

Centre for Ageing Better

Britainthinks Insight & Strategy

sciencewise

UK Research and Innovation

Background

Over 4 million homes in the UK are in such poor condition that they threaten the health of their occupants, and over half of those occupants are over 55 years old. The Good Home Inquiry, chaired by David Orr CBE and commissioned by the Centre for Ageing Better, has been set up to understand why so many people live in poor-quality homes, and how the situation can be improved.

As part of the Inquiry, the Centre for Ageing Better and UK Research and Innovation's Sciencewise programme commissioned BritainThinks to deliver the Good Home Dialogue, a research project which asked people living in poor-quality homes what they thought would help. The dialogue brought together members of the public living in poor-quality homes with experts and policy makers to work together to test and refine possible solutions suggested by the Good Home Inquiry. These findings will inform the eventual recommendations of the Inquiry on how to improve the quality of England's homes.

18%

of 23.5 million homes in England are in a 'non-decent' condition that puts the health and safety of occupants at risk

All 89 participants in the dialogue had experienced problems in their home which experts would regard as making them 'non-decent', ranging from damp and cold, to problems accessing particular areas of the home, or overcrowding. The dialogue was made up of participants from all tenure types, weighted towards homeowners. All participants had incomes of less than £25,000 per annum.

To ensure a diverse range of experiences and viewpoints were represented, quotas were also set to include an age range of 30 to 65+ (weighted towards those aged 50+), those with long term health conditions or disabilities, those from ethnic minority backgrounds, a regional spread (including a spread across urban, suburban and rural areas) and a range of house values. More detail can be found on the sample breakdown in the appendices of this report.

The homes we have and the homes we want

Despite all participants having experienced problems in their own homes, half of participants told us they were satisfied with their homes, and this number actually increased during the dialogue.

While many people could identify issues, few saw them as serious: they had got used to work-arounds and felt they were normal, or simply couldn't see where to start and so preferred not to think about it. Participants told us that a good home is warm, safe, clean and accessible. But they also told us that it is a place for family, love and happiness. Many were proud of their homes, and of owning them. Due to the positive associations people have with their homes, many experienced a sense of inertia when it comes to making improvements. Our experience through the dialogue is that people need support on the journey to recognising the issues in their homes and seeing them as possible to resolve.

Participants understood that there was a connection between our health and the quality of our homes, but tended to see this in terms of immediate (and usually significant) hazards. The concept of an unhealthy home was much more front of mind than thinking about how a good home might contribute to wellbeing in the long term.

The connection between environmental sustainability and the quality of our homes was less tangible for participants. While they spontaneously discussed warm, easy to heat and dry homes as good quality homes, participants were unlikely to connect these improvements with the environmental benefits this would have.

When thinking about the role of technology, we found that technology rarely motivates people to make changes on its own and is sometimes a barrier when people aren't confident in its purpose, as with smart meters. When prompted, some participants expressed interest in finding out more about how they could make technological improvements to their homes, most often if they felt these improvements might save them money (although others expressed scepticism that proposed technological improvements actually did have cost-saving benefits).

Responsibility for the quality of homes

Throughout the dialogue, participants felt strongly that national and local governments, landlords and housing associations should be responsible for the quality of homes in England. While homeowners acknowledged their day-to-day responsibility to maintain their homes, they still looked to external bodies for support.

This was particularly the case for any improvements that were seen as being more beneficial to society as a whole than to individuals. For example, improvements to make homes more environmentally sustainable were seen as part of the government's climate change agenda, and therefore the responsibility of the government, not homeowners. Additionally, while participants could see the personal benefits of a healthier home, when this argument was framed in terms of reducing the demand on the NHS, it became a societal issue for participants and an issue that was the government's responsibility to resolve.

Both people who rent and those who own their homes told us that the government has a fundamental responsibility to ensure that homes meet basic requirements for a good standard of living. They feel that poor-quality housing is a significant problem that needs to be addressed. This should give the Inquiry confidence that there is public support for action from government.

1 in 2

Around half of 'non-decent' homes are lived in by someone over 55

Barriers to making improvements in the home

We also asked participants to tell us what was preventing them from making the changes they'd like to in their homes. Reflecting on the discussion, it seems that for many participants there was a motivational barrier to overcome before they could address issues in the home. A combination of getting used to problems, valuing our homes for what they mean to us, and a sense that at least some of the responsibility lies elsewhere, all contribute to a sense of inertia. However, this isn't the case for everyone, as participants told us when they reviewed the draft of this summary.

Regardless of motivation, many participants told us about significant opportunity barriers to making improvements in their homes. Some participants who were very aware of the improvements needed in their homes described a lack of finances to make these repairs and across discussions, participants saw home improvements as typically very expensive. Accessing reputable tradespeople was another commonly shared barrier, with many reporting frustrating experiences with tradespeople and a perception that reliable and honest tradespeople are difficult to come by.

Renters described particular difficulties in making home improvements, with many private renters sharing experiences dealing with 'rogue landlords.' Social renters perceived their housing association or local council to be resistant to improvements with many feeling unwilling to even engage in what they felt sure would be a long and difficult process.

Others felt they lacked the capability to make changes themselves, or to commission work. This was particularly difficult for older people, those with disabilities or health problems, and those who had lost someone who used to share the load. Some older participants in particular described difficulties coming to terms with their declining ability to complete tasks and make improvements in their homes. A similar cognitive load was shared by participants who had lost their partners and were now faced with a new set of responsibilities around the home that previously, their partner had taken care of. Those with disabilities or long term health conditions also described difficulties in both completing improvements themselves, as well as finding tradespeople and financing improvements that would make their homes more accessible. These situations were felt to be overwhelming, with some participants perceiving that it would not be feasible to make improvements in their homes as a result.

Responses to policy interventions

To help dialogue participants consider what changes could help to overcome these barriers, we asked housing experts to introduce five examples of interventions, policies or schemes to improve the quality of homes.

Safe Homes Regulation

Housing Quality Investment Fund

The Local Good Home Hub

The Home MOT

Green Loans

Safe Homes Regulation

Starting with Safe Homes Regulation, a hypothetical measure to restrict the sale or rent of poor-quality homes, participants told us that they saw this as more appropriate for the rental sector than for homeowners. Throughout the dialogue, and regardless of whether they rented or owned, there was a strong focus on the need to drive improvements in the private rented sector. This was despite the fact that the largest number of poor-quality homes are in the owner occupied sector. Participants often talked about rogue landlords and tended to assume that most landlords make substantial profit from renters but care little about the state of their properties. Participants felt strongly that action should be taken to force private landlords to improve the quality of homes, without passing on the costs to tenants.

1/3

of 'non-decent' homes could be repaired for less than £1000

Housing Quality Investment Fund

Participants had mixed views about the idea of a government backed Housing Quality Investment Fund to pay for improvements investment in geographical areas with large numbers of poor-quality homes. While participants were supportive of investment in general, and particularly for those who are least financially or physically able, there were real concerns about the fairness of any funding allocation. They felt strongly that landlords should not benefit from government funds intended to help those living in poor-quality homes. Participants also felt that individual circumstances could vary and were worried about people missing out on support if they lived in the wrong place.

Green Loan

In contrast, participants were sceptical and even mistrustful of the idea of a low interest Green Loan to fund improvements with environmental benefits. There was strong resistance from homeowners to taking on debt associated with a property, and from renters to paying for improvements they may not benefit from in the long term. Even participants who told us about urgent issues in their homes were concerned about 'going into debt' just to improve their home, and others saw environmental improvements in particular as a luxury rather than a necessity.

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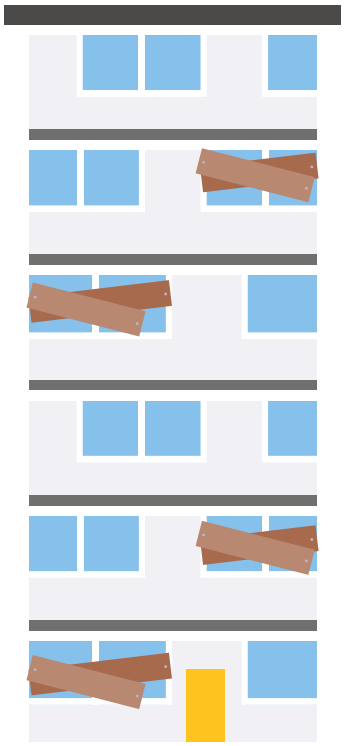

The Local Good Home Hub

Moving on from funding to advice services, there was strong support from dialogue participants for services like Good Home Hubs, where they could access trusted information. Many homeowners in the dialogue told us that they didn't have the practical skills to make repairs or improvements themselves, and lacked the confidence to commission a tradesperson. Participants were strongly influenced by their own experiences of poor-quality work, and the idea of the 'cowboy builder'. They wanted impartial information and proactive advice on how to deal with issues, to know that the people working on their homes were qualified and to feel 'safe' in their choices. We also found that access to information on its own was unlikely to be sufficient, with participants feeling they would need further support in implementing and financing the solutions they were informed about.

Home MOT

The Home MOT was seen as a potential solution for renters, who saw it as an opportunity to prompt action from landlords, and homeowners who weren't sure where to start with improvements. However, dialogue participants were less keen if they had to pay for the MOT themselves, and wanted reassurance that the results would be both independent and constructive. Some participants also expressed concerns that the MOT would flag issues in their homes that they would be unable to resolve, pointing to the need to have assessments accompanied by impartial information and practical advice on next steps and any available support on implementing and financing improvements.

1/2

Nearly half a million homes lived in by a person aged 55 or older are excessively cold.

Challenges raised after discussion of policy interventions

Across the whole dialogue we heard a few challenges come up repeatedly:

- Participants debated how much regulation or enforcement is appropriate when it came to our homes, and whether it would limit personal choice. In the context of environmental improvements, this meant some participants were reluctant to make changes that government was promoting: "If [the government] want it done, they can pay."
- Participants were often concerned about unintended consequences if problems were uncovered (for example by an assessment service, such as the Home MOT) that they couldn't address, or if higher standards drove up rental prices.
- We heard mixed views on who should or could pay for improvements, with many participants arguing that older people and those on low incomes needed financial support, even if they owned a valuable property.
- We also observed that many of the solutions participants were most supportive of weren't things they felt they would use themselves, suggesting that providing more information on issues and types of improvements needed on its own might not be enough to drive change. Participants felt they were likely to need proactive advice and support on implementing and financing the improvements needed for their homes.

Recommendations

Reflecting on what we heard in the dialogue, as participants and experts debated these questions, and considered the options, we propose the following recommendations for the Good Home Inquiry to consider:

1 Practical solutions to help homeowners improve the quality of their homes won't be enough to effect behaviour change without first addressing this inertia and lack of motivation. Motivating people to take action means raising awareness that issues in the home aren't inevitable and are worth fixing.

2 Awareness raising needs to be specific in terms of the potential issues within the home (e.g. related to health or long-term accessibility), as opposed to a larger narrative of non-decent homes which isn't recognised by the people who live in them.

3 Communications that raise awareness of problems also need to increase agency and confidence that issues can be dealt with, and signpost to concrete resources and support, if they are to be motivational.

4 Raising awareness about issues in homes will also need to be done carefully. When homeowners see change as being promoted or 'pushed' by government (such as environmental sustainability and the government's climate change agenda) this can make them feel less responsible and less likely to act without financial support. Talking about the connection between a good quality home and personal health and a home free from hazards is likely to be motivating for more people, as the research showed people value a warm, dry and safe home and can make the connection between these aspects of a home and health.

5 People are keen to see stronger regulation (or at least enforcement of existing regulation) of private landlords, with protection for tenants from any repercussions like raised rents. A challenge for policy is the strong resistance to providing funding to landlords to make changes, even where this could benefit the tenant too.

6 Access to funding, particularly for more significant improvements would help many of the participants in the dialogue, but there is strong resistance to any type of loan. Helping people to understand that their home is a source of capital which can be accessed safely and at a fair price to pay for improvements could help homeowners to take more responsibility for improving their own homes. Describing the benefits of improvements beyond an increase in house price could also help to make the case for taking action now.

7 Information provision can play an important role in helping people make improvements in their home, once motivation is addressed. This information needs to be constructive, giving solutions not just identifying problems. Bringing together advice and support in one place (including help to access funding) is likely to work well, and simplicity is crucial to avoid any scheme or service being seen as more trouble than it's worth.

8 Improving access to a wider pool of trusted tradespeople with the right skills to carry out improvements will help get more repairs done and may drive competition and therefore standards. Creating more motivated homeowners without also increasing the pool of qualified tradespeople may be counterproductive: negative experiences will reinforce the perception that it's impossible to get work done successfully.

Centre for Ageing Better

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**

The Centre for Ageing Better creates change in policy and practice informed by evidence and works with partners across England to improve employment, housing, health and communities. Ageing Better is a charitable foundation, funded by The National Lottery Community Fund.

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