Helping Older and Vulnerable People Live Independently

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Home Improvement Agencies (HIAs) and Handypersons (HPs) — Trusted Intermediaries

Foundations — their National Body
Aims for Today

• To share how the HIA and Handyperson sector is responding to current challenges facing vulnerable homeowners

• Outline specifically recent developments in the area of Equity Release

• Focus on Opportunities ahead
How do HIAs and HPs contribute towards Wellbeing

• Advice and information on major adaptations and help commissioning and project managing such work

• Helping mine a myriad of technical and funding solutions including applications for funding (Disabled Facilities Grants (DFGs) and non-statutory)

• Increasingly, information on wider housing options

• Completing minor works in conjunction with other commissioners such as Acute Services and Primary Care
Demand on HIA Services and Coverage

- Over 200,000 enquiries a year with over 150,000 vulnerable people benefitting last year
- £85m (c.50%) of Disabled Facilities Grant spend managed via HIAs
- 97% of Local Authorities (LAs) in England have HP provision and 83% HIA coverage
Weathering the storm

• All the statistics are going up (ageing population, dementia, cat 1 hazards, financial)

• Handyperson footfall is a real opportunity

• Sector well placed to expand the breadth of low level but essential interventions

• Broadening stakeholders
Why are HIAs and HP providers a vital link....

• 70% of older people live in their own home
• Older people are twice as likely to be in fuel poverty
• Number of older disabled people set to double from 2.3m to 4.6m over next 20+ years
• Economic factors
How the Sector is Building on Success

Efficiencies
• Means-testing and assessment processes
• Better procurement
• Professional collaborations

Customer focused
• Independent Living Centres to showcase pragmatic solutions
• Self funders and models of social enterprise
• Repair and maintenance provision for LAs

Technological
• Tele care and Tele health
• Financing solutions including market shaping and FILTrust
• boosted
Examples of trail blazers leading the way...

St Helens (Project Duffy and Acute beds)

Wiltshire

Durham (self funders)

Wirral (process revolution)

Sunderland

Sandwell
DFGs – closing the gap between “grant” and “need”...

- Harnessing the equity in property
- Health and Wellbeing Budget holders
- Smarter operations delivering DFGs
Equity Release

• Dealing sensitively with the legacy (people have long memories)

• Collaborating with Just Retirement. Training for caseworkers to strengthen the ER service for their clients - including whole market advice and product changes informed by careful research, eg lower product minimum and making top-ups available for lesser amounts

• ER is not for all. For many it will be claiming more benefits to self pay, or moving on / trading down, family helping out.

• Unplanned coincidence with re-launch of the ER sector’s own trade body, SHIP
Future - Blending of Old with New

- Information
- Advice and Guidance
- Person centred
- Grants where possible
- Loft insulation and Warm Front

Plus

- A mixed economy and market
- More IAG
- Telecare/Health
- Re-ablement and Hospital Discharge
- New funding mechanisms –
- Telling and selling the benefits
- ECO and Green Deal

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THE NATIONAL BODY FOR HOME IMPROVEMENT AGENCIES
Summary

• Plenty of financial challenges – we’re not exempt!
• Austerity means other avenues have to be explored perhaps more vigorously than in past, eg working with (new)Health commissioning groups
• Foundations is gearing up to play its part in making change happen to deliver better value and better outcomes for the vulnerable....
• Plenty of reasons to be optimistic with strong leadership across the sector to champion change, embed good practices and raise awareness of the potential to achieve even more
Thank you

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And a few words on DFGs....

- Oct 2012
  - CSR preserved the value of Government commitment to DFGs. Total £745m for CSR to 2014/15
- March 2011
  - c£178m total awarded for 2011/12
- Summer 2011
  - Sufficiency of DFG funding challenged in the APPG Living Well at Home Report
- January 2012
  - Further £20m for DFGs from DCLG
- March 2012
  - c£180m allocated to local authorities
Foundations Independent Living Trust (FILT)

• Set up in 2002 and £0.9m boost in 2011 from RWE npower

• Currently working with npower and the Electrical Safety Council to distribute funds to vulnerable home owners

• Over the last 12 months FILT has....
  ➢ Supported almost 800 households
  ➢ Approved applications in almost 60 different local authorities

• Looking to expand the range of funds available and the types of works covered during 2012