Helping Older and Vulnerable People Live Independently Andy Chaplin, Foundations

UK Advisory Forum on Ageing 23 May 2012



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

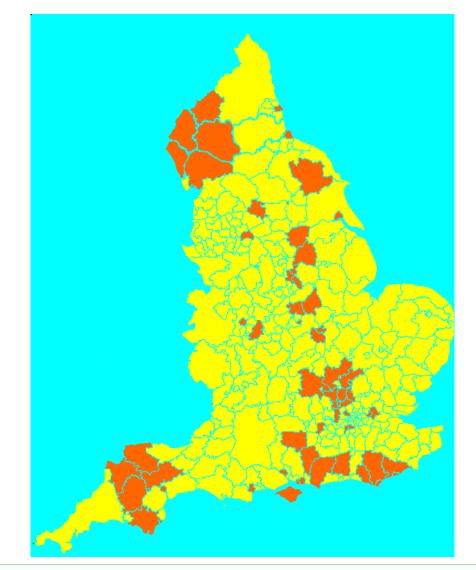


Demand on HIA Services and Coverage

- 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

- 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 LA s

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)



Wirrall (process revolution)

Sunderland

Sandwell



DFG s – 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

 Informat 	ion
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- •Advice and Guidance
- •Person centred
- •Grants where possible
- •Loft insulation and Warm Front

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



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 DFG s....

- 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

