

# Good homes for all

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A proposal to fix  
England's housing

September 2021



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# Foreword

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## From David Orr CBE, Chair, The Good Home Inquiry

When the Centre for Ageing Better decided to commission and support the Good Home Inquiry, there were many compelling reasons to do so.

As a nation we have grown used to a ‘spike’ in winter deaths, but 17,000 people dying in 2018 (E3G, 2018) because they couldn’t afford to heat their homes properly is an appalling statistic. The fact that 4.1 million homes fall short of even the basic minimum in the Decent Homes Standard represents another abysmal failure, especially when we know that almost half of these homes are lived in by people over the age of 55 (MHCLG, 2019).

Falls in the home are catastrophic for many older people and a considerable cost to the NHS. Many of our homes are inaccessible, have trip hazards, unsafe wiring, or in other ways present a danger to their inhabitants. Hundreds of thousands of people live in overcrowded housing. The bleak truth is that our housing stock is the oldest and amongst the poorest quality in Western Europe, with some of the highest associated health and care costs. We have all too easily accepted this as ‘just the way it is’.

An inquiry into our homes and how we can improve them was, therefore, long overdue. And then COVID-19 came along. This made an inquiry not only essential but genuinely urgent.

We all now know that COVID-19 affected some people far more than others. Those living in overcrowded, damp or cold homes have been hit far harder by the pandemic. Meanwhile, our substandard housing is a major barrier when it comes to tackling the other great challenge of our times: climate change. The poor-quality of our homes has had, and continues to have, a hugely damaging impact on the climate.

If this were a new problem, we would be horrified. We would have urgent cabinet meetings, wall to wall media coverage, action plans and huge amounts of money thrown at it. But because we have had these problems for years, we have become inured to them and collectively complacent about dealing with them.

But the last 18 months have taught us that we can no longer stand back and do nothing. We have both an opportunity and an obligation to come up with a plan of action which gives the best possible chance for us all to live in homes that are safe, warm, affordable and energy efficient. By doing so, we can improve the quality of life for millions while reducing demands on our health service and helping to tackle the existential threat of global warming.

We are confident that our proposals, while ambitious, are workable and realistic. We want to see a national network of local delivery agencies providing trusted advice, information, access to financial products and grants, supported by a national strategy, ideally owned at cabinet level. We understand that this is a 'moment in time' report and we are entirely clear that it does not have all the answers. Nor should it. The answers will best be found locally, reflecting unique local challenges and opportunities.

This is not a technical report. We have not sought to be prescriptive about housing standards. We have been driven by our common understanding of what we all consider to be the components of a good home. It is a home which has light and space, which is flexible and adaptable to our changing needs, which is easy to heat in winter and cool in summer, which has access to outdoor space, and which is affordable and safe. A good home should also be connected both physically to local amenities and digitally to the wider world beyond our neighbourhoods.

Whether we rent our homes or own them, they are ours. Each of us has responsibility to look after our own home and by so doing to look after ourselves. But collectively they are an enormous national asset, which we have neglected to our severe detriment.

More than 80% of the homes that will be needed in 2050 exist today (Boardman et al, 2005). Concentrating on new build homes is not the answer to the problems outlined above. If we can instead support individual owners to invest in their homes, landlords to look after the homes they rent out and government to provide long-term strategy and financial support, we can ensure that our homes become the asset they should be rather than the liability that so many are.

The prize is great. Individually, we will be happier and healthier if our homes are good. We will be more comfortable if they are energy efficient. We can reduce some of the pressure on our health service. We can help to stimulate economic growth by creating new apprenticeships, new skills, and new jobs. And we can make a significant contribution towards meeting our international climate change obligations.

Doing nothing is no longer an option. We hope this report is the starting gun for lasting change.



# Introduction

**The scourge of low-quality housing is an injustice that nobody should be forced to suffer and yet it is the norm for millions of people in England. It damages people's life chances and hurts us as a nation. On a purely economic basis, the annual cost to the NHS attributed to low-quality housing is estimated at £1.4 billion for first-year treatment costs (Nicol et al, 2015).**

That this problem has never been properly addressed should be a source of national embarrassment. The issues that contribute to poor housing can feel so endemic and far-reaching that they seem impossible to deal with. In fact, they are not insurmountable. But they cannot be tackled with short-term, narrow policy solutions focused only on building more homes or helping middle-class first-time buyers. They require a step-change in how we think about our housing.

The intention of the Good Home Inquiry is, above all else, to make this change a reality. Bringing this about need not be a daunting task. Much of the infrastructure and levers already exist, and many improvements are low cost and high impact. What we need is a coordinated national and local effort so that these existing tools can be used effectively.

This Inquiry is concerned with addressing the problem of unsuitable and low-quality housing in England's existing housing stock. In doing so, we are not denying the need for a significant increase in new-build supply and for ensuring that supply is the right type, accessible, adaptable and built to high standards. Without this we risk storing up similar problems for the future. However, there have been numerous reports already written about the need for more and better housing, and government policy over the past decade has overwhelmingly focused on this.

The fact that four out of every five residential buildings that will exist in 2050 already exist today shows that this overemphasis has been misguided. What has too often been neglected is the case for radically improving our existing stock of homes and treating them as the valuable national asset they are. The Grenfell Tower fire and subsequent scandal of flammable cladding still being in place on high-rises four years after that tragedy further demonstrates the urgent need to ensure that existing residential buildings are in good condition and properly improved, maintained and managed.

Poor-quality housing has a negative impact on individuals and can blight whole communities. Tackling the problem as a problem for place, not just individuals, aligns with the current government's stated goal of boosting communities in regions that have suffered from underinvestment in the past. Building new transport links, hospitals and schools and investing in communities will have little effect if a large number of the homes people live in remain a barrier to fulfilling their potential. There is an economic incentive to focus on improving our existing homes as well. If we deal with unsuitable, low-quality housing simply by replacing it, we will waste billions of pounds trying and failing to do so while doing little to help meet our climate change obligations.

**There are three key reasons why we believe this is a unique time to bring about this transformation in how we engage with our homes: the COVID-19 pandemic, climate change, and our ageing population.**

- 1.** The pandemic has added a new layer of understanding of the profound effect that unsafe, low-quality or unsuitable housing can have on our physical and mental wellbeing – on our ability to live healthily, to work effectively and to look after our families. Older people, those on low incomes, people with disabilities and pre-existing health conditions, and those from minority ethnic communities have been particularly hard hit by COVID-19. And that impact has been much worse for anyone living in an overcrowded, damp or cold home. Put simply, when our homes became our refuge of last resort we discovered that for millions of us they were not only unsafe but could even harm our prospects of survival.
- 2.** We have known for decades that a high proportion of greenhouse gas emissions come from our homes, with recent data suggesting 15% of UK emissions come from the residential sector (BEIS, 2021). As a nation we have made a commitment to eliminate harmful emissions within a generation. This commitment cannot be met without decarbonising our homes. The upcoming COP-26 conference provides an international stage on which we can begin to make good on this promise. We know that the UK government's net zero carbon emissions target cannot be achieved without transforming the country's housing stock by making it more energy efficient and initiating a transformative retrofit programme to improve the thermal efficiency of our homes: for example, through replacing old heating systems with green technology and improved insulation. This represents an opportunity that we can't afford to waste.
- 3.** Finally, we must prepare for the reality of an ageing population. According to recently published data from the Office of National Statistics (ONS), by 2041, one in four people in England will be aged 65 or over. The fastest increase will be in the 85 years and over age group, with the number of people aged 85 and over expected to double to 3.2 million by 2041. We know that the vast majority of us would prefer to remain living independently in our own homes and communities as we age. That means we need a transformation of our housing stock to ensure that as many homes as possible are suitable for people whose needs are likely to change as they get older – and to avoid placing additional strain on our NHS and social care. We need to be able to adapt them easily and appropriately, as well as ensure they are safe and easy to keep warm or cool. They also need to be connected to the internet both to make the most of the growing availability of home care tech innovations and to keep residents connected to their support networks.

These three interconnected factors demonstrate why it is both essential that we address the issue of poor housing and why now represents perhaps our best chance for decades. The fact that demographic pressures mean that larger numbers of people are living in – or will live in – unsuitable housing, combined with the urgency of the net zero commitment, has already created a moment in time for action to improve our homes. The emergence of COVID-19 has only served to reinforce this urgency.

This Inquiry considers all homes, though recognises that each type of tenure has unique circumstances and challenges. A ‘one size fits all’ approach cannot deal with the problems outlined in this report.

In the social housing sector, a robust regulatory regime has broadly kept the quality of homes at a good level and we do not propose sweeping structural changes. Nevertheless, there are plenty of examples of poor-quality housing even here, and these examples often affect those least able to deal with the consequences.

The private rented sector (PRS) is a trickier proposition. In this sector, a scandalous one in four homes is deemed to be substandard. Greater regulation backed up by better enforcement is required, especially given that the PRS is the fastest growing tenure, and one in which many more of us are growing older.

Despite the often acute problems in the PRS, it is the owner-occupier sector which accounts for the greatest number of England’s poorest homes, with just over 2.5 million owner-occupied homes failing to meet the Decent Homes Standard (MHCLG, 2020). Whatever the challenge may be in other sectors, this tenure may well be the hardest nut to crack when it comes to bringing about real change in the quality of our homes. There are two reasons for this: first, as already stated, this is where the majority of our poorest housing sits; and second, creating that change will require action from homeowners themselves.



**2.5 million owner-occupied homes fail to meet the Decent Homes Standard**

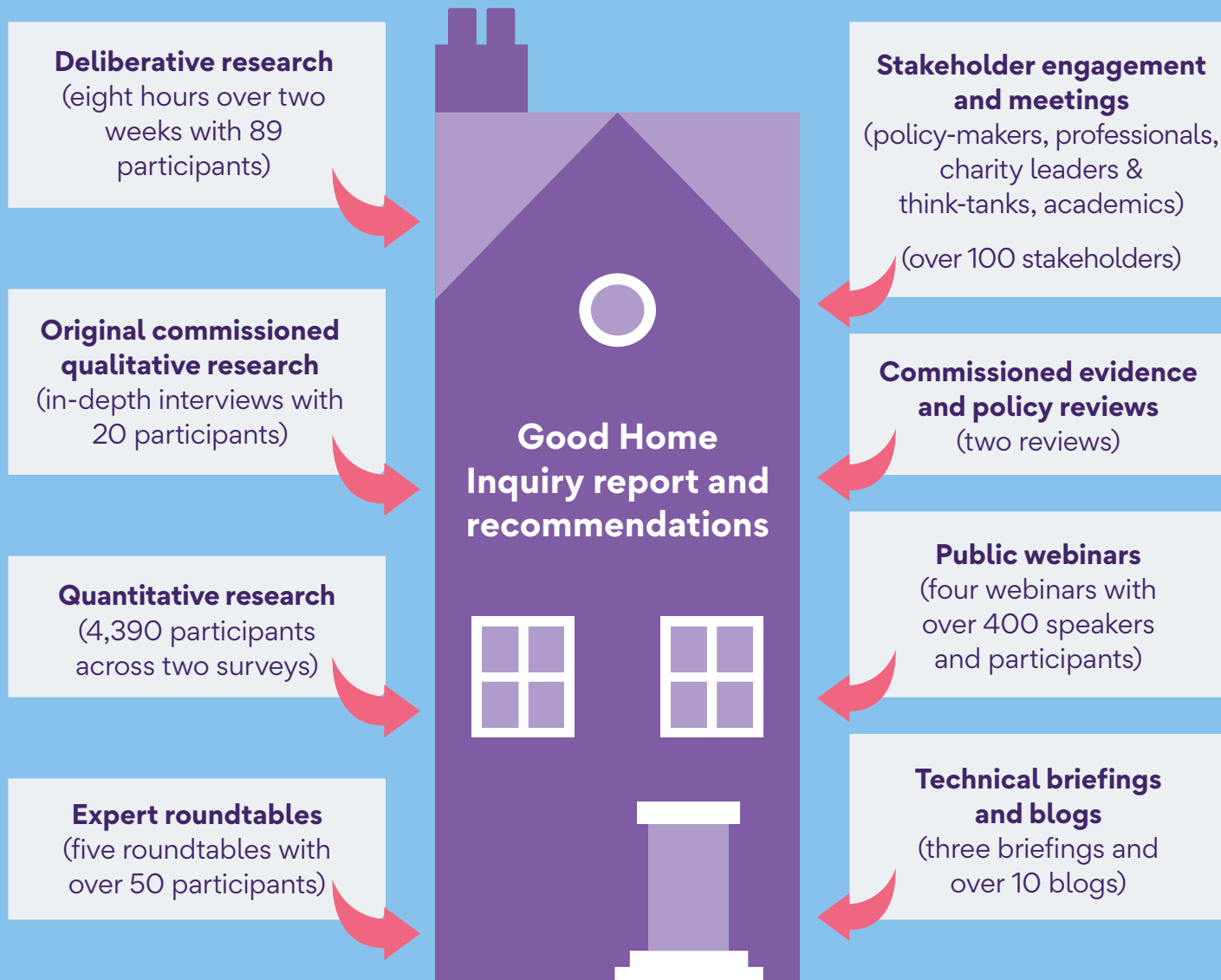


According to the Joseph Rowntree Foundation (2018), the largest rise in those living in poverty is among homeowners. Homeowners on low incomes may lack the means to make the improvements needed to their homes while also being the group put most at risk by living in poor-quality housing. Direct government intervention is critical but can only go so far. Instead, our solutions must be holistic and not driven purely by Whitehall policy. They will require collaboration between business (including social enterprises), homeowners, local government and the voluntary and community sectors.

Taken in the round, the challenge of how to create better homes is one that cuts across many diverse policy areas. The Good Home Inquiry chose to tackle the challenge in a unique way. At the heart of our work has been a commitment to ensuring our recommendations are backed not only by data and evidence, but also by people's real-life experience so that we can create an action plan with the potential to drive genuine, lasting change.

The Inquiry's work has centred on real people dealing with real housing problems. Over the course of the Inquiry, we have directly engaged with over 1,000 members of the public. We commissioned research from BritainThinks, which involved discussion over eight hours with 89 people, all on low incomes, exploring their experiences of living in poor-quality housing and examining the barriers to improving their situation. We commissioned Ipsos MORI to carry out 20 in-depth qualitative studies of people living in poor-quality homes, which included asking questions that haven't been asked in other national surveys. Additionally, Ipsos MORI conducted a survey with over 1,000 people to understand their views on addressing the problem of poor-quality homes.

We combined this approach with a comprehensive policy and evidence review, brought in specific topic experts and held a series of roundtables and webinars with leading industry figures to come up with potential solutions for how to manage and finance the work needed to make our homes fit for the 21st century. As part of our work, we partnered with the University of Sheffield, University of Glasgow, and the UK Collaborative Centre for Housing Evidence (CaCHE) to examine the impact and effectiveness of past housing policy as it has been applied to improving the condition of homes. This evidence helped inform our thinking around potential policy solutions and our final recommendations. We have also held roundtables with senior figures within local authorities to begin to test out and implement the findings of the Inquiry and to begin to deliver action at a local level.



**The Inquiry is specifically concerned with homes in England. Where possible we have used statistics that apply only to England but at times relevant statistics are available only on a UK-wide basis.**

Our approach has produced a report that looks at the problem from the bottom up. It takes the real experience of people on low incomes living in unsuitable housing to create actionable, practical solutions that have the power to bring about far-reaching changes.

## **Good Home Inquiry source documents**

**This report is a distillation of a number of critical source documents and activities undertaken as part of the Good Home Inquiry. For more detailed evidence and discussion of specific themes, published resources include:**

### **Commissioned evidence**

Past, present and future: Housing policy and poor-quality homes (CaCHE)

Homes, health and COVID-19 (The King's Fund)

No place like home: Findings from the NatCen panel Homes and Communities Study 2020 (NatCen)

Getting our homes in order: How England's homes are failing us (Ipsos MORI)

The Good Home Dialogue (BritainThinks)

### **Quantitative research**

Home Improvement Survey (Ipsos MORI)

### **Technical briefings**

Energy efficiency and decarbonising our homes

Financing home improvements

Enhancing our homes through digital connectivity

### **Public webinars**

Homes, health and coronavirus

The great, green homes challenge: Retrofitting for warmer, safer homes

Good homes for all – who pays?

How does digital connectivity support and enhance a good home?







We believe our recommendations have the potential to make this change happen. But we also recognise that this report is far from the final word on the subject. The problem of poor housing will not go away because of any one policy solution. The problem will evolve and morph and so the way we think about it must remain flexible. Getting and keeping our housing stock in good condition must be an ongoing process, not a one-off task. What we have done is capture a moment in time and, we hope, start a conversation about the action needed now that will result in better housing and better lives for millions.

## Summary recommendations

### National government action

- Set out a cross-government housing strategy with a ministerial champion to implement it
- Empower Homes England with a clear mission to improve existing homes
- Direct and fund local government to deliver a holistic ‘Good Home Agency’, delivering a range of home improvement and energy retrofit services
- Create an enhanced Decent Homes Standard that is enforceable in all tenures and includes digital connectivity
- Provide low-cost government-backed lending and grants to improve homes and work in partnership with the consumer finance sector to develop products to encourage and incentivise homeowners and landlords to improve their homes
- Provide long-term flexible funding to local government for local delivery, including enforcement

### Local government action

- Local authorities must ensure there is a local delivery mechanism (a ‘Good Home Agency’) providing access to information and advice, finance, home repairs, adaptations, and energy retrofit services
- Councils and other local agencies should enforce existing and enhanced standards, including through developing local landlord registers

### Health systems

- NHS England, local authorities and Integrated Care Systems (ICS) must include housing as a key part of preventative strategies to improve population health and address health inequalities
- Integrated Care Systems should have a named lead on housing to identify the local drivers of health inequalities due to poor housing and allocate funding to address them.



# The state of our housing

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## What is a 'good home'?

A crucial part of dealing with the crisis of poor housing is to understand what a good home is and how we can bring more of our existing homes up to this level. That is also one of the challenges that this Inquiry has taken on.

A good home is one that is suitable for those who live in and visit it, both now and in the future. It must be safe, secure, easy to warm and cool, and be affordable. It must not damage the life chances of its inhabitants, either through its design, location or connectedness.

Our deliberative dialogue sessions, carried out in collaboration with BritainThinks, included more than 100 hours of discussion with 89 people across all age ranges and living in a variety of tenures, all of whom had experienced problems with their homes and had lower than average incomes. Participants said a good home needed to have the following features: safety, warmth, accessibility, cleanliness, space, good aesthetics, connectivity, and be well maintained. But these sessions also brought out another aspect of what makes a good home: they are places of family, friendship, and love. That is why we must work hard to raise the quality of homes that do not meet the criteria outlined here: they may be unsuitable but they are also often treasured by those who live in them.

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## The Good Home Dialogue

As part of the Good Home Inquiry, the Centre for Ageing Better and UK Research and Innovation's Sciencewise programme commissioned BritainThinks to deliver the Good Home Dialogue, which focused on dialogues with people living in poor-quality homes to test and refine possible solutions to large-scale home improvements.

**All participants felt that poor-quality housing was a significant problem that needed to be addressed. There was a strong feeling 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 - especially for any improvements seen as being more beneficial to society than to individuals, such as green initiatives.

Despite everyone having experienced problems, half of the participants told us they were satisfied with their homes. 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, so preferred not to think about it. This echoed our findings from the Ipsos MORI research, along with many of the motivational and opportunity barriers to making home improvements.

To help participants consider changes that might overcome these barriers we asked housing experts to introduce five examples of interventions, policies or schemes for improving homes. These tested appetite and interest in several key areas such as regulation, funding, financial products, access to information and advice, and home assessment. This process helped inform our policy options and final recommendations.

### **1. Safe Homes Regulation**

People in all tenures strongly focused on the need to drive improvements in the private rented sector through regulation, despite the largest number of poor-quality homes existing in the owner-occupied sector.

### **2. Housing Quality Investment Fund**

While generally supportive of investment, particularly for those least financially or physically able, there were significant concerns about the fairness of any funding allocation. These concerns focused in particular on the prospect of private landlords accessing these funds to upgrade their homes for free or to misuse funding.

### **3. Green Loan**

People were sceptical and even mistrustful of the idea of a low interest loan to fund improvements with environmental benefits. There was strong resistance from homeowners to taking on debt associated with a property. Few were motivated primarily by the green agenda with many seeing environmental improvements as a luxury rather than a necessity.

### **4. Local Good Home Hub**

There was strong support for impartial information and proactive advice on how to deal with issues. Access to information on its own was unlikely to be sufficient, with people feeling they would need further support in implementing and financing the solutions they were informed about.

### **5. Home MOT**

This was seen as an opportunity to prompt action from landlords and to support homeowners who weren't sure where to start with improvements. There were some concerns that the MOT would flag issues that they would be unable to resolve, pointing to the need to have assessments accompanied by impartial information and practical advice.

## Are England's homes 'good'?

The basic premise at the heart of what the Good Home Inquiry is trying to achieve is: the quality of housing in England is a long way short of an acceptable standard. What this means in practice is that, in one of the richest nations on Earth, millions of people live in homes that do not provide for their most basic needs: homes that are too cold or too hot; homes that have health and safety hazards; homes that are too expensive to heat; homes that are overcrowded; homes that have poor or unaffordable digital connections. These homes are occupied disproportionately by older people, those with existing health conditions, people on lower incomes and those from ethnic minority groups (Ageing Better, 2020).

The age of the UK's housing stock is one of the key drivers. The vast majority (81%) of the country's housing stock was built before 1990, according to the latest English Housing Survey (MHCLG, 2020) data, with more than a third (35%) built before 1945 and one in five homes more than a century old. At the current annual replacement rate of around 0.5%, it is expected that more than 80% of current residential dwellings will still be in use by 2050 (Boardman et al, 2005).

**81% of the country's  
housing stock was  
built before**



## Decent Homes Standard

The Decent Homes Standard was first introduced at the turn of the century as a yardstick to measure housing quality. Although applicable to all tenures, it was used by government to set targets for housing comfort and safety in the social housing sector, with large-scale investment linked to the programme. Under the Standard, a decent home must fulfil the following conditions:

- it must meet the statutory minimum standard for housing as defined by the Housing Health and Safety Rating System (HHSRS)
- it must be in a reasonable state of repair
- it must have modern facilities and services
- it must provide a reasonable degree of thermal comfort

It needs to be stressed that the government considers the Decent Homes Standard to be the minimum to facilitate a decent quality of life. However, it is currently under review, with many in the housing sector claiming it neither provides a comprehensive account of what makes a ‘decent’ home nor is enforceable. For instance, the Standard does not factor in accessibility, something which would likely lead to many more homes falling short. Notwithstanding these criticisms, in England, an estimated 10 million people live in the 4.1 million homes classified as ‘non-decent’, according to the latest data from the English Housing Survey (MHCLG, 2020). That figure – which could well be an underestimation – represents 17% of the total housing stock.

The worst performing type of housing in terms of the proportion of non-decent homes is in the private rented sector (PRS), where a quarter of homes are below the standard (1.1 million out of 4.5 million homes). Conversely, it is estimated that between 2001 and 2011 local authorities and housing associations spent £37 billion making their housing decent as part of the Decent Homes Programme and have only 480,000 non-decent homes out of 4 million (12%). By far the highest number of homes classified as non-decent, however, are in the owner-occupier sector. There are 15 million owner-occupied homes in England, of which 2.6 million (17%) do not fulfil the Standard.

Having a universally understood benchmark for housing quality is an important tool in creating better homes. This is why one of the Good Home Inquiry’s recommendations is for an enhanced Decent Homes Standard that can be enforced across all tenures and includes factors such as accessibility and digital connectivity.

## What is the impact of poor housing?

Poor-quality or inappropriate housing affects all generations. Children who begin their lives in poor-quality housing will certainly have their life chances adversely impacted. It is also a very serious issue for older people. Nearly three quarters of people aged over 55 years old in England live in owner-occupied homes, while almost half of all non-decent homes are occupied by at least one person over the age of 55. And while the overall figure of 17% of the nation's homes being non-decent marks an improvement since 2008, the number of people aged over 75 living in inadequate accommodation increased by a third between 2012 and 2017.

This means that growing numbers of older people are now living in homes that don't meet their needs, and they often don't have the resources, confidence or financing to make the necessary changes.

Those who do have the financial muscle, whether in the form of high levels of equity in their home or a good income, will still need to be supported, encouraged and incentivised to invest in improving those homes. However, many other people who own their homes are financially constrained, particularly in areas with lower property values. For this group of people, there are currently few options to help them invest in improvements or adaptations. This is why a single point of contact offering financing, advice and support could reach many homeowners who are currently unable to do anything to improve their housing situation due to affordability or lack of know-how.

The findings from our Good Home Dialogue research with BritainThinks also suggested that the older a homeowner is, the less likely they are to make long-term investments in their home.





## Health and housing

Our research carried out in collaboration with The King's Fund, 'Homes, health and COVID-19', focused on how poor-quality homes affected outcomes associated with the pandemic and shone a light on the connection between housing and health.

As Public Health England found, the higher risk of transmission, morbidity and mortality from COVID-19 in minority ethnic communities was exacerbated by housing conditions, whether that be poor-quality homes or overcrowding. The simple truth is that, if you lived in inadequate housing, you had a higher chance of contracting the virus and of becoming more seriously ill. If COVID-19 remains a factor in our lives for years to come, inequalities of outcome may widen unless we bring our poor homes up to standard. While this conclusion applies specifically to the pandemic, it illustrates the wider health impacts associated with low-quality housing.

Poorly heated housing has always had a major impact on health. Homes that are too cold or too hot killed 17,000 people in the UK in 2018, with deaths more likely to occur among older groups (E3G, 2018). Many deaths are linked to fuel poverty – an inability to heat or cool a home because it is too expensive to do so. An estimated 28,300 excess winter deaths occurred in England and Wales in winter 2019 to 2020, which was 19.6% higher than winter 2018 to 2019. Overall, one in five excess winter deaths can be attributed to cold homes. Extended periods of time exposed to damp and mould can also exacerbate or even induce respiratory and cardiovascular conditions.

Meanwhile, inadequate adaptation and poor maintenance can easily result in falls and trips in the home – one of the major causes of death or serious injury, particularly among older adults.

Falls and trips, excessive cold or overheating, and respiratory and other illnesses that are caused or exacerbated by poor housing are also a substantial public health cost.

Conversely, interventions to improve housing quality can be one of the most cost-effective ways available of improving health outcomes. The King's Fund (2020) reported that every £1 spent on improving warmth in homes occupied by vulnerable households yielded £4 in health benefits, while every £1 spent on home improvements to reduce falls lead to £7.50 worth of savings for the health and care sector.

Making small changes through home adaptations and aids such as grab rails and walk-in showers, alongside repairs could also help to avoid or delay the use of NHS and social care services (Ageing Better, 2017). The same report made the case that installing home adaptations and undertaking home repairs in order to reduce falls on stairs, could lead to savings of £1.62 for every £1 spent, and a payback period of less than eight months. In addition to improving people's ability to carry out daily tasks, installing minor home adaptations and making improvements to housing could lead to savings of at least £500 million each year to the NHS and social care services in the UK through a 26% reduction in falls, which account for over four million hospital bed days each year in England. Health professionals such as occupational therapists have an essential role in ensuring that the right adaptations are made, and in offering timely information and advice.

## **Derby City Council Healthy Housing Hub – making homes healthier and safer for all**

The Healthy Housing Hub is part of Derby City Council's Better Care Fund Plan. It has been crucial in supporting Derby City's Joint Strategic Needs Assessment and Health and Wellbeing Strategy by helping to tackle some of the city's poor housing conditions and housing related health inequalities.

The Hub team identifies and works with vulnerable residents whose homes are putting them at risk of poor health. By making residents' homes healthier and safer, they are addressing the growing challenge of avoidable hospital admissions alongside improving quality of life for people of all ages. The Hub is helping delay, reduce and prevent poor health outcomes, enabling people to recover from illness and to remain living in their own homes independently.

An evaluation by the Council's Public Health Directorate found that 91% of clients remained in their own homes one year after the team's intervention and 86.3% of clients felt benefits in terms of health and wellbeing. The added value for Derby's health and care system has also been significant and includes: 20% fewer hospital admissions, a 39.5% reduction in A&E use and a 74% reduction in out-of-hours services.

The Healthy Housing Hub is built on a successful city-wide partnership involving hospital discharge teams, East Midlands Ambulance Service, occupational therapists, GPs and community matrons, the fire service, the police, and community groups. This partnership is instrumental in ensuring that interventions reduce, delay and lessen poor health outcomes. It also enables increased access to vulnerable individuals who do not engage with health and council services.

**The added value for Derby's health and care system has also been significant and includes: 20% fewer hospital admissions, a 39.5% reduction in A&E use and a 74% reduction in out-of-hours services.**



Referrals are primarily made from practitioners and community organisations rather than through self-referral. Once the team receives a referral, a Hub officer visits the person and helps to identify home-related issues, which could include a cold home and fuel poverty, mould, damp, electricity faults, trip hazards and accessibility issues. Rather than provide information and advice alone, the officer will provide hands-on support, including obtaining quotes for the improvements from contractors procured by the Council and assessing the quality of completed work. The team can award healthy housing financial support for those who are unable to pay for their improvements and are on means-tested benefits. They will also support clients who can self-fund home improvement work yet lack trust in tradespeople or the know-how to contract and manage the work.

Despite its successes, the reliance on the Better Care Fund and year-on-year allocations have made it difficult to expand the Hub to its full potential. Nonetheless, the team continues to create opportunities to develop the service. For example, they are developing new partnerships with hospital respiratory clinics and an associated single access point is being established – making it easier for clinicians to refer in and for the team to report back on the outcome of referrals.

Working with Public Health England, the Hub team is also analysing housing stock, health and wider data (including socioeconomic, crime and neighbourhood data) to help to identify the places or areas of the city that are impacted most by health and housing-related health (and other) inequalities. The evidence base will help to support a more preventative and targeted approach to tackling inequalities across the city.

Martin Brown, Housing Strategy and Initiatives Manager, Strategic Housing, Derby City Council, said:

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**‘What we're hoping is that the evidence base will allow us to go forward through place and through the integrated care system to targeting genuinely integrated multi-agency prevention work in those areas to tackle wider inequality as well as housing-related health inequalities. I would really like to see Healthy Housing as an integral part of the integrated care system to actually have it built into that as a core, wider determinant for people's health.’**

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### Quality of Life

The impact of poor-quality housing is far from purely an economic one. The cost to people's quality of life is harder to quantify but is no less real. Our report with Ipsos MORI, 'Getting our homes in order: How England's homes are failing us', found that inadequate homes can lead to a loss of confidence or independence. For example, Moira, who lives in a housing association-rented bungalow with her granddaughter, described how difficulty moving around the home has created a feeling of anxiety.

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**'[My home] can have both positive and negative impacts on my daily wellbeing and mental health... the kitchen can be difficult to manoeuvre [around] due to uneven flooring so cooking can be and feel somewhat precarious. Even the act of making a cup of tea and taking it to my living room can feel like an obstacle course... If it's not completely flat, it's almost like being on hyper alert.'**

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Moira's is just one of many stories we heard and one of countless similar situations around the country. Making sure our homes are suitable for their occupants to grow old in is without doubt a desirable economic outcome. But it can only be achieved if we understand the human cost of sub-standard housing in the first place.

Our research shows that issues with problems such as excessive cold, damp or mould cause people just as much, if not more, emotional as immediate physical damage. Cold and damp make people feel miserable, embarrassed or helpless in their own homes. Furthermore, in a 2020 survey carried out by the National Housing Federation, 31% of British adults reported experiencing physical or mental health problems because of the condition of their homes during lockdown.

Despite these alarming statistics, our qualitative research with BritainThinks, which specifically focused on those on low incomes, also found that people had a strong attachment to their homes, which held true across tenure. This is despite some of our participants simultaneously expressing shame or embarrassment about the appearance of their home.

One 58-year-old renter in the private sector expresses this ambiguity perfectly:

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**'Nobody wants to say "my home's mouldy..." As much as I try to clean it and take care of it, I still have this serious black mould problem and I guess it's not doing our health any good either... But my home is my haven, it's my castle.'**

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What this means is that the best solution for people living in homes that pose a danger to their health and wellbeing isn't necessarily to uproot them to a new home but to adapt or improve the home they already have.

All of this evidence points to one thing: it is imperative that housing policy focuses on our existing stock, rather than just new build. Most people want to stay in the homes they love but are unable to bring those homes up to an acceptable standard. Others may want to move but are constrained by a lack of suitable options.

### **Lockdown and COVID-19**

Spending more time at home made clear to many people, across all tenures, the level of disrepair in or unsuitability of their homes. We found that 70% of adults said they were more aware of problems in their homes or improvements they needed to make since the pandemic began, with half of those aged between 50 and 69 saying they had a strong desire to make changes (Ageing Better, 2021).

Even before COVID-19 hit, the state of our homes was such that action was required. Research from Public Health England (PHE) in 2018 found that one in three adults aged over 65 has at least one fall every year. The Office for National Statistics (ONS) found in the same year that falls were the most common cause of injury related deaths (2018). According to the 2017 English Housing Survey, there were more than 650,000 falls recorded among households headed by someone aged over 55, either on stairs or on or between levels in homes.

The pandemic will have done little to improve these statistics, especially since lockdown meant that landlords in both the PRS and social housing sectors have been less likely to carry out what are deemed to be minor repairs. Social distancing measures may also have seen a worsening of conditions in many instances, as home visits by councils or housing associations to assess conditions, fix problems or install adaptations have been delayed or cancelled. As with many aspects of the pandemic, the effect on physical and mental wellbeing is likely to be far greater for vulnerable residents.

Homeowners needing to make adaptations have also been impacted by COVID-19, with the work needed to improve their homes often delayed by the lack of availability of or trust in tradespeople. The economic uncertainty brought about by the pandemic means that owner-occupiers who might already have been struggling to pay for adaptations or repairs would be less likely to invest to improve their homes. Homeowners are also most likely to mention affordability as a barrier to maintaining and improving their home. In fact, 50% of homeowners who state they won't be making home improvements in the next two years say its due to affordability (Ageing Better, 2021).



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## Who is most affected by poor-quality housing?

Substandard housing does not impact everyone, or everywhere, equally. Often, those less able to absorb the cost – financial, physical and mental – of poor housing are those most likely to experience it. Some areas of the country have higher levels of poor housing than others, just as some typically have homeowners with higher levels of equity in their homes, and therefore more capacity to make improvements.

As previously explored, the COVID-19 pandemic has further exposed and in some instances exacerbated, the link between housing inequalities and health inequalities. Poor housing in some communities led to increased transmission of the virus, particularly in the first wave in spring 2020; meanwhile, lockdown measures taken to control the virus led to those living in poor housing facing increased exposure to conditions that created worsening mental and physical health as more people spent more time at home.

The connection between poor housing and COVID-19 can be most clearly seen when one looks at the issue of overcrowding. The 2018/19 English Housing Survey found that 3.4% of all households are defined as overcrowded. However, this proportion balloons to 16% for Black African households, 18% for Pakistani households and 30% for Bangladeshi households. These are all communities that also suffered higher mortality rates for COVID-19.

The entrenched nature of poor housing in the PRS has been a blight on the wellbeing of many. And because Black, Asian and minority ethnic communities are over-represented in this sector and often live in some the poorest quality housing, there is a real and material racial inequality. The demise of local enforcement activity for maintaining housing conditions and quality since 2010 has further delayed any action to address this inequality.

Age, ethnicity and other demographic factors also have a bearing on how likely any one person is to be living in poor-quality housing. Single-person households (22%), for example, are more likely to live in a non-decent home than multi-person households (17%), according to English Housing Survey (2017) figures.

When it forced people to spend more time at home and – often – in more isolation from communities and support networks, the pandemic also exposed the challenges and inequalities faced by older residents.

It is estimated that more than two million people in England aged 55 and over are living in a home that endangers their health or wellbeing (Ageing Better, 2020). As the age of our population rises and the problem of poor housing remains unaddressed, the situation can only get worse.

In 2041, one in four people in England will be 65 or older. The vast majority (over 90%) of older people live in mainstream housing, which is very often not suitable or adapted for their long-term needs. As the lower-income middle-aged workers of today age and face a world of insecure work, higher house prices and shrinking pensions, the inequalities between those who can and cannot access good homes are likely to increase.

As noted above, there are also geographical inequalities, with local and regional differences and challenges such as the proportion and impact of non-decent homes, and political footprints. For example, in the West and East Midlands, and Yorkshire and the Humber, more than one in five homes fails to meet the Decent Homes Standard compared to the south-east (16%) (MHCLG, 2019). And in the north nearly half of all non-decent homes have at least one person living in them with a long-term illness or disability compared to the England average of just under one in five (18%) (MHCLG, 2019).

In addition, people living in poverty have a higher risk of living with worse housing than their higher earning counterparts, while COVID-19 has shown some of the impacts of high levels of deprivation and concentrations of poor housing coming together in a place. Rural areas often have added complexity with budgets and decision-making split across county and district local authorities, leading to more intensive collaboration across political footprints.

These are some of the reasons that solutions need to be locally targeted and delivered, with funding and strategies that recognise and address these differences, starting with a detailed analysis of the local housing stock alongside who is living in this housing. Examples of where place-based approaches may be needed include low house values specific to particular locations, such as whole streets or estates where individuals will find it hard to act alone. This also recognises the role of good homes in thriving communities and in building pride of place.

# What needs to be done: Challenges, barriers, opportunities

**This chapter looks at what needs to be done to bring England's housing stock up to a liveable standard and beyond, and at the challenges and opportunities that this work brings with it.**

The right to a good home is a universal one and has been enshrined as such by the UN (2012), and yet poor-quality housing is still a fact of life for millions in this country. The goal of providing everyone with a safe, warm and comfortable home cannot be achieved through even the most ambitious of new build programmes, and so the work must focus on a truly transformative approach to our existing stock.



If the vast majority of the homes of the future are those that exist today, then even some of those homes that might be classed as ‘decent’ today will need to be maintained, improved and adapted to the changing needs of the people who live in them now and will live in them in the future. As these homes get older, they will be used by different generations and need to fulfil different requirements. Adapting and modernising homes so they are safe throughout the life of those who live in and visit them can only have a positive impact. There need to be mechanisms that allow for a continual programme of investment, repair and improvement. If improving homes is seen as a one-off event, the problems of today will only be repeated into the future. Instead, people must be enabled to find ways to make their homes fit for purpose on a continuing basis.

Most people want to stay in their homes as they get older, but the state of our housing stock as it is today often makes this either difficult or impossible. That is a situation that must change. In this section we examine the following challenges and look at some ways we can begin to think about meeting them: climate change and ‘net zero’; the problem of adaptation, repairs and maintenance of our homes; the gap in trust and confidence that many homeowners feel when looking to improve their homes; the digital connectivity divide; how to finance adaptations and retrofit; enforcement; and the question of where responsibility lies.





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## Climate crisis and fuel poverty

Despite repeated government attempts to address the issue, there are still about 2.4 million English households living in fuel poverty according to a 2020 study (BEIS, 2020). Fuel poverty is very often a direct consequence of an energy-inefficient home, whether because of poor insulation or an old and failing heating system.

Around two million households headed by someone aged 65 or over find it difficult to heat their homes, with an estimated £300 million spent every year on the health consequences of living in cold homes (Ageing Better, 2020).

Our research with Ipsos MORI found that some participants' homes remained cold even during the summer months, due to poor insulation, draughty windows and inefficient or expensive appliances. They described how the trade-off between household finances and heating their homes made them feel 'miserable' and 'overwhelmed'.

One participant – Richard, aged 65-69 – described the experience of living with an old boiler that he couldn't afford to replace:

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**'The biggest issue we have in the winter is the archaic oil boiler that supplies our heating. It has no timer clock, so that necessitates one of us to manually switch the heating on and off. It can be problematic on really cold mornings when the duvet is our best friend.'**

**'It does blow out exhaust fumes, which are very harmful to the environment. I'm just absolutely gobsmacked that there is nothing anywhere to support us to remove something that is helping to destroy the atmosphere, but we can't find anybody to help us replace it with something green and clean.'**

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The age and state of our housing stock is a major barrier to creating energy-efficient homes and to raising the overall quality of our homes. However, there is a huge opportunity in the political landscape: the UK has committed to achieving net zero greenhouse gas emissions by 2050. Given that most of the homes that will exist in 2050 already exist today, and that those homes account for around 20% of current carbon emissions it is clear that the net zero ambition is one that simply won't be achieved without decarbonising our housing stock (IET, 2020). Indeed, the Climate Change Committee (CCC) said in its 2020 progress report on the journey to net zero that the first investment priority for the UK government should be 'low-carbon retrofits and buildings that are fit for the future'.



Overall, 26 million homes across the UK will need to be retrofitted in one way or another between now and 2050 to achieve net zero emissions (IET, 2020). To put that into context, this equates to 1.6 homes every minute for the next 30 years. This is not an unrealistic target, established to reveal the scale of the problem; rather it is what is necessary to facilitate the energy transition to which this country – and much of the world – is committed.

Clearly this will require huge levels of public and private investment as well as coordinated government action and motivating and supporting homeowners to make the changes we need to make.

Despite the obvious urgency, the adoption of energy efficiency measures to bring homes up to scratch has stalled. Brian Berry, Chief Executive of the Federation of Master Builders highlighted a 95% decline in the installation of domestic energy efficiency measures in the UK since 2012. He told a Good Home Inquiry webinar:

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**‘The emphasis has got to be on existing homes if we are to meet our climate change obligation [but] there isn’t a story people are buying into. There isn’t the confidence from the industry to invest in the skills to tackle energy efficiency.’**

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The CCC forecasts that 42% of the average UK home’s carbon footprint in 2030 will be due to heating. Given that three-quarters of domestic energy demand is for heating, it seems clear that better insulating our homes and using less carbon-intensive technologies (such as heat pumps) should be a priority. The challenge is to engage homeowners, especially given that nearly two-thirds (64%) of residential properties are owner-occupied. These owners are less likely to be convinced to invest in low-carbon technologies than a social landlord or local authority, as they are not necessarily driven by a long-term strategy or the wider ‘public good’ agenda.

But the low-carbon energy transition is a huge opportunity to improve the quality of our homes in general, not just by making them better insulated and cheaper to heat or cool. Any retrofit programme must be seen as an integral part of any national strategy and local delivery mechanism for ongoing repair, maintenance, improvements and adaptations to our homes. It will be vital to engage with homeowners on the benefits of installing low-carbon technologies and to devise policy solutions that work to support and incentivise them to do so.

**1.6 homes every minute for the next 30 years will need to be retrofitted in one way or another**



## Parity Projects – improving energy performance through understanding housing condition

Parity Projects uses data science, software and analysis to build an in-depth understanding of housing stock condition. Through the use of data such as EPC ratings, fuel bills and/or carbon emissions Parity Projects support local authorities, landlords and private homeowners to develop cost-effective interventions to address the issue of poor-quality homes. Their data analytics services have been used to assess the potential for improved energy efficiency in over 12 million homes across the UK and to date has identified the potential for £10 billion of annual savings.

The software was launched in 2016 with an initial focus on meeting social housing providers' needs. Parity Projects' mission is that every house, whether private or rented, should have a realistic and achievable plan to decarbonise. Since then the service has extended to meet the needs of private landlords, local authorities and owner-occupiers. They recognize the different needs and values across these home-owners and that decisions may be driven by differing desires for a warm home, reasonably priced bills, and reduced environmental impact. The software reflects these differing, but not necessarily competing, needs, and the tool and wider engagement by Parity Projects aims to communicate that the objectives of Net Zero and a comfy home are not mutually exclusive and can be achieved by the same means.

Parity Projects have already successfully worked with a number of local authorities to address energy efficiency within their residential housing stock, including projects such as Ecofurb, across Greater London, and Cosy Homes Oxfordshire. For local authorities there are three specific opportunities in which collection and analysis of such data can help:

1. Meeting net zero targets
2. Addressing and decreasing fuel poverty
3. Readily available data to apply to government grants and funding

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**“Improving housing is vital to acting on the climate emergency, and it can also reduce fuel poverty and support a healthy society”**

Liz Laine, Business Development Manager, Parity Projects

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**Their data analytics services have been used to assess the potential for improved energy efficiency in over 12 million homes across the UK and to date has identified the potential for £10 billion of annual savings.**



## Skills shortages

There are challenges across the construction sector in terms of capacity, with skills shortages across several trades. The proposed retrofit programme in particular is one that could be affected by a lack of appropriate skills. But the decarbonisation agenda is one that also represents a major opportunity to develop a newly skilled workforce.

The Construction Leadership Council (CLC) has identified retrofitting homes to decarbonise as having the potential to grow and extend a workforce in the repairs, maintenance and improvement (RMI) sector – a sector which accounts for around a third of all construction output. The CLC estimates that around 500,000 new professionals will be needed to tackle the challenge of decarbonisation, with a whole cohort of retrofit coordinators and installers required to carry out work on 23 million homes across the UK as a whole.

The CLC's National Retrofit Strategy from May 2021 makes a compelling economic, social and environmental case for major investment in the industry not only to train the workers needed to carry out the work, but also to develop new training standards and joined up programmes for training, accreditation and quality assurance.

Any shortage of trained professionals will clearly stall any improvement or energy efficiency programme, so training courses will need to be ramped up from now to meet the demand that will only grow between now and 2050. However, the government's commitment to regional growth gives the construction industry the perfect opportunity to call for a major investment in retraining.

The construction industry has a role to play here. Industry could develop a training offering that brings together various elements of a 'whole home' approach to home improvements, incorporating retrofit and adaptation skills. This would also help create the new generation of skilled workers needed to face the decarbonisation challenge of the next 20 years and beyond.

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## Finance

Upgrading England's 23.8 million homes to make them safe, comfortable and more environmentally friendly will require huge levels of investment. Funding at this level must come from both public and private sources.

As a starting point, an investment of £32 billion would be required to bring every non-decent home in England up to the existing Decent Home Standard (MHCLG, 2019). The vast majority of this funding (£29 billion) would be required in the private sector, because of the relatively high number of homes that meet the Standard in the social housing sector. That £29 billion is made up of £9bn in the PRS and £20 billion in the owner-occupied sector. It would be naïve to suggest that financing at this scale and directed largely at privately owned and rented homes should come direct from government.

However, our homes are a national asset that underpin our very health and wellbeing and should be seen at least on an equal footing with other infrastructure investment priorities. And some public funding – whether in the form of loans or grants – should be used to leverage in significant financing from the private sector, from those individual homeowners who do have the income or equity for the benefit of those who do not have means and are most at risk of the consequences.

There is a huge opportunity here. That £20 billion of investment could come in the form of private funding, guaranteed by government, leaving limited risk for investors. The government has expressed its desire to support local enterprises that create social, environmental, and economic value. Underwriting loans for home improvement would help to fulfil this aim.

The work required to bring the 4.1 million English homes rated as non-decent up to scratch would focus on repairs and maintenance work to eradicate hazards, improve thermal comfort and install modern facilities. And while our research found that one third of all non-decent homes across tenures could be repaired for under £1,000 (Ageing Better, 2020), there are nevertheless large variations in the average cost across tenures. While the average cost for social renters in housing association owned homes is around £4,200, for owner occupiers this increases to nearly £8,000 (MHCLG, 2019). The problem in this group is threefold: improvements cost more; homeowners may not be able to afford the necessary repairs or adaptations or may be reluctant to pay for them if the benefits are not obvious; or they lack the confidence and capability to carry them out even if they have the means.

Our set of Good Home Dialogue sessions found that there was little agreement over who held ultimate responsibility for dealing with repairs and adaptations.

While renters understandably felt that landlords were responsible for improvement work and repairs, homeowners often felt they had been abandoned by government when it came to bringing their homes up to standard. It was felt that homeowners on low incomes in particular should have a lesser degree of responsibility and that despite the prevailing narrative, owning a home does not mean that the owner can afford to pay for improvements. The situation is also variable across the country, with many low-income homeowners living in parts of the country with low land values.

Many homeowners might own a valuable asset, but that does not necessarily mean they have access to funds to make improvements. As one participant explained:

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**‘Your home could be worth £2 million but you don’t have access to those funds. I am paying to maintain it and keep it up to a standard and I’m doing it on a low income. I could get homeowner loans and the interest is astronomical but that’s another bill to pay and it’s not always that easy and that simple. It’s just not always viable. We’re treated the same way as landlords. Landlords own their home to make a profit. We just own our homes to keep a roof over our head.’**

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Many participants across all tenures in the Good Home Dialogue research carried out for the Inquiry by BritainThinks also felt that there was a lack of reward or ‘pay-off’ for investing in home improvements. Among homeowners in particular, there was a feeling that beneficiaries of improvements would tend to be future owners, with increases in a home’s value only realised later down the line. There was also some scepticism among older people that they would be able to recoup their initial investment in their lifetimes, given the length of time needed to repay upfront costs. When asked to weigh up the costs and benefits of action, participants rarely ascribed much value to a potential improvement when assessing the experience they had of their home, even when they were experiencing objectively serious problems.

Addressing more immediate problems or hazards in the home were generally viewed as more urgent than longer-term and less personal issues, such as environmental sustainability, particularly where people felt the case for savings hadn't been made. As one participant noted:

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**'I would have solar panels if they made economic sense. At the moment, they don't make sense. I [wouldn't] mind outlaying to put the solar panels in if I could see a profit as the installer.'**

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There is clearly scope for broadening the pool of funders, from both the public and private sectors, to offer affordable loan products to homeowners. These loans will have to overcome some reluctance from homeowners to borrow money to make improvements to their homes. One way to achieve this is to develop a stronger business case and market loans as tools that could ultimately save residents money by reducing energy bills in the long term or mitigating the need to move home later in life. Currently, lenders such as Lendology and the Ecology Building Society offer separate financing products for repair and renovation work and energy efficiency work. One of the issues identified in our roundtable was the lack of access to large-scale funds, which impacts on small lenders' ability to extend their reach and scale up. However, there is a far bigger potential market than one that can be covered by so few relatively small lenders. More work is needed as a follow-on from this Inquiry to develop scalable models that appeal to more homeowners to borrow money to improve their homes.







## **Lendology – building access to affordable finance**

Lendology Community Interest Company's vision is for all homeowners across the UK to have access to affordable finance to enable them to live in a home that is safe, warm and secure.

Over the past 18 years Lendology has established a local loans scheme, working in partnership with 18 local authorities across the southwest of England. The scheme involves recycling council funds by providing low-interest loans to eligible homeowners, landlords, and empty property owners to make their homes safer, warmer and healthier. It now supports over 1,000 homeowners, has lent over £15.7 million and recycled over £11 million of council funds.

As well as investing funds in the local loans schemes, councils are involved in the loan application process to ensure eligibility. Every council has its own policy on who is eligible and which works are supported. Lendology advisers work closely with each individual council to understand their needs and objectives. It is the partnership with the council that adds value over securing investment from other routes. In cases where Lendology is unable to offer a loan due to affordability, advisers can refer back to the council for means-tested grants and any other additional support needed. This means that vulnerable clients are not left high and dry without any support.

### **A recent social impact analysis commissioned by the Financial Inclusion Centre reported significant benefits:**

- over 50% of Lendology applicants had nowhere else to borrow from and 85% of applicants said that the issue caused them stress, anxiety or depression
- 91% reported that improvements made possible through the Lendology loan had a positive effect on their health and wellbeing and 70% felt more in control of their situation after the work was completed
- over 60% said the improvements had a positive effect on their financial wellbeing
- 53% of councils said their Lendology partnership contributed significantly towards reducing the number of local households living in a non-decent home
- £1.96 million of total investment during 2020/21 generated £5.17 million worth of social impact (associated with energy efficiency improvement, physical/property improvements, financial health, and health and wellbeing benefits)

Emma Lower, CEO, Lendology, said:

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**‘Scaling up means everything to us. We already know the impact a loan can make on a person, a couple or family, and we are driven as we want others across the rest of the UK to be able to access something similar. In five years’ time, we aim to be providing our services to an additional 18 council partners, from across the UK. We are also increasing our customer-facing roles, so that we can talk to our clients to support them as they start to investigate making changes to their homes.’**

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There are some easy wins available for policy-makers when it comes to providing financing to create better homes. For example, the Disabled Facilities Grant (DFG) already finances low-cost work to improve accessibility (over 50% of grants are under £5,000, with the vast majority under £15,000). Currently means-tested, the grant could be potentially widened to capture more homeowners who currently are deemed capable of paying at least in part for their own work.

However, the scale of financing required to pay for repairs, maintenance, and adaptations to reduce the level of non-decency in our housing stock is dwarfed by that required to retrofit homes to achieve the UK's decarbonisation targets. As direct emissions from residential buildings are primarily a result of fossil fuel use, we will need to improve homes' energy efficiency and introduce low-carbon heating technologies. This requires a transformative nationwide retrofit programme. An interim step towards the 2050 target of net zero greenhouse gas emissions would be to reduce household energy consumption by a quarter. Even this step would need an investment of £85.2 billion, according to a 2018 report from the Centre on Innovation and Energy Demand (CIED).

Of course, this kind of enormous outlay would also reap significant returns. It is estimated that the investment would deliver direct and indirect benefits totalling £92.7 billion through reduced energy use, reduced emissions and improved air quality. That gives the investment a net present value of £7.5 billion, while the resulting economic activity could sustain up to 86,000 new jobs.

That suggests the investment, while significant, is nonetheless viable. The barrier to bringing about this level of investment is that there is an unequal distribution of costs at a micro-level, with most sitting with individual homeowners despite the benefits being felt by the economy as a whole. Homeowners must be given the advice, tools, confidence and access to finance to allow them to make the changes necessary to improve their homes.

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## Digital connectivity

A ‘good home’ has always meant one that is safe, warm, comfortable and affordable. But in this century, it has also come to mean one that is well connected to the online world as much as to the physical one. Even before the pandemic, we were spending an increasing amount of our time online and becoming ever more reliant on digital tools to live our lives. As a result digital connectivity has become an important minimum requirement for our homes and yet is still neither consistently available nor affordable to all.

While for many people digital connectivity is a great enabler of a better life, for others on the wrong side of the digital divide, it represents a huge barrier. The pandemic saw an increase in internet adoption for some as lockdowns kept people at home, with work, social activities and essential services such as grocery shopping and healthcare appointments moving online. Anyone unable to access the internet was at risk of disadvantage.

In our Good Home Dialogue sessions, some respondents were initially surprised by the inclusion of internet connection in the concept of a healthy home, not intuitively making the link to health at first. However, once the connection was made most agreed it was important to be able to keep in touch with people digitally, especially in light of the pandemic. Several explicitly made the link to their mental health:

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**‘Wi-Fi as well with keeping in touch. That’s all been proven in this pandemic. Especially living on my own. If it wasn’t for my friends and family, I would’ve gone mad.’**

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Other technology trends relying on digital connectivity may also have the potential to directly improve housing quality and support more people to stay living independently in their homes for longer. These include: telecare and telehealth services, which allow health and care professionals to monitor and communicate with people in their own homes and for people to manage their own health conditions using remote technology; smart technology and meters that allow individuals to review or control energy consumption, heating and security; and home sensors to monitor and provide information about the condition of homes, such as damp or carbon monoxide, that might cause health issues.



While a lack of digital skills for some people, particularly in older age groups, may continue to be a barrier, this is exacerbated if the home itself cannot access a fast, affordable connection. According to Ofcom (2021), the proportion of homes in the UK without internet access was 11% before the first COVID-19 lockdown of March 2020, and that fell to 6% of homes by March 2021. But that improvement still leaves around 1.5 million homes without access to the internet. The numbers are significantly higher among more vulnerable groups. In households headed by someone aged over 65, 18% have no home internet access, with 11% of lower-income households without access, and 10% among those defined as the most financially vulnerable. Though many people may have access through mobile networks, this is insufficient in the long term, and issues of connectivity remain, including uneven coverage and cost.

The affordability of communications services was also reported as a problem by nearly one in five households (19%), according to Ofcom's latest figures. Again, certain groups are more likely to suffer from affordability issues. Households with someone currently unemployed or looking for work have been most affected, with 38% experiencing affordability issues, while 29% of those aged 18-24 reported issues, and the same proportion (29%) among those with an impacting or limiting condition.

Not all places have the same access to reliable digital connectivity. The National Audit Office (2020) reported that despite better higher-speed broadband coverage many people still experience poor broadband speeds, and this varied across areas and property types. For example, only 80% of rural premises were able to access superfast broadband, compared to 97% of urban premises.



**1.5 million  
homes are  
without access  
to the internet**

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## Leeds City Council – improving health outcomes with smart monitoring

As part of round 3 of the GovTech Catalyst programme, Leeds City Council is working with two SMEs to develop and test the use of smart technology to manage the City's housing stock, which could lead to improved health outcomes for tenants.

Sensors that measure temperature and humidity have been developed and installed in about 100 social rented homes throughout Leeds. These sensors are capturing data that can identify problems such as damp and mould, and heating and energy efficiency, and provide the council with a more detailed picture of housing stock quality and if any improvements are needed. In the longer term, these insights will enable a shift towards a proactive approach to identifying and responding to problems at an early stage before they have a significant impact on residents' health and wellbeing, while helping the council to improve the efficiency and effective management of its housing stock.

And the anticipated benefits don't stop there. Access to data that enables a more granular understanding of whether and how housing quality changes over time (and with different residents) will help to separate structural causes of damp for example, from lifestyle caused condensation (such as using a tumble dryer without ventilation). Tenants will also be able to access the data through an app to get real-time information about their home. In doing so, Leeds City Council hopes that the insights from the sensor data will help to influence residents' behaviour towards making small changes they have control over that will improve the quality of their homes for their own benefit and for future residents.

The programme will run until December 2021 after which the council will review its success and consider whether to undertake a full procurement exercise to purchase a technical solution alongside developing an implementation plan.

Stephen Blackburn, Data and Innovation Manager, Leeds City Council, said:

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**'We want our tenants to live in the best possible accommodation that we can provide. And, if we can, be proactive at fixing problems that can reduce the costs. If you fix a leak rather than a flood it's going to cost less than further down the line, less upheaval for tenants and they can live in a better environment. It's about improved outcomes for our tenants ultimately.'**

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## Trust, confidence and access to information

While financing improvements, enforcing standards and training our tradespeople to carry out the work will all be important elements in improving the quality of our housing stock, none of these will have sufficient force in the owner-occupied sector in particular without buy-in from homeowners. The Inquiry's research outlines that there is a clear need for timely access to support and information, not only financial support but also advice in identifying problems within homes and how to physically address and carry out adaptations and repairs.

The need for support for people in identifying problems with their homes was mirrored by a lack of awareness of the impact certain problems could have on their health. Many told stories of issues getting progressively worse before they identified something wasn't right. This lack of awareness, combined with a tendency to be optimistic about their health, often resulted in delays and inaction. Irrespective of tenure, participants in both the Ipsos MORI research and the Good Home Dialogue events shared the view that support involving an expert 'looking at the problem with you' would give them the motivation to make changes and prevent problems from escalating.

The Inquiry's research with the public also found that for many people living in homes with long-term problems one of the biggest barriers to change was knowing who they could trust to carry out repairs and adaptations. As a result of this lack of trust, there was a widespread reluctance to commission professional help unless absolutely required. While participants did acknowledge that information about tradespeople was often available online, they mistrusted review websites. The lack of trust in tradespeople was exemplified in the Ipsos MORI survey (2021), in which three in ten participants said they did not trust tradespeople, with half of those (49%) citing the reason as being worried tradespeople wouldn't provide a fair price or wouldn't do a good job.

In addition to this lack of trust in tradespeople, participants in our Good Home Dialogue events regularly reported feeling overwhelmed by the scale of the issues they faced and said a lack of reliable information meant they often did not know where to start when it came to tackling them. As a way of addressing this, there was support in these sessions for the introduction of local good homes hubs that would provide information on how to carry out home improvement or find professionals to take on some of this work.

One participant commented:

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**'If they had recommended providers and installers, and that's checked out and approved, that would make me feel safer in my choices.'**

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## Enforcement

There are widely recognised problems with the enforcement of legally defined housing standards. In England, local authorities are responsible for the regulation and enforcement of housing conditions and quality, irrespective of tenure. However, the application of these responsibilities is inconsistent and piecemeal. Even while legislation enshrines the right to warm, safe homes in some instances, the very existence of more than four million non-decent homes in England speaks to the fact that enforcement has either not been consistently sustained or has ultimately proved insufficiently effective.

Recent years have seen the introduction of new tools to help councils enforce standards, particularly when it comes to landlords. This includes primary legislation in the form of the Homes (Fitness for Human Habitation) Act 2018, which requires that landlords ensure rented homes meet a minimum standard of safety and comfort, and the Housing and Planning Act of 2016, which gives local authorities additional powers to tackle rogue landlords. In addition, several councils have brought in landlord licencing schemes to offer further protection for tenants from having to live in substandard homes.

But these tools have been given against a backdrop of dwindling resources after a decade of cuts to local authority budgets and uneven levels of activity. As one stakeholder explained:

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**‘Resourcing in [private sector] housing teams tends to vary quite a lot. It just depends on which authority it is and some of them are quite well-resourced... and others are really badly resourced and that seems to depend on local political leadership.’**

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What is needed is both reliable, long-term funding for enforcement measures and leadership from central government so that local authorities operate on a level playing field when it comes to ensuring that all England’s homes are of an acceptable standard.

Our Good Home Dialogue research found broad support for both stronger regulation and better enforcement when it came to private landlords. Regardless of tenure, many participants also held negative views of private landlords, who they felt – rightly or wrongly – were responsible for many if not most poor-quality homes. There was general acknowledgment among private renters that an unregulated market allowed landlords to rent out poor-quality homes. As one described their situation:

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**‘When I got my house, I needed somewhere to go, and you take what’s on offer. There’s so much stuff [wrong]. There’s been hazard after hazard, so to get somebody to come out and actually do stuff and check that it’s been done is a big one for me.’**

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Some participants also acknowledged a link between tighter regulation and an increased opportunity to realise environmental and sustainability targets.

One prospective answer to the problem of enforcement could be selective landlord licensing. Selective licensing schemes have been trialled by a number of councils since the government brought in the option to do so as part of the 2014 Housing Act. As of 2019, 44 local authorities were operating at least one scheme.

Councils have used these schemes to bring a degree of regulation to the private rented sector through a regime of inspections. Applicants for licences must meet certain conditions before they are granted, although there is significant variation in the terms of these conditions across different local housing markets.

Broadly, councils have seen selective licensing schemes as a success, in that they give a level of accountability to private landlords. However, there is a problem of enforcement, with legislation precluding authorities from taking direct action where property condition issues, such as significant hazards, are discovered during inspections. An independent review of selective licensing, published by the government in 2019, recommended amending legislation to plug this gap, pointing out that schemes were ‘often introduced specifically to tackle such issues’.



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## Responsibility

Related to the issue of enforcement is that of responsibility. Across different tenures, there are inevitably different levels of understanding in terms of who is ultimately responsible for the upkeep or improvement of homes. Local authorities have an array of statutory responsibilities but there are different levels of regulation for social housing, the PRS and owner-occupied homes.

There is no cohesive national framework for what could broadly be described as ‘housing improvement work’ – that is to say the nexus of interventions required to make our homes safe, warm, free of hazards and ready for a decarbonised future. For homeowners in particular, this situation fails to provide a compelling offer when it comes to planning and paying for renovations or energy efficiency improvements.

An agency exists in England to act on the housing challenges: Homes England. Yet, due to the direction given to it by government, it has been silent on maintaining and securing our existing housing infrastructure. Despite having the statutory basis to act to improve existing homes, the mission and strategic objectives Homes England has been given by the Ministry of Communities, Housing & Local Government (MHCLG) all relate to house building and promoting home ownership.

Our findings from the Good Home Dialogue sessions led by BritainThinks suggested that the public feels the ultimate responsibility for improving and maintaining homes lies with government, regardless of tenure. As one participant put it, in relation to paying for energy efficiency work:

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**‘There doesn’t seem to be any help in sorting these problems out. I have an oil burner and would want support to replace it. I don’t mind making a contribution but this spins both ways. The government want us to go green urgently, there are all of the agreements out there, but how will it happen unless they support people in taking advantage of it?’**

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This attitude may be understandable, but if we are to bring about a sea change in the overall quality and durability in our homes, it also shows that there is a role for local and national government to promote and fund programmes that take some burden off homeowners.

### National policy with local delivery

One of the most significant barriers to improving our housing stock is the gap between national policy and local delivery. Central government has – with varying degrees of success – developed legislation and guidance on housing standards. But there is an absence of national leadership and lack of investment in local infrastructure, not helped by funding cuts to local authorities over the last decade. In turn, this has meant that many local areas of the country lack a coherent local strategy and have been unable to offer a coordinated response, which is supported by reliable long-term funding.

Any potential national delivery mechanism for home improvements would break down because the issues that affect people are very different in different parts of the country. For instance, a homeowner or landlord in the south-east of England may be able to leverage more housing equity than in the north-east, and so the route to making improvements in their respective homes is likely to be different.

At the same time, many local people often do not know who to approach for the help they need tackling problems of quality and condition (Ageing Better, 2019).

Our policy review, ‘Past, present and future: Housing policy and poor-quality homes’, points to the importance of a local hub through which a range of partner organisations and agencies, funding mechanisms, specialist schemes, and wider services can be organised. This represents a real opportunity to bridge the gap between national policy and local delivery and could take in existing efforts to deliver ‘one stop shop’ approaches to housing quality such as Housing Improvement Agencies (HIAs).

## **Adaptations, accessibility, repairs and maintenance**

With a housing stock that was built decades or even centuries ago, it is no surprise that many of England's homes are in desperate need of modification to make them safe and navigable or are in states of chronic disrepair.

The frequency of incidents of trips or falls (noted above) should be no surprise when one considers the availability in homes for older people with the four 'accessibility features' identified by the English Housing Survey: level access, flush thresholds, WCs at entrance level, and sufficiently wide doors and circulation space. According to a 2015 Building Research Establishment (BRE) report, around a fifth of homes headed by an older person contain none of these features, while only between 4 and 7% of homes headed by anyone over 55 include all four. ONS statistics from 2020 found that only 9% of all homes meet the minimum standard of accessibility.

Despite the evidence that England's homes are often unsuitable or even dangerous for people to live in, it does not mean they are unloved. Our own research has found that 83% of people aged between 50 and 70 are very satisfied or fairly satisfied with the homes they live in, while only 10% are not satisfied. That satisfaction rate is slightly higher than it is for all adults in England, 76% of whom said they were satisfied (Ageing Better, 2021).

In our research, many people raised concerns that elements of their homes, such as stairs and bathrooms, would become less suitable as they grew older. This was a particular problem for those with pre-existing mobility issues, though it is also a concern for anyone looking to stay in their home as they age. The issue does not just affect residents' immediate physical wellbeing; our research also suggests it is a source of mental health problems, with anxiety about moving around the home frequently reported.

Home adaptations are a highly effective way of adapting our existing housing stock to better meet the needs of older people – and research has highlighted the positive and life-changing impact that even minor home adaptations can have (Ageing Better, 2018). Home adaptations can play a key role in supporting people to live independently for longer and, conversely, in preventing escalation of care needs, as a result of falls and accidents in the home, for example.

It is hard to gauge the scale or cost of adaptations for accessibility and comfort needed to make our homes suitable for people to stay in as they age, especially given that a larger proportion of older people are homeowners. However, it is clear that there is a huge and urgent need to adapt our homes. Currently only 9% of homes meet the basic standard of accessibility set by government and over one million households in England state they do not have the adaptations they need to improve accessibility (MHCLG, 2021). Unsurprisingly, for those who state a need for adaptations, 18% say they cannot make said adaptations because it would cost more than they can afford (MHCLG, 2021).

Aside from making modifications and adaptations, there is a pressing need to address a growing repairs backlog, exacerbated by the COVID-19 lockdowns. According to the English Housing Survey (2021), around 820,000 homes have problems with damp or mould. Our research found that, for many people, dealing with problems such as these was a far more immediate concern than adapting their homes for future use or making them more energy efficient.

People may recognise the need for changes, but our research suggests that many don't believe they will be able to take on necessary repairs and improvements over the next two years, with cost and confidence in finding tradespeople to advise or carry out the work being the most frequently cited reasons.

As one contributor to our Good Home Dialogue sessions said:

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**‘Generally speaking, I think damp issues are beyond most of our capabilities. That’s where you’d need to get good advice, especially with mould and damp. It comes down to the financial issue as well as finding the right tradespeople.’**

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# Policy options

In this section we explore a range of potential policies that could help improve the state of housing in England. These options are based on analysis across the spectrum of themes focused on by the Inquiry. Underpinning this analysis has been extensive engagement with residents across tenures about the barriers they face to improving their homes, cross-sector engagement, and an in-depth study of what has worked successfully in the past. The following section is a summary of these options, which are explored in more detail in the research papers referenced later on.

Underpinning all potential policy for creating better homes is the idea that national government has a key role to play when it comes to housing, even where the responsibility for improvements falls on homeowners or landlords. As pointed out in the study from the UK Collaborative Centre for Housing Excellence (CaCHE), in the past, government has provided a legal and financial framework for delivering improvements. Delivery within this framework then came from local actors such as councils and home improvement agencies (HIAs).

This approach has broken down in recent years, in particular in the wake of cuts to local government funding after 2010. Local authorities, HIAs and others have diminished capacity to provide financial help or advice to homeowners looking to improve their homes.





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## Climate crisis and fuel poverty

### National retrofit programme

To date, more than 250 English councils have declared a climate emergency. This acknowledgment of the urgency of the need to decarbonise represents a huge opportunity when it comes to creating better, more energy-efficient homes.

Similar to the idea of a network of ‘Good Home Agencies’, there is the opportunity to combine a national retrofit programme with targeted local delivery, potentially offering encouragement and incentives, in particular to homeowners to retrofit their homes to become more efficient.

The recently launched Social Decarbonisation Fund has the potential to make an important contribution to making social housing warmer and more energy efficient. Commitment to continued long-term funding of the Fund will give certainty to social housing providers and increase the impact of the Fund. Successful bidders to the scheme should be taking a holistic approach to improving the safety of the homes and making adaptations to future-proof them. This could be made clearer in the requirements for applicants.

Our research shows that we need to appeal to individuals to make the necessary changes to reach net zero. Local authorities, supported by a national retrofit strategy, are best placed to demonstrate that making changes to a home to decarbonise it can also have huge benefits for the individual.

This also closes the gap that many participants noted in our Good Home Dialogue sessions between the cost and benefit of energy efficiency upgrades. Many homeowners felt that they would pay for upgrades but would not see the benefit. Local campaigns and – potentially – incentive schemes could solve this problem. Marketing will play an important role here too. It is key that retrofit upgrades around energy efficiency, for example, are understood not just as being good for the environment but can also have huge financial and quality of life advantages for the individual homeowner.

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## Finance

The sheer scale of the programmes proposed in this report to improve, decarbonise and future-proof England's housing stock means that the economic outlay is significant. Paying for adaptations, repairs and energy efficiency work will require a mixture of government funding and private sector finance. With the majority of work required in the owner-occupier sector, there is a need for financing models that motivate owners to make those improvements to their own homes.

One potential solution would be to offer subsidised loans based on the German KfW (Kreditanstalt für Wiederaufbau) model.

The ownership model has recently changed so that the loan book is now owned by the German government itself, rather than KfW. (see case study of the new remodeled BeG scheme).

A similar model to this – marketed as a 'Green Investment Bank 2.0' - could create a sea change in the availability of finance for energy efficiency work, with funds safeguarded by the link to performance.

Participants in our Good Home Dialogue expressed scepticism about the idea of taking loans out for home improvement, with many viewing the kind of alterations that such loans could fund as a luxury. This demonstrates that a government-backed loan scheme would only work if it came alongside the wider provision of expertise, advice and financial support, emphasising the necessity for such work within the decarbonisation agenda and the benefits of lower costs and increased thermal comfort.

## **BeG (Bundesförderung für effiziente Gebäude) – subsidised loans and grants for energy efficiency upgrades**

BeG (Bundesförderung für effiziente Gebäude – “Federal promotional support for energy efficiency in buildings”) is the new German national support programme for buildings, that started in July 2021. Subsidised loans and grants cover a) the energy efficient construction or refurbishment of residential buildings, b) the energy efficient construction or refurbishment of non-residential buildings, c) individual efficiency measures for all building types and d) technical support / advice for all building types.

The new programme replaces a number of former support programmes, notably the CO<sub>2</sub> renovation programme for buildings, which was translated into the well known KfW programmes for energy efficient construction and refurbishment, and brings them under one roof.

KfW was set up shortly after the Second World War (following a British initiative) to help fund Germany’s rebuilding project by providing subsidised loans to SMEs and supporting the construction of housing. A major source of funding at the time were the Marshall Funds made available to Germany and used as a revolving financial instrument. Today KfW refinances itself on the capital markets. Public funding is used for grant elements of specific programmes and/or additional interest rate subsidies.

In 2006 KfW introduced a dedicated programme supporting the energy efficient construction or refurbishment of buildings, linking the level of ambition to the level of support given in the form of a subsidised loan combined with a grant component and introducing its own efficiency standards that went beyond the legal minimum requirements for new construction. Since its inception in 2006, KfW have invested nearly €180 billion through either grants or loans, which has in turn triggered roughly €500 billion in total investments in improving the energy efficiency of residential and non-residential buildings in Germany. This in turn has led to a reduction of nearly 11.5 million CO<sub>2e</sub> t. p. a. by July 2021 and helped secure hundreds of thousands of jobs over the years, primarily with SMEs.

The main elements of the new programme set-up are based on the former well-known and successful KfW-scheme. The key elements and basic principles of the model remain unchanged: the higher the level of energy efficiency reached, the higher the level of promotional incentive. The main promotional incentive consists of a repayment grant of up to €54,000 per home for a comprehensive and ambitious residential building refurbishment project. Simply put, the more your renovation leads to reaching or surpassing the new build standards of energy efficiency, the higher the monetary support is. The availability of access to loans or grants is not based upon household income, even though for the loan the on-lending bank might ask for the usual securities, and private customers have the choice to either take a larger loan with partial debt relief or take the equivalent as a grant without the additional loan to carry out bigger refurbishments.

In addition to providing funding either through a loan or grant, this model requires customers to take advantage of independent experts a) for prior advice and b) for quality assurance during and after the works. A dedicated database comprises over 8,000 experts within Germany – including architects and engineers. As part of the expert's role in the refurbishment, they apply a whole house approach by measuring the efficiency of the entire building and developing a set of options for refurbishment based upon the technical requirements of the loans and grants application. Following the refurbishment or single measure, said experts will also then return to the property and confirm that all the works have been carried out accordingly and the level of energy efficiency has been reached – it is only when they receive the green light from the experts that the partial debt relief is given. This model not only encourages refurbishment of the home, but also supports the growth of jobs in the sector and ensures high quality work.

### Wider financing for home improvement loans

Currently, homeowners looking to access small loans for home improvements can choose from a relatively limited group of lenders, including Lendology and the Ecology Building Society. Encouraging larger lenders could not only bring the cost of finance down, but also move these types of loans into the mainstream, raising awareness of them among homeowners.

Equity release products are available from more mainstream lenders, but these often involve higher levels of borrowing and might be available only to the minority of homeowners in high-value areas or with large amounts of equity in their homes.

Our research found that existing grant and loan schemes were not well known and that there was a reluctance from people to burden themselves with extra debt. In its research for the Good Home Inquiry, Ipsos MORI found that ‘many participants... didn’t understand the detail of such schemes. Grants rather than loans were sought by homeowners which could reflect the scale of the financial barriers they faced.’

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### Digital connectivity

The pandemic has made clear that the digital divide can have a genuine impact on the relative quality of people's lives. Those households without affordable, reliable digital connection or lacking the skills and confidence to go online have been less able to access essential services, connect with activities or communicate with family and friends. With digital transformation accelerating and innovation in home, health and care technology providing opportunities for more people to live in their homes safely and independently for longer, policies need to be developed to ensure that our homes are as connected to the internet as they are to the electricity grid.

We believe that data standards and broadband connectivity should be incorporated into a more robust Decent Homes Standard, the Good Home Standard, that is applied to all tenures. Providers should be encouraged to provide and promote affordable tariffs.

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## Trust, confidence and access to information

Our research strongly suggests that many people are keen to make improvements to their homes but may not know where to turn for advice and support on what to do or how to do it. There are potential solutions, however, such as ‘Home MOTs’ or a ‘Good Home Agency’ network, both of which could be delivered locally while relying on a national framework.

### Home MOT

The introduction of a ‘Home MOT’, potentially offered locally through our recommended network of ‘Good Home Agencies’, could act as a reliable way for residents of all types of tenure to undertake assessments and improve their understanding of the specific needs of their homes. As with other policy interventions posited in this report, it is important that this is a national model with local delivery.

These assessments could be organised locally to a national model, and carried out by accredited professionals, potentially dealing with the problem outlined previously of a lack of trust in tradespeople or understanding of how to carry out improvement work. An MOT could also involve a referral scheme involving GPs or other local health professionals, so that necessary improvements are carried out after assessment.

The proposal was one that received strong support among contributors to our Good Home Dialogue sessions, with renters in particular feeling it could be beneficial. One participant commented:

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**‘I think if there can be something like that in place it will definitely help especially with housing association homes and the homes being rented out by landlords. They’d be able to keep them up to standard through that.’**

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### The ‘Good Home Agency’

One solution to the challenge of identifying, coordinating, and financing the improvements that we need to make to our housing stock would be the creation of local delivery bodies with responsibility for creating better homes.

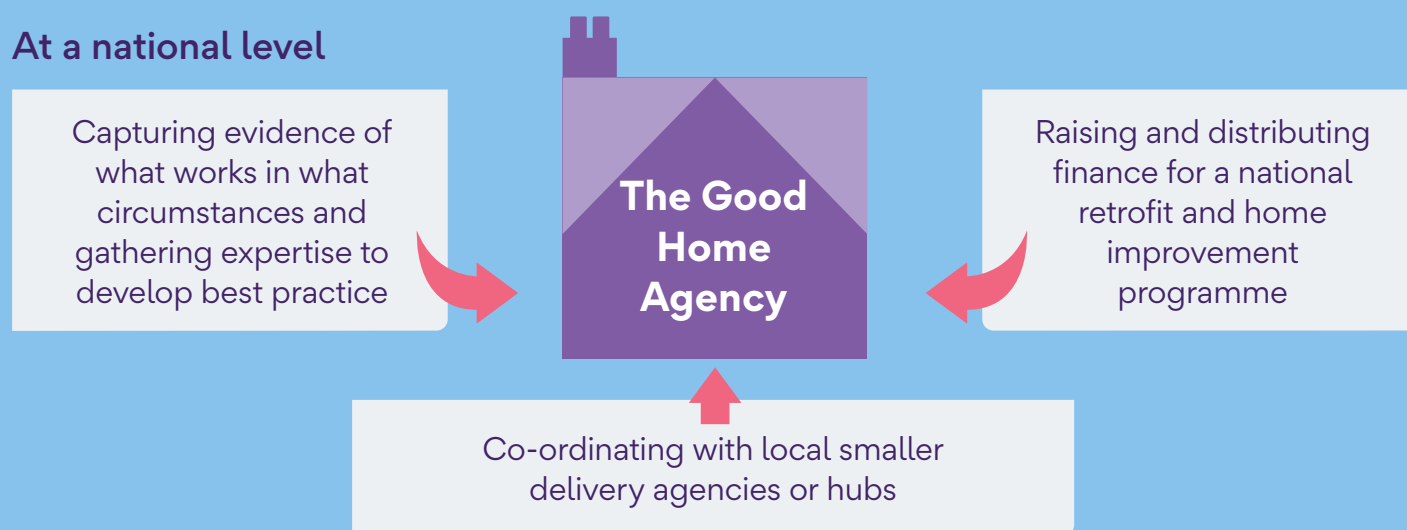
Delivered locally but part of a national network, what we’re calling a ‘Good Home Agency’ could operate across both the public and private sector to bring together investment with expertise on a national level, while coordinating with smaller, local delivery agencies. The national agency would act as a hub or single point of contact, providing access to information, advice and support for people looking to implement improvements.

Given the local and regional variation in both scale and type of solutions, as well as in types and value of asset and level of provision, this network would work best by bringing together new and existing local delivery models. Each local agency would be able to build on evidence of what works locally but be supported by a national pool of resources and mandated by government at a national level.



**The Good Home Agency:** delivered locally and part of a national network operating across the public, private and voluntary and community sector to ensure an holistic and sustainable approach to improving our existing homes

### At a national level



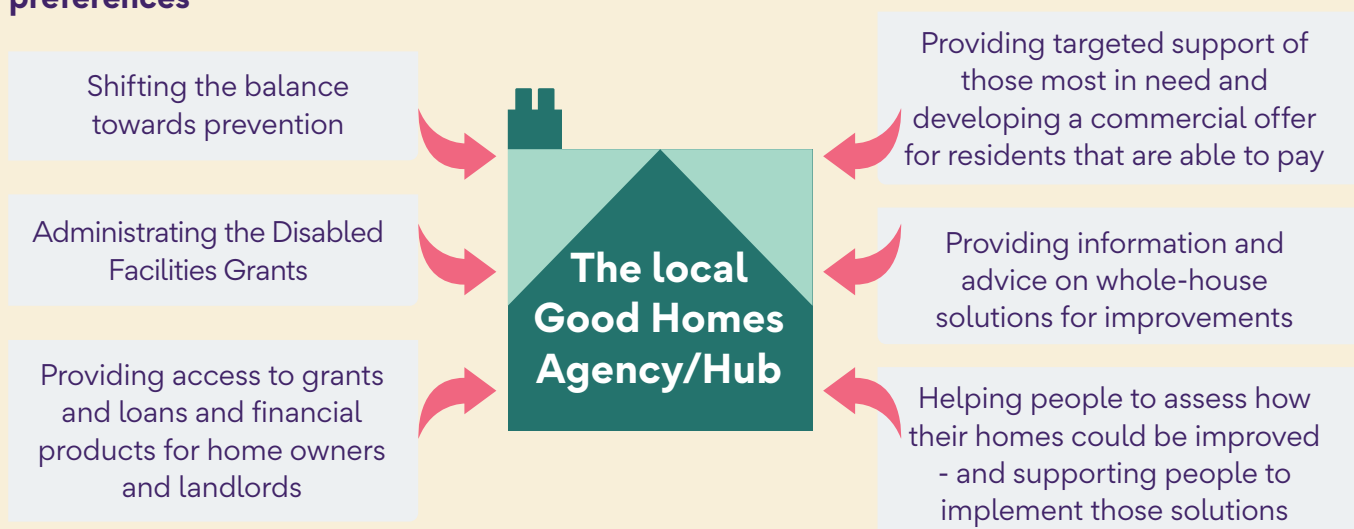
### At a local level

#### 1 Building on existing yet often fragmented infrastructure, effective practice and services:

- Home Improvement Agencies and Care and repair programmes
- Hospital discharge services
- Social prescribing services
- Fire Service Safe and Well Checks

And those in the pipeline, such as retrofit hubs

#### 2 Joining up and extending the reach of local infrastructure and services, and over time developing a holistic offer for improving existing homes that meets local needs and preferences



#### 3 Creating a one-stop-shop allowing access to diverse housing-related support for residents, health and care practitioners, and the people they support

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## Enforcement and standards

Our evidence from CaCHE highlights the need for better enforcement of existing powers and legislation by local authorities. This includes a more proactive approach to identifying poor conditions and addressing remedial works, focused activities to tackle problems in the PRS, and fulfilment of responsibilities under the Care Act 2014. Enforcement of housing standards is currently piecemeal and can lead to something of a postcode lottery, especially in the PRS. However, the main barrier is the lack of reliable, longer-term funding streams that support local strategies to address the condition of homes. The main policy solution is for the provision of better funding for local authority enforcement teams and increasing skills and capacity to both assess housing condition and enforce regulation.

An enhanced Decent Home Standard needs to be developed and enforced across tenures, although such a move would have to be complemented by new enforcement protocols in the PRS and owner-occupied sectors. The government is currently undertaking a review of the Decent Homes Standard for homes in the social rented sector. This represents an opportunity for us to reimagine what actually makes a home suitable and should be a catalyst that fundamentally changes the criteria we use to evaluate the quality of a home, regardless of tenure.

This new Standard should also include criteria around digital connectivity, accessibility and thermal comfort requirements. If these criteria are enshrined in legislation, they could provide the necessary mechanism for government to begin to work with landlords and homeowners to invest in a substantial home improvement programme.

The government's forthcoming consultation on energy efficiency standards for owner-occupied homes is a further opportunity to address the wider conditions of all homes and could be used to ensure they are adaptable for future needs.

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## Housing and health inequalities

The significant links between housing quality and health outcomes emphasises the need for poor-quality housing to be treated as a public health issue and dealt with locally and nationally as part of population health and prevention approaches.

Housing must be part of regional and national health strategies from the earliest possible stage, with local housing and health agencies working together from the outset and with integrated care systems having a lead on housing to identify local drivers of health inequalities due to poor housing and allocate funding to address these. It should also include building the capability of the wider health workforce to assess and provide information about housing as part of their conversations with people in and approaching later life (Ageing Better, 2019).

This approach is already in place in some local authority areas such as Derby (see case study). The Derby City scheme brings together health, housing, social care, fire, policing, and community groups in partnership to decide on individual interventions in people's homes to reduce poor health outcomes. The difference in emphasis of this approach is that housing condition and suitability comes at the start of the process, so that interventions are preventative rather than reactive.

# Recommendations

From the broader spectrum of policy options identified in the previous section, the Inquiry has developed a series of recommendations. These have been developed in collaboration with cross-industry and cross-sector stakeholders and tested with people living in homes that require significant improvements. The Inquiry panel is clear that this report represents the beginning, rather than the end, of the process and these recommendations represent a call for action to all those who have responsibility for the state of our homes.

## Recommendation 1

**To make the changes we need to see we are calling on national government to show leadership by:**

- developing a new cross departmental national strategy to improve England's existing housing stock led by a ministerial Good Home Champion, recognising our housing stock as a critical national asset and part of our essential infrastructure
- replacing the current Decent Homes Standard with an enhanced Good Home Standard that is applicable and enforceable across all housing tenures and for the government to direct Homes England to make improving the quality of existing homes a strategic objective
- placing a duty on local authorities to ensure every authority has a local 'Good Home Agency', a public-facing hub providing access to information and advice, finance schemes, and a range of home improvement services including maintenance and repair, accessibility adaptations and energy retrofit
- leading the development - alongside local government and industry - of a national model for a home improvement check or 'Home MOT' that provides an assessment of the condition of a home and where action is needed. Home MOTs should be available to everyone, regardless of housing tenure
- investing in the improvement of our homes, in a way that directs subsidy towards those most in need and unable to pay themselves, tackles inequalities and improves conditions for those living in the poorest quality homes, including:
  - providing long-term and flexible funding for home improvement services, enforcement of standards and mapping of local housing conditions
  - supporting the development of public private investment partnerships to target areas where widescale improvement is needed and to include decarbonisation

- providing public subsidy or guarantees for low interest loans for homeowners along the lines of the German KfW/BeG model and funding grants for those unable to pay for retrofit and home renovations
- making the public aware of the benefits of improving their homes and how to access quality information and services to make changes to their homes
- bringing forward stronger regulation of the private rented sector with appropriately resourced enforcement to ensure landlords meet and maintain minimum standards of decency, or a ‘good home’

## Recommendation 2

### **To deliver the changes we need to see, we call on local government to ensure the local provision of a Good Home Agency:**

Building on existing structures these need to be properly funded and marketed to provide some or all of the following, both onsite and online:

- information and advice on a full range of home improvement services from repairs, adaptations, digital connectivity and energy retrofit to the various financial incentives and products available
- access to home improvement audits or ‘Home MOTs’ to support people in identifying what could be improved in their homes
- information and advice on alternative housing options
- schemes and support to target those most at risk from poor housing, including vulnerable and low-income individuals
- information about trusted providers including handyperson services
- a means to facilitate low-cost finance for homeowners and landlords
- grants for homeowners unable to meet the cost of home improvement
- administration of Disabled Facilities Grants (DFGs)
- information about innovative products and smart home solutions to support wellbeing and social connections

### **Local leadership also needs to prioritise:**

- enforcement of standards, including developing local landlord registers
- carrying out detailed mapping of the condition of housing stock in each local / regional authority to target improvement measures and investment



## Recommendation 3

### **To reap the benefits of net zero now and in the future, we need:**

- continued investment in the Social Decarbonisation Fund and for applicants to show a holistic approach to improving homes that goes beyond energy efficiency measures to improve the condition of homes and makes them fit for an ageing population
- new public-private finance mechanisms developed to deliver on net zero also required to improve the condition of homes and make them accessible and adaptable for future needs

## Recommendation 4

### **To address the health inequalities writ large by COVID-19, we need:**

- housing to be a clear focus of local and regional health strategies, with integrated care systems having a lead on housing to identify the local drivers of health inequalities due to poor housing and allocate funding to address these
- national strategies and funds for increased regional investment and building back better after COVID-19, such as the UK Shared Prosperity Fund, to address the role of poor-quality housing on local and regional health inequalities

## Recommendation 5

### **To be connected to services and our communities, we need:**

- broadband connection to be included in revised an enhanced Good Home Standard and applied to all tenures
- reliable broadband made affordable for all. Government should work with providers holding them to account to provide and promote affordable tariffs and agree a more generous Universal Service Obligation to support people to get connected

## Recommendation 6

**To enable homeowners and landlords to take action to improve their properties and contribute to achieving net zero, we need:**

- A range of innovative financial products and fiscal incentives to support consumers with the means to pay to make improvements to their homes. While there are examples of innovative products and models, some of which are featured in this report, more needs to be done to scale these up. We must also overcome consumer resistance to borrowing for this purpose, provide confidence that investment in their homes will create long-term benefits for health and wellbeing, and tackle fears that loans will affect their financial security
- Government, the financial services sector and others with an interest in solving this problem should come together to help make this happen by developing scalable, consumer-facing products which encourage and incentivise homeowners and landlords to improve their homes

The Good Home Inquiry is very grateful to the Centre for Ageing Better for its vision and leadership in setting up the Inquiry. We call on Ageing Better to continue to carry out research, engagement and influencing activity to realise the Inquiry recommendations, specifically to establish a Finance Working Group and to continue to support Lincolnshire County Council and other localities and regions as test beds for the development of a local Good Home Agency.

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



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