

# Appendices

1. METHODOLOGY .....	2
1.1 The format of the Good Home Dialogue.....	2
2. WHO TOOK PART IN THE GOOD HOME DIALOGUE: DETAILED BREAKDOWN .....	4
2.1 Members of the public .....	4
2.2 Housing specialists .....	5
3. POLICY SOLUTION EXAMPLES .....	7
4. EXPERIENCES OF POOR QUALITY HOMES: ADDITIONAL FINDINGS.....	18
4.1 The way in which we live in our homes .....	18
4.2 Physical characteristics of our homes.....	18
4.3 Barriers to maintaining and repairing your home.....	19
4.4 Are our homes suitable for the future? .....	23

## 1. Methodology

### 1.1 The format of the Good Home Dialogue

The dialogue took place in June 2021, at a time when coronavirus restrictions were in place across the UK. In order to run the project safely all sessions took place online using the video-conferencing platform Zoom. Everyone approached to take part was offered a range of support to get online, ranging from equipment loans to practice sessions and individual coaching by our team. Working virtually meant that participants from across the country could speak to each other, and in some sessions all 89 people met together. For most of the discussion sessions we worked in groups of around 8 people: 6 members of the public, one facilitator from the BritainThinks team, and one specialist.

Before the dialogue sessions started, 16 participants took part in an additional research activity. They completed diaries and took part in interviews (either by telephone or in person with a filmmaker) about their homes. This stage had two objectives:

- It generated additional data about the experiences of those participants and their homes which is featured throughout the report, particularly in the case studies
- A summary of the issues we heard about in the interviews was presented to participants in the first dialogue session, setting the tone for the discussions as being about the real experiences of the people taking part

Those who took part in the interviews also took part in the main dialogue sessions.

There were three main dialogue sessions, which took place over two weeks, and added up to 9 hours of discussion. They were:

Session	Time and date	Content
1.	Thursday 27 <sup>th</sup> May 2021, 10am to 1pm	<ul style="list-style-type: none"> <li>• Introductions and getting to know each other</li> <li>• Discussion of the problems of poor quality homes</li> <li>• Chair of the Good Home Inquiry introduces the challenge</li> <li>• Specialists present five possible interventions for discussion</li> </ul>
2.	Tuesday 2 <sup>nd</sup> June 2021, 5pm to 7pm	<ul style="list-style-type: none"> <li>• Discussion of what makes a healthy home and what makes an environmentally sustainable home</li> <li>• Video presentations of possible interventions to make homes healthier or more environmentally sustainable</li> <li>• Discussion of the barriers and enablers participants see to living in such homes, focused on individual behaviour</li> </ul>

3.	Thursday 4 <sup>th</sup> June 2021, 9.30am to 1.30pm	<ul style="list-style-type: none"> <li>• Return and review of the possible interventions introduced in session 1 and discussion of who is responsible for making changes</li> <li>• Consideration of the interventions in terms of barriers and enablers, following on from session 2</li> <li>• Recommendation building – working in groups to agree a set of participant-led recommendations for the Inquiry to consider</li> </ul>
----	---	---

*Table 1 - Overview of the dialogue*

You can see the materials we presented to participants in the appendix of this report, and there are summaries throughout the report where they help to explain how participants views were formed.

## 2. Who took part in the Good Home Dialogue: detailed breakdown

### 2.1 Members of the public

Participants in the dialogue all had experience of one or more problems in their homes. They were also recruited to a set of quotas to ensure that we heard from people in a wide range of circumstances. The table below shows the target or quota for each category, and the number of people in the dialogue within that category. In some cases the target was a minimum, this is indicated in the table.

	Details	Target quota	Number recruited
Location	Urban	27	26
	Suburban	42	38
	Rural	27	25
Experience (min)	Home is in poor repair	10	69
	Struggle to keep up with maintenance	10	59
	Uncomfortable	10	57
	Struggle to heat	10	46
	Damp or mould	10	39
	Accessibility needs	10	39
	Digital access	5	12
	Electrical or fire hazards	5	58
	Pests	5	38
	Crowding and lack of space	5	31
	Gender	Male	40
Female		40	49
Age	30-39	12	16
	40-49	12	16
	50-64	30	31
	65+	30	26
Long Term Health Condition or Disability (over 50 years old) (Min)	Mobility impairment	8	15
	Communication difficulties	5	7
	Recurrent & long-term conditions	10	19
	Cognitive impairment	3	3
Long Term Health Condition or	Any	5	13

Disability (age 49 and under) (Min)			
Ethnicity (Min)	From an ethnic minority background	25	25
Living situation	Alone	30	27
	Partner	30	19
	Family	30	43
Tenure	Home owner	50	50
	Rent privately	15	14
	Rent socially	15	21
Home value (based on regional averages)	Less than 75%	25	24
	75% - 125%	25	40
	Over 125%	25	25

Table 2 – Participant quotas for the dialogue

## 2.2 Housing specialists

The following specialists took part in one or both of session 1 and 3 in the dialogue.

Name	Organisation
Emma Lower	Lenodology
David Robinson	University of Sheffield
Pam Smith	Stockport Council
Paul Smith	Foundations
Julie Rugg	University of York
Julia Park	Levitt Berenstein
Jessica Levy	Federation of Master Builders
Ellie Lister	Lendology
Lauren Walker	Royal College of Occupational Therapists
Sarah Davis	Chartered Institute for Housing
Craig Smith	Preston Care & Repair

---

**Jeremy Porteus**

Housing LIN

---

*Table 3 - Housing Specialists*

### 3. Policy solution examples

To help participants consider a range of policy and service options that could influence the number of poor quality homes we developed five example solutions. These were developed collaboratively with the Centre for Ageing Better team, with input from the Good Home Inquiry Chair David Orr and our academic partner Dr Gemma Burgess. These examples were based in part on the UK Collaborative Centre for Housing Evidence (CaCHE) review of Housing Policy and Poor Quality Homes, available online here:

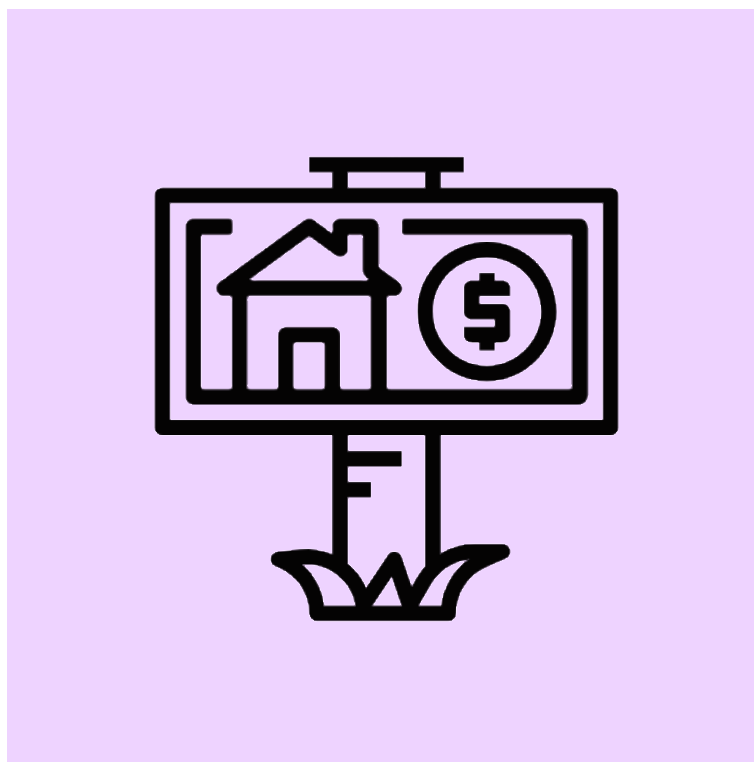
<https://housingevidence.ac.uk/publications/housing-policy-and-poor-quality-homes/>

Some of the examples, like the Safe Home Regulation, were not recommendations of the review, but were introduced to help participants understand the full range of interventions that were possible. Each of the five examples was explained to participants via a presentation from an expert speaker who was invited to comment on the pros and cons, and an information card which was sent in the post in advance of the dialogue. These info cards are reproduced in the following pages.

<p>Safe Homes Regulation</p> 	<p>Housing Quality Investment Fund</p> 	<p>The Local Good Home Hub</p> 	<p>The Home MOT</p> 	<p>Green Loans</p> 
--	--	--	--	--

1

## The Safe Homes Regulation



**Problem:** Many homes in England are of poor quality, causing health problems for the residents.

**Potential solution:** Introduce a legal requirement for all homes in England to be free of major hazards before they can be sold or rented.

This would be a **national** solution, and it involves **pushing** people to change their behaviour.



Good Home Dialogue

Britainthinks  
Insight & Strategy



1

## The Safe Homes Regulation

- |             |  |
|-------------|--|
| <b>Why</b>  | <ul style="list-style-type: none"> <li>• To ensure that repairs are made before people move in to a new property and avoid people living in poor conditions</li> <li>• To set a clear and consistent standard for the quality of our homes</li> <li>• To enforce this standard for everyone</li> </ul>   |
| <b>How</b>  | <ul style="list-style-type: none"> <li>• Creating new laws and potentially a new organisation to enforce them</li> <li>• Requiring every home to be surveyed before it can be registered for sale or rent</li> <li>• Requiring hazards flagged in a property survey to be addressed by the homeowner before the property can be registered for sale or rent</li> </ul> |
| <b>Pros</b> | <ul style="list-style-type: none"> <li>• Protects buyers and renters from poor quality homes</li> <li>• Sets a clear minimum standard for homes that is consistent across England</li> <li>• Drives up the overall standards for homes in England over time, with the potential to increase these standards over time</li> </ul>                                       |
| <b>Cons</b> | <ul style="list-style-type: none"> <li>• Practical difficulties and cost of enforcement</li> <li>• Would change how the housing market works and prevent 'doing up' e.g. buyers who would like to purchase a home and make repairs themselves</li> <li>• Homeowners and landlords may be unable to meet the cost of improvements before sale or rent</li> </ul>        |



Good Home Dialogue

2

## The Housing Quality Investment Fund



**Problem:** In some areas of the country, high numbers of homes are in very poor condition.

**Potential solution:** A national fund to pay for housing improvements in targeted areas, based on the housing conditions in that area.

This would be a **national** solution, and it involves **pushing** people to change their behaviour.



Good Home Dialogue

2

## The Housing Quality Investment Fund

- 
- Why**
- To make funding available to homeowners and landlords to support housing improvements, including repairs, accessibility and energy efficiency
  - To improve homes in areas of the country with historically poor housing conditions
- How**
- The fund would target particular areas based on housing conditions in that area
  - Funding would need to be provided by central government to be distributed locally
- Pros**
- This could really make a difference to neighbourhoods with the most longstanding issues
  - It would encourage landlords to update their properties, improving conditions for those likely to be living in very poor quality conditions in the private rented sector
- Cons**
- Homeowners or landlords may not engage with the fund
  - It would require significant funding (many millions of pounds)
  - The fund might benefit people in certain areas who don't need it, including some landlords who have chosen not to update their homes but are financially able to do so
  - The homeowner or landlord would be told what improvements are available, rather than getting to choose what in their homes to update
- 

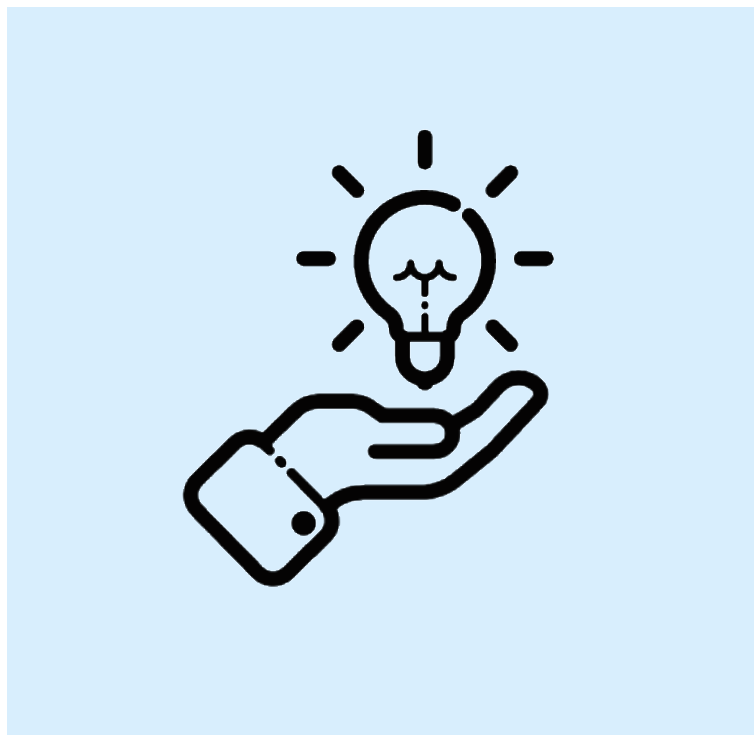


Good Home Dialogue

Britainthinks  
Insight & Strategy

3

## Local Good Home Hubs



**Problem:** Often people know there is a problem in their home, but don't know where or how to start in order to address it.

**Potential solution:** An expanded local service that can provide information on repairing your home, advice on accessing tradespeople and funding for repairs and improvements.

This would be a **local** solution, and involves **providing information** to help change behaviour.



Good Home Dialogue

3

## Local Good Home Hubs

- |             |  |
|-------------|--|
| <b>Why</b>  | <ul style="list-style-type: none"> <li>• To provide information and advice to people on how to repair and upgrade their homes</li> <li>• To encourage people to make proactive and preventative repairs to their home, to reduce the risk of hazards in the home over time</li> </ul>  |
| <b>How</b>  | <ul style="list-style-type: none"> <li>• Increased funding for existing local home improvement agencies so they can support more people in their local area, rather than just those in most need</li> <li>• Increase the provision of information and advice as some may be able to pay for their own improvements but not know where to start</li> <li>• Through referral services, where people are referred to the good home hub by GPs and other health and social services</li> </ul> |
| <b>Pros</b> | <ul style="list-style-type: none"> <li>• Helps those who can afford to make improvements but don't know how</li> <li>• Could provide funding or access to grants to those who cannot afford to improve their home</li> <li>• Information and advice provision would be conveniently accessed in one place</li> <li>• Support would be tailored to the needs of the individual</li> </ul>   |
| <b>Cons</b> | <ul style="list-style-type: none"> <li>• This would require increased funding of existing local home improvement agencies</li> <li>• Local home improvement agencies already exist and there is low take-up among the general population</li> </ul>  |



Good Home Dialogue

4

## Green Loan



**Problem:** While making your home more environmentally friendly has cost-saving benefits in the long term, it requires investment up front.

**Potential solution:** A low-interest loan from your bank for homeowners to fund environmentally friendly improvement to their homes.

This would be an **individual** solution, and it involves **encouraging** people to change their behaviour.



Good Home Dialogue

Britainthinks  
Insight & Strategy

4

## Green Loan

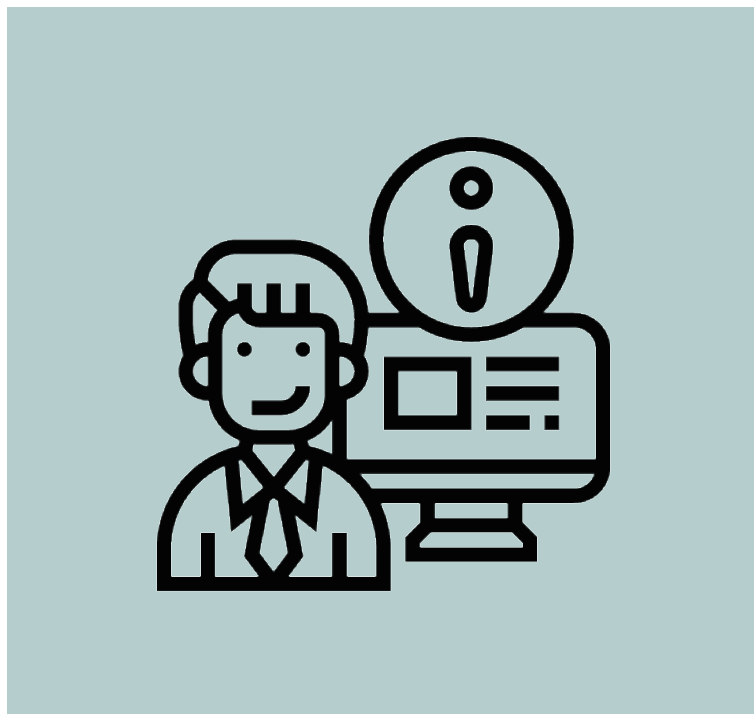
- 
- |             |   |
|-------------|---|
| <b>Why</b>  | <ul style="list-style-type: none"> <li>• To encourage homeowners to make their homes more environmentally friendly and energy efficient.</li> <li>• This will improve the quality of homes and also have cost-saving benefits in the long-term</li> </ul>   |
| <b>How</b>  | <ul style="list-style-type: none"> <li>• Providing very low-interest loans or equity releases (such as a lifetime mortgage) to homeowners or landlords to fund environmentally friendly improvements on their homes, such as improving insulation, double glazing windows, installing solar panels, installing energy efficient heating, etc.</li> <li>• Encouraging lenders to give especially low interest rates on these loans to make them competitive with mortgage loans</li> </ul> |
| <b>Pros</b> | <ul style="list-style-type: none"> <li>• Will have cost saving implications for homeowners down the line</li> <li>• Will make energy efficient renovations more accessible</li> <li>• Interest rates would be very low, making this a very cheap way to finance environmentally friendly improvements on your home</li> </ul>   |
| <b>Cons</b> | <ul style="list-style-type: none"> <li>• There may be low take-up or engagement with this offer, for example if people feel nervous about taking out a loan or mortgage extension</li> <li>• Even if people decide to take up this offer, it can be difficult to find suppliers to make environmentally friendly improvements to homes</li> </ul>   |
- 



Good Home Dialogue

5

## Home MOT



**Problem:** People may not be aware of what needs to be repaired within their home or what could be improved.

**Potential solution:** A service that homeowners or renters could access where a qualified professional would assess the quality of the home and make recommendations for how it could be improved.

This would be an **individual** solution, and it involves **encouraging** people to change their behaviour.



Good Home Dialogue



5

## Home MOT

- |             |   |
|-------------|---|
| <b>Why</b>  | <ul style="list-style-type: none"> <li>• To provide assessments that could help reduce the risk of long-term issues or safety issues in homes</li> <li>• Providing proactive and preventative services and information</li> </ul>   |
| <b>How</b>  | <ul style="list-style-type: none"> <li>• Social care, NHS and local authority budgets would experience cost savings through a reduction of in-home accidents. These savings could be used to help fund assessment services</li> <li>• MOTs could also be paid for by homeowners or home insurers</li> </ul>   |
| <b>Pros</b> | <ul style="list-style-type: none"> <li>• Would expand current home assessment services to make them available to the wider population, rather than on a need-basis</li> <li>• Could identify potential long-term issues such as whether the home is properly insulated, before these issues become a problem</li> <li>• Could encourage home insurers to offer cheaper home insurance if the homeowner has a regular Home MOT</li> <li>• Could signpost home owners to grants and funds they may be eligible for to make improvements after the assessment</li> </ul> |
| <b>Cons</b> | <ul style="list-style-type: none"> <li>• Relies on homeowners, landlords or renters to choose to have an MOT, and in many cases to pay for it</li> <li>• There won't be any enforcement to require repairs to be made after the assessment has taken place</li> </ul>   |



Good Home Dialogue

## 4. Experiences of poor quality homes: additional findings

The Good Home Dialogue brought together people from a wide range of backgrounds, all of whom were experiencing problems in their homes. While the focus of the dialogue was on potential solutions, we also learned a great deal about people's experiences and the challenges they face. This detail is captured here as a supplement to the main summary report.

### 4.1 The way in which we live in our homes

Many participants had become more aware of issues in their homes during the Covid-19 pandemic, as a result of increased time spent at home and changes in the way they used their homes, such as home working and schooling. Younger participants in particular, who were more likely to be renting or to live with more people (flatmates or children), were more likely to report issues with a **lack of space**. In some cases this impacted their ability to adequately store items or have privacy for individual activities.

*"I tried to get a 3 bedroom place since 2004 as I was sleeping in the same bedroom as my daughter up until moving to this property in 2013. My son had the 2nd bedroom and we desperately needed more space."*

Only a few participants describe **health considerations** as part of their choice of home. This was more common among older participants and people with chronic health conditions, a couple of whom described recently moving home in order to accommodate their health needs. Older participants were more likely to make connections between their home and their health, whether through the direct impact of their home on their health or challenges maintaining their home due to their health.

*"I had to remove a cupboard as my Fibromyalgia has worsened and needed a dishwasher put in its place. I only have one shelf for all cupboard foods so it often just falls out or is just balanced on top of everything else as my pans etc had to be placed on the bottom shelf of the cupboard and it doesn't have its own medicine cupboard so everything is in there."*

### 4.2 Physical characteristics of our homes

While homeowners were often proud of the achievement of owning their own property, they also recognised the ongoing requirement of **home maintenance** which was at times a burden, both physically and financially. Older participants often described the difficulties of upkeep on fixed incomes, and of physically complete tasks they were able to do more easily earlier in life, such as garden maintenance. After hearing others sharing their experiences, participants often identified additional tasks that had been 'deprioritised' in their own homes.

Participants reported difficulties **moving around both inside and outside of their property**, often due to space restrictions. A few participants felt that health conditions impacted their ability to carry out everyday tasks in small spaces, to navigate stairs or outdoor spaces, particularly if they are in need of repair. Participants often identified a need for significant renovations to improve access.

*“We have a large and long driveway covered in gravel or stones - it is some 75 meters long. The bins need tending and the post box needs emptying daily. In bad weather, we can be exposed to many trip hazards and indeed during the hours of darkness as we have no driveway lighting. The same concerns exist in the event of sudden illness or accidents. We may not be aware that one or the other is in urgent need of help!”*

The majority of participants did not feel they could **adequately heat and cool** their homes throughout the year due to structural issues (e.g., insulation and older windows) or the costs of heating in the winter. Some participants were aware of the fact that an inefficient boiler or heating system was contributing to these issues, but felt that the financial cost and disruption of replacing a heating system was a significant barrier. Older participants were more likely to share work-arounds, such as wearing an outdoor coat while watching television or using a portable heater. A few had changed their energy suppliers to reduce costs, but generally felt that regular price increases meant there was little benefit. Across the Dialogue, those in older properties were also more likely to raise this as an issue than those in newer builds.

*“I spent 14 ½ years in a house of multiple occupation and all I had there was a single room with a microwave. To get a 1 bed bungalow, to me it’s utopia. There’s a couple of things, where I live because I’m 74, I’m in a block of bungalows for the elderly, the bungalows don’t have gas, so the heating is antiquated night storage heaters and in the winter, I do find they’re expensive.”*

*“The conservatory gets really far too hot in the summer and too cold in winter. The lounge is quite dark. I have Horner’s syndrome, so that is a nuisance. We have just had the heating and hot water rewired and saved nearly £100 a month on utility bills. So since 1995 I could have saved a fortune!”*

### 4.3 Barriers to maintaining and repairing your home

Participants identified various factors which prevent them from addressing issues within their home.

- **Overwhelmed by the scale of issues and/or improvements and not knowing how to get started**
  - Most participants are familiar with receiving **offers from tradespeople or industry** to upgrade their home, with a few reporting excessive phone calls to their home. However, the majority of participants who have received these

offers have turned these down. There is a perception that the overall lack of trust in tradespeople, particularly those unknown to participants, makes it more difficult to accept any of these offers.

- Instead, most participants report that they feel most comfortable with a **referral from someone close to them**. This aligns with a general public survey from Ipsos MORI where the top two sources of information to get advice on home improvements and repairs for the public were speaking with family and friends (42%) and a tradesperson or builder (34%)<sup>1</sup>. Some Dialogue participants who seek out information on tradespeople reported high levels of confidence navigating the internet to look for reviews of services, as well as making use of existing relationships with tradespeople who have completed work for them or someone in their network.
- However, after a particularly negative experience, most participants became more cautious about researching tradespeople. This led to family and friends, who had previously used tradespeople, becoming the most **trusted people on information**. Participants said they would also search on tradespeople sites such as Checkatrade or local Facebook groups where reviews were shared. However, a few participants acknowledged that lack of internet access may restrict them from this route.

*“After our last experience – friends who have used local servicemen. I would also want to see the work that has been done. Checkatrade.com and Trusted Trader would also be places that I would look to find a reliable workman.”*

- A minority of participants spontaneously discussed the requirement for **information from trusted sources on home improvement**. One participant spontaneously mentioned the necessity for a government department or a Home MOT during the ethnography phase as a method to support older people with advice on maintaining their homes. There was particular interest in providing proactive support to older people on housing improvements, which is felt to be missing from age-related charities at the moment.

*“I would like to see something by way of a government dept to support the elderly with advice on living in a better home or checking on your home to make sure it’s at a certain standard. A lot of organisations like Age Concern are there when it’s too late, there’s not a lot of preventative work done. An MOT and if you can’t afford it, a fund you could use.”*

- Most participants did not spontaneously discuss seeking out sources of information to improve the **effectiveness of their heating or give them greater control** over their energy spending prior to receiving stimuli during the Dialogue. However, there is a general awareness of different options (e.g., energy efficient boiler), particularly among those who have difficulty heating and cooling their homes. A minority of participants were aware of previous government schemes that targeted environmental improvements and use this as an example of funding they would be interested in to improve their homes.

Participants express greater levels of interest in grants or loans that would not have high interest rates, particularly older people who are cautious about incurring debt later in life. For most participants, the lack of publicity around these schemes is the main reason they do not have details on them (e.g., who they are applicable for, timeframes etc.).

- **The perceived or actual cost** of improvements and repairs
  - A minority of participants have **taken up offers** to conduct improvements in their home, and the majority said they would be interested in potential home improvement schemes if they had information about them. **Schemes** that were taken up by participants include a government loan for a new environmentally friendly boiler and a housing association resident's loan for new furniture and appliances. However, renters were less likely to proactively research home improvement schemes that could benefit the structure or interior of the property they lived in as they described being less invested in the property and difficulties gaining approval from their landlord for maintenance and repairs.
  - Homeowners often talked about the costs of family life, or the importance of taking holidays. Many were reluctant to spend more on their homes, at the expense of other things.

*“I need new windows but there's no way I can afford it. They are really old - some don't open. It's a big job. Flat roof - when it's really raining there are leaks. But there's a limit to how much you can do when you have a family, car, want to go on holiday - I don't want to spend all my money on the house.”*

- **A lack of trust in tradespeople was a strong concern**
  - The majority of participants were able to share a **negative experience with a tradesperson**, including poor quality of work and jobs that exceeded quotes. Participants often referred to tradespeople as ‘crooks’ and ‘conmen’. Some participants also described having been ‘ripped off’ by tradespeople. This was more common among women who lived on their own and ultimately impacted their lack of trust in having anyone else conduct work. Some participants have been unable to finance the corrective work when repairs go wrong so they have had to live with renovations that do not meet their expectations (e.g., uneven floors). One participant filed a lawsuit, but the businesses ultimately went bust, which caused additional financial strain from the repairs and court fees. Another participant shared how repairs had to meet planning requirements, but due to incorrect renovations the approval process was prolonged for over a year.
  - Overall, there was a lack of trust in tradespeople, despite any professional designations they may carry such as ‘Trusted Trader’ or ‘Institute of Master Builders’, as these were not always perceived as a symbol of quality or trust.
- **Feeling powerless to effect change**

- In conversations about private renting, regardless of their own tenure type, participants very frequently referred to ‘rogue’ landlords, and were sceptical that landlords would spend the necessary money to improve the living conditions of tenants. This meant that tenants were unlikely to contact landlords for help.
- Tenants felt (and homeowners agreed) that asking a landlord for improvements would result in poor quality work, based on the ‘cheapest’ option, with lengthy timescales adding to disruption for the tenant. At worst they feared repercussions, through increased rent, or eviction.
- Renters often waiting until an issue was urgent before raising it with their private or social landlord, and then waiting extended periods of time for a resolution, during which the issue often got worse. For some, the estate agent served as a middleman between them and their landlord, further extending the time taken to resolve issues.
- **Social renters reported difficulties in getting their local council or housing associations to implement changes** and cited lengthy timelines and ‘red tape’ as hindrances in getting approval for improvements.
- **Recent shifts in responsibility for repair/maintenance tasks**, due to the loss of a partner or the onset of illness
- **The perceived upheaval of repairs** or concern that one repair may uncover other work that needs to be addressed.

*“Looked into building over the drive to make things easier for me, but it came down to cost and we don’t have the money now. It’s the thought of the disruption. I have reached a point where I don’t fancy the mess and the disruption.”*

*“Yesterday I did some decorating in my bedroom and that looks very nice now, but when you decorate one room the rest of the room needs decorating. Some of the rooms in the house need to be replastered. The guttering outside needs looking at. I need to take these things one at a time. If I could do everything at once that would be wonderful but life’s not like that.”*

- **Access to the right tradespeople for the right jobs**
  - Although some participants had relationships with tradespeople, they highlighted the importance of knowing the right person for the right job when an issue arose. Ultimately, some participants felt they had to make a trade-off between quality and price when deciding on a particular tradesperson to complete work in their home or considering alternative options.
  - A minority highlighted the impact of the pandemic on timelines to complete these repairs, even if they had been raised prior to the start of the pandemic. Others discussed the impact on their personal finances if they felt forced to cover repairs themselves to speed things up.

- Often in an effort to save money, some participants conducted DIY in their homes, including both full scale jobs (e.g., replacing floors) and smaller repairs. Some participants also employed family members or friends who were skilled at conducting renovations or owned their own businesses. More recently, the pandemic also influenced levels of comfort for who people wanted in their homes, making DIY a go-to option for some rather than having strangers in their home. Some older participants report that their partners are often reluctant to give up physical tasks that they have completed in the maintenance of their home (e.g., tree clearing or cleaning the gutters).

*“I’m fortunate to have friends who work in a variety of trades. I also compare quotes for any future renovations or repairs on the internet. The bulk of the quotes come from self-employed individuals and small businesses.”*

#### 4.4 Are our homes suitable for the future?

Overall, participants were more focused on the here and now and any fundamental issues/fixes which were obvious to them within their homes. The long-term use of their home was less of a consideration both spontaneously and when prompted in discussion.

Key barriers to engaging with improvements that would enable them to stay in their homes for the long-term were:

- Perceptions of **high financial costs** to make improvements (e.g., updating bathrooms), often based on other repairs that had been carried out
- **Lack of awareness** of the specific types of improvements that were available and how to action these (whether financially, through finding tradespeople etc.)
- **Lack of trust that improvements would be worth it**, including mistrust in utilising long-term savings, as well as perceptions of a lack of evidence that improvements would in fact be necessary later in life
- **A lack of motivation or perceived need to prioritise** some of these improvements when the issues they would be addressing did not feel immediate or even in the short-term future for most participants

There was also a link between tenure and the suitability of a home for the future.

- **Homeowners** who had purchased a property later in life (often once children had left home, and/or in their 50s) were more likely to have considered the adaptability of a property (e.g., the amount of stairs or shower access).
- **Renters** were often unsure of how long they would stay in a property and as a result may not consider features they would need in the future or be willing to invest large amounts of money to update the property.

*“At the moment I can manage everything, we’ve got stairs but at some point, I might find that a challenge. I manage this house fine. I know some people who can’t manage the cleaning. Now we’re at an age we’re not wanting to decorate all the time.”*