



# Behavioural insights applied to increase sheltered housing demand

London Borough of Hammersmith & Fulham

The Behaviouralist

# Scope & Introduction

# Sheltered Housing

- Sheltered housing is for residents aged 60 or over who want to live independently.
- Our properties are usually one-bedroom flats, grouped in small, low-rise blocks known as 'schemes'. They have their own front doors, kitchens, and bathroom but there is also access to a shared lounge.
- Emergency alarm in properties, and specialist housing officers during office hours.
- 3 routes in:
  - Housing register
  - Homelessness application
  - Transfers (including beneficial)



## What's the problem?



- Enormous pressure on social housing – demand far outstrips supply, resulting in thousands of households placed in temporary accommodation
- Relatively low demand for sheltered housing – Anecdotal evidence that perceptions of sheltered housing are warped, and that they are routinely overlooked as an option.
- Large numbers of “sheltered housing eligible” singles or couples are currently occupying family sized homes.

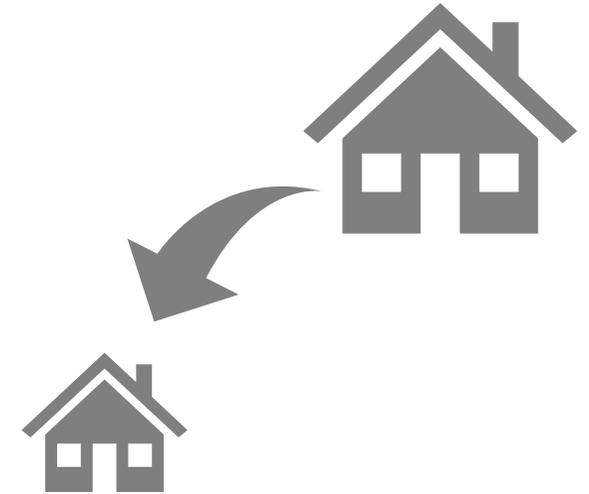
## Our initial aims



- 1) Increase the number of people who are eligible for sheltered housing to actively choose it as opposed to social housing properties.
- 2) Residents who are under-occupying social housing to downsize into sheltered housing.
- 3) Residents to choose sheltered housing at an earlier stage, rather than in response to a crisis.

### *Our Goals*

- Introduce Behavioural Insights to H&F Council
- Introduce an evidence and data led approach to service design and policy





# Research

## Key Research Activity

- Literature review
- Interviews with staff
- Workshops
- Process Mapping & Data Analysis



# Literature Review

- Attachment to the neighbourhood, a physical home, and one's neighbours predicts the majority of one's satisfaction with 'home'<sup>1</sup>
- The vast majority of people 55 and older prefer to stay in the homes they've occupied – and they have built attachment to their communities<sup>2</sup>
- Moving to sheltered housing should be re-framed from downsizing to rightsizing to highlight motivations to move in an aging population<sup>3</sup>:
  - Availability motives = opportunities to improve quality of life or status
  - Accessibility motives = changes in health or mobility necessitate moving
  - Community motives = opportunities to combat loneliness (1/3 70+)<sup>4</sup>
- Common barriers to moving or downsizing for elderly residents<sup>5</sup>:
  - Loss of space for hobbies, guests, entertainment
  - Emotional attachment to a house, neighbours, community
  - Fear of losing space for:
    - Live-in aids
    - Bulky mobility devices, accessories
    - Looking after grandchildren
    - Hosting family visits

1. Amérigo, M., & Aragonés, J. I. (1990). Residential satisfaction in council housing. *Journal of Environmental Psychology*, 10(4), 313-325.

2. Yavari, F. (2019). House Conversions and Sharing for an Ageing Population in New Zealand.

3. Hammond, M., Walsh, R., & White, S. (2018). RIGHTSIZING: Reframing the housing offer for older people.

4. Hagan, R., Manktelow, R., Taylor, B. J., & Mallett, J. (2014). Reducing loneliness amongst older people: a systematic search and narrative review. *Aging & mental health*, 18(6), 683-693.

5. Harding, E. (2007). Older people's housing and under-occupancy.

## Insights from H&F team interviews



Residents should be assessed for general needs housing first by completing the entire application with the housing solutions team, and then they should be assessed for sheltered housing.

“In meetings we sometimes ask ‘Can we change the name of sheltered housing??’”

**Perception of what sheltered housing is may be a significant barrier.**

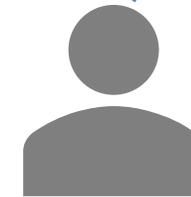


“Because if moving from a large property they’ll have to get rid of furniture.”

**Hammersmith & Fulham Council**

“There is an imbalance of info, which stems from we don’t have anything to do with the individual, their first opportunity to have an in-depth conversation is when they have an offer on their hands which is maybe not the best way.”

**Managing expectations is very important for downsizers**



“The biggest problem is that people don’t show up to viewings.”

## Workshops with current residents of H&F



- The following three slides present a brief overview of some of the most relevant and insightful learnings from the resident workshops we conducted.
- These learnings are by no means the only information that the workshops revealed that was relevant and important, but stood out for us because of what the other elements of the behavioural diagnostic revealed. We are happy to discuss any further questions or learnings from the workshops in our future discussions.

## Workshop 1: eligible age range



### Negative / false perceptions:

- “It feels so institutionalised - it smells like boiled cabbage.”
- “I was quite warming to the idea until I walked through there to the loo and saw the old armchairs that are the same as what my mother owned in the 1970s”
- “If you pull the chord and someone comes they assess you and decide whether you need an ambulance and that’s how you lose your independence because someone else is deciding for you if you need medical care.”
- “entrances always filled with wheelchairs and walkers which is really off-putting, flats are tiny with no character, it just takes away your independence”

### Lack of outreach / information:

- Zero attendees had heard about an open day
- “there is no info on what you need to be eligible or who can help you, nothing there to sign post”

## Workshop 2: pre and post-move to sheltered housing



Emotional journey / lack of agency:

- “{sheltered housing} was the only option to get a roof over my head.”
- “I didn’t decide – I was told. I didn’t feel ready for it then and I don’t feel like it now.”
- “{sheltered housing} is the only option I have – I’m 68 now – the only way I can get a house is through sheltered housing..”

Lack of information on the process:

- all attendees expressed a desire for a more accurate and realistic idea of what would happen and when.

Most attendees wanted more transparency in how the system works.

- no info on what you need to be eligible or who can help you, nothing there to sign post”

## Workshop 3: under-occupiers



Preference expectations not met:

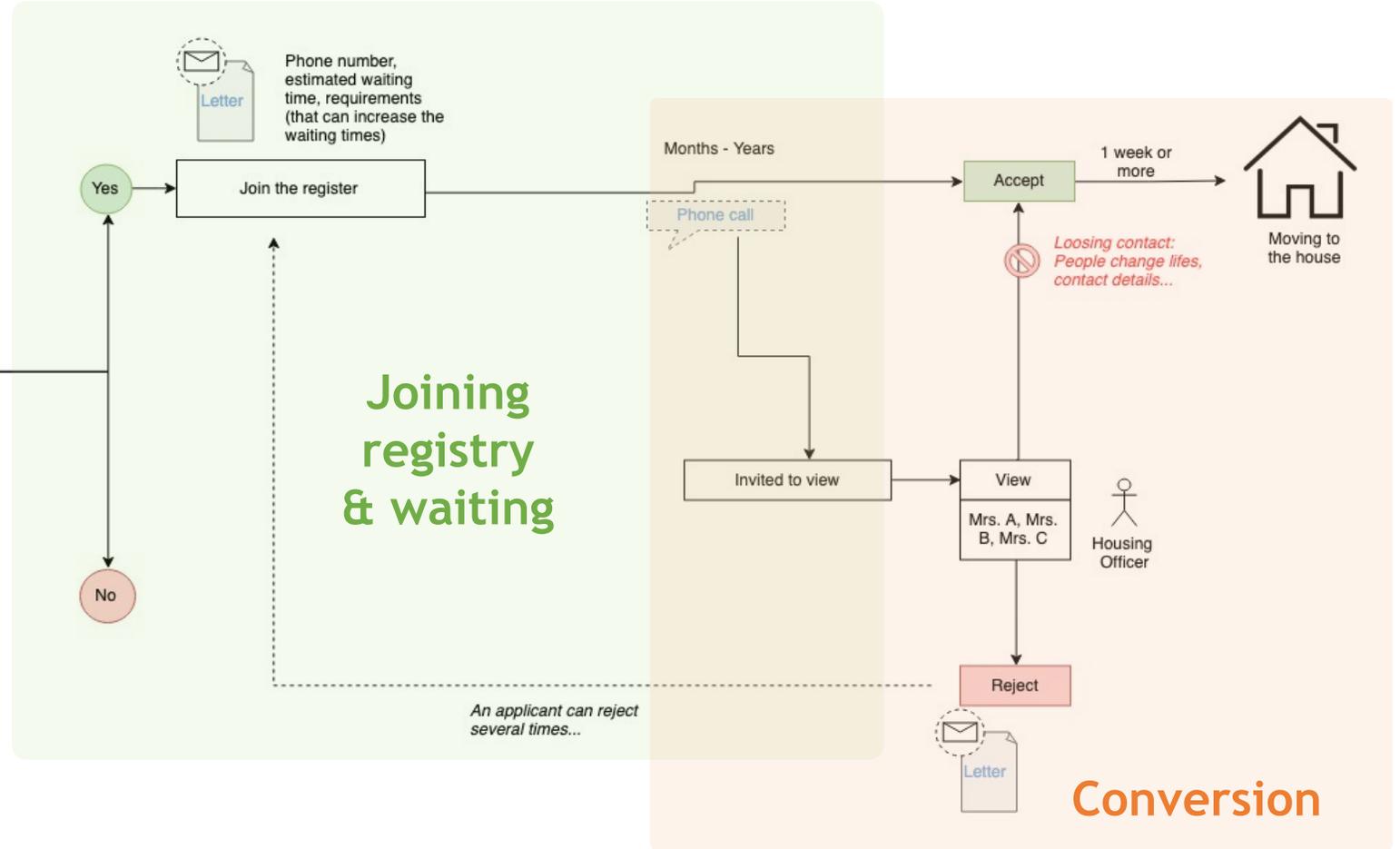
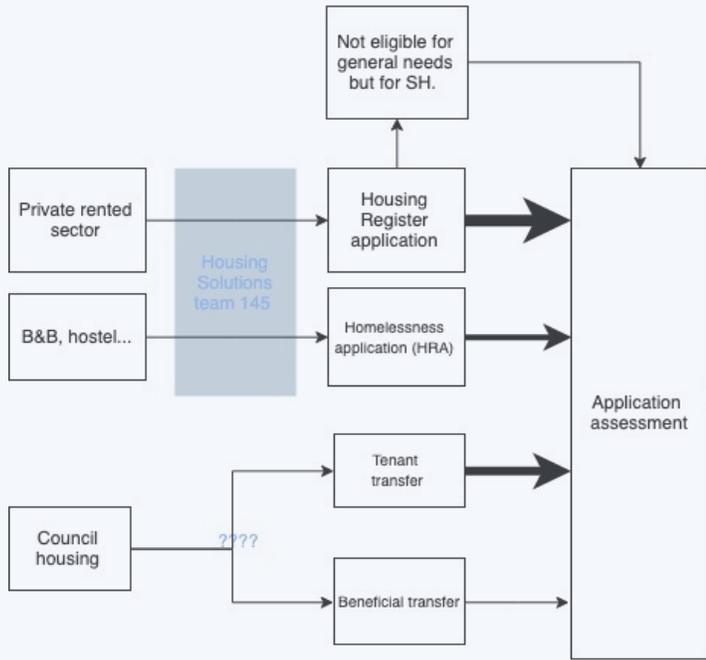
- after viewing a property, some are turned off
- collecting preference information not part of the process

Lack of information on the process:

- most attendees expressed frustration about not understanding how the system works
- most attendees wanted more help with the process by a specific person they could reach themselves

# Process Mapping

## Demand



# Randomised Control Trial Design

## Two RCTs and recommendations



RCT 1 – Defaulting >60 year olds into sheltered housing in the application form.

- Opt in versus Opt out

RCT 2 – Communications:

- 3-4 communications over 8 month period.
- RCTs – understanding both individual response rates and the compound effect of all three communications.
- Data led / ability to target communications
- Introducing this methodology to H&F

Broader Recommendations including

- Develop a brochure - marketing materials / reframe sheltered housing.
- Re-brand sheltered housing - positive associations.
- Choice architecture of housing policy – start enforcing demotions.
- Remove sheltered housing as a concept – mixed one bed housing.

## RCT1 – Changing the default.



- Currently residents are only added to the sheltered housing list by active opt-in on the application form. RCT1 aims to look at the potential outcomes of defaulting those who are eligible into the sheltered housing list.
- 3 proposed groups:
  - Active Opt In – Those who already opt in on the form – Business as usual – this group is not included in the trial although will be monitored.
  - Experimental group – Those who don't actively opt in – Defaulted into sheltered housing list and given the opportunity to opt-out
  - Control Group – Those who don't actively opt in – Defaulted out of the sheltered housing list and given opportunity to opt-in at a later date.
- This will be an 8 month trial. We will be tracking who opts in/out and outcomes of applications for those defaulted in/out.

# RCT 1 – Changing the default – framing options.



Active choice

Sheltered Housing Application

Business as usual

Opt in

Randomised

Sheltered Housing Application

Opt out

You are registered for a 1 bedroom property in Band 2 with a priority date of 29/03/2019....

As an applicant over the age of 60 you also qualify for sheltered housing. Opting to be eligible for Sheltered Housing will mean you are housed in a shorter time...

The current average time to your first offer for a home for a 1 bedroom general accommodation for an applicant in Band 2 is approximately 21 months, but this may vary.

The current average time to your first offer for a home for a 1 bedroom sheltered accommodation for an applicant in Band 2 is approximately 10.6 months, but this may vary.

We have provided material and information on sheltered housing options with this letter. More information can be found online at <https://www.lbhf.gov.uk/housing/finding-home/sheltered-housing>.

**If you would like to also register for sheltered housing (rename) please contact us or speak to your housing officer.**

You are registered for a 1 bedroom property in Band 2, with a priority date of 29/03/2019.

You have also been registered for a 1 bedroom sheltered property in Band 2 with a priority date of 29/03/2019.

If you do not wish to be registered on the Sheltered Housing list you need to contact us to remove yourselves from this list. Being on the Sheltered Housing list does not affect your position on the social housing list.

The council are registering housing applicants over 60 for sheltered housing. This is to ensure that applicants view homes as soon as possible and are aware of the range of accommodation in the borough.

The current average time to your first offer for a home for a 1 bedroom general accommodation for an applicant in Band 2 is approximately 21 months, but this may vary.

The current average time to your first offer for a home for a 1 bedroom sheltered accommodation for an applicant in Band 2 is approximately 10.6 months, but this may vary

**If you want to be removed from the housing register for sheltered housing (rename) please contact us, or speak to your housing officer.**

## RCT 2 – Communications campaign



### Goals:

- Increase the numbers who are downsizing into:
  - Beneficial Transfers
  - Sheltered Housing
- Address the misperception of Sheltered Housing and Raise awareness
- Introducing an evidence led approach to comms – what works and for who.

### RCT Design

- 2 conditions – receiving vs comms as normal
- 3 communications – trying to leverage different motivations (applying behavioural insights framing).
  - Informational (choice and agency)
  - Financial Incentives
  - Social Networks
- Communications sent out one after another. We aim to measure direct response rates (those who contact us to specifically discuss letters) over a 2 month period for each communication, as well as analysing the compound effect of the communications longer term, tracking actual applications received and successful property allocations.

**Hammersmith & Fulham Council**

# Letter 1 – Information & Choice



London Borough of Hammersmith & Fulham  
The Economy Department  
Ground floor 145 King Street, London W6 9JU  
Tel: 020 8753 1307  
Email: perm.allocations@lbhf.gov.uk  
Web: www.lbhf.gov.uk



Mr D  
Address line 1

03/04/2019

Dear Mr D,

We are writing to you as you are a Hammersmith & Fulham resident who is 60 years or older. This letter is to provide you with information about Housing options in the borough.

We aim to:

1. **Provide information** for those who are looking to move now or in the future.
2. **Help plan for the future**, so residents know what their options are going forward.
3. **Help the council house more families** – When residents move out of council homes or downsize this frees up homes for other families in need. There are currently 800 families in H&F that are living in overcrowded or unsuitable conditions, meaning every extra room makes a big difference.

Being informed about your housing options can ensure you live an independent and full life – no matter what life throws at you.

We have provided a print out of the Housing options available to H&F residents.

If you have any questions or want more information contact us at [housingregister@lbhf.gov.uk](mailto:housingregister@lbhf.gov.uk), call us on **020 8753 4198**, or speak to your **housing officer**.

Yours Sincerely,

## Do you know about the beneficial transfer scheme?

The Beneficial Transfer Scheme provides support for residents who are looking to downsize from their current council properties and move into a one bedroom flat or into Sheltered Housing. There is a one-off financial payment made to those who decide to move.

Average time to first housing offer for Band 2 sheltered housing :  
Average time to first housing offer for Band 2 general needs housing :

Choice architecture  
Presenting options / choice  
Framing time and independence

## Do you know about the beneficial transfer scheme?

The Beneficial Transfer Scheme provides support for residents who are looking to downsize from their current council properties and move into a one bedroom flat or into Sheltered Housing. There is a one-off financial payment made to those who decide to move.

Average time to first housing offer for Band 2 sheltered housing =  
Average time to first housing offer for Band 2 general needs housing =

# Letter 1 – Information sheet



## Housing options for Hammersmith & Fulham residents aged 60 and over

	← Independent living			Supported living →
	Social Housing	Sheltered Housing	Assisted Living	Care Home
<b>Accommodation/ Living space</b>	Private flats	Private self-contained flats within a community	Private or shared units	Private or shared rooms
<b>Support</b>	None	Part-time support: manager in the scheme	Full-time support: 24h care depending on needs	Full-time support: 24h care depending on needs
<b>Waiting list (1 bed)</b>				
<b>Description</b>	<p>Currently there are long waiting lists for these properties. Some can be up to 10 years!</p> <p>If you want to move within the borough to another property, you can complete a mutual transfer where you swap properties with another tenant who wants to move into your property.</p>	<p>Provides individual one-bedroom flats in schemes for tenants aged 60 and over who live independently.</p> <p>The flats have their own front doors, living rooms, kitchens, and bathrooms with access to a shared lounge. There are 22 Sheltered Housing schemes across the borough with different facilities ranging from communal gardens to active residents' groups and access to riverside or local amenities.</p>	<p>Provides self-contained flats with 24h support for people who need it but still wish to live on their own. You will have support tailored to your needs – for example help with eating, washing or personal hygiene.</p> <p>Assisted Living is provided by the council and a range of other care providers. You're free to visit or view any of these homes. They have shared gardens, shared kitchens and communal living rooms.</p>	<p>Care homes provide 24h support for residents and can provide specialist support depending on your care needs.</p> <p>People First – not the council - manage care homes in Hammersmith &amp; Fulham. They come with full time support and trained staff to assist you. Some homes have a family room where family and friends can come together.</p>

### Out of London housing options

**Homefinder UK** can help you find affordable housing options that are available across the UK. H&F have joined the scheme in order to give residents the chance to move into homes more suitable for their household size and financial circumstances. This allows people to move from one part of the country to another.

[homefinderuk.org](http://homefinderuk.org)

**The Seaside & Country Homes Scheme** is for London residents living in social housing who are aged 55 or over and are interested in moving to the seaside or countryside.

A limited number of one- and two-bedroom homes can be found near the Seaside or in the Country.

[housingmoves.org](http://housingmoves.org)

**Homeswapper** is a platform that offers you the opportunity to trade homes with over 500,000 other social housing tenants across the UK. Whether you want more/less space or want to move to another area, Homeswapper can help you find what you're looking for.

[homefinderuk.org](http://homefinderuk.org)

Research shows that people who take control of their own housing decisions, people who are proactive rather than reactive, and those who prepare for the future can adjust more quickly and happily to new housing circumstances.

You should research what's right for you by speaking to people you trust. Here are some places you can contact for more information:

#### INDEPENDENT HOUSING ADVICE

**Age UK**  
contact@ageuk.org.uk  
0800 678 1602

**Citizens Advice**  
citizensadvice.org.uk  
03444 111 444

**Which? Later Life Care**  
support@which.co.uk  
029 2267 0000

**Shelter**  
England.shelter.org.uk  
0808 800 4444

#### COUNCIL-RELATED HOUSING ADVICE

**H&F Housing Register Office**  
housingregister@lbhf.gov.uk  
020 8753 4198

**People First**  
mail@peoplefirstinfo.org.uk  
peoplefirstinfo.org.uk

Choice architecture  
Presenting options / choice  
Framing time and independence

# Letter 2 – Financial Incentive



London Borough of Hammersmith & Fulham  
The Economy Department  
Ground floor 145 King Street, London W6 9JU  
Tel: 020 8753 1307  
Email: perm.allocations@lbhf.gov.uk Web: www.lbhf.gov.uk



Mr D  
Address line 1

03/04/2019

Dear Mr D,

## Have you considered moving into Sheltered Housing?

Sheltered Housing in Hammersmith & Fulham provides an opportunity to maintain your independence whilst living in a community environment – with staff on site.

It also provides the opportunity to live in some of the prime locations in the borough.

If you are considering moving you could be eligible for the **Beneficial Transfer Scheme**. The Scheme supports H&F council tenants who are interested in moving from a larger property into a smaller property.

With this scheme, residents benefit by receiving a one-off payment when they choose to downsize. The council also benefits because we can then house other families in temporary housing or who are on the waiting list.

Yours Sincerely,

**People choose to move for many reasons – wanting to live in a new area, children moving out, changes in health or simply wanting a new start.**

**Beneficial Transfer - How much do I receive?**

For someone living in a 1x1 bedroom flat moving into sheltered housing

Downsizing incentive (£2000 x1x1)	- £4000
SH Incentive	- £1000
<b>Total incentive</b>	<b>= £5000</b>

This money will be in your account in 21 days after you move in.

**If you are affected by the bedroom tax your benefits will also be re-instated.**

**Beneficial Transfer - How much do I receive?**

For someone living in a 1x1 bedroom flat moving into sheltered housing

Downsizing incentive (£2000 x1x1)	- £4000
SH Incentive	- £1000
<b>Total incentive</b>	<b>= £5000</b>

This money will be in your account in 21 days after you move in.

**If you are affected by the bedroom tax your benefits will also be re-instated.**

## Letter 3 – Social Networks

**Transfer Together Scheme:**  
Pairing individuals who are looking to transfer.  
Emotional support  
Social network

Or pairing with existing sheltered housing residents.

## What Next?



- Both interventions are ready to be deployed.
- The project is currently on hold during the COVID-19 crisis for a number of reasons.



**Jacob McClellan,**  
Service Design Lead LBHF  
[jacob.mcclellan@lbhf.gov.uk](mailto:jacob.mcclellan@lbhf.gov.uk)

**Ian Redpath**  
Senior Behavioural Scientist, The Behaviouralist  
[ian.redpath@lbhf.gov.uk](mailto:ian.redpath@lbhf.gov.uk)