

The logo graphic for HouseProud features a vertical black line intersecting a horizontal black line. To the left of the intersection, there are three overlapping squares: a blue one at the top, a red one in the middle, and a yellow one at the bottom. The text 'HouseProud' is positioned to the right of the vertical line, with 'House' in black and 'Proud' in orange.

HouseProud

Presentation by
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Health and Housing

- Excess Winter Mortality accounted for 183,340 extra deaths in the UK between 1996/7 and 1999/2000.
- 94% of them were older people
- The effects of poor housing on health costs the NHS £3b per year



Older People and Housing

- 74% of people in the lower income band living in the worst housing are older owner occupiers
- By 2011 there will be 6.1 million older homeowners in the UK, 1.2 million of them aged over 80
- Nearly 1 million older people will be living in property at least 90 years old and in need of improvement by 2011

Birmingham's Private Sector Housing

- 25,000 unfit properties
- 113,000 below decent homes standard
- £447 million minimum cost to make fit
- £1.9 billion to improve to a 30 year life
- Projected Budget 2003/4: £27-28 million





Housing Issues

- Limited investment by owners where:
 - 94% living in unsatisfactory homes, but unaware their homes are unsatisfactory
 - 64% have not carried out major repairs in the last 5 years
 - 40% inner city households with no earned income
 - 68,000 pre-1919 private sector homes



Objectives

- Raise awareness of home improvement
- Assist owners to find finance
- Help clients to undertake home improvement work
- Work in partnership
- Move towards the 'New Agenda'



Who is HouseProud for?

- Homeowners who are:
 - Elderly (over 60s)
 - Asset Rich – Cash Poor
 - Homes in need of repair and improvement
 - Not eligible for grants
 - Sub-prime borrowers
 - Fear of cowboy builders



What HouseProud Offers - 1

- A complete home improvement package including:
 - Advice on best way to improve your home
 - Expert help in finding best way to fund work
 - House survey and production of schedule of works
 - Supervision of works



What HouseProud Offers - 2

- Service includes free:
 - Client and technical assistance
 - Independent Financial Advice
 - Loan set up costs
 - Supervision of works



Safeguards for clients

- It is not the intention to increase debt or poverty.
To ensure this:
 - Loans only given if client can afford them
 - Loans dependent on circumstances of individual
 - All loans guaranteed no repossession
 - Some interest can be paid through benefits
 - Some loans don't have to be paid back in client's lifetime
 - Clients are recommended to include family in decisions



Raise awareness - 1

- 2,882 enquiries in 18 months
 - Publicity raises awareness
 - Access to home improvement advice
 - Low level marketing budget
 - Relationship between marketing and enquiries
- 25% of enquiries convert to referrals
 - High return for the client group
 - Research into those not converting – 20% of questionnaires returned



Raise awareness - 2

- Clients use HouseProud as a 'stepping stone' to other advice
- HouseProud is used to 'prompt' family support
 - Difficult to ask for help
 - HouseProud is a lead into discussion
- Local consultation forums
- Customer research shows clients like the video and leaflet giving a clear explanation



Assist owners to find finance

- Loan funding for clients who can't access High Street lenders
- Risk-free loans
- House**Proud** an option for DFG clients needing to make a contribution, including grant 'top-up'
- Client profile shows under 70s with debt
 - Unexpected, client group needs flexibility
 - Lead to development of new products
- Benefit checks



Moving to the 'New Agenda'

- Government using HouseProud as a national model in line with the RRO

“HouseProud is in sympathy with the Government’s overall approach to housing, regeneration and planning – we want to help people to help themselves.

“We also need to give people access to quality goods and services – in HouseProud’s case home repairs - at a price they can afford, from people they can trust, and at a quality which they deserve”

Tony McNulty MP

Parliamentary-under-Secretary of State ODPM

- Authorities ask to be shown ‘the way’



Value of work

- Projected value of work prompted by HouseProud:
 - Clients arranging £150,000
 - Private funding-HP £160,000
 - Loan Offers £550,000
 - Clients considering loans £976,000
 - **Total potential work £1,836,000**



Communications Strategy

Howard Pidd



Guiding Principles

- Clear concise information
- Easily accessible to target audience
- Reassuring message
- Personal help and advice
- High quality, professional service

Getting the Message Across

- Plain English - 'Crystal Mark' all literature and forms



- Larger 14pt type for ease of reading

Creating The Right Image

- Positive and upbeat





Marketing House Proud Citywide

- Media coverage
- Literature distributed city-wide
- Directory advertisements
- Magazine advertisements
- Saga Radio advertising



Marketing HouseProud Citywide

- Poster campaigns
- Direct marketing
- G.P. Surgeries Guide advertisements
- HouseProud Week

Marketing HouseProud

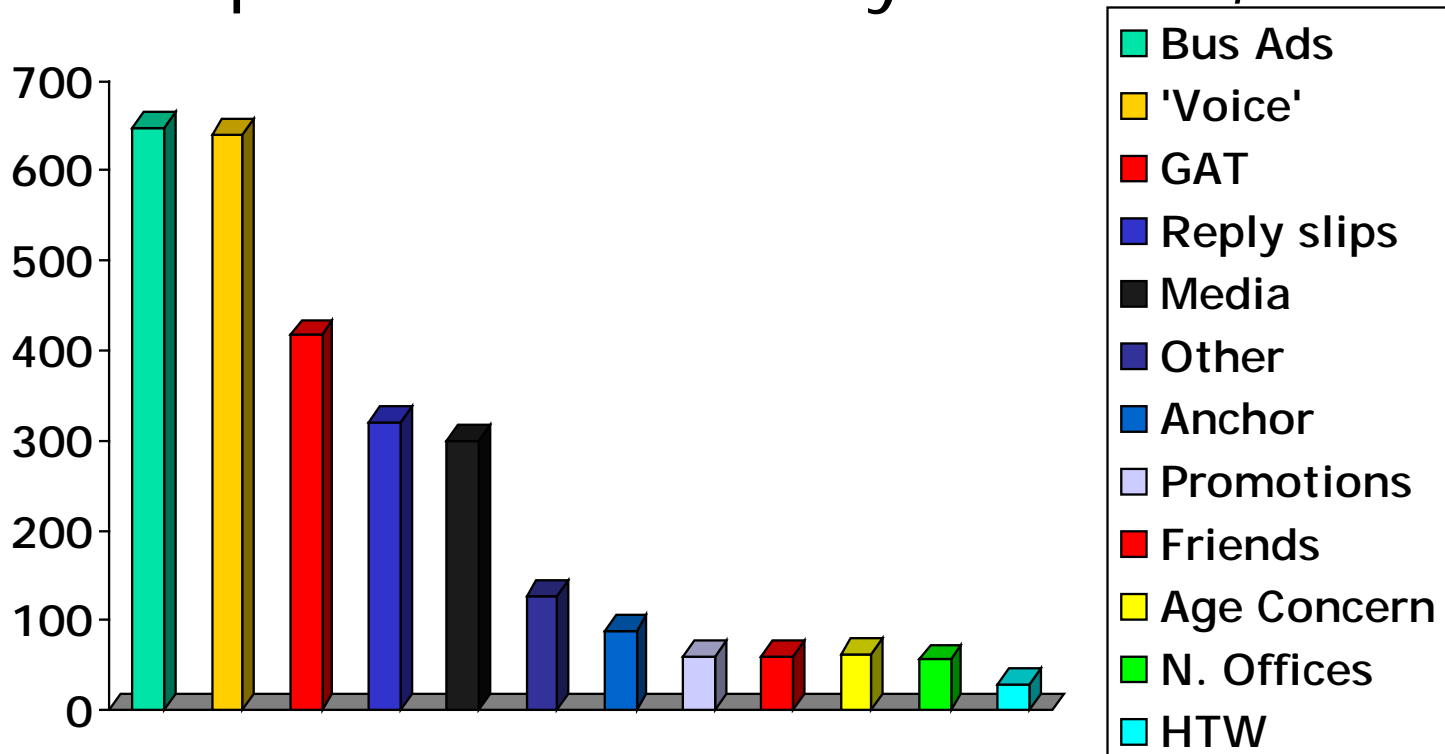
- NHIC Award



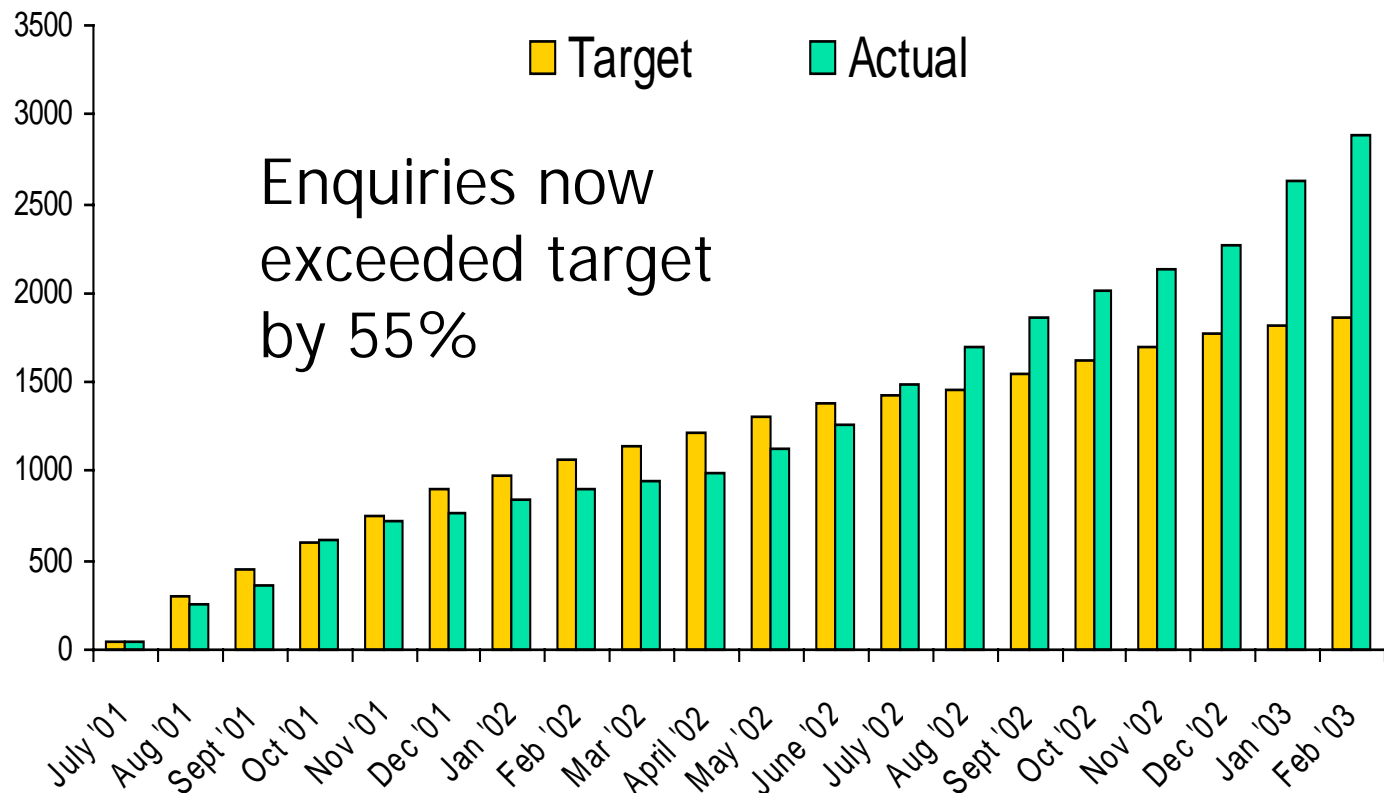
- Endorsed by Age Concern Birmingham

Source of Enquiries

Total enquiries to February 2003: 2,882



Enquiries: Targets





What customers tells us

“I’ve had my work carried out through House**Proud** and I’m very pleased with the results” - Mr S., Streetly

“Although we didn’t use the scheme House**Proud** got us started and now we’ve nearly finished improving our home” -
- Mr & Mrs T., Stirchley



Summary

- The scheme helps:
 - Raise awareness of home improvements through client and technical assessments
 - Combat fear of cowboy builders using experienced technical support and Quality Mark scheme
 - Increase the availability of finance by secured loans and looking for alternative funding sources
 - Directly enable clients to carry out repairs and improvements to their homes