

Housing Choice for Older People



A discussion paper

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– a discussion paper

Joe Oldman

Help the Aged

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The author alone takes full responsibility for the content and accuracy of this report.

Feedback

If you would like to give your comments on any aspect of this report please email joe.oldman@helptheaged.org.uk.

We aim to issue a revised version of this report based on the feedback and comments we receive.

Copies of this report and further housing material can be found on the Help the Aged website at www.helptheaged.org.uk

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Introduction

Image: John Cobb



This discussion paper gives an overview of some of the current policy issues impacting on older people's housing in England. It is designed to stimulate comment and feedback to assist Help the Aged in determining future priorities for further action. In summary, the paper is designed to:

- initiate discussion both internally and externally on the Help the Aged policy stance on older people's housing;
- consider whether Help the Aged has got the balance right between its focus on care homes and the issues faced by the majority of older people who are owner-occupiers;
- examine how housing sits with other forms of social provision, such as community health and care services; and
- identify priorities for lobbying and campaigning within the resources Help the Aged has available.

Overview

Image: John Cobb



1 Diversity of housing need

Within the next 15 years there will be a dramatic increase in the numbers of older people living in the UK. At the same time we all have rising expectations about the range and quality of housing and support available to us as we get older. The majority of older people own their own home, which raises a number of important questions.

- How can we help older people to keep their homes in a decent state of repair for themselves and future generations?
- How can we make sure that older people have the adaptations and equipment they need to live independently at home?
- Will we be in a position to offer older people alternative forms of supported housing to meet their needs and aspirations?

Although there is recognition of these issues there still seems to be no clear plan for how we will meet and resource these demands in the future. Concerns have been raised that with so much emphasis being placed on older people living independently at home too little attention is being paid to the dwindling number of care homes. There is no doubt that 'housing with support' will be required by a significant minority of older people for whom it is

impractical to provide care in their own home. At the same time there is a diversity of needs that presents challenges in the development of local and regional housing strategies that are sensitive to current and future trends.

In recent years we have undoubtedly seen improvements in the quality of older people's housing, particularly through the Government's 'Decent Homes' targets for social housing. However, significant numbers of older people are still living in cold, damp housing in need of repair, heating and insulation. It is important that greater help and support are offered to vulnerable older people, particularly home owners and private tenants.

The Government has made progress in defining the problems faced by older people and appears to recognise the need for a longer-term approach, as indicated by its commitment to:

- the Lifetime Homes Standard, to design housing that is accessible to people throughout their lives;
- a public service agreement that all social housing should be in a decent condition by 2010;

and recognition of the need for integrated housing support services for older people. However, a key factor will be whether the

government strategy will provide sufficient affordable social housing for low-income groups and whether policies are sufficiently sensitive to the differing needs of older people in the North, the South and the regions.

Perhaps the most important issue is how far housing and support services will reflect the needs and aspirations of older people and how they can be more fully engaged with the building and design of new housing developments. Examples already exist of initiatives to try to get the voices of older people heard among policy makers and providers. These schemes all demonstrate the effectiveness of housing designed in collaboration with older people. Such schemes need to be replicated, developed and extended in other areas to provide older people with an opportunity to influence new housing models. We evaluate the practical factors that influence housing choices and discuss some of the myths surrounding older people's expectations of housing. In the light of recent research evidence we look at some of the critical factors that influence the choices older people make.

2 Housing options

The majority of older people are owner-occupiers, but they find it difficult to maintain or adapt their homes to allow them to continue living independently. This has been exacerbated by the growth in home ownership accelerated by the Right to Buy, with increasing numbers of older people occupying property they own but living on a low income in retirement.

Policies based on property values will inevitably result in a further disparity between older people's housing in the North and the South within areas of high equity and those with low or negative equity. We need to question whether current housing and care policies are effective in terms of allow low-income groups, as well as the better-off, to stay at home. For those who are unable to live independently at home it appears that the choices available to them are diminishing due to a general decline in the availability of care homes and limited availability of 'housing with care'.

We consider the care-home and 'housing with care' options available to older people and whether they currently fulfil their expectations as well as those of their carers, friends and relatives who support them. We also highlight the broader issues concerning the need for more flexible housing options for marginalised groups, including older homeless people. We present a broader discussion about the range of housing with care models available to older people (including extra-care housing), the links between health and housing services, and the application of the Single Assessment Process (SAP) to the delivery of more comprehensive and holistic care packages. The debate about specialist housing and care homes is particularly important in terms of whether we have the right balance between the attention and resources given to the care-home sector and private housing, which is the dominant form of housing for the majority of older people.

Many older people are excluded from making housing choices. We examine forms of housing exclusion, such as homelessness, and the impact it has on those mostly denied any kind of choice. The numbers of older people still falling into homelessness in later life reflects a wider breakdown in the housing support mechanisms which ought to prevent homelessness and social isolation.

Although a great deal of debate takes place about the need to devise innovative solutions to older homelessness, we need to know more about whether new or existing initiatives actually work for older people over the longer term. The Help the Aged evaluation report *Surviving at the Margins*¹ demonstrates the value of long-term specialist services to tackle older homelessness and presses the case for more proactive measures to help both homeless and poorly housed older people. We also discuss how the Help the Aged action research model (see *Rhetoric into Reality*, June 1999) can allow vulnerable and isolated older people to influence the development of new and existing housing services.

As well as older homeless people the government has also given limited attention to the needs of older private tenants. Significant

numbers of older people live in the sector and although many see renting as a positive choice they are more likely than other tenants to be confronted by disrepair and bad practice by private landlords. Recent research shows that older tenants need more intervention by local authorities and the police to protect them from harassment and abuse by private landlords. The Housing Act 2004² introduces the selective licensing of Houses in Multiple Occupation (HMOs), which will benefit some vulnerable older people. But this regulation should be extended across the private rented sector, combined with better access to housing advice and advocacy services. We also look at the impact of another key aspect of the Act designed to address poor housing – the Housing Health and Safety Rating System³ (HHSRS), which replaces the old Fitness Standard and should complement the Government's 'Decent Homes' targets.

3 Finding solutions

Certain groups of vulnerable older owner-occupiers (ill or disabled people, those living on their own or on a low income) are more likely to live in poor run-down housing. In the social rented sector almost 550,000 older people live in non-decent housing, some 37 per cent of all households living in non-decent social housing.⁴ At the same time poor conditions are likely to have a greater impact on the health and safety of older people compared to the general population.

The ability of older people to secure grants to carry out repairs and make adaptations is often critical to their being able to remain in their own home and having genuine choice about their housing. We give an overview of changes in the repair grants system that have given local authorities greater discretion over how they administer and distribute resources. We also question whether the promotion of equity release schemes, particularly in areas with low property values, is the most effective way of dealing with minor repairs and adaptations. As part of this we discuss the mandatory Disabled

Facilities Grant (DFG) system, which has recently come under government review.

Decent housing is a precondition for all of us to maintain active, healthy and fulfilled lives. It forms the foundation for enjoying family and community life, work, social and leisure activities. For many older people it allows access to a wide range of local services and social activities. Investment in decent adaptable housing increases our ability to remain independent as we get older and reduces the demands made on health care and social services. Despite the obvious benefits of good-quality housing there are still too many older people living in cold, damp, isolated and run-down housing. For many older people, particularly those living on low incomes, the options available can be extremely limited or non-existent. This results in older people finding themselves in accommodation where they don't want to be and which takes away their independence and autonomy.

This paper looks at how far older people are able to choose where they live and the barriers they encounter in exercising this choice. We ask whether we are providing enough support to people who wish to stay in their own homes and whether we are designing the right kind of housing, such as 'Lifetime Homes', to make this a reality. We consider whether there is sufficient supported accommodation for people who can no longer stay in mainstream housing, as well as the prospects for future provision.

New approaches to funding housing support services provide an opportunity to develop new models of housing that address older people's changing needs. Supporting People (SP) offers housing-related support to many vulnerable older people. The kind of support it offers will undoubtedly have some long-term influence on the choices available to older people regardless of tenure.

Supporting People offers a more co-ordinated and targeted approach to the delivery of housing support services and has the potential to encourage higher-quality and better-focused services. At the time of writing there are still unanswered questions about its long-term

implementation and whether the resources available will meet changing needs. It will become clearer over the next few years whether SP is capable of facilitating the development of new and innovative forms of housing or will instead become absorbed into existing services.

Older people need access to the resources that will enable them to make appropriate and realistic choices about their housing. Advice is critical for timely repairs and adaptations to be made, as well as for a wide range of other housing-related services. The Green Paper on Adult Services (March 2005) indicated that advice and advocacy will have a pivotal role in allowing older people to secure these services in the future. We give an overview of current initiatives for a more co-ordinated approach to housing advice, including the Government's Third Age Programme, Link-Age and Link-Age Plus, co-ordinated by the DWP.

We also examine the specific difficulties experienced by BME elders and the need for more targeted measures to support advisers within local community agencies.

Housing advice is essential to help older owner-occupiers maintain control over their housing and to make informed decisions about staying or moving on, according to circumstances. Increased government investment in Home Improvement Agencies (HIAs) is a welcome

development and Help the Aged itself has contributed to the sector by funding housing options projects under the 'Should I Stay or Should I Go?'⁵ programme, co-ordinated by Care and Repair England. These services are complemented by the work of the Elderly Accommodation Counsel (EAC) through its comprehensive housing information service⁶ for older people (available online: HousingCare.org).

Historic and ongoing failures in the housing benefit system are something of which many of us are aware. However, the distress and anxiety these failings cause to older people, in addition to threats of eviction and homelessness, are given less attention than they deserve. Further measures are needed to protect older people, together with improved awareness of how broader housing benefit reforms will impact on them. The effects of direct payments to vulnerable older tenants and the proposed introduction of the Standard Local Housing Allowance – which will make standard payments based on area and family size – require considerable reflection. The latter raises concerns about whether payments will be restricted for older people living in spacious accommodation, counter to the Government's objective of offering greater flexibility and choice.



Part 1

Diversity of housing needs



Image: John Cobb

1.1 Trends in housing need

Help the Aged believes:

- if we wish to enable older people to remain living independently in their own homes for as long as possible we must build housing that is suitable for people at all stages of their lives;
- all new housing should be made more readily adaptable to meet our changing needs as we get older;
- all new homes need to meet the Lifetime Homes Standard promoted by the Joseph Rowntree Foundation and Habinteg Housing Association.⁷

Implications of an ageing population

- More needs to be done to guarantee that older people have access to a range of housing and care services that cater for their long-term needs. We need to invest more in the short term to adapt and upgrade our housing stock but in the long term to design and build new homes that cater for everyone's needs over their lifetime.

The next 15 years will see dramatic changes in the age profile of the UK population.

- It is projected that by 2021 there will be 12.2 million older people over 65 in the UK, comprising just under 19.5 per cent of the total population.⁸

These increases are being accompanied by much higher expectations concerning the space and quality older people expect from their housing. Many of the models of supported housing and care homes available today may become unacceptable to future generations. In parallel with an ageing population we are seeing a continuing increase in the numbers of home owners aged 60 and over living alone: these are more likely than other households to be living in non-decent housing.

- Official figures show 700,000 older owner-occupiers living alone in non-decent housing⁹ – a figure that is likely to continue rising.

These numbers also demonstrate a growing demand for older owner-occupiers to receive care and support in their own homes. But at the same time there appears to be an ongoing decline in the availability of supported housing and care homes for older people, partly as a result of policies designed to encourage older people to receive care at home.

- In 2001 80 per cent of people aged 50–64 living in private households in Great Britain were owner-occupiers.¹⁰
- One in five older households were living in social housing, rented from the social sector. (2001)¹¹
- One in 20 older people were renting privately. (2001)¹²
- In 2001 424,000 older people (aged 50 or over) in England and Wales were living in communal establishments; almost half of these were aged 85 and over.¹³
- There are currently about 715,696 units of sheltered housing places in the UK.¹⁴

Decline in care-home provision

- We should support measures that allow more older people to receive care in their own homes. However, we must at the same time have mechanisms to increase the supply of good-quality care homes and ‘housing with care’ for older people who require higher levels of care and support that cannot realistically be delivered at home.

The care homes debate is often kept separate from the topic of older people’s housing because care homes are not defined as housing in the legal sense of the term. This means that if you live in a care home you have no housing rights. However, with the development of new forms of housing with care, such as extra care, questions arise as to whether the rights of older people in care homes should be equivalent to those of with older people living in housing with care schemes or indeed receiving care in their own homes. As new models of housing with care become established, broader questions will inevitably arise about the future development of care-home models and whether these are sufficient to meet demand.

In 2001 there were 27,500 care homes in England offering about 528,000 places.¹⁵ Between 2000 and 2001 the number of places available in care homes dropped by 11,200 and it seems likely that this trend will continue.

In the face of this decline care-home analysts Laing and Buisson have predicted a continuing increase in demand for places based on demographic trends. The Joseph Rowntree Foundation has estimated that places needed in residential care homes, nursing homes and hospitals will rise to 1.13 million by 2051. Expenditure is expected to increase from £12.9 billion in 2000 to £53.96 billion in 2051.¹⁶ In a separate report the Foundation argues that care homes are currently under-funded by £1 billion a year.¹⁷ At the moment it seems unlikely that new models of provision, such as extra-care housing, will compensate for the decline in residential care. The Elderly Accommodation Counsel estimates that 711 extra care schemes have been built or are under construction in England, providing a total of around 26,300 dwellings.¹⁸

Case study: Elderly People in Crisis

Some groups such as Elderly People in Crisis (EPIC) are concerned about the impact care-home closures have on older residents. A member of EPIC, Yvonne Hassock, said that closing a home can be devastating for its residents. ‘We followed what happened when one home closed,’ she explained. ‘We found that of the 41 residents 15 died within a year of closure. That’s more than twice the national average, comparing with a control group of people of a similar age in other homes.’ (Source: *Guardian* 2003)¹⁹

The reason for the decline in care homes can be attributed to a number of factors. More older people have been encouraged to receive care in their own homes as a result of community care policies – a trend which the Government would like to continue. Many independent providers say that the costs of care-home fees are not being covered by local authorities, which has forced smaller homes to close. Additionally, many have been unable to comply with the increased regulation as a result of National Minimum Standards introduced in April 2002. The National Care Homes Association accuses the regulatory

system of being too bureaucratic and has demanded further major reform. The Government made some concessions on regulations covering the infrastructure of homes when it saw the dramatic impact the new rules were having, with many care homes being forced to close because they were unable to comply.

The concern over the decline and cost of care homes is addressed in research published by the King's Fund in spring 2006. Sir Derek Wanless looked at how the demand and supply for social care is likely to change in the future²⁰ and how social care should be paid for. This is likely to fuel the ongoing debate about free personal care (which includes washing, cooking and eating) provided to older people in Scotland, but not available to those in England (despite the recommendations of the Royal Commission on Long-term Care in March 1999).²¹

It is difficult to determine what percentage of older people have been forced, rather than having chosen, to receive care at home because care-home places were not available. More older people may be forced to accept care at home because they cannot afford the more appropriate residential care they may need. Many of those who are able to afford care places are forced to sell their homes or use their life savings to cover the cost of fees.

Dominance of home ownership

- The fact that the majority of older people are owner-occupiers is not reflected in Government housing policy or the resources going into the sector, particularly for vulnerable older people living on low incomes.

Home ownership is the dominant form of housing tenure in the UK but the rate of people in rented housing increases with age.

- The proportion of the older population living in private housing who are owner-occupiers decreases with age, while the proportion living in rented housing increases. Seventy-two per cent of people in Great Britain aged

65–84 who live in private housing are owner-occupiers, compared to only 61 per cent of people aged 85 and over.²²

It is likely that many of these households will find the value of their property increasing while their relative income declines. The numbers of low-income owner-occupiers are also likely to increase, reflecting the numbers of people who have bought their own home under Right to Buy legislation, and these people will find it increasingly difficult to carry out repairs and maintenance on their property.

Although much attention is paid to specialist communal care for older people such as residential care homes and nursing homes, the number of people living in them represents only a small proportion of people over state pension age (355,000),²³ i.e. less than four per cent of the 9.5 million people aged 65 and above living in Britain in 2001. Fewer older people over 85 are living in communal establishments than was the case in 1991.²⁴

Although the Government has placed greater emphasis on the ability of owner-occupiers (which as we have said describes the status of the vast majority of older people) to stay at home no corresponding effort has been made to invest resources in the sector. The decreasing level of state help for owner-occupiers is demonstrated by the finding in the *UK Housing Review 2004–5* that there has been a 90 per cent reduction in help for home owners since 1990–1 – down from £9.3 billion to just £922 million in 2002/3. At the same time support for the social rented sector rose from £6.3 billion to £10.8 million over the same period.²⁵ There has been little recognition of the need for private housing to incorporate designs and new technology to help frail and disabled older people keep their independence. The imbalance in actions to support older home owners is likely to result in more older people living in poor, unsuitable private housing.

Extent of poor housing

- Far too many older people continue to suffer as a consequence of poor, damp, cold housing.

They require help in getting repairs and improvements carried out.

The Office for National Statistics (ONS) says that only a small proportion of older people report problems with their home. However, it has reported in a recent survey that ‘one in ten older people complained of damp rising in floors and walls, of problems with insects, mice or rats or the house being too dark’.²⁶

The ONS also found that 12 per cent of older people said their homes were too cold in the winter. In the winter of 2004–5 (December to March) in England and Wales there were an estimated 31,600 more deaths than expected from levels in the non-winter period.²⁷ This figure is the highest for five years. It partially reflects the numbers of older people who are still living in cold, damp homes which they cannot afford to heat. Older people are more likely to live in the oldest housing, which is the most difficult to heat and tends to have poor insulation, which increases the likelihood of cold and damp. The number of older people without central heating increases with age: in 2001 93 per cent of people between 50 and 64 had central heating compared with 86 per cent for people aged 85 and over.²⁸

Case study: Bristol Move-On project

Miss Pierce, aged 79, lived on her own in a bedsit flat which was poorly maintained by a private landlord who refused to mend a leaking roof. Her social worker said she was appalled by the state of the accommodation. After being discharged from hospital for an operation on her foot Miss Pierce had to use crutches and found it difficult to use the stairs. The Bristol Move-On project help her to move into a retirement flat, which gave her independence and friendship with other older people living in the retirement complex. (Care and Repair England)

Among households that include older home owners some are more likely than others to live in non-decent housing.²⁹ The housing is more likely to be below standard where:

- households contain someone aged 75 or above;
- households comprise people aged over 60 living alone, and where people have been living in the same property for over 30 years.

Within the social sector, however, there is comparatively little difference in the housing conditions of different groups.

Without question the private rented sector has some of the poorest housing conditions. This is particularly alarming given that older private tenants are often reluctant, through fear of eviction, to enforce their right to repair.

The conditions that older people are living in deserve special attention because poor housing impacts more severely on them than it does on the general population. The Government is seeking to address these problems on several fronts. It has committed itself to the Decent Homes targets and invested in a range of regeneration initiatives, including the Housing Market Renewal Pathfinders in the North. It has also changed the legislative framework for repairs and loans through the Regulatory Reform Order and introduced measures to replace the older fitness standard with the Housing Health and Safety Rating System (discussed in Part 3).

However, Help the Aged is concerned about how these policies will work in practice and whether sufficient emphasis is being placed on vulnerable older people living alone in the private sector.

1.2 Direction of government housing policy

Framework for older people’s housing

Help the Aged believes:

- the Government should review how far the principles set out in its report *Quality and Choice: a framework for older people’s housing* are being adopted, at both a regional and a local level;

- the Department for Communities and Local Government (DCLG) should examine how far new houses being built in the South-East and regeneration initiatives in the North address the long-term needs of an ageing population;
- regional housing boards and local authorities should audit how far local supply of affordable specialist housing meets the rapidly changing requirements of older people and how regional and local housing markets are driven by and reflect older people's housing decisions;
- all housing authorities should include older people within their local strategies in a way that harmonises with other relevant local agencies and service plans;
- the Government needs to step back and evaluate the progress that has been made in embedding older people's housing into the work of regional and local government.

The Government policy position on older people's housing is primarily set out in its policy document *Quality and Choice: a framework for older people's housing*, published in 2001. The report sought to:

- promote policies that address the needs and preference of older people;
- promote policies that give older people greater autonomy and control;
- encourage local authority strategies to address immediate and longer-term housing needs;
- encourage preventative approaches that enable older people to keep their health and mobility.

It set itself two main objectives:

- to enable older people to maintain their independence in a home that meets their needs, and
- to provide access to appropriate housing and services by providing advice on housing options.

It identified five areas for action:

- diversity and choice;
- information and advice;
- flexible models of service provision;
- quality; and
- joint working.

The Department of Health and the ODPM (now the DCLG) initially set up the Housing and Older People Development group (HOPDEV) in 2001 to identify a set of indicators to monitor progress on the key objectives set out in the report. The group is made up of agencies with an interest in older people's housing across the voluntary, statutory and private sector. The main HOPDEV committee has set up a series of working groups designed to take forward programmes of work.

A key document, published by the group in 2003, is *Preparing Older People's Strategies: linking housing to health, social care and other local strategies*.³⁰ This attempts to describe how different older people's strategies can be drawn together and is designed to encourage Regional Housing Boards, local authorities and primary care trusts (PCTs) to take a more co-ordinated local approach to older people's housing needs. The strategy document was more recently followed up, in 2005, by *Delivering Housing for an Ageing Population*.³¹ This approach is one of guidance rather than direct intervention, leaving it to regional and local government to decide the best approach.

In 2005 the Government set out its strategy to meet the needs of an ageing population in the report *Opportunity Age: opportunity and security throughout life*.³² This set out specific measures to be taken by the Government to address housing needs. These included:

- incorporating and updating the Lifetime Home Standard in the design of new housing to avoid the need for some types of adaptation for people as they get older;
- a Public Service Agreement that by 2010 all social housing will be in a decent condition;

- creating an integrated home visiting service offering older people a full care, benefit, heating and housing check-up to help older people get access to the support they need;
- developing one-stop access to a range of services for older people.

A Sure Start to Later Life

Recently the Government outlined a number of policy initiatives on older people's housing in its report *A Sure Start to Later Life (2006)*.³³ The most significant of these is a commitment to a new older people's housing strategy for 2006–7 to be delivered by the Department for Communities and Local Government (DCLG), with the Department of Health (DH), Department of Environment, Food and Rural Affairs (DEFRA) and external partners. The DCLG will also put the needs of older people into the Housing Diversity Action Plan to be published in late 2006. The report also commits the Government to ensuring that advocacy services are part of the Link-Age Plus service currently being piloted among selected local authorities over a two-year period. Advice and support on housing issues will be a core element of the pilot service. It gives higher prominence to older homelessness, supports the development of intermediate care service for older homeless people in London, and provides guidelines to hospitals concerning the admission and discharge of older homeless people.

The North/South divide

- The development of effective housing solutions for older people will to a lesser or greater extent be determined by regional differences. This is why it is important that older people and the agencies that represent them are able to influence local policy initiatives and decision-making.

A noticeable divide exists between housing provision in the north and south of England. Despite significant regional variations, generally speaking the North has a surplus of unwanted housing while the South has an overall shortage of affordable housing.

It can be argued that this situation reflects economic disparities rather than being rooted in the supply of housing itself. The shortage of housing in the South is partly the result of long-term under-investment, which most notably has contributed to record levels of general homelessness, despite Government measures to tackle rough sleeping and household living in temporary accommodation. This historic under-investment was further compounded by the selling-off of socially rented housing under the Right to Buy. The Office of the Deputy Prime Minister (ODPM) set out its strategy for tackling the longer-term housing problems in *Sustainable Communities: building for the future*³⁴ in 2003 and more recently in *Sustainable Communities: homes for all – a five-year plan*,³⁵ published in 2005. The ODPM (now the Department for Communities and Local Government) has two broad approaches in recognition of the differences between the North and the South, which are discussed below.

New homes in the South-East

- Unless new housing developments are affordable, with easy access to shops, amenities and public transport and protection from crime, they will be inaccessible and unattractive to many older people.

In March 2004 the Treasury-sponsored Barker Report,³⁶ which looked at the impact of the housing market on the economy, identified the need for an additional 17,000 social or affordable homes over the next 10 years and the building of up to 140,000 private homes to meet growing demand and to control house price inflation. The Government announced that it hoped that some 200,000 extra homes would be built in the London and the South-East by 2016 and an extra 10,000 social rented homes per year by 2008.³⁷

Although many housing groups have welcomed this commitment to expansion there is still a question mark over whether it will deliver enough affordable housing for low-income groups in practice. Further concerns have been raised about housing being built on Green Belt sites without sufficient funding to provide the

local services and infrastructure needed to create sustainable local communities, which has bred resistance by some local authorities.

The importance of new housing development to older people depends on the extent to which the houses are designed to meet the longer-term needs of owner-occupiers. This will mostly be determined by local authorities and Regional Housing Boards, which will need to assess the current and future housing needs of the older population and factor these into new developments. However, this appears to be a low priority for many local housing strategies. There is also a danger that the understandable push for economic high-density development may result in housing that is less accessible to disabled older people in areas where getting to local services is difficult.

Regenerating the North

- Regeneration initiatives should be extended across the country and should pay particular attention to the impact of poor housing on older people.

In the North of England government policy is designed to regenerate areas where there is a surplus of poor housing in places where people do not wish to live. The Government has so far designated nine Pathfinder regeneration areas with phased funding for initiatives. These areas are:

- Manchester Salford
- Newcastle, Gateshead, Merseyside
- South Yorkshire
- East Lancashire, Oldham, Rochdale
- Birmingham Sandwell and North Staffordshire
- Hull and East Riding.

The Government believes that localised social, economic and environmental regeneration over 10–15 years will persuade more people to live in these areas. Among the many renewal initiatives it has launched are:

- Health Action Zones
- Home Zones

- New Deal for Communities, and
- the Community Empowerment Fund.

In total there are over 40 different renewal initiatives. However, the Pathfinder renewal has a significant allocation and is part of the Government's overall strategy, contained in its Communities Plan. The ODPM (now the Department for Communities and Local Government) has made £500 million available under its Pathfinder programme for housing market renewal.³⁸ This is designed for areas in the North and the Midlands where housing demand is lowest and abandonment at its highest. It will tackle poor housing conditions, clearance, repairs and new-build development.

At the same time it aims to create sustainable communities through support for jobs, schools, shops and leisure activities. This will undoubtedly benefit many older people who are living in poor conditions and need repairs, adaptations or, indeed, new homes. But it is unclear how much long-term impact this programme will have or whether it will address the broader economic imbalances which can be seen as the root cause of disparities in housing demand. It can also be argued that the programme needs to go beyond the designated areas if it is to have a broader impact. Regeneration initiatives need to involve older people and reflect their issues, concerns and aspirations.

Regional variations

Clearly there are significant differences in housing markets and patterns of tenure across the English regions. For example, figures for 1994 showed that the proportion of people renting council and housing association homes was twice as high in the North-East (30 per cent) compared with the South-West (15 per cent). Regional housing markets may reflect national variations, with affluent commuter villages in some areas and blighted urban estates in others. This can lead to a polarisation caused by older owner-occupiers retiring to expensive rural areas and leaving others behind in urban

areas to face regeneration as the result of a failing local housing market.

Such polarisation is typified by the increasing numbers of older people living in the counties of Durham and Northumberland, in contrast to the declining numbers in the North-East as a whole.

Case study: the Generation Project

The Generation Project, based at Manchester Care and Repair, is an information and advocacy service which works with and for older people in the regeneration areas of East Manchester. The service is free, confidential, impartial and open to anyone aged 55 and over (and their carers) living in Bradford, Beswick, Clayton or Openshaw.

The focus is on issues concerning housing regeneration but also covers general health and well-being. Project staff help people to sort out any difficulties they may have and decide what they need in order to maintain their independence. Clients may want help in getting information, making an application, putting across their point of view, or accessing help from another service. In terms of housing regeneration, the project helps people to consider their housing options and assists them in getting the information they need about, for example, the compulsory purchase order process.

1.3 Demands and expectations of older people

Help the Aged believes:

- housing providers need to be aware of how our expectations of housing, as we get older, have changed dramatically in recent years, in order that they can plan for the right kinds of housing to be available to future generations;
- older people should be in a position to choose from a range of housing options that best meet their individual needs and circumstances;

- private developers and local authorities need to find faster practical mechanisms to enable older people to determine the kinds of housing they want to live in.

What do older people want?

- Older people want to make informed choices about the forms of housing and care that best suit them as their circumstances change. Housing providers must actively look at how they can involve older people in the development of new and existing forms of housing provision.

Some older people prefer smaller, more manageable housing or want the comfort, security and social environment offered by sheltered or communal housing. Others may need to move to supported housing to meet care needs that cannot be provided at home. Older people's needs may range from basic personal care to more intensive nursing care.

Regardless of the type of housing there is increasing pressure to enable older people to influence the planning, design and management of the accommodation they wish to live in. This can be seen in the growing pressure to improve the quality of care homes and to develop new models of specialist housing such as extra-care housing. There is also pressure to develop new alternative models of communal housing such as 'co-housing' or retirement villages, based on communities of common interest. All these models of housing will be judged on their ability to improve the way they engage and respond to the aspirations of older residents.

Challenging the myths

- There are many myths surrounding the housing needs of older people. For example, it is often assumed that older people need or want less space when they retire, although, in reality, many want more space to cater for family and friends to stay over and to pursue hobbies and interests.

It is sometimes assumed that frail older people prefer sheltered housing even if it offers less space and poorer conditions than their own

homes. In fact, although it is still popular, fewer older people are choosing to move into sheltered housing. Evidence shows that four-fifths of older people would much prefer to live in their own home³⁹ and if they became disabled three-quarters⁴⁰ would prefer to have their homes adapted rather than move.

Older owner-occupiers often worry about dealing with repairs and maintenance, especially if they are frail or disabled. Home owners see their homes as a valuable asset and investment and may worry about losing them to pay for residential care. Poor conditions are a major area of concern for many older tenants. Research by the Joseph Rowntree Foundation found that the homes of over 50 per cent of older people needed attention of some kind. A third of home owners said they had badly fitting or draughty windows and a quarter said their home was damp.⁴¹ The most important improvement for many older people was heating and insulation. But one in ten said they were cold and could not afford heating.⁴²

Many older people want a space for work, hobbies or socialising with family and friends. They often want to be close to their families, especially if they are from a BME community. Some older people want to be near to a place of worship.

Often, lifestyle factors are as important to older people as health factors in making housing choices.⁴³ Access to local services and amenities is also important – especially care services where they are required. Many older people want to have more say in home design and the opportunity to give feedback on the services they receive.

In 2003 Lancaster University and Counsel and Care published the research report *Homing in on Housing*, a study of older people's views on their housing. A notable finding was the frustration older people felt about the length of time it takes for housing providers to take action or implement changes based on their views, which acts as a disincentive for older people to become engaged with the housing debate in the first place.

The research, based on interviews with 1,000 older people, found that gardens became more important to older people because they spent more time in them. It showed that although people may move because of health problems, difficulties getting around or a fall, a range of other complex factors affects their decisions: background, family or other ties, outlook, a fear of the unknown, social networks and finances. A key motivation for many was the wish to remain independent. The prospect of moving in later life can be stressful to older people on both an emotional and a practical level.

The research found that older people who were worried about moving to a retirement community ultimately found it a positive step. Often, decisions were made without the older person having all the relevant information and being forced to rely for advice on friends and relatives rather than professionals. Critically, the real choices open to older people are often determined by their financial position and what they feel is affordable and reasonable.

Under-occupancy and older people

Help the Aged believes that:

- the solution to under-occupancy is to offer older people housing choices, cash incentives and independent housing advice so that they can make the right decisions about what housing options are best for them.

A significant number of older people live in homes that are under-occupied. Freeing up these properties would make more housing available to families.

The Centre for Policy on Ageing estimates that 39 per cent of privately owned houses are under-occupied⁴⁴ and a government survey in 2001 noted that some 14 per cent of council households and 7 per cent of housing association households had two or more spare rooms in their homes.⁴⁵ Increasing numbers of older people want to stay in their homes but could be persuaded to move out if suitable alternative housing were available locally to enable them to maintain contact with friends, families and services.

More recently the Government has looked at proposals for older people with spare rooms to be offered cash incentives to move out of their property in order to free up accommodation for homeless families. This is a sensitive issue, particularly for tenants or owners who value their spare rooms to allow friends and relatives to stay and as space to work or pursue hobbies and interests. In the light of these considerations it would be inappropriate to put direct or indirect pressure on older people to leave their homes. However, many older people could be persuaded to move out if they were offered the right incentives and attractive housing alternatives. The Association of London Government says it recognises the importance of under-occupancy but has pointed out that the main obstacle to reducing under-occupation is the lack of viable alternative housing for older people.

Involving older people in housing design

- Older people want to be involved in influencing the building and design of housing but are rarely given the opportunity to do so. Some of the initiatives set up to achieve this deserve more widespread take-up across the country.

Some groups of older people have been extremely successful in influencing the building and design of new housing to meet the needs of older people.

In Newcastle an older people's group, forming part of Better Government for Older People (BGOP), was involved in adapting an existing home to make it more accessible and to allow older people to live more independently. The 'House for Life' project was opened to the public to raise awareness of what could be achieved by adapting existing housing. The group is now developing a feasibility study for a house designed to demonstrate how assistive technology can help to promote independent living. Working in partnership with older people in this way enables them to have a direct, tangible influence on housing development.



Image: John Cobb

Anchor's Senior Charter in Housing seeks to involve older people in the design and management of new housing which is not necessarily designed specifically for older people. The project aims to enable older people to identify what is essential and desirable within their housing environment, and ultimately to develop a logo which will inform potential users that the accommodation meets certain requirements. Although this scheme is not active at the moment it is hoped that it will be revived in the future.

Care and Repair England has actively looked at ways of engaging older people in influencing housing services. In 2000 it set up a number of discussion groups as part of its 'Learning to Listen' initiative. The scheme was designed to evaluate Home Improvement Agencies (HIAs) and at the same time look at the value of the discussion-group approach in encouraging greater user involvement. It found that people appreciated HIAs but felt they needed greater geographical coverage and a higher profile.

The 'Learning to Listen' approach worked well but demonstrated that HIAs need sufficient time and resources to engage in a meaningful way with service users. In addition to this work Care and Repair England has produced a Housing Action Toolkit providing practical advice and examples of how older people can influence local housing strategies.

Part 2

Housing options

Image: John Cobb



2.1 Staying put

Help the Aged believes:

- the Government should help more older people to obtain the care and support they need to stay in their own home;
- there needs to be greater consistency in the delivery of repairs and adaptations, particularly through Home Improvement Agencies (HIAs), through the development of national minimum standards;
- the decision to stay at home should not be based on a lack of alternative options or lack of appropriate financial assistance;
- if older people are to have greater control over the care they receive at home, through direct payments, more needs to be done to ensure they have the information and support to make this a viable proposition.
- getting the right care, support and information at the right time is critical to enabling older people to exercise the choice of staying in their own home.

The majority of older people would prefer to stay in their own home, given the choice. They may have many positive reasons for making this decision:

- wanting to retain control and independence over their lives;
- emotional and practical ties to their home or local community;
- wanting sufficient space for family and friends to stay as guests.

But there may also be less positive reasons, such as:

- a lack of realistic alternatives;
- not knowing enough, or having enough information, about the alternatives that are available;
- fear of change and the unknown;
- not wanting to lose their homes and savings if they go into supported housing.

Many older people still have difficulties accessing services that would make staying at home viable. These services fall into several different but overlapping categories. Older people may require urgent repairs to deal with cold and damp. They may require adaptations for living at home, such as stair-lifts, grab rails and more accessible light switches or window catches. Others may need daily support ranging from help with cleaning, shopping or preparing a meal, at one end of the scale, to regular nursing care

at the other. Older people need good advice and information to access these services and to decide whether staying at home is the best solution for them.

Help the Aged believes that Housing Advice Centres and HIAs should play a central role in helping older people to make these decisions and to get the support they need. However, many HIAs simply do not currently have the resources to meet all the potential demands that could be made on them. (Part 3 presents a more detailed discussion of the difficulties faced by some people in choosing to staying at home.)

Direct payments for care

- Direct payments for care could offer greater choice and flexibility to older people, but so far there has been very low take-up. Help the Aged believes there should be further discussion as to whether direct payments are appropriate for the majority of older people.

The Government is concerned that older people should have the resources to obtain the right level of care they need to stay at home. It would like more older people to receive direct payments for so that they can directly purchase and control the care services they prefer. Direct payments are based on a social services assessment of need, as well as financial assessment; payment offered is for personal care, including washing, getting dressed and having a bath, and also help with getting out and about.

However, so far very few older people have taken up the option of direct payments. Despite government enthusiasm and backing for the scheme, local council figures for people receiving direct payment between the ages of 16 and 65 were just 12,600 in 2003. The figures for older people over 65 receiving direct payments is even bleaker, with only 537 taking up payments in 2001, rising to just 1,032 in 2002 and 1,899 in 2003.⁴⁶ These very low figures may reflect a variety of factors: for example, older people may be unaware of the options available or daunted by the idea of organising their own care and employing a care worker directly.

A report by the Commission for Social Care Inspection (CSCI), *Direct Payments: what are the barriers?*, looked in some detail at the reasons for the low take-up of direct payment, based on evidence from those using direct payments and their carers. The problems it found included:

- too much paperwork;
- a general lack of information;
- reluctance by the local authorities to use the system;
- restrictive or patronising attitudes toward the people who might use the system and their supposed capabilities;
- inadequate or patchy advocacy and support service for people who might want to use direct payments;
- overall inconsistencies between the intention of the legislation and local practice.

Among the recommendations of the CSCI to address the situation are:

- better and more widely available information and training in direct payments;
- improved information from councils about entitlements and an improved commissioning strategy;
- earlier and better advocacy and independent support services for recipients.

In March 2005 the Government released *Independence, Well-being and Choice*, a Green Paper on the reform of adult social services. In summary, the Paper proposes:

- a new framework to reform the way in which adult services are funded and organised, with the recommendation that local authorities appoint new directors of adult services;
- offering people individual budgets and extending direct payments so that individuals can control the way local authorities spend money on care and support services;
- allowing people to carry out a self-assessment of their care needs rather than relying on a variety of assessments carried out by different agencies;

- establishing ‘care navigators’ to help older people select appropriate packages of care;
- developing preventative services, including extending the use of assistive technology and equipment to enable more people to stay in their own homes;
- promoting more voluntary care for older people and vulnerable adults.

Although reaction to the Green Paper has generally been positive the commonly held view is that the Government will not be able to achieve the reforms it sets out without additional expenditure, which contradicts the Green Paper’s position that reform must be achieved within existing budgets. There are also worries about the low take-up of direct payment by older people in the past (see above) and whether incentives will be sufficient for them to take it up in the future.

Another important concern is the generally low value placed on care services, which is reflected in the low pay and poor conditions experienced by many care workers. Although older people will welcome greater choice and independence they may be more concerned about seeing overall improvements in the quality and reliability of services, which will inevitably require increased investment in the sector.

Case study: direct payments

Following the introduction of direct payments Hampshire Social Services established lead workers for direct payments in each client group. The lead worker was expected to develop expert knowledge of the client group and develop information resources. Two options for direct payments were offered. The first was for people wanting personal assistance and prepared to take on the related responsibility. Under this option the hours per week for assistance would be set and payment would be at a fixed hourly rate. The second option, currently being tested, was for people wishing to organise and purchase their own services by direct payment but not wanting the complexity of employing their own staff. The

direct payment was used for the services of a care agency but the cost may have been higher and means-tested, perhaps requiring an individual to make a higher contribution. (Housing Learning & Improvement Network, Department of Health, 2005)⁴⁷

The Green Paper itself raises a number of questions as to where housing will fit into the delivery of appropriate care packages. For example:

- how will independent housing advice and information be delivered to older people?
- will the ‘care navigators’ be able to help older people gain access to housing support?
- will assessments of older people’s care needs also include housing needs and options?

Unless the pieces of the housing and care jigsaw are properly assembled it may prove difficult for older people to get the comprehensive services they need. At the time of writing it is unclear whether the Green Paper will be followed by a single White Paper or broken up into a series of papers that examine different components of government proposals.

Intermediate care

Help the Aged believes:

- intermediate care services, to prevent older people spending unnecessary time in hospital and maximise their independence on returning home, could be improved through more comprehensive assessments and better collaboration between services.

The integration of housing into the ‘Single Assessment Process’ is patchy, and the voluntary and community sector, in many areas, has become marginalised where it complements statutory intermediate care. Help the Aged would like to see health and social care authorities given incentives to address these issues within a defined timescale.

Intermediate care aims to offer an integrated service to help older people recover from illness, prevent unnecessary hospital admission

and support faster discharge based on co-operation between the NHS, local councils and the community and voluntary sector. The Department of Health (DH) issued guidance on intermediate care in 2001, specifying it as one of the eight standards of the National Service Framework for Older People (NSFOP).

This coincided with Help the Aged, Age Concern England and the British Red Cross being awarded funds to test the potential contribution of the voluntary and community sector in complementing statutory intermediate care and the publication of Care and Repair England's *On the Mend – hospital discharge services and the role of Home Improvement Agencies: a guide for service commissioners and providers*. The role of housing within intermediate care and hospital discharge was then recognised by the DH, which made an extra £9.5m available to councils to help transform HIAs into key players in the provision of services to older people on discharge from hospital.⁴⁸

Draft findings of the Help the Aged Intermediate Care Programme showed wide variation in what the local statutory sector thought was complementary, the practical local definition of intermediate care and the way it was delivered in practice. This applied to all seven projects funded under the Programme, including a rapid-response small repairs and adaptation service provided by Anchor Staying Put in Sefton, Merseyside (see below).

Case study: Help the Aged/ Anchor Staying Put

The Help the Aged Intermediate Care Programme for Older People worked in partnership with Anchor Staying Put in Sefton, Merseyside to provide a rapid-response small repairs and adaptations service, able to respond to about 25 per cent of referrals on the same day, with another quarter completed the following day. The remainder were completed within three to four days. The project spent a great deal of time at the beginning talking to health professionals, including hospital and community

occupational therapists, the rehabilitation team at the hospital, community care practitioners at social services and the impact team who dealt with victims of stroke and heart problems. It also visited local health centres and the emergency response team.

Based on a formula which assumes that each referral saves the NHS a minimum of three bed days at a cost of £300 per bed day per patient, the project calculated that 860 bed days had been saved over two years, at a saving to the NHS of £558,000. But the service never received any funding from the PCT. The main problem with piloting new work in this area is one of sustainability. This project was highly successful and very highly regarded by intermediate care professionals, but the local PCT was unwilling to provide continuation funding. The project did secure funding from elsewhere, but this meant that it lost its tie to the intermediate care teams. It seems that when budgets are tight, it is the community, voluntary and housing sector which is cut first (as opposed to the nursing and therapy contributions, which are still seen as the 'key players').

The DH has also promoted parallel development of Integrated Community Equipment Services (ICES), with the aim of integrating all community equipment services run by health and social services by April 2004. A successful ICES service can also maximise independence at home by making links with home from hospital and transport schemes, as in the case of the British Red Cross which runs community equipment services in Leicester, Doncaster and Barnet.

There is great potential for enhancing older people's quality of life through linking timely discharge from hospital to fast-track adaptations services, integrated community equipment services and low-level preventative support by the voluntary and community sector within the framework of a comprehensive single-assessment process. However, further practical incentives need to be given health and social

care services to recognise the vital role of housing in maximising the independence of older people at home.

Housing choices across different tenures

Social housing

- Social housing needs to become more responsive to the changing needs of older people and able to offer genuine choice, particularly to those on low incomes.

Housing associations are independent not-for-profit organisations. They have become the main source of social rented housing. At the same time the availability of council housing has continued to decline as the combined result of declining investment, the success of the Right to Buy policies and local authorities being encouraged to transfer their stock to housing associations and Arm's-Length Management Organisations (ALMOs) – often in return for government investment in housing regeneration schemes.

Although the Government has said that it wants to encourage greater choice in the social rented sector it has made it difficult for council tenants to obtain significant improvements in their accommodation without voting for stock transfer. This is problematic for older council tenants who need major improvements to their homes to make them more accessible.

Most older housing association tenants live in mainstream housing, although many associations provide a range of specialist housing, including sheltered housing and extra-care housing. There is a lot of interest within the housing association movement in finding new models of 'housing with care' that offers higher-level care while allowing older people to retain their independence within the community. Social providers are increasingly concerned with schemes that go beyond providing the minimum requirements and look at what older people want from their homes. The Housing Corporation, which regulates housing associations, has said that it wants to find new ways of engaging older people in housing management, design and planning.

Despite some progress and the promotion of new models of social housing, ongoing issues remain concerning the difficulties encountered by older people in mainstream social housing. These concerns include poor housing conditions, fear of crime and difficulty accessing transport, local services and amenities.

It is interesting to note that some older people prefer living in private rented accommodation where they have a closer relationship to their landlord and are in locations closer to shops and services. This contributes to a view that many older tenants feel detached from social landlords and feel unable to influence change. The introduction by the Government of targets for the Decent Homes Standard will benefit many older people in social housing. But with changing demands and aspirations it may reasonably be expected that social housing should go beyond these minimum standards, especially in the accessibility of social housing.

For some older people in the private sector moving into social rented housing may be an attractive proposition. However, this option is limited because of an overall decline in social housing. It can be argued that some Registered Social Landlords (RSLs) have moved away from provision for more challenging groups of vulnerable older people, such as homeless people with multiple needs. The financial pressures placed on housing associations make it more difficult for them to provide for higher-risk groups.

Choice-based lettings

Help the Aged believes:

- local authorities need to take practical steps to ensure that choice-based lettings are as accessible as possible to all older people.

Choice-based lettings (CBL) are designed to allow people greater choice over the places they want to live. Instead of directly allocating housing based on a waiting list local authorities advertise properties when they become available. At the same time the local authorities indicate what sort of applicants would be suitable for each property, and give priority to

vulnerable groups according to a preference system: for example, placing advertised properties in bands indicating who will be given priority. The ultimate objective is to make local lettings as transparent and accessible as possible – even though this may end up demonstrating a lack of suitable housing for older people in a local authority area.

Initially 27 pilot schemes were launched in different parts of the country, which the ODPM evaluated in order to offer more detailed guidance to authorities taking up the scheme. The Government has a target of 25 per cent of local authorities adopting choice-based lettings by 2005 and 100 per cent by 2010.⁴⁹ At least 100 CBL schemes are likely to be running by the end of 2005. The Government intends eventually to extend CBL to low-cost home ownership schemes and properties to rent from private landlords.

In announcing the results of the pilot exercise the ODPM noted that there are concerns about how the system works for vulnerable groups, including older people (see ODPM report *Implementing and Developing Choice-based Lettings*, March 2005).⁵⁰ The report recognises the need for better co-operation between the health and social care sectors to meet the needs of homeless and disadvantaged groups. Unless advertised lettings have the right social care and support in place they will not be accessible to these groups. This is particularly important for certain groups of older people where lettings may need to be linked into other services such as health, social care and assistive technology – such as telecare.

Lettings also need to be linked to housing support services delivered through the Government's Supporting People (SP) programme, as well as intermediate care initiatives designed to allow people to recover at home rather than staying in hospital. Local authorities using CBL need to provide the kind of information that allows older people to be matched with the most appropriate properties, such as adapted housing, extra-care schemes and lifetime homes.

In addition, older people using the system must have access to the right advice and information to make housing applications on the same footing as other groups. This information also needs to take account of factors such as visual impairment, literacy or where English is not the first language. To make CBL relevant to older people local authorities need to advertise and promote lettings with the information required by older people to decide whether to make an application. Some older people may need help in making an application and in evaluating whether a particular letting is appropriate to them.

There are potential problems in the system that the ODPM partly recognised. Some older people may find it difficult to identify vacancies or follow them up quickly compared with younger people. For example, if lettings are advertised on the internet older people without internet access will not see them. If lettings are advertised in a town-centre shop window older people with mobility problems will find it difficult to check the most recent lettings.

The ODPM advised that local authorities need to use a variety of approaches to make sure lettings are accessible to vulnerable groups. However, this 'guidance approach' by the ODPM may result in some variation in the practice of individual local authorities. This highlights the importance of authorities being put under pressure by older people (and the groups that represent them) to include them in the development and evolution of a CBL scheme.

A fundamental question about CLB is the overall shortage of socially rented housing for older people, especially in the South. There seems to be some evidence that local authorities are finding ways of rationing their remaining stock rather than promoting vacancies. In circumstances of limited choice it is difficult to see how older people could really benefit from this system, although it is likely that its operation would provide evidence of the need for greater investment in social housing designed for older people.

Private rented sector

Help the Aged believes:

- the current licensing of houses in multiple occupancy (HMOs) should be extended to areas where older private tenants are living in the poorest conditions. In addition, renewal initiatives and Supporting People should provide opportunities to offer older private tenants greater assistance.

Older private tenants appear to be a low priority in government housing policy. The Government report *Quality and Choice for Older People's Housing: a strategic framework* hardly mentions private tenants.

This is surprising given that private tenancies currently represent 5 per cent⁵¹ of all older people's housing: by way of comparison, 5 per cent are living in the care-home sector.⁵² The majority of the private tenants have protection under the old Rent Acts, which gives them long-term protection from eviction. These protected tenancies were replaced in the late 1980s with assured shorthold tenancies – which are insecure and short-term. With the gradual decline in the numbers of older protected tenants it is assumed that private renting mainly provides short-term housing for mobile younger people in work. However, there are older tenants with assured shorthold tenancies who choose to live in the private rented sector but are not represented in policy discussion or debate.

Older protected tenants are seen as a low priority partly because of the high level of security they enjoy. But despite this there is evidence that older protected tenants are subject to harassment and abuse by some private landlords, owing to the huge financial incentive for gaining vacant possession of properties with a potentially very high market value. Research commissioned by Help the Aged demonstrates that some private landlords use a range of techniques to attempt to evict their secure older tenants. Older tenants can be extremely vulnerable and isolated and need the relevant agencies to take their concerns seriously.

Help the Aged believes that older tenants need much better access to advice and advocacy and that tenancy relations officers and the police have a key role in protecting their rights under the existing legislation.

Case study: neglect by a private landlord

'I've been here with different landlords. Things have deteriorated in the premises. And there's never been a lot done, like the stairs are dodgy. He's never replaced anything. The window frames are very, very old, and then we had problems with the rain coming through the roof, and it ran down the walls. We had to get the environmental health officer in to come and have a look at it. And he said straight away, "This is no condition to live in," and that he (the landlord) had to do the roof. But the ceiling all bowed, and he never did anything to the ceiling, and this has been going on eight, nine, ten years.'

(Izuhara et al, 2002)⁵³

Another significant area of concern is the conditions that older private tenants are often forced to endure. The private rented sector has the highest proportion of the dwellings that fail the fitness standard, have poor conditions for cooking and preparing food, disrepair, dampness, and often no means of escaping from fire. Overall, private rented accommodation is three times as likely as owner-occupied housing to be unfit for human habitation, and is most likely to be occupied by older people on low incomes.

The Government has introduced legislation to deal with the worst forms of private rented accommodation – HMOs – through the introduction of a mandatory licensing scheme for landlords. Help the Aged would like local authorities to use their discretion to introduce licensing for other private landlords whose properties offer unacceptable living conditions to vulnerable people.

2.2 Moving on

Help the Aged believes:

- the housing choices available to older people who wish or need to move on are too limited;
- urgent attention should be given to the continuing decline in the availability of care homes and 'housing with care' for frail and disabled older people who require full-time assistance;
- investment in new models of supported housing, such as extra-care housing, that gives older people independence and privacy is a welcome development; however, the current level of investment in these models is insufficient to meet future demand. More needs to be done to encourage a broader spectrum of specialist housing that meets a wider range of needs.

Care homes

Help the Aged believes:

- there will be a continuing need for care homes and debate on new care-home models and future demand for places is urgently needed. We are concerned about the current decline in care-home places and whether this will reduce the choices of older people who can no longer receive care at home.

For frail and vulnerable older people, receiving care at home may not be a realistic or desirable option. In the past this has primarily meant finding a place in a residential care home or nursing home. The conditions offered in care homes have come under much greater scrutiny in recent times and housing providers have started to look at alternative models of 'housing with care' that offer older people greater dignity and independence.

The term 'care home' describes communal accommodation offering care and support which can range from help with washing, getting dressed or preparing a meal to more intensive medical and nursing care (both residential care homes and nursing homes are now officially

labelled 'care homes'). As discussed in Part 1, there is an ongoing debate about the kind of care homes that are relevant to older people and whether enough places will be available in the future. With increased regulation and financial restrictions many care homes have been forced to close.

Help the Aged believes there should be a broader debate about care-home models and their financial sustainability in the future. We will engage in the ongoing debate following the publication of the Wanless report in the spring of 2006.

Sheltered housing

Help the Aged believes:

- sheltered housing is a positive choice for many older people. We support the need for an evolution of sheltered housing to offer older people a home for life by building in flexible levels of care depending on the changing needs of individuals. We also think that sheltered housing can be adapted to meet the needs of certain groups of older homeless people if it can offer additional levels of care and support.

There are currently 715,696 units of sheltered housing places in the UK – more than those living in residential and nursing care put together.⁵⁴ However, it seems that sheltered housing is less attractive to those groups it was originally intended for, i.e. fit, active older people. This is a particular concern for local authorities which have a high level of vacancies in sheltered schemes. At the same time sheltered housing may become more relevant to frailer older people who need some support.

As a result sheltered housing has begun to develop in response to these changing needs and demands. New types of scheme offer residents a home for life and access to a range of facilities and services within a communal environment. More flexible forms of sheltered housing also have a role in preventing accidents and ill-health and can offer early intervention to support older residents.

To succeed, these types of scheme must be linked into local health and social care services. Providers argue that sheltered housing can offer a range of benefits that include security, a resource to the community, promotion of social inclusion, alleviation of loneliness, anxiety and depression, and reduction of the need for higher levels of care. Extra-care housing is a good example of how the sheltered housing model has started to change to deliver higher levels of care.

Case study: Emerging Role of Sheltered Housing (ERoSH) consortium

ERoSH is the national consortium for sheltered and retirement housing. It works with and on behalf of sheltered and retirement housing to increase awareness, understanding and knowledge of sheltered and retirement housing among the 50+ population, thus increasing housing choice for older people. It also works to widen knowledge and understanding of sheltered and retirement housing, and how it can contribute effectively to community care, among the professional sectors which come into contact with older people and their relatives. ERoSH does this through campaigning and the sharing of best practice. (www.shelteredhousing.org)

Extra-care housing

Help the Aged supports:

- the objectives and principles of extra-care schemes. We believe in a housing environment that gives older people as much independence and control over their lives as possible regardless of the level of care or support they require.

Extra-care housing, based on the sheltered housing model, has emerged in response to an increasing demand for non-institutional supported housing offering similar levels of care to a nursing home. It seeks to offer a range of integrated care services within a supportive housing environment.

The Department of Health has made £87m available for 2004–6 and £60m in 2006–8 to help housing associations develop extra-care schemes. This investment provided some 1,500 new extra-care places,⁵⁵ bringing the total up to about 20,000.⁵⁶ It also set up Learning Information Networks (LINs) to explain and promote the model around the country. This has allowed many housing associations to adapt existing sheltered schemes to a model offering a higher level of care while retaining the advantages offered by mainstream sheltered housing of independent living and privacy.

Similar models have been developed for assisted living schemes and retirement villages. Extra-care assisted living schemes and retirement villages are based on the principle of an older person having a 'home for life', with built-in care and support service adjusting to the changing needs of the resident.

Case study: extra-care housing in Lancashire

An Extra-care Sheltered Housing Service was launched in Leyland, Lancashire in 2003. Greenwood Court and Bannister Brook House aimed to improve the quality of life for older people, helping them to live independently in their own homes and reduce unnecessary admissions to residential care. The service consists of modern, individually tenanted and self-contained flats with on-site domiciliary care and support available up to 24 hours a day, seven days a week. This means residents get the best of both worlds, having all the benefits of 'their own front door' together with access to communal facilities and high levels of support and rehabilitation packages tailored to suit each individual's needs. The new service will be able to provide up to 18 extra-care places for local residents. (www.lancashire.gov.uk)

Alternative forms of housing

Housing co-ops, home-share schemes, retirement communities and 'assisted living complexes' are already well established in

America and there are moves to offer similar choices to older people living in the UK.

Co-housing

Co-housing is self-managed housing that is planned and built by groups of older people. Co-housing schemes have already been successfully developed in the Netherlands and several pilots are now being set up in Britain. Co-housing offers each person their own place within a housing complex aiming to provide mutual support and companionship. A demonstration co-housing scheme is planned for London, consisting of 24 flats – owner-occupied, shared ownership and rented. The all-female occupants in the scheme will decide how they manage all aspects of their housing (see following case study).

This kind of scheme is relevant to older people who share a common interest and values who want full control over the kind of housing they live in.

Case study: co-housing

The Older Women's CoHousing project was set up by a small group of women in 1998 with the aim of building a co-housing community in London along the lines of a model developed by older people in the Netherlands. The group is part of a pilot scheme which aims to explore and document the women's progress so that the lessons learnt can be used to benefit other older people setting up their own co-housing communities. The group is working with a development partner, Housing for Women housing association, and together they are looking for a site in the Greater London area.⁵⁷

Retirement villages

Retirement villages are being built predominantly by the private sector and modelled on provision developed in the USA. They offer self-contained accommodation and allow residents access to care and support as they get older. These villages are attracting increasing interest as they appear to offer a solution to many older people's fears about security, isolation and future access to care. However, concerns have been raised about

the cost and accessibility of such schemes and the desirability of housing estates that are set apart from the general community.

Home share

Home share links the housing needs of key workers requiring affordable accommodation with an older person who has a spare room and would value companionship and support. Under these schemes older householders share their house or flat with a younger 'home-sharer' in return for the latter's practical support and companionship.

This idea is being promoted for its potential in major cities and university towns. It has been argued that such schemes could be further developed in areas of housing shortage by offering financial support to older owner-occupiers to divide their houses into flats. Home share presents challenges in matching up older people with the right sharer/companion and establishing a clear understanding of expectations and responsibilities for both parties.⁵⁸

Case study: home share

Mrs Fleur Devitt is a widow in her mid-70s who contracted polio as a child and now needs help throughout the day to dress, wash, cook meals and do shopping and housework. She decided to have a home-sharer to fill the gaps that the paid carer could not provide. In exchange for free accommodation, Mrs Devitt's home-sharer provides ten hours' help a week at times when paid carers are often unavailable. The home-sharer helps to get Mrs Devitt up and dressed in the mornings and to get to bed at night. During the day, the home-sharer goes to work or pursues her studies. Many of Mrs Devitt's home-sharers have been mature students who could not otherwise afford to rent accommodation in London.⁵⁹

- Help the Aged welcomes new housing initiatives that offer more choice to older people. However, investment in such schemes should not be at the expense of providing other forms of housing that are accessible to a range of older people regardless of income.

2.3 Exclusion and discrimination

Homeless and isolated older people

Help the Aged believes:

- too many older people are trapped in inappropriate temporary accommodation: more needs to be done to develop social housing that offers older homeless people the care and support they may require on a long-term basis;
- interventions must be made to prevent older people becoming homeless in the first place: this could include proactive help and support to cope with a bereavement or to resolve debt problems that may result in homelessness;
- isolated and vulnerable people who have been resettled into housing schemes should get help to access social and leisure activities to ensure that they are linked into their local community;
- those responsible for developing housing and support services for older homeless people need to make more effort to consult service users to ensure that the services are designed meet their needs.

Homelessness among older people is generally given lower priority than that affecting other age groups. In the past older homeless people have not had access to the same level of representation or advocacy available to other groups in housing need. Many older homeless people tend to be out of sight and can be reluctant to use social services, especially if they feel they have been failed by those services in the past. One study found that 70 per cent of those sleeping rough stayed in isolated or hidden spots, indicating that they may not be properly represented in counts of rough sleepers.⁶⁰

Many older homeless people do not have contact with statutory or voluntary services and may refer themselves directly to temporary accommodation. In April 2003 some 4,420 households were accepted as being statutorily homeless in England due to age-related

vulnerability.⁶¹ Because the homelessness legislation distinguishes between priority and non-priority groups older people may not be accepted as homeless, unless they can demonstrate that they are particularly vulnerable owing to their age.

In reality many older people do not even approach their local authority for help, and therefore do not appear in the official statistics. In 2003 2,808 people were contacted on the streets by outreach teams in London and 18 per cent were found to be over 50.⁶² This and other evidence seems to indicate that 18–39 per cent of rough sleepers are over 50 years old.⁶³ However, the vast majority of older homeless people are trapped in temporary accommodation. An estimated 5,000 older people are living in inappropriate hostel accommodation in England alone.⁶⁴

It is often difficult for older people with complex needs to move on from hostels because of a lack of housing offering suitable care and support services. Recent research by Homeless Link found that hostel beds in London are silted up, with an estimated 46 per cent of people ready to move on but unable to do so owing to a lack of housing options.⁶⁵ A further 12,000 older people, it is estimated, are living in bed-and-breakfast hotels or boarded accommodation at any one time, while some 24,000 older people across England are staying with friends and family in overcrowded conditions. Overall, an estimated 42,000 older people in England are unofficially homeless.⁶⁶

Older people may become homeless for a variety of reasons, including unemployment, illness, mental health problems or drug and alcohol problems. Some may have been homeless for many years, becoming trapped in a homelessness cycle, while others may become homeless in later life as the result of the death or a partner or carer or because they are unable to make ends meet.

Older homeless people are likely to be confronted by discrimination and prejudice which makes it more difficult for them to access

core services in both the voluntary and the statutory sector.

Help the Aged has argued that older homeless people have specific physical and mental health issues that require targeted services. The UK Coalition on Older Homelessness, representing homelessness agencies from all of the UK, is lobbying for measures to tackle older homelessness. It argues that more needs to be done to prevent older people becoming homeless in the first place, by identifying the triggers that may lead to homelessness. The Coalition believes that vacant and under-occupied sheltered housing accommodation could provide a solution to older people who want to live independently within a communal setting. It argues that older homeless people may need long-term housing support and that access to daytime activities can help them to build up social networks.

Help the Aged believes that more needs to be done to ensure that housing and support services are informed by the view of older homeless people themselves. For example, as part of its older homelessness grant programme Help the Aged carried out action research (see *Journeys Out of Loneliness*) to find out the views of older homeless people using Help the Aged-funded services in the East End of London. The research involved interviews with 160 older people, which helped to influence the services the Charity was funding and which suggested the development of a new service designed to help resettled older people to access daytime activities in East London. Help the Aged believes that more thought needs to be given to proactive and creative ways of engaging with older homeless people.

Case study: older homelessness

Rose slept outdoors for at least 20 years. She was very frail and suffered from various infestations, bad feet, poor eyesight and a respiratory infection. A specialist outreach worker, funded by Help the Aged, made contact with her over time and gradually built up her trust. The worker initially helped with

her with a benefits claim, and regularly took her clothes, cigarettes, food and money. The worker said that Rose could be very cantankerous and that her moods fluctuated greatly. However, she eventually agreed to go with the worker to look at a room at a hostel and to see a nurse. Rose was then helped to find more permanent supported accommodation. (Help the Aged)

Older people living in rural areas

Help the Aged believes:

- it is essential that the increasing proportion of older people living in rural areas has access to services that enable them to live as independently as possible;
- special measures need to be taken to address comprehensively the disrepair and fuel poverty among older people in rural areas;
- the availability of affordable housing options in rural areas needs to increase to ensure that low-income groups can secure housing, and to promote balanced rural communities.

There are 1.3 million older households living in rural areas in England. This represents almost a quarter of all older households (24 per cent).⁶⁷ It is predicted that 5.3 million of England's projected 5.5 million population growth up to 2028 will be due to the rise in the over-60s, who will predominantly be living in rural districts.⁶⁸ In addition to this, the numbers of people living in the countryside aged 85 and over are predicted to treble in this period.⁶⁹ Despite growing housing demand many rural areas have become increasingly gentrified, which has resulted in a loss of affordable housing. This can be seen in the lack of social housing in rural areas, where it represents 5 per cent of all housing, compared to a national average of 23 per cent.⁷⁰

In 2006 the Affordable Rural Housing Commission called for at least an additional 11,000 affordable homes to be built every year in market towns and villages. The lack of affordable housing means that the option of moving to the countryside is often restricted to older people on higher incomes. However, many

older home-owners may find themselves living in valuable properties on a low income and experiencing difficulties in accessing local facilities. A higher proportion of all rural households live in the private rented sector, compared with urban areas, and many older people live in unfurnished accommodation with regulated tenancies.⁷¹ This is significant because the poorest house conditions are found in the private rented sector and older people with secure tenancies may come under pressure from landlords to move out.

The housing market in rural communities often creates an imbalance because younger people are forced to move away to find work and affordable housing while older people move into rural areas to retire. In addition to general-needs housing there is also a lack of 'housing with support' and care homes, which means that older people may have to move out of their local area to find a place. This may make it more difficult for older people to stay in contact with friends and relatives. Poor transport links can have a generally negative impact on older people and can mean that the location of their home results in an older person being cut off from shops and services.

Many older people retire to rural areas and then discover that they do not have sufficient income to maintain or heat their homes. They are more likely to live in fuel poverty than those living in urban areas. This differentiation is even worse for older people aged over 75: 16.5 per cent live in fuel poverty, compared with 9.5 per cent in urban areas. Half of all older people who live in severe fuel poverty (i.e. spending more than 15 per cent of their income on fuel) can be found in rural areas.⁷² Although 93 per cent of people aged 55+ in rural areas have central heating more than 10 per cent of those aged 85+ have no central heating.⁷³

There is also a higher proportion of older owner-occupiers in rural areas living in a state of despair. The English House Condition Survey shows a higher proportion of older people lives in substandard or badly heated housing. This is of particular concern because of the greater health

risks faced by older people as a result of damp and cold accommodation. In addition to this, a high proportion of older people in rural areas live alone, which may make them especially vulnerable.

A report by the Commission for Rural Communities, *The Housing and Support Needs of Older People* (2006), interviewed 70 older people living in rural areas. It found that housing needs could not be seen in isolation from transport and access to a range of different services and facilities. It showed that the majority of older people in rural areas wanted the ability to stay in their own homes for as long as possible by having access to repair, adaptation and low-level support services. Heating was found to be a particular concern as many rural areas do not have a mains gas supply and alternative forms of heating can be expensive.⁷⁴

Housing choice for black and minority ethnic older people

Help the Aged believes:

- the housing needs of black and minority ethnic (BME) older people have been seriously neglected: greater investment is required in more culturally sensitive general and specialist housing provision;
- targeted resources are required to ensure that BME older people have equal access to the range of advice and support needed to enable them to live independently with their own homes.

Of the 58.7 million people in the UK some 4.6 million are from BME communities, representing 7.9 per cent of the total population.⁷⁵ The term 'BME' covers a highly diverse group of people with a wide range of different housing concerns and interests. One of the common factors shared by the majority of these groups is the discrimination and disadvantage they face in obtaining decent, secure and affordable housing. Within the BME community approximately 7 per cent of people are over 60 compared with 17 per cent of the white community.⁷⁶ This is likely to change dramatically over the next 10 years

as middle-aged people from BME groups, representing about 12 per cent of the population, reach retirement.⁷⁷ But despite these demographic trends little serious attention has been given to the housing needs of this growing population.

There is particular concern about the lack of local planning for 'housing with support' that meets the diverse cultural and religious needs of BME older people. Provision of culturally appropriate housing options for this group has been extremely limited. In extending these options affordable social housing clearly has an important role to play, given that many BME older people have little or no equity in their homes, are less likely to be home-owners in the first place and more likely to be living on a low income. This means that they are often excluded from the private-sector housing options available to non-BME communities.

The options should include housing located in places where ethnic communities can continue to have access to cultural and religious facilities and practical local services. The Housing Learning Information Network (LIN), based within the Department of Health, has said that the current demand for BME extra-care housing (which is likely to become the predominant form of 'housing with support') outstrips provision. It predicts that demand will increase dramatically over the next 20 years as the number of BME elders increase and expectations rise.⁷⁸ The Housing LIN has concerns about the lack of knowledge of the issues faced by BME elders in accessing housing, health and social care services. Additionally, many housing commissioners and providers are uncertain about the need for BME-specific extra-care housing. The Housing and Older People Development Group (HOPDEV) is helping to address this issue by launching its 'At Home' toolkit, which is designed to help housing providers take account of the needs of BME elders.⁷⁹

The majority of BME older people would like to live in their own homes for as long as possible. The delivery of repairs, adaptations and

culturally appropriate home support services is especially important to BME groups, given the disproportionate numbers living in poor housing, on low incomes and with low levels of equity among home owners. The ability of many BME older people to continue living in their own homes is problematic, as they are more likely to be living in poor housing in a bad state of disrepair. The English House Condition Survey shows that 40 per cent live in non-decent homes compared to 32 per cent of white households. People over 75 years, those who have lived in the same home for more than 30 years and BME groups (of all ages) are all more likely to live in the worst housing.⁸⁰

BME older people need to have access to free independent housing advice to enable them, and their friends and relatives, to tackle housing problems and explore the housing options and services available to them. However, it is particularly difficult for BME older people to obtain good housing advice. The Help the Aged report *Who Do We Trust?* found that current housing advice services are not geared to the needs of BME elders – many of whom have complex housing advice issues and need access to practical support. The report argues that BME groups are less likely to use mainstream services and more likely to use community networks within the local area. It makes the case for smaller community agencies to be given greater support in the delivery of advice and services by the larger housing agencies and charities.

Housing choice for older gay men and lesbians

Help the Aged believes:

- more specialist accommodation should be available to lesbian and gay older people and that mainstream providers need to become more sensitive to their needs.

Little detailed research exists currently on the housing needs of lesbian and gay older people (LGOP). However, in 1995 Polari published a research report, *A Study of the Housing and Support Needs of Older Lesbian and Gay Men*

(recently reissued), which sets out the main housing issues facing LGOP.

Polari was established in 1993 to represent the views of older gay people on the delivery of housing and community care provision. Its report includes a survey of 130 older lesbians and gay men as well as housing staff working in different schemes. It clearly indicates that there is insufficient specialist housing or 'housing with support' for LGOP. It shows that many LGOP would much prefer to live in housing specifically designed to meet their needs. This reflects a more general desire for some groups of older people to live in housing where there is 'commonality of interest' – whether that be professional, cultural or religious.

The reason why many LGOP would prefer specialist housing is because they regard much of the existing 'housing with support' as unsuitable and hostile because it is exclusively geared to heterosexual older people. The Polari research partly confirms this, citing wardens in sheltered housing schemes who acknowledge that some lesbian or gay couples are likely to face antagonism from other residents.

In the past many LGOP have experienced serious discrimination caused by a lack of legal recognition of their relationships with regard to pensions, tenancy rights and next-of-kin arrangements. Polari found that in 1995 only 55 per cent of London authorities gave lesbian and gay partners the same tenancy succession rights as heterosexual couples. However, since the Polari report was first published the Government has sought to address these issues through the introduction of the Civil Partnership Act 2004, which came into force in December 2005. Same-sex couples who register under the Act have the same rights as opposite-sex partners entering into a civil marriage. This means that registered same-sex partners have the same right to succeed to a tenancy as opposite-sex partners.

It is important to note that transsexual and transgender older people can face similar but different forms of housing discrimination experienced by LGOP. Help the Aged firmly

believes that all older people must be treated with dignity and respect regardless of their sexual identity, and that decent, secure and affordable housing is an essential part of achieving this.

Case studies: discrimination against gay men and women

'I've heard of no services or facilities for older lesbians apart from groups we set up ourselves. As I get older, I will not be able to rely just on my own resources or my friends, yet I will feel alien from heterosexual facilities. So we need a range of statutory and voluntary services and accommodation provided for lesbians and with lesbians having a real say in how they are run, and preferably lesbians running them.'

Sara (44), Lancashire (Polari, 1995)

'Though [my accommodation is] of a comparatively high standard, I don't think my care home is a particularly easy place for a gay man to live. They know about me but I have to be discreet, which I never used to be. Also, my gay friends tend not to visit me any more, not being made to feel welcome and also feeling it could make life difficult for me.'

Paul (88), Merseyside (Polari, 1995)

Ageist attitudes and policies

Help the Aged believes:

- stronger measures are needed to prevent housing discrimination against older people. Providers must do more to guarantee that older people have greater influence over the way in which their housing is managed and designed.

Age discrimination is not yet illegal except in relation to the Human Rights Act, for which there is virtually no case law. Age discrimination is the practical manifestation of ageism – a form of prejudice like racism or sexism.

It can be argued that a passive form of discrimination against older people exists in

the delivery of housing policy. Fewer resources are available to older people living in the private sector than for those in other sectors, despite the fact that the majority of older people are owner-occupiers. Many who choose to stay at home may face problems and delays in securing repair grants or Disabled Facilities Grants owing to complex or bureaucratic systems and means-testing.

The failure of direct payments also partly indicates unwillingness by the authorities to allow older people to take control of their housing situation. Further passive discrimination happens because older people find it much harder to access appropriate advice and information about their housing problems. Diminishing choice in care-home availability, as described in Part 1, is another factor.

Older private tenants are often extremely isolated and disproportionate numbers live in poor and insecure housing conditions. Even older tenants who have the protection afforded under the old Rent Acts may be fearful of harassment and abuse from their landlord and less inclined to pursue their rights. Many older people in the private rented sector are not taken seriously and false assumptions are made about the level of protection they have. With the decline in regulated tenancies a common view prevails that the private rented sector is no longer relevant to older people. Yet many older people prefer private rented accommodation because it offers them more direct contact with their landlord.

Other examples of discrimination in housing may include:

- older people housed in a way that leads to social exclusion;
- a failure to recognise the care needs of older people when housing is provided;
- care homes managed or located in a way that makes it difficult for residents to engage with the wider community;
- a lack of choice or control that is available to other parts of the housed population; and

- bias against older people in the rental market.

Under the Disability Discrimination Act (DDA) it is unlawful for anyone with the power to dispose of premises to discriminate against a disabled person. The 'Sale and Rent of Premises' section of the Act has been in force since December 1996.

Other anti-discrimination measures that could help older people include race relations legislation, under which it is unlawful to discriminate directly or to have policies or procedures which operate in such a way that people of one racial group are unable, or find it disproportionately difficult, to obtain access to housing: for example, not being given the appropriate information on the availability a property.

In the USA, the Fair Housing Act prohibits discrimination in housing on the basis of race, national origin, religion, sex, familial status (families with children) and disability. Under the legislation it is prohibited to treat such groups differently by, for example:

- refusing to rent or sell housing;
- refusing to negotiate for housing;
- making housing unavailable;
- refusing to make reasonable accommodations in rules or services if these are necessary in order that a disabled person can use the housing;
- refusing to allow a disabled person to make reasonable adjustments to his/her dwelling.

Help the Aged would like to examine whether a similar legal framework for older people in the UK would help to prevent discrimination against older people in their choice of housing.

Part 3

Finding solutions



Image: John Cobb

3.1 Strategic planning and designing long-term solutions

Help the Aged believes:

- all regional and local housing strategies should automatically include an assessment of the specific needs of older people and outline ways in which they will be engaged in the decision-making process.

A key element of meeting the long-term housing needs of older people is to include older people in regional and local housing strategies, which determine priorities for housing expenditure.

The setting up of regional housing boards has seen significant changes in the co-ordination and allocation of housing resources to local authorities. The boards are expected to take a strategic view on regional housing needs and then make recommendations to the Department for Communities and Local Government (formerly the Office of the Deputy Prime Minister) on the distribution of regional housing investment. The boards are also charged with

the integration of regional housing, economic and planning policies, the co-ordination of the arrangements for establishing regional housing priorities, and responsibility for submitting recommendations to ministers on regional allocations.

The boards are made up of senior representatives from the Government Regional Office, the Housing Corporation, the Regional Assembly, the Regional Development Agency and English Partnerships. Ministers have advised that membership should be limited in order to ensure that the boards are effective working bodies, but it has been left to their discretion whether they include other relevant regional agencies.

New regional arrangements for the allocation of capital funding for housing means that the Housing Corporation's Approved Development Programme (ADP) and the Housing Investment Programme (HIP) have been amalgamated into a single funding stream. Resources will be allocated based on regional priorities, although only 30 per cent of the HIP will be allocated by

this method in the first two years, in order to protect local housing authorities from excessive fluctuation in their housing budgets.⁸¹ Each board will prepare a regional housing strategy as the basis of advice to ministers on housing priorities, and as part of this boards are expected to consult as widely as possible.

Supporting People

Help the Aged believes:

- funding for Supporting People needs to be ring-fenced for integrated housing support and more needs to be done to develop specialist housing support that benefits very vulnerable older people.

Supporting People (SP) has enormous potential to increase the range of housing-related support services to older people across all tenures. However, this will inevitably be determined by allocation of resources for new services. SP was introduced in April 2003 with the aim of helping vulnerable groups across all housing tenures. It was set up partly to assist Government in identifying the part of Housing Benefit which was being used to support tenants to live independently at home. It covers housing-related forms of support including:

- support with daily living skills needed to live independently at home;
- low-level housing support such as help with finding a gardener or handyperson scheme;
- help in arranging adaptations or repairs;
- help in accessing benefits, personal care and health care and related advice and information services;
- providing access to social support networks within the local community; and
- emotional support such as befriending schemes or access to counselling.

When SP began it was promoted as a way of developing new support services regardless of tenure, rather than simply an accounting exercise to manage and control expenditure on housing support. The system introduced a great deal of new bureaucracy, including new ways of

planning, monitoring and funding, with contracts being issued to individual service providers. It is argued that this more rigorous approach has provided an impetus for improving and developing services. There is some opportunity for new services but it seems likely that this will involve the withdrawal of funding from existing forms of support and moving it elsewhere.

In 2005 the SP budget totalled £1.8 billion, but this was deemed to be too high and resulted in a 2.5 per cent cut spread across all local authorities.⁸² The Government also carried out a detailed review of the impact of SP on specific groups. The review reflected a concern that money from SP budgets, as widely predicted, was leaking into social service budgets.

SP is unusual because it is not intended to be regulation- or policy-driven by the ODPM (or, now, the DCLG) and it is not meant to be 'owned' by the local authority. It is designed to complement other strategies rather than operating in isolation. Some commentators see it as the 'glue' between lots of community care and housing, crime and safety policies intended to enable people to live independently. Currently discussion is taking place about where SP fits in the context of the reform of adult social services and whether local authorities should have more discretion over how SP money is spent. Other issues include how SP relates to the current push to encourage more older people to purchase social care directly, using direct payments made to them by their local authority.

More recently the Government has consulted on the future of Supporting People in its consultation paper *Creating Sustainable Communities: supporting independence*.⁸³ It is reviewing SP based on responses to this consultation, after which there will be a clearer picture of the direction it is likely to take.

Case study: Telford and Wrekin Social Services

Telford and Wrekin Social Services were able to replace outdated institutionalised housing (including a hostel and residential care home) with a new housing scheme – Barclay Gardens – offering a more comprehensive care and support service, ranging from low-level preventative services to high-intensity care. The scheme has 24 high-quality flats, 40 residential beds and an outreach care and support service.

Social services staff feel that SP has enabled them to provide a more ‘person-centred’ approach to older residents. For example, Mr A was living in poor housing attached to the original hostel provision. Before he moved to Barclay Gardens he sat alone in his room, leaving it only to eat a communal meal. The staff asked him how they could improve his lifestyle and helped him to start communicating and interacting with other tenants. They were also able to help him maximise his benefits and get out to the shops to make contact with other people.⁸⁴

Lifetime Homes and housing design

Help the Aged would like to see:

- the Government fulfilling its commitment for all new homes meet the Lifetime Homes standards. We believe that this will have significant long-term benefits for the whole population and reduce the requirement for costly adaptations that are necessary for the majority of existing homes.

The ‘lifetime homes’ model was developed by the Joseph Rowntree Foundation and the Habinteg Housing Association. As the name suggests, it advocates designing all housing in such a way that it is suitable for people throughout their lives, particularly as they get older. It requires all housing to be accessible and easily adapted to help people cope with disabilities. These requirements may include the availability of a bath or shower on the ground floor, making light switches and taps easy to turn

on and off and having doorways and rooms that facilitate the mobility of wheelchair users.

It is argued that incorporating these design features, or at least making them easy to install, would in the long run be much cheaper than carrying out adaptations to the majority of general-needs housing. The Joseph Rowntree Foundation has estimated that lifetime homes could save £5.5 billion over 60 years.⁸⁵ Much of the debate on this issue has concerned the role of planning regulations in making homes more accessible and how far these regulations are being implemented in practice by developers.

Concerns have been raised about the economic implications of accessible homes in relation to space standards. However, Habinteg HA argues that if homes are designed properly from the start the amenities do not have to take up more space; it also argues that the space issue is not relevant to the design of many of the new homes that are being built at the moment. There is a danger that the Government’s focus on high-density housing developments in the South-East could be used as an excuse not to fully comply with the Lifetime Homes standards, despite the long-term benefits.

The Government recently announced a U-turn on the Lifetime Homes standards. Rather than introducing regulations for their implementation, it currently proposes making this an optional component of a Code for Sustainable Homes.

Case study: Habinteg Housing Association

Habinteg Housing Association was founded in 1970 by leading figures from the Spastics Society (now Scope). Habinteg is now established in all the housing corporation regions in England and has a scheme in Wales and sister associations in Scotland, Northern Ireland and the Irish Republic. Its objective is to provide homes for disabled people that are integrated into mainstream housing schemes. During the 1990s Habinteg developed the Lifetime Homes standards, implicit within which is the concept that new dwellings should be easily adaptable to allow a

wheelchair user to live in them if necessary. Habinteg have 2,120 homes, of which 530 were built specifically for wheelchair users and the rest to Lifetime Homes standards.⁸⁶

'Smart' housing and new technology

- All older people should benefit from assistive technology. We need to avoid creating a gap between those who can and those who cannot afford this technology, especially in the private sector.

Assistive technology has the potential to provide older people with much greater independence in their homes and to make it easier for them to obtain help when they need it. Assistive technology includes items such as alarm systems that are triggered by the individual or are able to detect problems, such as a fall, automatically. Great potential exists for new technology to make all aspects of the home easier to use: for example, by automatically turning on water or heating, remotely opening doors or windows and operating equipment in the kitchen and other parts of the house.

The appeal of assistive technology is the potential for long-term cost savings over the cost of personal care and the greater independence and control that can be enjoyed by older people. However, the technology still requires human back-up to support the older person and to react quickly to emergencies. Also, questions arise as to whether assistive technology will extend to older people in mainstream housing on low incomes and whether a growing gap will open between the people who do and who do not have access to these resources. Similar questions arise within the lifetime homes debate about the impetus for including assistive technology features in mainstream housing.

Case study: smart home demonstration project

In Gloucester the Bath Institute of Medical Engineering (BIME), Housing 21 and Dementia Voice⁸⁷ have set up a smart home demonstration project for people with dementia. The features of the house include:

- bath and basin water-level monitor and water-temperature limiter and reminder when bath/basin full;
- a wall-mounted 'locator' with pictures of various items such as spectacles, keys and walking sticks that may have been mislaid. Touching a picture of the item causes it to emit a sound so it can be found;
- cooker monitor to detect dangerous levels of heat, smoke or gas;
- picture phone: instead of numbers this has pictures of people on the buttons;
- pressure sensor under bed leg that lights a path to the toilet when triggered at night by someone getting out of bed; also, a reminder to go back to bed if it is still night.

3.2 Decent homes for all older people

Help the Aged believes:

- despite improvements in house conditions too many vulnerable older people are still living in run-down, damp or unheated housing;
- the introduction of new targets and regulations on decent homes will not be met unless local authorities have the capacity and resources to carry out vital maintenance and repairs;
- the greater discretion given to local authorities in how they deliver repairs and adaptations to older people is likely to create confusion over what older people can expect, depending on where they live;
- home improvement agencies have a critical role in helping older people to tackle their

housing problems, but unless they are properly resourced many older people will not benefit from their services.

Decent Homes Standard

- Older people should have a right to live in housing that meets basic standards of decency. There is a danger that the current approach will lead to greater variation in the quality of older people's housing in different parts of the country.

In 2000 the Government set a Public Service Agreement (PSA) target that all social housing should be brought up to the Decent Homes Standard by 2010 and 70 per cent of dwellings in the private housing sector occupied by vulnerable households.⁸⁸

The ODPM Select Committee estimated that changing from the old Fitness Standard for housing, set out in the 1985 Housing Act, to the new Health and Safety Rating Standard (see below) would increase the number of unfit properties by 450,000.⁸⁹ The Select Committee, as well as spelling out the challenges ahead, has criticised the Government for linking improvements in council housing to whether or not tenants choose to be transferred to a housing association or an Arm's-Length Management Organisation (ALMO), which suggests that older tenants who prefer to have their housing managed by an elected landlord, i.e. their local authority, would be penalised for making the 'wrong' choice. However, since then the Government seems to have backed down on this point and agreed that the Decent Homes Standard should apply to all social housing.

The ODPM Select Committee also expressed concern that the accessibility standards for older and disabled people were not incorporated into the Government's Decent Homes standard and that work carried out under the Decent Homes Standard could make the situation worse. It argues that rigidly sticking to the Decent Homes Standard to bring housing up to a 'basic' level could inhibit the ongoing demand for further improvements in social housing such as greater accessibility..

Repairs and adaptations

- Reforms designed to offer greater flexibility in grants and loans for adaptations could mean that older private owners in some areas may find it more difficult for repairs to be carried out. Although Home Improvement Agencies are the linchpin to the delivery of these services, many are overstretched and under-resourced.

In July 2002 the Government reformed the system of repair grants paid by local authorities. The Regulatory Reform Order (RRO) was introduced in July 2002 as part of a wider initiative to bring private-sector homes occupied by vulnerable people up to the Decent Homes Standard. This included renovation grants, common-parts grants, HMO (homes of multiple occupancy) grants and Group Repair and Home Repair grants.

It brought these together into a single pot designed to encourage local authorities to take a more strategic approach. The RRO, which brought together powers to provide grants, loans and other forms of financial assistance for home improvement within the same legal framework, gives local authorities more discretion to provide financial and other assistance for home repairs and improvements. It enables local authorities to increase funding for Home Improvement Agencies as part of local plans for tackling disrepair.

However, it is likely that some local authorities will use the new flexibility to cut back on grants for repairs and adaptations they previously offered and focus on encouraging older people to take out loans or equity release schemes to improve their housing. This may mean that it becomes more difficult for older people to get smaller repairs, which do not require a significant loan, carried out. In addition, limited resources may require authorities to prioritise more significant disrepair at the expense of less serious work. However, if smaller repairs are neglected they are likely to lead to more serious deterioration that will be more expensive to deal with in the longer term.

Clearly, smaller repairs, despite their relatively lower cost, can have a big impact on the lives of older people. Some agencies such as Plymouth Care are aware of this problem and aim to provide a fast track for dealing with minor repairs and adaptations which reduces the waiting list for assessments to be carried out by an occupational therapist. The Government has indicated, through a review of the Disabled Facilities grant (DFG), that it is interested in helping authorities to cut waiting times for adaptations for which a prior financial and physical assessment by an occupational therapist is required.

Disabled Facilities Grant

It is important that older disabled people are offered a fast and efficient system to carry out adaptations. Help the Aged believes:

- a fast-track, less bureaucratic system is needed for dealing with minor adaptations.

Disabled Facilities Grant helps to pay for housing adaptations for disabled people based on an assessment of their home and their financial circumstances. The total expenditure on DFGs for 2003–4 was £112m.⁹⁰ Local authorities have a legal obligation to pay for essential adaptations to allow disabled people mobility and safety. These could include installing a lift, providing a downstairs toilet or shower, installing a ramp or grab rails to the front door, access to light switches and heating controls, widening doorways and installing ramps for wheelchairs. An occupational therapist assesses what adaptations are required while the council carries out a means test to determine individual contributions.

As mentioned above, local authorities can also provide grants and loans for small-scale adaptations, but these are discretionary. Authorities must publish a policy statement specifying the help they are committed to offering.

It is likely that there will be significant changes to the way DFG is paid in the future. The Government recently announced a new personal budget for disabled people which will

incorporate DFG and integrated community care and social resources. A general review of DFG, designed to improve their efficiency and fairness, is taking place; results are expected later in 2006. This is important because some older people experience delays both in getting assessments made and in having the adaptation work carried out. Also, demand for DFG is likely to increase as a result of community care policies and a growing awareness of its availability. This will require a less bureaucratic system that allows occupational therapists to delegate fast-track decisions for small or minor adaptations.

The Government has also announced that the Department for Communities and Local Government will lead a working group to consider how to develop more integrated delivery for aids, adaptations and assistive technology.

Housing Health and Safety Rating System

- The Housing Health and Safety Rating System (HHSRS) could have significant benefits for vulnerable older people. However, the system requires environmental health officers to be aware of the specific risks to older people and access to the resources required to tackle their poor housing.

The Government introduced a new system to assess health and safety hazards in the home which, if properly enforced, is likely to benefit many older people living in sub-standard housing. The Housing Act 2004 replaces the existing Housing Fitness standard, contained in the Housing Act 1985, with the HHSRS. It also extends the power available to local authorities to tackle poor housing through enforcement actions.

These changes are intended to help local authorities take a more person-centred approach through interventions to assess the impact of hazards in the home on an actual or potential resident, rather than taking the building itself as a starting point. This principle potentially offers benefits to older people because it will reflect the higher impact that poor housing has

involves a more subjective assessment of the risks to older people and without adequate training the needs of older people with particular disadvantages, such as dementia, may not be recognised.

Enforcement of the system requires trained environment health officers to carry out assessments and local authorities having sufficient resources to offer repairs and improvements. An absence of this could lead to a wide variation in the service offered by different authorities. In addition, some older people living in poor housing may be reluctant to approach their authorities about disrepair, especially in the private rented sector. Unless an active approach is taken it will be difficult for local authorities to ensure that no vulnerable older person has to suffer poor housing.

Equity release

- In the light of the growth of equity release schemes Help the Aged is concerned that older people need access to better independent advice to determine whether these offer a good solution for their circumstances.

Equity release plans are designed to give older home owners a mechanism for turning some of the value of their homes into a cash lump sum, regular extra income, or sometimes both.

There are essentially two types of equity release products – mortgage-based and reversion-based. Although mortgage-based schemes are regulated by the Financial Services Authority (FSA), reversion schemes are not. In recent years equity release schemes have become more relevant, particularly to older home owners who find themselves on a low income but living in property that has increased in value. The market for equity release products is already worth £1.2 billion, a 50-fold increase on 1993.⁹¹ This is likely to increase still further in coming years if property prices continue to rise while pensioner incomes decline.

The Government believes that more older people should use equity release to fund improvements and repairs to their properties.

But there are barriers to a widespread take-up of equity release. Some older people may prefer to use the extra income from equity release to supplement their pensions rather than carrying out repairs. If smaller repairs need to be carried out it is difficult to obtain relatively small loans through mortgage-based schemes. Some older people, having paid off their mortgage, may feel reluctant to take out a loan against their property, and may in any case prefer to pass on its value to their children after they die.

One example of an alternative to commercial equity release companies is the Home Improvement Trust, a not-for-profit organisation set up to help older home owners who need to do some work on their home if they are to live there safely and independently. The Trust aims to make equity release plans more accessible to older people. It has links with a number of lenders – all regulated banks and building societies – which provide low-cost loans to older people secured against the value of the home.

Case study: equity release trap

Experts warn that pensioners must tread carefully before signing up for equity release schemes, in which interest payments can wipe out the value of homes. Up-front fees from some advisers can exceed 2.5 per cent of the loan value (or £1,250 on a £50,000 lump sum), higher than the fees charged when moving house. A study by the chief financial watchdog, the Financial Services Authority, also found that more than two-thirds of advisers arranging specialist mortgages for older people were not gathering enough information about their customers to ascertain whether the products were suitable. The FSA's concern follows research by the Council of Mortgage Lenders, which estimates that within the next five years Britain's elderly home owners could be releasing up to £2bn in cash per year from their homes.⁹²

Fuel poverty

Since 2001 the government has had a UK-wide Fuel Poverty Strategy,⁹³ introduced through the Warm Homes and Energy Conservation Act 2000. The strategy uses the definition of a fuel-poor household as needing to spend in excess of 10 per cent of household income on all fuel use in order to maintain satisfactory heating. Vulnerable households (including elderly people) are targeted through the Home Energy Efficiency Scheme (HEES), marketed as the Warm Front Team (WFT).

Nationally, 60 per cent of fuel-poor households are owner-occupiers and 1 in 9 are private tenants.⁹⁴ Households experiencing the worst fuel poverty tend to occupy accommodation which is larger than average, especially older 'empty nesters'. However, the strategy acknowledges that 'under-occupation' among older people is 'a complex issue and there are often good social reasons for not moving to a smaller property... [for example, because the occupiers] tend to rely on strong local community networks, and these links can have real health and other benefits'.

The strategy also points out that householders aged 60 or over make up about half of all fuel-poor households. About half of all excess winter deaths are related to exposure to cold, domestic accidents are more common in cold homes in winter, and older people suffer from increased social isolation if their homes are cold. Older people may need to move into residential care because of illness or injury caused by cold homes.

3.3 Co-ordinating housing advice and information

Help the Aged believes:

- older people must have easier access to good-quality housing advice and information services, which are a precondition for older people to be able to make informed choices about whether to stay at home or move to alternative accommodation;

- the Government needs to make housing advice an integral part of the Third Age Programme Link-Age initiative;
- more clarity is needed concerning the strategic role and future development of Home Improvement Agencies (HIAs);
- local authorities need to identify practical mechanisms for identifying older people with housing problems, which could include triggers for early intervention where older tenants are experiencing difficulties with rent or benefit payments.

Housing advice needs of older people

Help the Aged believes:

- housing advice services play a vital role in helping to raise awareness of the housing options available to older people. Mainstream services need to become more accessible to older people and the Government needs to give more support to specialist resources such as Home Improvement Agencies.

In many areas of England it is difficult or impossible for older people (or any other group) to access independent housing advice. This problem is illustrated in a recent report by Citizens Advice, *Home Remedies: the challenges facing publicly funded housing advice*. The report highlights wider concerns about the overall level of funding for housing advice services, which gives rise to 'advice deserts' in many parts of the country.

Research on the specific and practical housing advice needs of older people was carried out by the Housing Associations Charitable Trust (hact) and Age Concern England in their report *Where Can I Go? Housing advice for older people* (1999). This was updated in a further report by Help the Aged, *Housing Advice for Older People* (2003), which was designed to review the recommendations in the original report and to see how far mainstream housing advice agencies were addressing the needs of older people.

The latter report discovered that very few agencies had specific policies or strategies on the delivery of housing advice to older people. It

found that mainstream agencies did not monitor by age, and where they did there was very low take-up of the service. The report highlighted the problem of older people having to be referred to other agencies and the danger that some older people might simply give up seeking advice if they felt they were being passed from pillar to post. A significant recommendation was for better signposting to housing advice for older people. The report found that it was particularly difficult for older people to find advice and information and that some older people felt that mainstream housing advice services were not relevant to them. A number of older people's agencies offering housing advice found recurring policy issues being raised. These included:

- Supporting People issues;
- delays in assessment by occupational therapists to allow adaptations to be carried out;
- issues relating to Right to Buy;
- hospital discharge;
- renovation grants;
- equity release; and
- service charges.

The report's recommendations included the need for a central location for the collection and dissemination of information. This is an area partly addressed by the Elderly Accommodation Counsel (EAC) through its online resources and the development of Housing Options for Older People (HOOP) online (see below). The report identified the need to define core standards in the delivery of specialist housing advice backed up by specialist training for mainstream advice workers. It recommended a common format for data collection and monitoring of older people seeking advice, which it considered vital for helping to identify whether advice services are delivering to older people and to gain evidence of older people's housing problems and issues as a prompt to further action.

Case study: Housing Options Service, Leeds

Mr and Mrs C, both in their late 60s, were advised to contact the Housing Options Service by their local Neighbourhood Network Scheme. Mr and Mrs C had lived in their three-bedroom family home for over 30 years but recently the garden had become too much to manage and they felt the home was too big. In addition, they were worried about the possible cost of future repairs, and also of heating, when they had just their pension to live on. Mr and Mrs C wanted independent advice about their housing options so they could make plans for the future. The most important thing for them was to be able to live independently for as long as possible, and they also wanted to live in a specific area.

A housing options worker visited Mr and Mrs C in their home and provided information on retirement housing to buy and rent, and where to access independent financial advice and help with the process of buying/renting accommodation, together with details of all the retirement housing to buy and rent in their area of choice.

Mr and Mrs C found the tailored advice offered by the Housing Options Service very useful and felt that it enabled them to make an informed decision about their future. They have since moved to a bungalow in their area of choice near their family and are already feeling the benefits of living in a smaller home with no stairs that is cheaper to heat and easier to manage.
(www.care-repair-leeds.org.uk)

HOPDEV information and advice working group

- The Housing and Older People Development Group (HOPDEV) has provided a platform for promoting better housing information and advice for older people. However, Help the Aged would still like to see a more co-ordinated strategy working across Government departments.

Recent years have seen the development of very clear agenda for addressing the lack of housing advice and information available to older people. But what is actually being done in practice? In the Government's *Quality and Choice: a framework for older people's housing*, information and advice were identified as being among the key areas that needed to be addressed in government housing policy on older people. It was acknowledged that if older people were to benefit from greater choice they first needed to know what housing options were available to them in relation to their needs and aspirations.

HOPDEV is taking practical steps to implement the recommendations that have emerged from consultation. It has published a directory of specialist housing services for older people and their advisers. It has helped to set up a consortium of national advice agencies determined to improve the delivery of advice to older people, by developing information resources and establishing specialist training, good practice principles and service standards.

However, one of the most important aspects of this work is raising the profile of housing advice services to older people so that they, and their friends and families, know where to go. The Consortium has argued that the Government's Third Age Service (Link-Age) should give housing a higher profile through its one-stop advice shop service for all older people.

Third Age Programme and Link-Age

- The Link-Age programme provides a good opportunity to incorporate national referral and signposting for older people seeking housing advice.

The Government's manifesto commitment in 1997 included the setting up of a Third Age Service (TAS) based on the Care Direct initiative piloted by the Department of Health (DH). Care Direct aimed to provide a one-stop shop service located within either the local authority or local voluntary agency – a gateway to a range of services including health, social care, housing and transport. However, after responsibility for TAS was moved from the DH to the Department for

Work and Pensions (DWP), Care Direct was dropped as a national model for the service. The practical implementation of TAS is only now beginning to come into focus. The DWP has said that it sees Care Direct as just one possible model for the development of TAS through local authorities.

Case study: Devon Home Improvement Agency Project Group

The Devon Home Improvement Agency Project Group is a collective name for a group of agencies and organisations in Devon. The group includes representatives from the following:

- Devon Supporting People Team
- Devon Social Services
- all district councils in Devon
- all PCTs in Devon
- providers through the HIA Project Group and HIA Reference Group
- police and fire services in Mid-Devon.

The HIA acts as the hub of the integrated housing service. The new service co-ordinator provides advocacy to the service user and 'progress chasing' for the care manager – saving them valuable assessment time. They route tasks to the appropriate provider: for example, an in-house handyman or external Warm Front contractor.⁹⁵

The new service called Link-Age maintains some of the same principles as Care Direct in the sense of seeking to offer older people a holistic, one-stop advice shop. It seems likely that Link-Age's development will be at the discretion of local authorities based on guiding principles, or outcomes, determined by the DWP.

This approach makes it probable that older people can expect a different standard of service depending on the area they live in rather than a national scheme offering a clearly defined local service. The final shape of the service is likely to depend on the resources the Government is

prepared to commit to it and the demands made by older people themselves. Link-Age urgently needs to define the scope and range of housing advice and information that can be expected through the Pension Service before referral to a more specialist agency takes place.

The Consortium (see above) has argued that housing must be an essential element of Link-Age (and the new Link-Age Plus schemes being piloted in spring 2006) and should be linked into accredited independent advice centres offering housing advice and proactively encouraging older people to use their services. Link-Age could also play a key role in preventing older people from getting into rent arrears or being threatened with eviction as a result of difficulties in claiming or negotiating Housing Benefit, Council Tax Benefit or other benefits. Link-Age needs to promote mechanisms to identify problems with housing debt at an early stage and offer appropriate advice and support to resolve the situation.

Single Assessment Process

- The Single Assessment Process (SAP) is a useful method of bringing together the relevant agencies to offer a comprehensive package of care and support. It is important that this includes relevant information about older people's housing requirements.

A vital part of ensuring that older people obtain the right combination of services is carrying out a rounded assessment of their needs, so that the right agencies and services are engaged at the right time. This must include Home Improvement Agencies (HIAs), the Pension Service, social services, housing departments, primary care trusts (PCTs) and the voluntary sector.

This objective can be facilitated by ensuring that agencies working with older people have a consistent and sensitive approach to assessing their needs. The Single Assessment Process (SAP) is an attempt to do this, by offering a holistic assessment of the needs of older people that can be used across a range of agencies to promote a co-ordinated approach to service

delivery. The Department of Health (DH) has set out guidelines for the elements that need to be contained in the assessment. Given the importance of the SAP to the delivery of Link-Age it is vital that it fully reflects housing needs and acts as a trigger for putting older people in contact with the most appropriate specialist agencies. It will also provide a further indicator of gaps in services that need to be addressed by Link-Age.

The role of Home Improvement Agencies (HIAs)

- Help the Aged would like to see Home Improvement Agencies taking a much higher profile in co-ordinating the delivery of housing advice and information to older people. There should also be lead agencies to develop the housing component of the new Link-Age service.

Home Improvement Agencies (HIAs), sometimes known as Care and Repair or Staying Put, play a vital role in supporting and advising older people on the housing options available to them. They primarily offer advice and information to owner-occupiers and private tenants on low incomes. Some also provide advice to councils and housing association tenants and are likely to extend this service. HIAs usually make home visits and often have an office which older people and their relatives and friends can visit. Their services include:

- arranging repairs;
- maintenance and improvement work; and
- advice on benefits and financial issues.

They also help clients to secure local authority grants and complete application forms and they offer independent advice on equity release and loans for carrying out repairs. The type and range of services offered by HIAs vary. Since changes in the law under the Regulatory Reform Order some older people are finding it harder to obtain discretionary grants for minor repairs and adaptations.

The Government, working with the national co-ordinating body Foundations, has raised the

profile of HIAs as part of its overall strategy on private-sector housing renewal. They are seen as key agencies in helping to improve house conditions for older people who wish to stay in their own home and to retain their independence. Funding for HIAs is also linked into the Supporting People programme, designed to provide housing support regardless of tenure. HIAs also tie into arrangements for older people being discharged from hospital to their own home with the Department of Health, providing £9.5 million to HIAs over 2003–6.⁹⁶

There are currently over 227 HIAs in England,⁹⁷ covering most parts of the country. The DCLG (formerly ODPM) provides about £8.5 million each year towards their funding. However, many areas still do not have an HIA, there is still much variation in the capacity of HIAs to deliver a local service, and HIAs have insufficient resources and staff to deal with demand.

Case study: Home Maintenance service (Care and Repair Leeds)

Mrs G's roof had been leaking badly for some time. Although she had twice paid for it to be repaired, the problem had not been solved. Under the Home Maintenance pilot project Care and Repair Leeds arranged for a contractor from its approved list to give a report and an estimate. As Mrs G was confident that the source of the leak had been identified, and she was receiving a contribution from the Home Maintenance budget toward the cost of the work, she was happy to contribute over £200 herself. The leak has now been stopped and the roof repaired.

Making the right choices: Housing Options for Older People (HOOP)

- We need to find ways of prompting older people to think about their housing options at an earlier stage in their lives. The Housing Options for Older People (HOOP) appraisal tool is an effective way of achieving this and needs to be given a higher profile.

Housing Options for Older People was originally developed by the University of the West of England and the Elderly Accommodation Counsel, part-funded by Help the Aged, to help older people to make decisions about housing and support alternatives in later life. It is a self-appraisal system that invites older people to evaluate their housing based on a range of quality-of-life criteria.

The original system was designed to be used with a housing adviser to help define older people's housing needs in a holistic way. However, it was produced in a simplified form to encourage older people to think about their housing situation before disability or frailty propelled them to a crisis point. The approach is not designed to recommend a particular course of action but to help older people to reflect on their situation and then obtain the advice and information they need. The Elderly Accommodation Counsel has designed an internet version of the HOOP tool which enables older people to complete an online assessment and then offers relevant information according to the details they provide.

HOOP is a useful model because it allows older people to make their own decisions based on a structured review of their housing situation. The HOOP appraisal still needs to be backed up by advice and information once it has been carried out. This can present difficulties because of the gaps in housing advice services in different parts of the country and the limited capacity of HIAs. Indeed, if the promotion of HOOP were to increase older people's demand for housing advice it is difficult to see how this would be delivered. If the DWP Link-Age service were able to offer housing advice and information to older people in all local authority areas, this would address the problem.

Housing Benefit reform and Council Tax Benefit

- The Government should consider whether the means-testing of Housing Benefit and Council Tax Benefit creates an insurmountable barrier to benefit take-up among a significant proportion of older people.

- Although the DWP is taking positive practical steps to improve the delivery and take-up of benefit it needs to speed up the development of the one-stop shop initiative, such as Link-Age, and ensure that older people understand what they can expect from it.

In 2001–2 an estimated 3.9 million people received Housing Benefit. Of these, 42 per cent were over 60. Half a million claims were outstanding across the country and the average time to assess a new claim was nine weeks. There have been many long-running and well-recorded failures in the Housing Benefit system, including its complexity (primarily as a result of means-testing), poor administration, and its impact on claimants who do not receive their money on time; also, many older claimants have to provide the same information again and again rather than information being passed on through the system for different benefit claims. One consequence of this is that an estimated 300,000 older people who could be eligible for Housing Benefit are not claiming it.

The Government launched its Housing Benefit Reform Programme in 2002, as part of which the DWP has developed a strategy to tackle benefit take-up among older people. This has three main elements:

- joint teams;
- alternative offices; and
- partnership fund.

The Government's Third Age Service, now known as 'Link-Age', has encouraged local pension services and local authorities to set up joint teams to provide an integrated service dealing with benefit payment and financial assessments for social care. It is hoped that in the future this will extend to housing, health, social care generally and transport. Under this initiative the Pension Service is setting up offices to make it easy (with the agreement of the local authority) to verify benefit claims and avoid the need to initiate separate claims. Finally, the DWP has set up a Partnership Fund of £13 million to look at ways of improving benefit take-up by older people.

Another major initiative is to replace Housing Benefit for deregulated private tenants with a Standard Local Housing Allowance, a flat-rate payment based on area and family size. The benefit is paid direct to tenants rather than the landlord. The DWP is running pilots in nine 'pathfinder' areas to look at the impact of the scheme, which is designed to simplify payments and give tenants a financial incentive to shop around for reasonably priced accommodation. If the rent is higher than the allowance tenants will have to make up the difference, but if the rent is lower they will be able to keep the difference. The Government intends to implement the scheme nationally by March 2008. A further nine authorities, known as Second Wave Group (2WG) authorities, joined the system in April 2005.

It has been argued that this system may lead to significant rent arrears if tenants spend their housing allowance on other debts or financial commitments. The Government recognises that for some vulnerable claimants it is better to pay the allowance direct to the landlord and has made provision for this where vulnerable tenants are facing arrears.

It appears that so far arrears have not presented a significant problem in most of the pilot areas. In June 2005 the percentage of claimants in the nine pathfinder areas who were eight weeks or more in rent arrears was between 1 and 8 per cent, with the average at 4 per cent overall. However, these figures do not guarantee there will be no difficulties if the programme is rolled out nationally: the higher figure of 8 per cent would present a significant problem if it applied to a higher number of claimants.

As well as the possible impact of arrears on vulnerable older people there may also be difficulties for those with mobility problems who cannot find a property that matches the local allowance and cannot move to a cheaper area. Shelter is concerned that the Government may consider extending the programme to social housing, in which case the current shortage of social housing would stop it working. It is unlikely that the system would extend choice for

vulnerable older people and could mean that only the better-off groups would be able to afford higher rents for new housing developments.

In 2003 Help the Aged published *The Impact of Council Tax on Older People's Income*, which included a review of the Council Tax Benefit system. The report found that in April 2003 Council Tax in Britain was almost double the level for April 1993. The burden of Council Tax as a proportion of income has risen for all taxpayers, but because pensioners' incomes rise more slowly it has had a greater impact on them. Older people who have a relatively low income but own property carry nearly twice as great a burden as the average person.

In 2007 properties in England and Wales will be revalued for Council Tax, which is likely to mean an increase for older people living in London and the South of England. Many of these are on below-average incomes. In 2000–1 some 4.7 million people were receiving the benefit and half of these were pensioners.

Millions of people who are entitled to Council Tax benefit do not claim it. The take-up rate for all pensioners is 65 per cent, and for pensioner owner-occupiers just 45 per cent. These low take-up rates are related to a reluctance by older people to claim means-tested benefits, as well as complications in making a claim and poor administration. To tackle the problem Help the Aged has proposed three main objectives for Government to improve the situation:

- a better system for protecting older people who cannot afford to pay Council Tax, with a target to increase take-up of Council Tax Benefit (CTB) and the creation of a system for assessing a household's maximum liability instead of CTB;
- making the system fairer by relaxing the rules about levels of savings that reduce eligibility to CTB, abolishing restrictions on the maximum amount of CTB that can be paid to households in higher-band properties and increasing the difference between Council Tax paid in cheaper properties and those living in more expensive properties to reflect ability to pay;

- finally, limiting the growth of Council Tax to a reasonable rate by linking it to long-term growth in local government spending. This would still mean tax increases over time, but they would be more gradual. The report also suggests that the revaluation of Council Tax to apply in England in 2007 should try to minimise the number of properties that go into the higher bands.

In March 2005 the Government offered a payment of £200 for older Council Tax payers. However, although welcome, this one-off payment could not begin to address the underlying problems that are creating barriers to older people taking up Housing Benefit or Council Tax Benefit. Many older people are particularly averse to means-testing because they feel it penalises those who have saved and is demeaning and intrusive. Although the DWP is developing the way it promotes and administers benefits it seems unlikely that this resistance will go away. The DWP is also attempting to simplify claims, but means-testing is inherently complex, which means that it does not reach all older people in need.

Case study: benefit overpayment

Problems in the administration of benefits can cause older people a great deal of stress and hardship. This is particularly true if an older person has to repay an overpayment of benefit where there is an implication of deliberate fraud rather than a basic error or misunderstanding. One woman in her 70s explained how this affected her: 'I had the letter from the council and they said I owed them... I was shaking. I tell you straight, I cannot fill in the form. Every time I get it, I go down to the council and put everything on the desk. And the questions they ask, I give them the answer. I put everything that I have, bank statements, everything, they have it there. I am honest. I count every penny. I don't make the mistake, *they* make the mistake, but I will have to pay them back.' (Help the Aged, 2003)

Part 4

Summary of policy recommendations

Image: John Cobb



This section brings together for easy reference selected policy recommendations contained in the main report.

Part 1 Diversity of housing needs

Trends in housing need

Help the Aged believes:

- if we wish to enable older people to remain **living independently** in their own homes for as long as possible we must build housing that is suitable for people at all stages in their lives;
- all new housing should be made more **readily adaptable** to meet our changing needs as we get older;
- all new homes need to meet the **Lifetime Homes** standards advocated by the Joseph Rowntree Foundation and Habinteg Housing Association;⁹⁸
- more needs to be done to guarantee that older people have access to a **range of housing and care services** that cater for

their long-term needs: we need to invest more in the short term to adapt and upgrade our housing stock, but in the long term build and design new homes that cater for everyone's needs over their lifetime;

- we should support measures that allow more older people to receive care in their own homes; however, we must at the same time have mechanisms to increase the supply of **good-quality care homes and 'housing with care'** for older people who require higher levels of care and support that cannot realistically be delivered at home;
- the fact that the majority of older people are **owner-occupiers** is not reflected in Government housing policy or the resources going into the sector, particularly for vulnerable older people living on low incomes;
- too many older people are still having to live poor, damp and cold housing; they require more help with getting **repairs and improvements** carried out.

Directions of government housing policy

Help the Aged believes:

- the Government should review how far the principles set out in its report **Quality and Choice: a framework for older people's housing** are being adopted at both a regional and local level;
- the Department for Communities and Local Government (formerly ODPM) should examine how far new house-building in the South-East and regeneration initiatives in the North engage with the **long-term needs** of an ageing population;
- Regional Housing Boards and local authorities should audit how far the local supply of **affordable supported housing** meets the rapidly changing requirements of older people and how regional and local housing markets are driven by and reflect older people's housing decisions;
- all housing authorities should include older people within their **local strategies** in a way that harmonises with other relevant local agencies and service plans;
- Government needs to step back and **evaluate the progress** that has been made in embedding older people's housing into the work of regional and local government;
- the development of effective housing solutions for older people will to a greater or lesser extent be determined by regional differences: this is why it is important that older people and the agencies that represent them are **able to influence** local policy initiatives and decision-making;
- unless new housing developments are affordable, with easy access to shops, amenities and public transport and protection from crime, they will be **inaccessible and unattractive** to many older people.;
- **regeneration initiatives** should be extended across the country and should pay particular attention to the impact of poor housing on older people.

Demands and expectations of older people

Help the Aged believes:

- housing providers need to be aware of how our **expectations of housing**, as we get older, have changed dramatically in recent years, so that the right kinds of housing and care are available to future generations;
- older people should be in a position to choose from a **range of housing options** that best meet their individual needs and circumstances;
- private developers and local authorities need to devise faster practical mechanisms to enable older people to determine the forms of **housing they want to live in**;
- older people want to make informed choices about the forms of housing and care that best suit them as their circumstances change; housing providers must proactively look at how they can **involve older people** in the development of new and existing forms of housing provision;
- the housing needs of older people attract many myths: for example, it is often assumed that older people need or want less space when they retire when in reality many want **more space** to allow family and friends to stay over and to pursue hobbies and interests;
- older people want to be involved in **influencing the building and design of housing** but are rarely given practical opportunities to do so: some of the models set up to achieve this deserve more widespread take-up across the country.

Part 2 Housing options

Staying put

Help the Aged believes:

- the Government should help more older people to **obtain the care and support** they need to stay in their own home;
- greater consistency is needed in the delivery of repair and adaptations services, particularly through **Home Improvement Agencies (HIAs)** and the development of **national minimum standards**;
- an older person's **decision to stay at home** should not be restricted by a lack of suitable options, appropriate financial assistance or access to good-quality housing advice and information.
- if older people are to have greater control over the care they receive at home, through **direct payments**, more needs to be done to ensure they have the independent advice, information and support to make this a viable proposition;
- getting the right care, support and **information** at the right time is critical to enabling older people to exercise the choice of staying in their own home;
- **social housing** should become more responsive to the changing needs of older people and able to offer genuine choice, particularly to those on low incomes;
- it may be difficult for older people to exercise choice under the **choice-based letting schemes**: such schemes can only be relevant to older people where there is sufficient housing stock to offer genuine choice;
- **intermediate care services** offer a way of preventing older people spending unnecessary time in hospital; although schemes have proved successful it is becoming increasingly difficult to sustain them; a longer-term strategy is needed for maintaining these schemes, given the clear benefits they offer;

- the current licensing of **houses in multiple occupation** should be extended to areas where older private tenants are living in the poorest conditions; in addition, renewal initiatives and Supporting People should provide opportunities to offer older private tenants greater assistance

Moving on

Help the Aged believes:

- the housing choices available to older people who wish or need to move on are **too limited**;
- investment in new models of supported housing, such as **extra-care housing**, that give older people more independence and privacy is a welcome development; however, the current level of investment in these models is insufficient to meet future demand and more needs to be done to encourage a broader spectrum of **'housing with care'** that meets a wider range of needs;
- there will be a continuing need for care homes: debate is urgently needed about **new care-home models** and future demand for places; the current decline in care-home places, which could reduce the choices of older people who can no longer receive care at home, is a major concern;
- **sheltered housing** is a positive choice for many older people; it needs to evolve in order that it can offer older people a home for life, with flexible levels of care being built in depending on the changing needs of individuals; sheltered housing can also be adapted to meet the needs of certain groups of older homeless people if it can offer additional levels of care and support;
- housing environments must give older people as much **independence and control** over their lives as possible, regardless of the level of care or support they require.

Exclusion and discrimination

Help the Aged believes:

- the majority of housing in Britain is designed for young, able-bodied people and mostly ignores the fact that as we get older our **housing needs change**;
- the **Lifetime Homes** campaign attempts to address changing needs but at the moment there are too few new housing developments taking this issue seriously;
- older people find it too difficult to influence the building, design and management of their housing. They may encounter **discriminatory and ageist attitudes** that serve to exclude them from decisions about the sorts of housing provision that best meet their expressed needs;
- **black and minority ethnic** (BME) older people are more likely to live in the worst and most overcrowded housing and are particularly excluded from influencing housing provision;
- too many older people are trapped in inappropriate **temporary accommodation**: more needs to be done to develop social housing that offers **older homeless people** the care and support they may require on a long-term basis;
- interventions are needed to prevent older people becoming homeless in the first place: this could include proactive help and support to cope with **bereavement** or to resolve **debt problems** that could result in homelessness;
- isolated and vulnerable people who have been **resettled** into housing schemes should get help to access to social and leisure activities to ensure that they are linked into their local community;
- more needs to be done to **consult older homeless people** in developing housing and support services designed to meet their needs;
- older people in **rural areas** are particularly disadvantaged by their housing options: more

housing resources for older people need to go into rural communities to address these imbalances.

Part 3 Finding solutions

Strategic planning and designing long-term solutions

Help the Aged believes:

- the DCLG (former ODPM) needs to do more to encourage Regional Housing Boards, Regional Assemblies and local authorities to adopt **housing strategies for older people** that reflect changing needs and aspirations;
- all regional and local housing strategies must automatically include an **assessment** of the specific needs of older people and outline ways in which they will be engaged in the decision-making process;
- **Supporting People** has enormous potential to increase the range of housing-related support service to older people across all tenure. However, this will inevitably be determined by protecting the future allocation of resources for vulnerable older people;
- a much higher percentage of new homes needs to meet the **Lifetime Homes** standards: this would have significant long-term benefits for the whole population and reduce the level of costly adaptations that are required for the majority of existing homes.

Decent homes for all older people

Help the Aged believes:

- despite improvements in housing conditions too many vulnerable older people are still living in **run-down, damp or unheated housing**;
- the introduction of new targets and regulations on **decent housing** will not be met unless local authorities have the capacity and resources to carry out vital maintenance and repairs;

- the greater discretion given to local authorities on how they deliver repairs and adaptations to older people is likely to **create confusion** over what people can expect, depending on where they live;
- **Home Improvement Agencies** have a critical role in helping older people to tackle their housing problems, but unless they are properly resourced many older people will not benefit from their services;
- older people should have a right to live in housing that meets basic standards of decency, but the current approach could lead to greater **variation in the quality** of older people's housing in different parts of the country;
- reforms designed to offer greater flexibility in grants and loans for adaptations might mean that older private owners in some areas may find it more difficult for repairs to be carried out; although Home Improvement Agencies are the linchpin for the delivery of these services, many are **overstretched and under-resourced**;
- it is important that older disabled people are offered a fast and efficient system to carry out adaptations: a less bureaucratic **fast-track system** is needed for dealing with minor adaptations;
- the **Housing Health and Safety Rating System** could have significant benefits for vulnerable older people; however, the system requires environmental health officers to be aware of the specific risks to older people and direct access to the resources needed to tackle their poor housing;
- as **equity release schemes** continue to proliferate, older people need access to better independent advice to determine whether these could offer the best solution to their circumstances; the Home Improvement Trust should have a more prominent role in offering loans, particularly for smaller repairs, in partnership with Home Improvement Agencies.

Co-ordinating housing advice and information

Help the Aged believes:

- older people must have easier access to **good-quality housing advice and information services** because this is a precondition for making informed choices about staying at home or moving on to alternative accommodation;
- the Government needs to make housing advice an integral part of the Third Age Programme/**Link-Age** initiative;
- more clarity is needed concerning the long-term **strategic role** and future development of Home Improvement Agencies (HIAs);
- local authorities need to identify practical mechanisms for identifying older people who are experiencing housing problems: this could include **triggers for early intervention** where older tenants are experiencing difficulties with rent or benefit payments;
- housing advice services play a vital role in helping to raise **awareness of the housing options** available to older people; mainstream services need to become more accessible to older people and the Government needs to give more support to specialist resources such as Home Improvement Agencies;
- although the **Housing and Older People Development Group (HOPDEV)** has provided a platform for promoting better housing information and advice for older people, there is still a need for a more co-ordinated strategy across Government departments.
- the **Link-Age** programme provides a good opportunity to incorporate a national referral and signposting service for older people seeking housing advice;
- the **Single Assessment Process (SAP)** is a useful method of bringing together the relevant agencies to offer a comprehensive package of care and support: it is important

that this includes relevant information on older people's housing requirements;

- **HIAs** should have a much higher profile in co-ordinating the delivery of housing advice and information to older people; lead agencies are also needed to develop the housing component of the new Link-Age service;
- ways need to be found to prompt older people to think about their **housing options at an earlier stage in their lives**: the Housing Options for Older People (HOOP) appraisal tool is an effective way of achieving this and needs to be given a higher profile.

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