****

**Views of Older Londoners on Housing**

**Research carried out by Age UK London with Positive Ageing in London, supported by Hyde, May-December 2017**

**April 2018**

**CONTENTS**

1. **Summary and Main Findings 3**
2. **Conference “Homes for older Londoners” 6**
3. **Consultative Sessions in Brent and Lambeth 10**
4. **Telephone survey of Hyde tenants aged 65+ 14**
5. **Conclusions 17**

**Annexes:**

1. **Programme of Conference “Homes for Older Londoners”, 18 September 2017**
2. **Questions for Consultative Sessions in Brent and Lambeth**
3. **Summary and Main Findings**

Age UK London was funded by Hyde to carry out research into what older Londoners (both social housing tenants and a wider sample of older people) want in relation to housing. The work was carried out in partnership with Positive Ageing in London (PAiL). The research was intended both to improve policy on housing for older Londoners, and specifically to improve support for older social housing tenants.

**Key Aims of the Research:**

* To identify housing-related concerns of older (65+) tenants in general needs social housing, in order to provide The Hyde Group with intelligence to help improve its support to them;
* To identify housing-related views and concerns of a range of older Londoners in different tenures, in order to help Age UK London respond to the consultation on the Mayor’s London Housing Strategy 2017 (and more generally, to influence the development of policy on housing for older Londoners)

**Summary of Project Activities**:

* Two consultative sessions with groups of older people, in Brent (6 July 2017) and Lambeth (20 November 2017), targeted towards social housing tenants and using a set of questions drafted by Hyde . These sessions were held in partnership with Positive Ageing in London. The questions used are attached as Annexe 1.
* A telephone survey carried out by Age UK London between September-December 2017, using a list of Hyde tenants aged 65+, in general needs housing. The questions used were similar to those used in the Brent and Lambeth consultative sessions.
* A conference “Homes for Londoners”, 18 September 2017, held in partnership with Positive Ageing in London. This aimed to attract older Londoners from all housing tenures, and representatives of local age sector organisations. It had guest speakers including a Greater London Authority official with key responsibility for developing the London Housing Strategy.

**Summary of Key Findings**:

In relation to the needs of social housing tenants for support:

Older social housing tenants in our survey and consultative sessions overwhelmingly relied on family and friends for their support network – currently and in terms of where they would look for extra support in future if they needed it. Some would look for support from the NHS or social services or a voluntary organization. Very few thought of asking a housing provider for support.

Many people (a fifth of respondents in the telephone survey) did not know where they would turn for support if their needs changed, or had not thought about it before.

The type of issues that concerned tenants (now or as possibilities for the future) included:

* The staircase if mobility became an issue (both internal and external staircases were referred to)
* Affordability of rent and outgoings
* General adaptations in response to health-change (including stairlifts, walk-in showers, disabled toilets)
* Support to care for significant other
* Support with dementia
* Being able to visit family or local shops, services etc.
* Fears over living alone and no-one knowing if something happened to them

The minority of people who expressed interest in moving reported non-availability of suitable properties locally, and problems with the housing moves system.

An additional implication, though difficult to confirm from the questions asked in the consultative sessions, is that there may be struggling older leaseholders within mainly social housing developments, who have difficulty in accessing support.

In relation to the Mayor’s London Housing Strategy:

The issues listed above in relation to older social housing tenants, are naturally also relevant for the Housing Strategy. Other key points raised by older people included:

* The effects of national legislation on investment in new homes for older people (supported/specialist housing) were a concern.
* Older people need homes that are *comfortable, with* *enough space* and *green spaces outside.*
* There should be more focus on the *needs of older homeowners* who are “asset rich but income poor”. This is particularly related to repairs and adaptations.
* People who want to move need more accessible, affordable options (to buy or to rent). Work is needed to influence builders and developers.
* It is important to ensure that *boroughs cooperate and act* especially around more affordable housing and housing accessibility (The London Plan will have a role here.)
* There was concern about the *dangers in tower blocks* given the Grenfell disaster, and a suggestion that no older person should be offered a flat higher than the second floor
* There is a need for *intergenerational housing* to *encourage diversity*
* All housing above one floor should be provided with lifts
* Support should be available to *help older people with clutter in their homes* to make them safer and more comfortable
* Health **-** Must link the housing strategy to the health strategy and see the links between good housing and good health. There is a need for baseline housing standards for all tenures
* Communities **-** Intergenerational mix is the way forward and this must include how new homes are marketed (concern was expressed that most new homes are marketed for young professionals)
* Need for more social housing (private rented housing not working for older people)
* Participants liked the idea of housing coops for older people such as in Barnet (Older Women’s Co-operative Housing)
1. **Conference “Homes for Older Londoners”, 18 September 2017**

This conference was focused particularly on responding to the London Mayor’s Housing Strategy. It was attended by approximately 50 older people and representatives of local and wider age sector organisations, as well as guest speakers. After an initial presentation by the GLA and discussion of the draft Mayor’s Housing Strategy, discussion was structured around issues for older people as homeowners, social housing tenants, supported housing residents and private sector tenants.

**1. Issues raised following presentations**

**1.1 In response to GLA presentation on the Mayor’s housing strategy**

* The strategy must deal with *empty homes.*
* *Benefits issue* for investment in new homes for older people was a concern.
* Older people need homes that are *comfortable, with* *enough space* and *green spaces outside.*
* There should be more focus on the *needs of older homeowners* who have assets but are cash poor. People need more options to move if they want to. Work with the development industry would help.
* It is important to ensure that *boroughs cooperate and act* especially around more affordable housing and housing accessibility (The London Plan will have a role here.)
* Concern was expressed that in some areas there is no consideration of the needs of older people. An example of massive development of student housing in a good location was given. A *better analysis of local housing needs* was required*.* (It was noted that the GLA had commissioned some work on needs assessment.)
* There was concern about *affordability criteria not being genuinely affordable* such as it is in existing social housing.
* There was concern that *private landlords will not accept people on Housing Benefit* due to low level/cap (It was agreed that some issues were for the Mayor and that others were for Government so the response to the strategy needs to be clear on this point)
* There is a *limited focus on repairs/house condition* especially given the age of, and poor condition of, London’s housing stock and some concerns about right to buy people who must now pay for adaptations
* There was concern about the *dangers in tower blocks* given the Grenfell disaster, and a suggestion that no older person should be offered a flat higher than the second floor
* There is a need for *intergenerational housing* to *encourage diversity*

**1.2. In response to London Tenants Federation/Camden Private Tenants Federation presentation on issues for older people in social housing**

* How to *influence private contractors* who undertake work for the local council
* *A need for greater enforcement of covenants* in leases
* A need for the strategy to ensure there are *organisations representing tenants in every London borough*
* A need to develop a process where there is *future scrutiny* so that the engagement with the strategy is not just a ‘one off’

**1.3 In response to the Housing Learning and Improvement network presentation on issues for older people in specialist housing**

* Ensure that people do not buy a home in a specialist scheme and then leave it empty
* Find ways to *engage people in the development of homes* working with developers/housing associations

**1.4 In response to Care & Repair England’s presentation on older home owners: adaptations and repairs**

* Home owners should be *offered loans/equity for capital works* to their homes
* All housing above one floor should be provided with lifts
* Support should be available to *help older people with clutter in their homes* to make them safer and more comfortable
* Some concern was expressed that *local councils do not have the capacity to offer grants* for repairs and have lost staff and skills

**1.5 In response to Age UK London presentation on issues for older private tenants**

* Landlord approval for Disabled Facilities Grants (DFGs) has meant only a few being agreed. There is a need to *agree DFGs for private tenants* if there is a health/care need and not have to have landlord approval
* There could be a *tenant charter* as in Europe
* There was some concern about the *unfairness of buy to rent subsidies* particularly as other buyers do not qualify for these

**2. Feedback from group discussions on what should be in the strategy**

**Group 1**

* Need for restrictions on foreign buyers
* Address the issue of empty homes – from confiscation to raising rates for one year
* Home repair/adaptation loans at current rates should be available with money repaid when the house is sold
* Set up a formal register of reliable builders
* Develop more age friendly intergenerational housing
* Develop integrated housing coops for older people
* Create a level playing field between buy to let and buy to live in
* Need for more affordable homes for rent
* Need for more one and two-bedroom homes
* Need better accountability for private tenants – tenant associations
* Older people should not live above floor two in higher developments
* IT support for universal credit roll out should be available
* There should be sprinklers in all tower blocks
* Replace high rise with low rise longer term
* Adaptations should be available to support older people in need
* There should be proper regulation of home share/shared housing

**Group 2**

* Need for more social housing (private rented not working)
* Like the idea of housing coops for older people such as in Barnet
* Change to legislation to create lifetime tenancies
* Need to control rents and clarify affordability
* Compulsory purchase all empty properties to prevent buying to leave empty
* Need short term fixes as building new homes takes time including support for minor repairs
* Develop penalties for developers not building affordable housing

**Group 3**

* Make London an age friendly city
* Give older people more priority in new housing developments
* Create a database of all landlords and one on empty properties with powers to local councils to deal with bad landlords and those that leave properties empty
* Agencies are needed to support/advise older people in insecure housing
* Older people should have access to repairs and adaptations to help them to remain at home
* Develop more extra care for rent (important to have tenancy rights) and for older home owners to buy

**Group 4**

* **Health -** Must link the housing strategy to the health strategy and see the links between good housing and good health. There is a need for baseline housing standards for all tenures
* **Communities -** Intergenerational mix is the way forward and this must include how new homes are marketed (concern was expressed that most new homes are marketed for young professionals)
* **Housing across tenure –** all housing should be decent, secure, affordable – it is people’s homes and this needs to be the starting point
1. **Consultative Sessions in Brent and Lambeth**

**Brent, 6 July 2017**

**Overall/Demographics**

Some 25 people attended. The list of questions for both consultative sessions is in Annexe B.

 Not everyone answered all questions but most questions were answered by a large majority. Participants were asked to fill in the basic information and initial questions in writing before starting table discussion particularly of Qs 6 and 7. While participants had been expected to be mainly social housing tenants, in fact the attendees were a mixed tenure group. The meeting followed a drop in session provided at a Hyde Housing site.

There were a large majority of women. Many did not provide their age, most who did were in their 70s or 80s although two said simply “over 60”.

**Individual Questions – Answers with comments by Age UK London**

1. **Living arrangements**

11 living alone, 10 with spouse or partner, 4 with children or other family members

1. **Receipt of benefits**

6 said Yes and mentioned Housing Benefit, Disability Living Allowance and Pension Credit, 3 said “pension”, 13 No

Comment: while the majority said they did not receive the benefits mentioned, that does not necessarily mean that they would not have qualified for them. Pension credit in particular is known to be substantially under-claimed.

1. **Home too large/small/right size**

19 just right, 1 too large.

Comment: There might have been some suspicion about the reason for the question. At the conference “Homes for Older Londoners”, there was some resistance from older people to the idea of public bodies promoting or encouraging downsizing.

4 and 5 were the least answered questions. But there was a clear pattern in the answers.

1. **Support network**

Family – 9, Family & Friends – 2.

Comment: In both questions, “Family” and “Family and friends” together dominated the answers. It was necessary to spell out/rephrase “support network” for some people. The facilitators wondered whether more people might have felt they had no support network but were possibly reluctant to say so.

1. **Where would you go for additional support?**

Family -8, Family & friends – 1, Voluntary organisations – 3

Questions 6 and 7 were focused on for table discussions:

1. **What are the 2 or 3 key challenges you feel most concerned about as you get older in relation to your housing needs?**
2. **What is the one thing that would support you to live independently in your home as you get older?**

The detailed responses recorded on Post-Its (individual) and flipcharts (results of group discussion) are in Annexe C.

General comments:

It was much easier to get feedback about challenges than solutions although some solutions could be inferred from the challenges.

Some participants (possibly a majority) appeared to be thinking about these questions for the first time – especially Q7.

Some of the points raised were not obviously about housing. Some of the others, though, were about the local neighbourhood in one way or another – for instance about the condition of streets, or that someone could not get NHS dentistry in the area.

The housing-specific points that came out concerned:

* Adaptations like stairlifts and disabled toilets
* Issues about older people being on high floors in towerblocks: comments about lifts not working
* Responsiveness to requests/complaints
* Homeowners (some of whom may have been leaseholders within mainly social housing developments) felt that they were left to fend for themselves although they may have low income.

**Lambeth, 20 November 2017**

**Summary**

There were around 45 - 50 older people attending mainly from the Afro Caribbean and African community and ages ranged from people in their 60s to their 80s. It was part of a regular Monday get together. Questionnaires were collected from 21 people and other people were consulted in small sessions. We estimated that about 40% of people own their own home with the rest are in council housing. There were one or two people from housing associations. (We were not aware of there being Hyde Housing tenants)

Around half of those attending lived in Lambeth but there were also people from Wandsworth, Southwark and Thornton Heath (Croydon)

Many people were very happy in their homes and had indeed lived in their current home for a long time, but some had some worries about the future.

The main current concerns that were identified were repairs and adaptations, practical help around the home, general finance issues (knowing what help is available to boost income), difficulties of getting a transfer in social housing especially the ‘bid’ system, concerns about local areas in terms of access to transport, uneven street paving etc...

Worries about the future included money issues (both now and in the future), health issues, remaining independent, paying for care and support, and longer-term mobility issues like stairs and need for showers.

Access inside and to the home was an issue for some with one lady with mobility difficulties living on the fourth floor of a council block with no lift – and yet did not have enough points to be considered for a move.

**Discussion Sessions**

We held three sessions with about 25 people all told. Issues raised in these were as follows:

* Need for adaptations both in council and home owned housing. In council housing there were different experiences. Some people could not get a walk-in shower whereas others said, as part of an estate improvement, they were offered this. In other cases, an assessment was leading to the provision of rails and other adaptations – quite a mixed picture
* For owner occupiers there was a feeling that there was ‘no help available’ with repairs and adaptations and some asked for information on approved builders and help with arranging the work.
* Some concerns about the local neighbourhood included worries about transport – access to bus stops for example, uneven pavements and general lack of upkeep and cleaning of streets
* A concern identified by a couple of people was the bidding system on council transfer requests and that this was not an easy system for older people to navigate.

There was also a concern that even if people wanted to move – to ‘rightsize’ in all sectors there was no suitable housing available and some (home owners) were put off by the cost of moving.

1. **Telephone Survey**

A total of 73 participant responses were captured through the phone-interview part of the research. Discounting the 31 of the 215 contacts on the database who did not have an active phone number, this equates to a response-rate of 39.7%.

The most common reasons for non-participation were, in order of frequency:

* No response to phone (on one or more occasions)
* Did not receive the letter and would not participate without it (or could not remember receiving a letter)
* Did not wish to participate in the research at any time
* Did not wish to participate because busy at time of call but did not subsequently pick up at agreed follow-up time
* Reported that they did not speak English

**Summary of responses**

Qs 1-4:

Number of bedrooms (Q1): 92% had either 1, 2, or 3 bedrooms with 2 bedrooms slightly the most common, the remaining 8% had 4 or 5 bedrooms

Resident’s view of the size of their home (Q2): 82% said “just right”, Relatively few said that their accommodation was ‘too small’ (12%) or ‘too large’ (5%). Of those who said their accommodation was too ‘large’, all respondents said they had looked into finding smaller, more suitable accommodation but had been unable to either due to lack of availability in the area or due to uncertainty over the process of moving.

Support network (Q3), where would the resident go for help if their needs changed? (Q4): As in the consultative sessions, “Family” and “Friends” dominated these responses. However a fifth of respondents did not know where they would look for help if their needs changed, or had not thought about it before.

1. **In relation to your housing needs, what are the 2 or 3 key challenges you feel most concerned about as you age?**

Unless participants already had a disability or specific housing need, the majority of those spoken to simply hadn’t thought about the challenges that they may face in the future and, in the main, didn’t intend to unless it became a reality that needed to be confronted. Most participants reported that things were okay or that they were able to look after themselves. The most common responses are detailed in the table below:

|  |  |
| --- | --- |
| **Key Challenges mentioned by participants** | **As a % of total key challenges mentioned** |
| The staircase if mobility became an issue (both internal and external staircases were referred to) | 48% |
| Affordability of rent and outgoings | 18% |
| General adaptations in response to health change | 15% |
| Support to care for significant other | 12% |
| Support with Alzheimers | 5% |
| Being able to visit family or local resources | 4% |
| Requiring a walk-in shower due to difficulties with bath-depth | 3% |
| Fears over living alone and no-one knowing if something happened to them | 3% |

1. **In terms of support, what one thing that you feel would enable you to live independently in your home as you age?**

There was a lot of duplication in terms of response to this and the previous question. However, many participants who reported that everything was okay and that they didn’t have any challenges or problems indicated that this was enabled by a degree of reliance on other family members.

|  |  |
| --- | --- |
| **In terms of support, what one thing that you feel would enable you to live independently in your home as you age?** | **As a % of total mentioned** |
| Continued support from family member/s | 14 |
| More money / sustainable costs over time | 10 |
| Stair-lift | 5 |
| Support to care for significant other | 4 |
| Home adaptations (non-specific) | 4 |
| Information about what options are available | 4 |
| Walk-in shower rather than a bath | 3 |
| Continued support from friends/neighbours | 3 |
| Support to move home | 3 |
| Help around the home (minor repairs etc.) | 3 |
| Improving the accessibility and tidiness of the local area | 3 |
| Better support for home repairs (e.g. boiler) | 1 |

1. **Conclusions**

Overall

Looking at the views of our sample of older people from across all tenures, it appeared that affordability of housing, whether to buy or to rent, was a clear priority. In various guises, access to home repairs and adaptations was also raised by both social housing tenants and home owners. The majority of people in our sample did not express any wish to move home, however for the minority that did wish to move, it was difficult to access suitable (affordable and accessible) alternatives. This could be for various reasons such as lack of suitable options in the local area, or difficulty in using online allocation systems.

Support needs of social housing tenants

It was striking that many older social housing tenants in our sample appeared to have thought rather little about their future support needs. One could speculate that this is a potentially distressing and unwelcome subject to think about. The issues that they identified when asked were similar to older people as a whole, with some additional emphasis on physical accessibility issues like staircases and lifts. To the extent that people had thought about where they could access support, there was a large emphasis on family and friends.

**Annexe A**

 

**Homes for Older Londoners:**

**What should be in the Mayor’s Housing Strategy?**

**18 September 2017**

**Draft Programme**

10.00 Registration, Tea and Coffee

10.30: Chair’s Welcome and Introduction

 Chris Walsh, Chair, Positive Ageing in London

10.45 Mayor’s London Housing Strategy Consultation

 Debra Levison, Greater London Authority

 Q & A

11.15 Older people in social housing:

 Council housing: Sharon Hayward, London Tenants Federation

 Housing associations: Robert Taylor, Camden Private Tenants Federation

 Q & A

11.45 Older people in supported/specialist housing

 Jeremy Porteus, Housing LIN

 Q & A

12.15 Lunch – light lunch provided

13.00 Older Owner Occupiers: Adaptations and Repairs

 Jane Minter, Care and Repair England

 Q & A

13.30 Older Private Sector Tenants

 Gordon Deuchars, Age UK London

 Q & A

14,00 Group Discussion: Key Priorities for the London Housing Strategy

15.00 Feedback from Group Discussions

15.30 Close

**Annexe B**

****

**Questions for consultative sessions on:**

**OLDER RESIDENTS AND HOUSING – July and November 2017**

QUESTIONS TO ANSWER IN WRITING

**How old are you?**

**Are you – (please circle): Female Male Prefer not to say**

**Borough you live in:**

**Are you a Hyde resident? Yes/No**

1. **What are your living arrangements? Please circle:**

Live alone

Live with Spouse / Partner

Live with children and/or family members

Other

1. **Are you in receipt of benefits? Yes/No**

If yes what are they?

1. **How would you rate the size of your accommodation? Please tick:**

Too large for my needs

Just right

Too small

**Comments:**

1. **What are is your support network like?**

**Does it include the following (tick as many as you wish)**

* Family member
* Friend
* Voluntary organisation
* Faith based organisation
* Housing Provider
* Other

**Comments:**

1. **If you experienced a change in your personal needs where would you go for additional support? Please tick as many as you wish:**
* Family member
* Friend
* Voluntary organisation
* Faith based organisation
* Housing Provider
* Other

QUESTIONS FOR GROUP DISCUSSION

1. **What are the 2 or 3 key challenges you feel most concerned about as you get older in relation to your housing needs?**
2. **What is the one thing that would support you to live independently in your home as you get older?**