

Public Policy Statement

Housing

March 2020

Summary

The housing needs of people may change as they get older, so it is important that older people have access to a range of good quality housing options and services that meet their needs. People must be able to live safe, independent and active lives in the setting most appropriate to them, and their home or the location may need to change to adapt to their changing needs. The impact of people living longer on the availability of accessible homes and the management of home improvements are key issues.

Poor and inaccessible housing conditions can have profound implications for our ageing population. The design, location and condition of a home can impact on the ability of older people to live healthy and independent lives. Accessible housing is essential for older people to be able to live independently for longer, and the availability of community support networks is important for their wellbeing and quality of life.

The overall need for housing remains high, but the supply of new homes is lagging well behind demand. The Welsh Government has pledged to work in partnership to deliver an additional 20,000 affordable homes.¹ The age of housing stock means that many existing homes need improvement. The Welsh Housing Quality Standard (WHQS) has led to improvements in social housing, and we believe the commitment to achieving the WHQS should also be extended to the private rented sector and to all new homes being built in Wales.

The Welsh Government established an Expert Group on Housing an Ageing Population in Wales to develop practicable and deliverable proposals to inform the Welsh Government's policy approach to housing an ageing population. The Group's report addresses 5 key themes: understanding the housing requirements of older people; supporting the right choices – to 'stay put' or 'move on'; living with confidence in older age – covering design and technology; a planning system which reflects the needs of our ageing population; making housing more affordable and incentivising change.²

Specialist retirement housing, including sheltered accommodation and extra-care housing, can offer basic support for many older people allowing them to live independently for longer within a safe and secure environment. Further investment is

¹ Welsh Government (2016) Taking Wales Forward 2016-2021.

² Welsh Government (2017) Written Statement – Report by the Expert Group on Housing an Ageing Population. <http://gov.wales/about/cabinet/cabinetstatements/2017/housinganageingpopulation/?lang=en>

needed in the provision of specialist housing, as it is often cost-effective over the long term because it reduces demand on residential care homes and hospitals, and can provide community living and associated benefits to quality of life. All forms of retirement housing need to be built within age friendly communities, to ensure that residents have full access to public or community transport and local services, shops and post office and facilities that support independence and wellbeing.

Older people need to have access to information about housing options, aids and adaptations, and related financial information, to help them make an informed decision about where they want to live in later life. Such advice should be promoted before retirement to allow forward planning, greater choice, and to facilitate independent living.

Accessible housing is essential to older people being able to live independently for longer. Adapting homes to make them suitable for the needs and capabilities of the older occupant reduces disability and risk of accidents, increases independence, and improves health and wellbeing. However, many people have to wait long periods to receive home adaptations. We believe that improved efficiency is needed in the delivery of publicly funded home adaptations services for older people, and we welcome the publication of Welsh Government's 'Housing Adaptations' Service Standards.

We want to see all new homes in Wales built to Lifetime Home standards,³ making them suitable for people of all ages, and which will be easier and less costly to adapt if people's needs change.

Older people are most likely to suffer fuel poverty; a contributing factor is that they tend to live in older, energy inefficient properties. We believe that additional investment in energy efficiency is needed to ensure all older people live in warm, affordable homes.

It is important that local authorities and other housing providers are aware of additional barriers that older people with multiple protected characteristics may encounter when accessing housing services. Older lesbian, gay, bisexual and transgender people should be able to access the variety of housing options and support models available for older people knowing that they will be accepted and can live in an inclusive, safe environment. Local authorities should ensure that language needs are effectively addressed in the provision of information and advice for older black and minority ethnic people on housing and housing support options. In exercising their duty to provide sites for Gypsies and Travellers where a need has been identified, local authorities should ensure good access to community services and healthcare.

Summary of public policy proposals:

- The Welsh Government should ensure that commitment to achieving the Welsh Housing Quality Standard is extended to the private rented sector and to all new housing built in Wales.

³ Lifetime Homes <http://www.lifetimehomes.org.uk/>

- The Welsh Government should ensure that all new homes in Wales built to Lifetime Home standards, making them suitable for people of all ages, and which will be easier and less costly to adapt if people's needs change.
- Welsh Government should take further measures to improve the security of tenants in rented accommodation by repealing no fault evictions.
- The Welsh Government must further invest in specialist retirement housing to help reduce the demand on residential care whilst promoting independence for older people.
- Local authorities need to ensure that all forms of retirement housing are built within age friendly communities, to ensure that residents have full access to public or community transport and local services and facilities that support independence and wellbeing.
- UK, Welsh and local governments need to provide information on housing options, aids and adaptations, and related financial information, which should be promoted before retirement to allow forward planning, greater choice, and to facilitate independent living.
- Welsh Government should influence the regulation of equity release schemes to ensure that older people's interests are safeguarded and that no financial abuse can occur in the use of these arrangements and that financial and legal advice is always available to them in advance.
- Welsh Government must also invest in the implementation of an effective 'Help to Move, Help to Stay' scheme in Wales that would benefit many older people.
- Local authorities must ensure that basic repairs and home adaptations are provided in all areas of Wales within a reasonable time period, in line with Welsh Government's 'Housing Adaptations' Service Standards.
- Disability Facilities Grants and other local authority-provided assistance with adaptations have a crucial role to play in helping to achieve the well-being outcomes as well as prevention and early intervention for older people across Wales and must be fairly accessible and imaginatively and consistently administered by local authorities.
- The Welsh Government's forthcoming fuel poverty strategy must provide additional investment in energy efficiency to ensure all older people live in warm, affordable homes.
- Local authorities must take the needs of older people with multiple protected characteristics into account in housing policy and service delivery.
- Local authorities and other providers of housing services must understand and address the additional barriers that older lesbian, gay, bisexual and transgender people may encounter when accessing housing services, and support their needs.
- Local authorities should ensure that language needs are effectively addressed in the provision of information and advice for older black and minority ethnic people on housing and housing support options.
- In exercising their duty to provide sites for Gypsies and Travellers where a need has been identified, local authorities should ensure good access to community services and healthcare.

Housing

This policy statement covers:

- Housing policy and legislation
- Housing options for older people
- Home adaptations
- Fuel poverty and energy efficiency
- Diversity issues in housing policy

Note: Broader fuel poverty issues are covered in Age Cymru's public policy statement on 'Fuel poverty'.

Public policy proposals

Housing policy and legislation

Housing is one of the six cross-cutting priority areas of the Welsh Government's national strategy 'Prosperity for All', which states that 'Good housing plays a critical role in healthy, independent ageing'.^{4,5}

According to an independent report which assesses the housing and accommodation needs of older people in Wales,⁶ better quality and suitably located housing can make it possible for people to live at home for longer; it has the potential to create more resilient and connected communities and should be seen as a key component of delivering the vision set out in the Well-being of Future Generations (Wales) Act 2015.

The impact of people living longer on the availability of homes and the management of improvements and services are key issues. It is vitally important that older people are supported to continue to live independently for as long as possible in communities across Wales.

The overall need for housing remains high, but the supply of new homes is lagging well behind demand.⁷ The Welsh Government's Programme for Government (2016-2021) included a pledge to work in partnership to deliver an additional 20,000 affordable homes.⁸

⁴ Welsh Government (2019) The Welsh Housing Conditions Survey 2017-18: Energy Efficiency of Dwellings. Statistics for Wales. Statistical Bulletin. 23 October 2019. SB 44/2019. <https://gov.wales/sites/default/files/statistics-and-research/2019-10/welsh-housing-conditions-survey-energy-efficiency-dwellings-april-2017-march-2018-795.pdf>

⁵ Welsh Government (2017) Prosperity for All: the national strategy. Taking Wales Forward. <https://gov.wales/sites/default/files/publications/2017-10/prosperity-for-all-the-national-strategy.pdf>

⁶ The Housing Learning and Improvement Network (2020) Assessment of the demand for specialist housing and accommodation for older people in Wales. <https://gov.wales/independent-report-accommodation-older-people>

⁷ Welsh Government (2013) Housing (Wales) Bill. Explanatory Memorandum.

⁸ Welsh Government (2016) Taking Wales Forward 2016-2021.

Accessible housing is essential to people being able to live independently for longer. The age of housing stock means that many existing homes need improvement.⁹ In Wales, the legacy of poor design and build quality increases the need for adaptations. Private sector new-build properties are not usually big enough to accommodate wheelchairs. Older properties can be bigger, cheaper and may be easier to adapt, but the hurdle is the cost of adaptation.¹⁰

The Equality and Human Rights Commission's 'Is Wales Fairer?' 2018 report states that there is a shortage in the number of accessible and adaptable homes available in Wales, as well as long delays in making existing homes accessible.¹¹

The Wales Audit Office's report on 'Housing Adaptations (2018)'¹² states 'With an expanding population of older people, public bodies – Welsh Government, local authorities and housing organisations – need to ensure they provide housing for older and disabled people to both to allow them to live a healthy and active lifestyle, but to also continue to contribute to society and the economy'.

We welcome the publication of Welsh Government's 'Housing Adaptations' Service Standards which aim to 'set the level of service expected for the delivery and installation of a housing adaptation that service users, regardless of their geographic location and tenure can expect'.¹³ We are supportive of the proposal that the 'preventative work which housing adaptations offer [...] should also be considered in the wider context of the Equality Act 2010 and the UN Principles for Older Persons, and that service providers should pay due regard to them in providing support to service users'.¹⁴

The Welsh Housing Quality Standard (WHQS) is the Welsh Government standard of housing quality, and aims to ensure that all dwellings are of good quality and suitable for the needs of existing and future residents.¹⁵ The Welsh Government set a target for all social landlords to improve their housing stock to meet the WHQS by 2020.¹⁶ We believe that the commitment to achieving the WHQS should also be extended to the private rented sector and to all new housing in Wales.

⁹ Welsh Government (2013) Housing (Wales) Bill. Explanatory Memorandum.

¹⁰ Welsh Government (2013) Framework for Action on Independent Living.

¹¹ Equality and Human Rights Commission (2018) Is Wales Fairer? Summary report 2018.

¹² Wales Audit Office (2018) Housing Adaptations. 28 February 2018.

<https://www.audit.wales/system/files/publications/housing-adaptations-2018-english.pdf>

¹³ Welsh Government (2019) Housing Adaptations Service Standards.

<https://gov.wales/sites/default/files/publications/2019-04/housing-adaptations-standards-of-service.pdf>

¹⁴ Welsh Government (2019) Housing Adaptations Service Standards.

<https://gov.wales/sites/default/files/publications/2019-04/housing-adaptations-standards-of-service.pdf>

¹⁵ Welsh Government (2019) Welsh Housing Quality Standard: Quality Report. Statistics Wales.

<https://gov.wales/sites/default/files/statistics-and-research/2019-06/welsh-housing-quality-standard-quality-report-481.pdf>

¹⁶ Welsh Government (2019) Welsh Housing Quality Standard: Quality Report. Statistics Wales.

<https://gov.wales/sites/default/files/statistics-and-research/2019-06/welsh-housing-quality-standard-quality-report-481.pdf>

In December 2015 the Welsh Government established an Expert Group on Housing an Ageing Population in Wales (hereafter referred to as the 'Expert Group on Housing'). The purpose of this time-bound Group was to develop practicable and deliverable proposals to inform the Welsh Government's policy approach to housing an ageing population.¹⁷ The Group presented its report¹⁸ to the Cabinet Secretary for Communities and Children. The report addresses 5 key themes which can be broadly summarised as follows:

- Understanding the housing requirements of older people
- Supporting the right choices – to 'stay put' or 'move on'
- Living with confidence in older age – covering design and technology
- A planning system which reflects the needs of our ageing population
- Making housing more affordable and incentivising change.

The report proposes a number of actions for Welsh Government, local authorities, housing associations as well as commercial house builders.¹⁹

We welcome Planning Policy Wales²⁰ which sets out that development proposals must address the issues of inclusivity and accessibility for all, which includes making provision to meet the needs of older people. It also states that 'there must be sufficient sites suitable for the full range of housing types to address the identified needs of communities, including the needs of older people and people with disabilities. In this respect planning authorities should promote [...] communities with 'barrier free' housing, eg built to Lifetime Homes standards'. Age Cymru wants to see all new homes in Wales built to Lifetime Home standards,²¹ making them suitable for people of all ages, and which will be easier and less costly to adapt if people's needs change.

The Housing (Wales) Act 2014 is Wales' first housing Act. Key elements of the Act include: reforms and increased regulation of the private rented sector; the reform of homelessness law; placing a duty on local authorities to provide sites for Gypsies and Travellers where a need has been identified; the introduction of standards for local authorities on rents, service charges and quality of accommodation; giving local authorities the power to charge more than the standard rate of council tax on long-term empty homes; and assisting the provision of co-operative housing.²²

With fewer people able to own their own home, renting privately may be the only option, but the way the system currently works means that renters are never on a sure footing.

¹⁷ Welsh Government (2017) Written Statement – Report by the Expert Group on Housing an Ageing Population.

¹⁸ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

¹⁹ Welsh Government (2017) Written Statement – Report by the Expert Group on Housing an Ageing Population.

²⁰ Welsh Government (2018) Planning Policy Wales. Edition 10, December 2018
<https://gov.wales/sites/default/files/publications/2019-02/planning-policy-wales-edition-10.pdf>

²¹ Lifetime Homes <http://www.lifetimehomes.org.uk/>

²² Welsh Government (2014) Housing (Wales) Act 2014. 17 September 2014.
<http://wales.gov.uk/topics/housing-and-regeneration/legislation/housingbill/?lang=en>

This can be stressful and uncertain for anyone, and can be even harder as people get older and need more stability. Home should be the place where people feel safest and the place where people can grow old.²³

The Welsh Government's Renting Homes (Amendment) (Wales) Bill is proposing to increase the minimum notice period for 'no fault evictions' from two to six months, and to restrict the issue of such a notice until six months after the occupation date.²⁴ We see these proposals as a step in the right direction to help to improve the security of renters, but we believe that Welsh Government should take further measures to improve the security of tenants by repealing no fault evictions.

The rights of mobile home owners are covered by specific mobile home legislation, the Mobile Homes (Wales) Act 2013. Many mobile home owners are older people, spending their retirement on a mobile home site for lifestyle as well as financial reasons.

Public policy proposals:

- The Welsh Government should ensure that commitment to achieving the Welsh Housing Quality Standard is extended to the private rented sector and to all new housing built in Wales.
- The Welsh Government should ensure that all new homes in Wales built to Lifetime Home standards, making them suitable for people of all ages, and which will be easier and less costly to adapt if people's needs change.
- Welsh Government should take further measures to improve the security of tenants in rented accommodation by repealing no fault evictions.

Housing options for older people

The majority of people over 65 in Wales are home owners. 2011 Census data show that 77.6% of people over the age of 65 in Wales owned or had shared ownership of their property (this includes ownership with a mortgage and part owned, part rented). The Census data also revealed that 8.8% of people over the age of 65 in Wales had a social rented tenure and 6.5% were living in the private rented sector or living rent free.²⁵

The housing needs of people may change as they get older, so it is important that older people have access to a range of good quality housing options and services that meet their needs. People must be able to live safe, independent and active lives in the setting most appropriate to them.

²³ Age UK (2019) Security for older private renters www.ageuk.org.uk/olderrenters

²⁴ Welsh Government (2020) New law to provide greater security of occupation for people who rent a home in Wales unveiled. Press release. <https://gov.wales/new-law-provide-greater-security-occupation-people-who-rent-home-wales-unveiled>

²⁵ ONS Census data cited in: PPIW (2015) Housing for Older People in Wales: An Evidence Review. June 2015.

Older people generally wish to remain in their own homes²⁶ and it is vital that they have access to services that help them to adapt and improve their homes to help them to live independently for as long as possible (see home adaptations below).

The Expert Group on Housing reported that some older people were worried about how they would cope with the on-going maintenance of their home and garden; others were anxious about 'staying put' and ageing in a place where there was inadequate public transport, where they no longer felt safe or where they struggled to get out because of mobility issues.²⁷

Some older people would welcome the option to move to housing that better suits their needs, such as all rooms on one level (eg. bungalows; flats with lifts and green spaces); easy to heat and maintain; adapted as appropriate (eg stairways that can accommodate a stairlift); and close to shops and services. However, older people felt there were very few opportunities to make this move as new housing developments mostly do not cater for the needs of older people.²⁸ Such developments may be on the outskirts of towns without easy access to public or community transport links or to local services and facilities, which can lead to social isolation.

We welcome Planning Policy Wales 'assisting in the delivery of cohesive communities which will meet the needs and are accessible to all members of society, including older people' and that states 'Good design can also encourage people to meet and interact with each other, helping to address issues surrounding loneliness'.²⁹

'Home' can mean community and neighbourhood³⁰ as well as housing. These networks can significantly contribute to a good quality of life whilst retaining high levels of autonomy.³¹ Older people may have emotional attachments established to family homes that are no longer suitable, and for social reasons may not wish to move. Local alternatives may be limited and would lead to a loss of local community support networks within established local communities. The outcome of this is that people may stay in houses that no longer suit their needs.

Specialist retirement housing, including sheltered accommodation and extra-care housing, can offer basic support for many older people allowing them to live independently for longer within a safe and secure environment. Further investment is

²⁶ Welsh Government (2012) Consultation document. The Strategy for Older People in Wales. Number: WG16742. 25 October 2012.

²⁷ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

²⁸ Welsh Government (2012) Consultation document. The Strategy for Older People in Wales. Number: WG16742. 25 October 2012.

²⁹ Welsh Government (2018) Planning Policy Wales. Edition 10, December 2018
<https://gov.wales/sites/default/files/publications/2019-02/planning-policy-wales-edition-10.pdf>

³⁰ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

³¹ Boswell, C. (2013) The Housing Choices of Older People: enabling informed decision making. Unpublished paper for Age Cymru. Cardiff Metropolitan University. June 2013.

needed in the provision of specialist housing, as it is often cost-effective over the long term because it reduces demand on residential care homes and hospitals, and can provide community living and associated benefits to quality of life. The presence of a warden is often a key factor in reducing demand on the emergency services and hospitals. All forms of retirement housing need to be built within age friendly communities, to ensure that residents have full access to local services and facilities that support independence and wellbeing.

The Housing (Wales) Act 2014 contains provisions designed to assist in the establishment of Co-operative Housing Associations. There is scope for piloting housing models which are currently less tested in Wales, for example co-housing, Intentional Communities, home sharing models, retirement villages, park homes and intergenerational living.^{32,33}

People's choices of housing in later life are severely constrained by a lack of information.³⁴ Older people need to be better informed, and have access to information about: housing options (in both the private and social sector provision), aids and adaptations, and appropriate independent financial information (such as eligibility for grants, affordable loans, equity release, paying for residential care) - to help them make an informed decision about where they want to live in later life.

Such advice should be promoted before retirement to allow forward planning, greater choice, and to facilitate independent living. The Expert Group on Housing highlights that 'access to information and advice is crucial. People need information to help them make the right housing choices at the right time and in the right way'.³⁵

With reference to equity release, we believe that Welsh Government should influence the regulation of equity release schemes to ensure that older people's interests are safeguarded and that no financial abuse can occur in the use of these arrangements and that financial and legal advice is always available to them in advance.³⁶

Homeowners in particular also need to have information about reliable services to help with the maintenance of their home and garden, and in this context, awareness should be raised about potential rogue traders.

Some older people may need housing information and advice and also support to help them move house or to downsize / right-size, should they choose to do so. It is

³² Welsh Government (2017) Our Housing AGEnda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

³³ Age Cymru (2016) EnvisAGE Towards an age friendly Wales. Article by C. Boswell and J. Beauchamp: Housing options for older people in Wales.

³⁴ Boswell, C. (2013) The Housing Choices of Older People: enabling informed decision making. Unpublished paper for Age Cymru. Cardiff Metropolitan University. June 2013.

³⁵ Welsh Government (2017) Our Housing AGEnda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

³⁶ Age Cymru. Information and advice, Equity release <https://www.ageuk.org.uk/information-advice/money-legal/income-tax/equity-release/> Accessed 23/3/2020.

perceived that there are two main barriers to downsizing by older people: the lack of housing options and the difficulty of moving.³⁷ We believe that Welsh Government must also invest in the implementation of an effective 'Help to Move, Help to Stay' scheme in Wales that would benefit many older people.

Public policy proposals:

- The Welsh Government must further invest in specialist retirement housing to help reduce the demand on residential care whilst promoting independence for older people
- Local authorities need to ensure that all forms of retirement housing are built within age friendly communities, to ensure that residents have full access to public or community transport and local services and facilities that support independence and wellbeing
- UK, Welsh and local governments need to provide information on housing options, aids and adaptations, and related financial information, which should be promoted before retirement to allow forward planning, greater choice and to facilitate independent living.
- Welsh Government should influence the regulation of equity release schemes to ensure that older people's interests are safeguarded and that no financial abuse can occur in the use of these arrangements and that financial and legal advice is always available to them in advance.
- Welsh Government must also invest in the implementation of an effective 'Help to Move, Help to Stay' scheme in Wales that would benefit many older people.

Home adaptations

Older people must to be able to live safe, independent and active lives in the setting most appropriate to them, and their home may need to be adapted to meet their changing needs.

Adapting homes to make them suit the needs and capabilities of the older occupant reduces disability and risk of accidents,³⁸ increases independence and improves health and wellbeing. The provision of adaptations such as the installation of stairlifts, handrails, shower seats and ramps can provide a substantial improvement to the quality of life of recipients, by enabling the person to retain autonomy and dignity.

Simple adaptations to existing homes do not have to be hugely expensive. In terms of cost effectiveness, adaptations can prevent accident and injury and can present an alternative to residential care. However, many people have to wait long periods to receive adaptations that will make their homes safe and support them to remain

³⁷ The Guardian (2014) Last-time buyers: help older people to solve the housing crisis. Stephen Burke. 17 December 2014. <http://www.theguardian.com/society/2014/dec/17/last-time-buyers-solution-housing-crisis>

³⁸ Welsh Government (2013) The Strategy for Older People in Wales 2013 – 2023.

independent. The timely adaptation of homes reduces disability and risk of accident.³⁹ We believe that improved efficiency is needed in the delivery of publicly funded home adaptations services for older people, and we welcome the publication of Welsh Government's 'Housing Adaptations' Service Standards which aim to 'set the level of service expected for the delivery and installation of a housing adaptation that service users, regardless of their geographic location and tenure can expect'.⁴⁰ Disability Facilities Grants and other local authority-provided assistance with adaptations have a crucial role to play in helping to achieve the well-being outcomes as well as prevention and early intervention for older people across Wales and must be fairly accessible and imaginatively and consistently administered by local authorities.

Poor quality and inaccessible housing are often the root cause of falls and trips in the home; can contribute towards feelings of loneliness and isolation and can cause delayed transfers of care.⁴¹ Research by Age UK⁴² has shown that unsuitable housing may leave older patients facing unnecessary delays in being discharged from hospital, as they await home adaptations before discharge.

The Expert Group on Housing highlights that it is particularly important for the assessment of housing needs to be an integral part of population assessments and the development of wellbeing plans, and that local authorities need to think about the housing options available to older people as part of assessing their wider care needs.⁴³

The Expert Group on Housing highlights that the role of government and the wider public sector should not be restricted to supporting improvements to the physical infrastructure of the homes of older people, and that harnessing the use of modern digital technologies also needs to be seen as a priority going forward. Technology can play a key role in assisting people to live independently whilst at the same time keeping people connected and less likely to experience loneliness and isolation.⁴⁴ In this context, we believe it is important that new build homes, residential homes, extra care housing and housing association properties, for example, are developed with internet access. In some cases, wi-fi is only available in communal areas.

Public policy proposals:

- Local authorities must ensure that basic repairs and home adaptations are provided in all areas of Wales within a reasonable time period, in line with Welsh Government's 'Housing Adaptations' Service Standards.

³⁹ Welsh Government (2014) Strategy for Older People in Wales (2013-2023): Living Longer, Ageing Well. Strategy Delivery Plan.

⁴⁰ Welsh Government (2019) Housing Adaptations Service Standards.

<https://gov.wales/sites/default/files/publications/2019-04/housing-adaptations-standards-of-service.pdf>

⁴¹ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

⁴² Age UK (2014) Housing in Later Life.

⁴³ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

⁴⁴ Welsh Government (2017) Our Housing AGenda: meeting the aspirations of older people in Wales. A report by the Expert Group on Housing an Ageing Population in Wales. January 2017.

- Disability Facilities Grants and other local authority-provided assistance with adaptations have a crucial role to play in helping to achieve the well-being outcomes as well as prevention and early intervention for older people across Wales and must be fairly accessible and imaginatively and consistently administered by local authorities.

Fuel poverty

A household is defined as being in fuel poverty if they would have to spend more than 10% of their income on maintaining a satisfactory heating regime. Any household having to spend more than 20% is defined as being in severe fuel poverty.⁴⁵ Older people are most likely to suffer fuel poverty; a contributing factor is that they tend to live in older, energy inefficient properties.

Fuel poverty estimates for Wales in 2018⁴⁶ reported:

- 18% of all single pensioner households were fuel poor in 2018.
- Households living in older properties are more likely to be fuel poor. 20% of households living in pre-1919 dwellings were fuel poor.
- Households in fuel poverty are generally older. Of all fuel poor households, 26% contained a Household Reference Person (HRP) aged over 75 and 43% contained a HRP aged 65 or over. Of all households the HRP group with the highest proportion of fuel poverty was those aged over 75; 19% of this group were fuel poor.
- In 2018, the owner occupied tenure made up the majority of fuel poor households (99,000 or 64% of fuel poor households), due to the fact that this is the most prevalent tenure type within the Welsh housing stock. It was, however, households in the private rented sector with the highest proportion of households in fuel poverty. Approximately 20% of all privately rented households were in fuel poverty compared with 11% of owner occupied and 9% of social housing.

The Welsh Government's Fuel Poverty Strategy ended in December 2018. Data from the Welsh Housing Conditions Survey will be used in the development of the new Strategy which, at the time of writing, is currently in development.⁴⁷ We believe that the new Fuel Poverty Strategy must provide additional investment in energy efficiency to ensure all older people live in warm, affordable homes.

⁴⁵ Welsh Government (2019) Fuel poverty estimates for Wales, 2018: revised. Statistical Bulletin SB 34/2019(R). 13 December 2019. <https://gov.wales/sites/default/files/statistics-and-research/2019-12/fuel-poverty-estimates-wales-2018.pdf>

⁴⁶ Welsh Government (2019) Fuel poverty estimates for Wales, 2018: revised. Statistical Bulletin SB 34/2019(R). 13 December 2019. <https://gov.wales/sites/default/files/statistics-and-research/2019-12/fuel-poverty-estimates-wales-2018.pdf>

⁴⁷ Welsh Government & Statistics for Wales (2019) The Welsh Housing Conditions Survey 2017-18: Energy Efficiency of Dwellings. Statistical Bulletin. 23 October 2019. SB 44/2019. <https://gov.wales/sites/default/files/statistics-and-research/2019-10/welsh-housing-conditions-survey-energy-efficiency-dwellings-april-2017-march-2018-795.pdf>

Broader fuel poverty issues are covered in Age Cymru's public policy statement on 'Fuel poverty'.⁴⁸

Public policy proposal:

- The Welsh Government's forthcoming fuel poverty strategy must provide additional investment in energy efficiency to ensure all older people live in warm, affordable homes.

Diversity issues in housing policy

All public authorities in Wales must treat older people as individuals and recognise the inherent diversity of later life. The needs of older people with multiple protected characteristics must be accommodated in housing policy and service delivery.

Local authorities should engage with older LGBT people when exploring issues related to support and housing models. Older LGBT people should be able to access the variety of housing options and different support models open to older people, knowing that they will be accepted and can live in an inclusive, safe and secure environment. Diversity training is key in relation to housing staff and other housing support service providers. Staff need to be empowered to challenge homophobic attitudes in order to combat harassment and social exclusion by other tenants within schemes.

All local authorities need to ensure that older BME people have access to information and advice on housing options and housing support, and that language needs are effectively addressed.

The Housing (Wales) Act 2014 places a duty on local authorities to provide sites for Gypsies and Travellers where a need has been identified.⁴⁹ We note that this duty 'will be of particular benefit to children and young people, disabled people and older people who may have greater need to access community services'.⁵⁰ In exercising this duty, we believe that local authorities should ensure good access to community services and healthcare.

Public policy proposals:

- Local authorities must take the needs of older people with multiple protected characteristics into account in housing policy and service delivery

⁴⁸ Age Cymru (2015) Public Policy Statement, Fuel poverty. September 2015.

⁴⁹ Welsh Government (2014) Housing (Wales) Act 2014.

⁵⁰ Welsh Government (2013) Housing (Wales) Bill. Explanatory Memorandum. November 2013.

[http://www.assembly.wales/Laid%20Documents/PRI-LD9558-EM%20-%20Housing%20\(Wales\)%20Bill%20-%20EXPLANATORY%20MEMORANDUM-18112013-251741/pri-ld9558-em-e-English.pdf](http://www.assembly.wales/Laid%20Documents/PRI-LD9558-EM%20-%20Housing%20(Wales)%20Bill%20-%20EXPLANATORY%20MEMORANDUM-18112013-251741/pri-ld9558-em-e-English.pdf)

- Local authorities and other providers of housing services must understand and address the additional barriers that older lesbian, gay, bisexual and transgender people may encounter when accessing housing services, and support their needs
- Local authorities should ensure that language needs are effectively addressed in the provision of information and advice for older black and minority ethnic people on housing and housing support options
- In exercising their duty to provide sites for Gypsies and Travellers where a need has been identified, local authorities should ensure good access to community services and healthcare.