

Housing in later life



Age UK is a charity that aims to improve later life for everyone through our information and advice, services, campaigns, products, training and research.

In the UK we work closely with our partners Age Scotland, Age NI, Age Cymru and the many local Age UKs and older people's groups. We provide services at a local and national level including information and advice that reaches some 5.4 million people each year. Internationally, we support programme and policy work in lower and middle-income countries through our partner and subsidiary charity Age International.

We seek to play a constructive role in debates around ageing and older people's issues, drawing on the views, experience and expertise of older people and paying particular attention to the voices of disadvantaged and vulnerable older people.

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Introduction

Why does older people's housing matter?

Everybody needs a decent, secure and affordable home – but at different points in our lives, we may require different things from our housing. Older people want comfortable and attractive housing alternatives that promote healthy and active lifestyles – but too often they find themselves in poor or inaccessible housing, in the wrong places.

Getting housing right for older people could have immense benefits for society and the economy. Although there are positive initiatives in mainstream and specialist housing, they are not enough to respond to the rapidly expanding population of older people, in a way that significantly extends the options available.

Current reforms to the care system offer an opportunity to encourage better ways of integrating housing with flexible forms of care and support. But we still need to get the basics right. For many older people, it is too difficult to get simple home adaptations or repairs carried out quickly and affordably. We are not building enough of the right type of retirement housing to tempt older people who might wish to downsize. Many of the options that do exist are only available to a relatively small section of the older population.

This report outlines some of the challenges and opportunities for older people's housing with recommendations for action. One key action is to make sure that older people themselves are at the forefront of the housing debate. Offering control, independence and housing solutions that fit with changing lifestyles and aspirations is essential. To help do that, we need to deal with the risks and unpredictability that often undermine new housing developments.

As this report makes clear, there isn't one simple solution that will suit everyone. Older people want a range of choices and the vast majority will continue to look towards mainstream

housing solutions. Tackling some of the barriers discussed in this report would dramatically increase the quality and diversity of provision. Offering housing choices that appeal to new generations of older people will contribute to improving the availability of housing for everyone. The Government is right to promote a range of different options, but these options require long-term investment from both the private and public sectors.

Key facts

Currently 9.3 million households are headed by a person over retirement age. By 2033, this is expected to increase to 13 million; an increase of 40 per cent on figures for 2008.¹

The Department of Communities and Local Government (DCLG) has projected that older households over 65 will represent almost half (48 per cent) of all household growth up to 2026.²

By 2033, 19 per cent of the household population of England is projected to live alone, compared with 14 per cent in 2008.³

Summary – key calls for action

Promoting independence with accessible and adaptable homes

- All new mainstream and specialised housing should automatically comply with higher accessibility standards, to reflect the lifetime homes standard.
- Improved design and accessibility should not be restricted to specialised housing, as the vast majority of older people will continue to live in ordinary homes.
- We need to do more to integrate housing adaptations support with other services that facilitate independence at home and ensure they are universally and consistently available.
- All local authorities and Clinical Commissioning Groups (CCGs) need to implement best practice⁴ to speed up the delivery of home adaptations and reduce waiting times to a minimum.
- It is critical to protect funding for home adaptations, particularly through Disabled Facilities Grant (DFG) allocations.



Tackling poor conditions and delivering decent homes

- There needs to be a comprehensive, joined up, national programme to address the health impact of poor housing conditions on older people.
- The Government and local authorities should do more to help housing support services achieve financial sustainability, including backing and investment for social enterprise. Local services need to deliver swift and affordable repairs and home improvements that reach out to the most vulnerable older people, especially in rural areas.
- Service commissioners should be proactive in the development of specialist housing and financial advice, targeted at homeowners, to explore the range of options available to carry out essential repairs. This should include the effective use of grants, loans, home equity and other sources of financial assistance.
- In places where older people have little or no equity in their home, the Government needs to restore vital funding, such as the private sector renewal grant, to prevent ill health and a widespread deterioration of the housing stock. Special attention needs to be given to older people living in poor private rented housing.
- Health and social care outcomes and indicators need to give greater priority to preventative housing services for older people designed to improve the home environment, promote independence and reduce demand on the care system.

Key calls for action

Integrating housing with health and social care

- All older patients coming into contact with health care services should automatically be offered an assessment of their home with an action plan to ensure it facilitates the delivery of appropriate care and support.
- Where possible sheltered and extra care housing should act as hubs for the development of peripatetic home support services that reach out to all older people in local neighbourhoods.
- Funding for housing support services that reduce demand on health and social care are essential. The Government should continue to allocate funding for these services under its Supporting People (SP) programme beyond 2014/15.
- The joint planning and commissioning strategies of local authorities, Health and Well Being Boards (HWBBs) and Clinical Commissioning Groups (CCGs) should be prompted (by Department of Health guidance), to set out the role of local housing support services in facilitating health and independence at home.
- Housing support agencies need to be represented on Health and Well Being Boards to ensure housing is part of an integrated and strategic approach to commissioning.



- All health and social care professionals, including members of HWBB and CCGs, should receive basic awareness training on the significance of the home environment to older people's health and the key role of housing support services, such as Home Improvement Agencies, to provide effective solutions.
- As a consequence of social care reforms, we need to expand the availability of independent advice combining housing and care options. As well as online information, the availability of face to face advice and capacity for home visits is essential.

Key calls for action

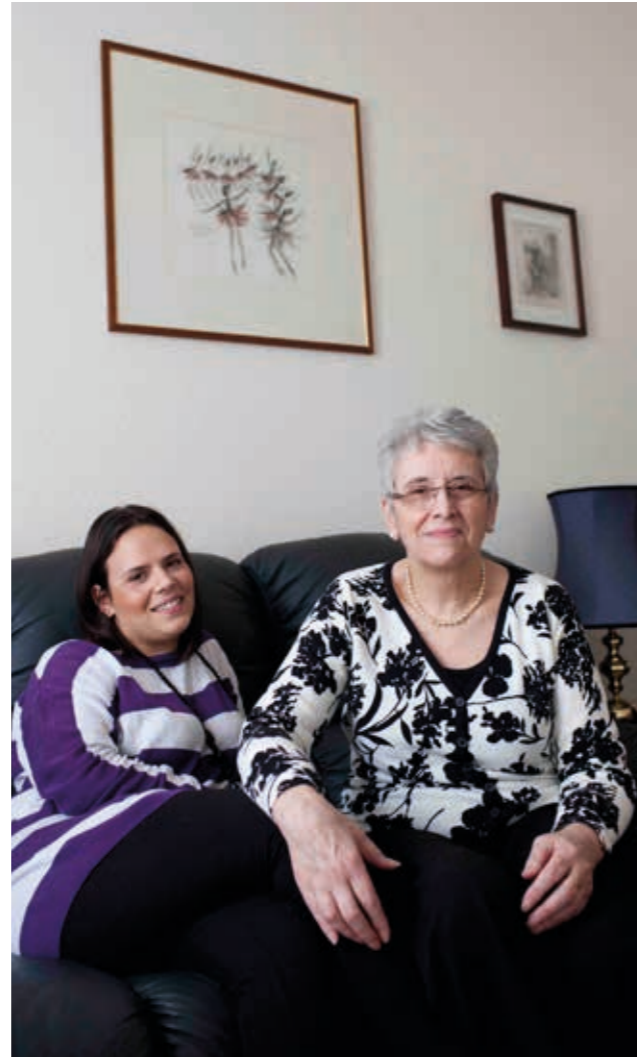
Building for the future – sheltered and retirement housing

- There should be sufficient levels of regulation to curb bad practice in the leasehold sector and ensure there is a healthy and competitive market for retirement housing.
- There should be increased investment in retirement housing and further reforms to the planning system to make new developments easier to build and affordable to more older people.
- The Government should do more to assist leasehold residents who wish to take up the 'Right to Manage' and review ways to establish the development of retirement housing that offers commonhold tenure.
- We need to encourage the development of high quality forms of extra care housing, to offer greater housing rights and control over care. At the same time we need consistent standards and stronger measures to protect residents from the potential withdrawal or dilution of services.
- Codes of practice for the leasehold sector need to be brought together and implemented by a new independent regulator, with special attention to the protection of vulnerable older leaseholders.
- Exit fees should be completely abolished. Older residents should not pay fees unless it is for a specific service, based on actual costs.
- All older leaseholders and tenants should have access to an ombudsman service to deal with complaints and contribute to improving service delivery.
- There needs to be a greater focus on the 'consumer rights' of older residents and a better legal balance of rights between residents, providers and commissioners of services.
- Planning gain charges (under S106 and the Community Infrastructure Levy) should be linked to a housing strategy that is sympathetic to the housing needs of older people and delivers affordable homes in age friendly communities.

Key calls for action

Housing wealth and housing choices

- The Government needs to adopt policies that recognise regional inequalities in housing wealth. It must acknowledge that older owners in poorer parts of the country have little or no equity available to exercise housing choice.
- We need a fairer housing deal for all generations with an overall increase in the supply of affordable new homes and measures to ensure that those on low or modest incomes have access to them.
- There needs to be a significant improvement in the availability of independent information and advice on older people's housing and care options, which takes full account of individual financial circumstances.
- Given the diversity of older people, there isn't a single approach to delivering good quality housing and care choices. A range of options are needed that are sensitive to local circumstances and conditions. They need to reflect the changing requirements and aspirations of all older people.
- The Government needs to offer leadership and better long term strategic direction on older people's housing. This should be reflected by all local authorities setting out how they are going to meet the housing needs of their older citizens for the benefit of everyone in the local community.



Promoting independence with accessible and adaptable homes

Most older people want to retain independence and control over their homes. Accessibility standards and design often determine the options for the delivery of care and support at home – if required. It should be much easier for all older people to adapt their homes and make them ‘fit for purpose’, as their needs change.

Key facts

Four and a half million households (21 per cent of all households) include one or more persons with a reported mobility problem, the majority of whom are aged 60 years or more⁵

The combined cost of hospitalisation and social care for hip fractures (most of which are caused by falls) is approaching £2 billion a year.⁶

The average cost of home adaptation allowing an older person to remain at home is £6,000, compared with the yearly cost of £26,000 for residential care – therefore representing a substantial saving.⁷

The number of older people suffering with late onset dementia was 820,000 in 2010.⁸ By 2025, this figure is expected to rise to one million and by 2051 to over 1.7 million.⁹

What are the challenges?

Poor and inaccessible housing design is a barrier to independent living

Good accessible design is a cost-effective way to help older people live independent and comfortable lives. Currently only 740,000 (3.4 per cent) of homes have the four recommended features for someone with mobility problems to visit (level access, flush threshold, WC at entry level, circulation space).¹⁰ Government research tells us that only minor works would be necessary to provide these features in 2.6 million (12 per cent) of homes.

Designing age friendly homes for the future

Age UK supports the 'lifetime homes standard', a set of 16 criteria¹¹ that would make it much easier and less costly to adapt a house for people who develop a mobility problem or disability in later life. Inaccessible housing should not force anyone out of their home or local community against their wishes. It's much better to have 'pull factors' that attract older people towards housing alternatives. Making accessible retirement housing schemes more widely available will be difficult to achieve in the short term and is not an option the majority of older people want. It makes sense to introduce improvements to all new homes by implementing the lifetime homes standard, to address future need. Steps taken by Government to improve housing access standards are welcome, but they do not go far enough to recognise the practical requirements of an ageing population. Improved standards must be universally applied to all new homes, not just specialist housing.

Less, but enough space

Although older people generally require less space, they still want sufficient space to hold on to the things they value. They may also need storage space for a wheelchair or mobility vehicle. Many older couples prefer two bedrooms for both personal and practical reasons, especially if one or both partners receive care. Older people are less likely to downsize if the only options available are small, cramped and institutionalised homes. The Government is currently reviewing space standards for newly built homes. According to the Royal Institute of British Architects (RIBA) the UK now has some of the smallest space standards in Europe.¹²

Designing homes to be dementia friendly

Better design and the deployment of new technology could help many older people achieve a high level of independence. Measures may include: the use of familiar objects and contrasting colours to make things easier to find and use; avoiding dazzling lights, having taps that automatically switch off, and using telecare to identify and respond to problems quickly. Some schemes have looked at fitting out flats with retro furniture that older people with dementia can find familiar and reassuring. However, technological progress should not be confined to the better off or divert attention from the need for the easy installation of basic assistive technology e.g. grab rails.

Case study



Small things matter¹³

Mr and Mrs Handley, both 86 years, live in their own home on a low income and have Parkinson's and osteoarthritis. The Handley's were reaching a point where they were wondering how they could continue to manage living in their own home. The local housing association's home improvement agency organised a DFG for the installation of a level shower to make day to day living easier. As well as overseeing the work, the Technical Officer noticed there was rubbish in the garden, so he arranged for this to be tidied up and an old fridge removed by the handy van. They were as delighted to be free from the worry of the bad state of the garden as they were with the shower and other small adaptations.

Promoting independence with accessible and adaptable homes

Improving the delivery of adaptations and reaching more people

The speed and efficiency with which adaptations are provided can make the difference between older people staying in the comfort and security of their own homes or being forced into residential care. Often adaptations are only considered in a crisis situation that affects mobility and independence. The House of Lords report 'Ready for Ageing'¹⁴ said we need to invest in fast, cost effective and universally available adaptation services, with support from the Government to get appropriate action. There are a range of funding sources that have previously contributed to adaptations and preventative services – but these have all seen significant cutbacks. These cuts are a false economy given the consequences of inaccessible homes.

Protecting essential funding for adaptations

One important source of funding for adaptations is the Disabled Facilities Grant (DFG). It is estimated the grant helps over 44,000¹⁵ disabled people every year, including a high proportion of older people helped to live independently at home. This represents a small proportion of those who need assistance. Although the Government has maintained funding for DFG (£220m for 2015/16)¹⁶ as part of a pooled fund, only a small proportion of older people who need help actually receive it and some older people still face lengthy waiting times to get assistance. There is some concern that the integration of DFG into the Government's 'Better Care Fund'¹⁷ could potentially ration funds to those in higher need categories, rather than playing a key role in preventing problems for those with lower levels of need.

Decline in support for older homeowners

Recently older homeowners have seen cuts in home improvement grants, with the complete withdrawal of the Private Sector Renewal Grant from local authorities. This represented £317 million, which helped an estimated 300,000 vulnerable elderly and disabled people¹⁸ in 2010/11. We are liable to see more low income older home owners struggle to repair and adapt their homes with little or no financial assistance. This is particularly true of those who were encouraged to buy their home under the 'Right to Buy'.

We need to invest in fast, cost effective and universally available adaptation services.

Promoting independence with accessible and adaptable homes



Case study

Gifted housing

Age UK has its own unique housing scheme for older people. Older homeowners gift their property to Age UK in exchange for a range of services and benefits that help them to remain healthy and independent. The gifted housing scheme gradually increased support to M, who is 92, as her dementia progressed. This initially included installing a pendant alarm, key safe, heat surge detector and smoke detector, setting up a small care package for domestic help and assistance looking after her cat, installation of a bed exit monitor, contacting her GP to arrange for her medication to be dispensed in a blister pack and alerting her solicitor and stepdaughter to the need to register the enduring power of attorney that M had drawn up some years earlier. M has been sustained safely in her own home longer than would have been possible without such carefully managed and integrated care and support, tailored to her as an individual.

What factors determines the design of new homes?

Over the years, there have been huge improvements in the construction, design and quality of new homes. Despite this, many new homes reduced in size due to planning policies and high land costs. Space standards have an important impact on the kinds of housing we are able to build. The Government has given more freedom to local housing developments through the National Planning Policy Framework, which specifically refers to the needs of older people. The Government announced changes to the building regulations, which will give local authorities discretion over a higher accessibility standard, based on the lifetime homes standard. The standard will not automatically be applied to all new housing, which could have long term costs implications if the demand for adaptations increase.

Improved design and accessibility should not be restricted to specialised housing, as the vast majority of older people will continue to live in ordinary homes.

Age UK calls for action

- **All new mainstream and specialised housing should automatically comply with higher accessibility standards, to reflect the lifetime homes standard.** Age UK continues to believe that the Lifetime Homes Standard offers the best framework to make further progress on accessibility features in the home. Recent Government reforms to the building regulations are a step forward, but demographic factors means we need to go further with a universal improvement in standards for all new homes.
- **Improved design and accessibility should not be restricted to specialised housing, as the vast majority of older people will continue to live in ordinary homes.** Steps to improve the design of retirement housing are welcome but we need a broader approach to benefit the majority.
- **We need to do more to integrate housing adaptations support with other services that facilitate independence at home and ensure they are universally and consistently available.** We should make access to these services as easy and straight forward as possible for all older people.
- **All local authorities and Clinical Commissioning Groups (CCGs) need to implement best practice¹⁹ to speed up the delivery of home adaptations and reduce waiting times to a minimum.** Delays can result in older people spending additional time in hospital or being forced into residential care at a higher cost.
- **It is critical to protect funding for home adaptations, particularly through Disabled Facilities Grant (DFG) allocations.** The efficient and timely delivery of DFG needs to be part of a range of integrated services designed to foster home independence.

Tackling poor conditions and delivering decent homes

Many older people live in cold and deteriorating housing conditions. It is often difficult for them to find the resources they need to fix and improve their homes. This has contributed to thousands of older people suffering discomfort and ill health, resulting in increased demand on the NHS. Many of these problems could easily be prevented with universally available energy efficiency and home improvement measures.

Key facts

The last House Conditions Survey showed that 7.4 million homes in England failed to meet the Government's Decent Homes Standard.²⁰

Research by the Building Research Establishment (BRE) estimated that poor housing costs the NHS over £600 million each year.²¹

Vulnerable people occupy 1.1m non-decent private homes in England and a high proportion of these are older people; those who are 75 years old and over who had been resident in their current homes for a long time, are the most likely to be living in non-decent homes.²²

What are the challenges?

The extent of poor housing conditions

Housing is a valuable national asset which society needs to protect for both current and future generations. Since 1945 we've seen dramatic improvements in the general condition of our housing stock and today far more people have good quality kitchens, bathrooms and heating systems. But far too many older people are still facing poor housing conditions that are detrimental to their health. 22.6 per cent of households containing an older person are in non-decent housing, with the majority of these likely to be found in the private sector.²³ Funding for home improvements and refurbishment has declined, which particularly affects older people on low incomes who own their own homes. The last Government focused attention, and an estimated £40bn, on delivering improvements to tenants living in the social rented sector, as part of the 'Decent Homes Initiative.' In recent years grants for home improvements, in the owner occupied sector (where the majority of older people live), have seen substantial reductions. The private rented sector offers the worse conditions compared with other tenures. The continued expansion of private renting means that, in the future, many older people are likely to be affected by poor conditions unless action is taken.



It is estimated that 9 out of 10 winter deaths related to cold are among older people.²⁴

Health problems and consequences

Poor housing has a serious impact on the lives of older people. Damp, unfit and cold housing causes a range of health problems including respiratory conditions, arthritis, heart disease and stroke – as well as mental health problems, often caused by stress and anxiety. Hazards in the home and poor accessibility contribute to falls and accidents. Research carried out by the Marmot Review Team²⁵ found a significant correlation between cold temperature and cardiovascular and respiratory disease. There are also links with colds, flu and pneumonia, as well as arthritis. Cold can also affect mental health,²⁶ which is likely to be exacerbated by worries about high energy bills.

Costs to the health service

The Building Research Establishment (BRE) estimate that poor housing costs the health service £600 million every year and that the total cost to society could be as high as £1.5 billion.²⁷ In 2012, Age UK estimated that the cost of hip fractures (partly associated with falls in the home) could rise to more than £6 billion by 2035, with 140,000 related hospital admissions (almost double the current figure).²⁸

Fuel poverty and energy efficiency

The UK has a poor record on energy efficiency in comparison with countries with much colder climates but better insulated homes. Government figures show that 1.2 million older people are living in fuel poverty²⁹ and over a third live in one room to reduce their heating bill.³⁰ Age UK believes that improving the energy efficiency of the nation's housing stock is the most effective way of reducing fuel poverty for current and future generations.

Tackling poor conditions and delivering decent homes

The Age UK 'Spread the Warmth' campaign

The Spread the Warmth campaign brings together a number of measures to help older people stay warm in the winter. It includes practical services as well as offering free advice and information. It distributes clothing, heaters, and electric blankets. Our campaign is also calling on the Government to implement a national energy efficiency programme by using the income from carbon taxes. This could help up to 9 million older people over the next 15 years. The campaign believes the Government needs to take a much more proactive approach to prevent further winter deaths among older people. In 2012/13, our winter grants programme benefited 63,000 people.³¹

Delivering essential repairs

Older people often struggle to get help with home maintenance. It needs to be easier for older people to identify trusted and affordable services to get essential work carried out. Local Age UKs have a vital role to play in this, particularly by signposting older people to the right places. Home improvement agencies, often known as care and repair agencies, play a vital role but do not have sufficient resources to reach all the older people who need their help.

Case study

Age UK handy person service

Mrs. H lives alone. Her house was very cold and had an old gas-fired heating system. There was no heating in her kitchen next to the dining room, which was her main living area. Our handy person service installed a range of energy efficiency and safety improvements, including radiator panels, timers, night lights and energy efficient light bulbs. Because the kitchen was so cold, they also obtained a grant to install an electric thermostatic timer heater as a temporary measure. These measures greatly reduced the risk of hypothermia. They also referred Mrs. H to our Age UK day services for additional support.



Age UK calls for action

- **There needs to be a comprehensive, joined up, national programme to address the health impact of poor housing conditions on older people.** This means bringing together a range of related schemes and initiatives to provide repairs, energy efficiency measures and adaptations.
- **The Government and local authorities should do more to help housing support services achieve greater financial sustainability, including backing and investment for social enterprise. Local services need to deliver swift and affordable repairs and home improvements that reach out to the most vulnerable older people, especially in rural areas.** Home Improvement Agencies, need investment, specialist training and increased capacity to offer a wider range of services for those living in hazardous housing conditions. Adopting social enterprise and more commercial approaches will still require subsidies to ensure services reach the most vulnerable – which will lower costs for health and social care provision over the longer term.
- **Service commissioners should be proactive in the development of specialist housing and financial advice targeted at homeowners, to explore the range of options available to carry out essential repairs. This should include the effective use of grants, loans, home equity and other sources of financial assistance.** Many older homeowner experience poor conditions because they don't know where to turn to for help.
- **In places where older people have little or no equity in their home, the Government needs to restore vital funding, such as the private sector renewal grant, to prevent ill health and a widespread deterioration of the housing stock. Special attention needs to be given to older people living in poor private rented housing.**
- **Health and social care outcomes and indicators need to give greater priority to preventative housing services for older people designed to improve the home environment, promote independence and reduce demand on the care system.**

Integrating housing with health and social care

New care legislation and guidance aims to improve cooperation between health, social care and housing providers. Making this a reality requires housing to be seen as essential to any future vision of social care.

Key facts

The total budget for Supporting People (SP) is £6.5 billion from 2011 to 2015. Housing support is currently estimated to provide ongoing benefits to 825,000 older people,³² in addition to other groups helped under the programme.

It is estimated that an annual investment of £1.6 billion generated savings of £3.4 billion for health and social care.³³

A survey carried out by Inside Housing and Capita found that more than three quarters of local authority respondents have had their SP budgets cut by 50 per cent over 2012.³⁴ It shows that older people's housing services are most likely to be cut in the future.

It is estimated that around 25 per cent of sheltered schemes no longer have a warden.

The Government recently announced funding for 15 new local services and the First Stop housing and care advice programme, that will aim to help at least 10,000 older people to remain independent and continue to live in their own homes.



What are the challenges?

Integrating practical housing support with health and social care

Under the Care Act 2014 housing must be considered in the delivery of care and forms part of the definition of 'well-being'. Integration means coordinating housing care and support in a way that draws together all the relevant agencies. This requires agreed outcomes based on increasing the mobility, accessibility and comfort, that help older people to remain healthy and independent at home. Currently, there is a great deal of local variation in the availability of housing support services. A key challenge is how to offer consistent and affordable services to all older people, regardless of where they live. The National Housing Federation is one of the organisations selected by the Department of Health as a 'health strategic partner' to help housing associations work collaboratively with a range of agencies including local authorities, Clinical Commissioning Groups (CCGs) and Health Trusts. Maintaining funding for essential housing services is already proving to be a struggle for many service providers. Commissioners need to be made aware of the crucial role housing plays in the delivery of health and social care services and the benefits and savings it can offer over the longer term. There is an increasing focus on providing robust evidence to commissioners demonstrating the advantages of housing support.

Case study

Collaborative working³⁵

After a fall in her privately rented flat, Ms C was admitted to hospital for four days. Her first discharge was poorly organised, and she had to return to A&E three days later because she had not been able to get out of bed or to reach her own toilet unaided. After the readmission, she was provided with the necessary equipment and returned home, but was now considerably less mobile and spent more time sitting, which was leading to back pain. She was also very nervous about falling again. The local Home from Hospital partnership arranged a pendant alarm so that she could more easily call for help. The Care and Repair housing options worker did a home safety check. He found funding for and arranged installation of self-closing hinges on the bathroom and kitchen windows that Ms C could no longer reach safely. He had a smoke alarm installed. He obtained a chair that is much better for her back, and easier to stand up from. He arranged for a second key holder in addition to Ms C's landlady in case of further problems.

Hospital discharge

Housing needs should be assessed before older people leave hospital to ensure support services are in place to help them remain as independent as possible. Allowing an older person to return home as part of a local reablement programme helps to release scarce health care resources for other patients. Age UK worked with a consortium of agencies to produce the 'Hospital2Home' resource pack, which is designed for professionals, involved in hospital discharge to review the housing situation of older patients.³⁶ There is an increasing policy focus on how local authorities, Health and Well-being Boards (HWBB), and housing providers can work together to improve the support packages offered to older people leaving hospital.

Age UK integrated care programme

The pathfinder for this programme has been underway in Cornwall since 2012 and is now one of the Government's 4 Integrated Care Pioneers. As part of this Age UK staff and volunteers become members of primary care led multidisciplinary teams. The early results are highly promising and the programme currently holds the Health Services Journal national award for managing long-term conditions.

Giving prevention a higher priority

Improvements in the availability of housing support services could play a bigger role in preventing accidents, reducing stays in hospital and promoting independent healthy lifestyles. These services shouldn't be restricted to the most vulnerable in 'critical' or 'substantial need' categories, but made available to older people with lower level need to prevent them becoming vulnerable in the first place. Age UK would like to see further Government investment to increase the capacity of home improvement agencies and handy person services to offer preventative services, based on the principles set out in the Government's *'Laying the Foundations'*³⁷ report. Despite positive progress, funding has frequently been piecemeal – giving to specific initiatives and pilots with one hand, while cutting back services with the other. To have a lasting impact there needs to be a comprehensive and universal approach to the creation of sustainable housing support services that work for all older people, regardless of housing tenure or geographical location.

What is 'housing support' and what difference does it make?

The Government currently allocates funds to local authorities for housing support under the 'Supporting People' programme. Housing support can cover a wide range of activities including:

- regular contact with tenants (both remotely via assistive technology and directly through support workers);
- helping residents engage in activities and physical exercise;
- securing aids and adaptations;
- deploying a range of assistive technology;
- preventing isolation by helping to set up social activities;
- help with claiming benefits and managing money;
- liaising with social services to set up individual care packages;
- offering support after a resident has left hospital.

The Department for Communities and Local Government estimates that at any one time 825,000 older people benefit from these services. Housing support often works to link older people with the health and social care services they need at an early stage, preventing or delaying higher level and more costly interventions later on. Without Supporting People charges to residents will increase or services will be diluted or withdrawn. The risk is that demand will shift from housing budgets to health and social care budgets, but at a higher cost.

Investing to save – housing services for older people

The Government has invested a total of £6.5 billion in the Supporting People (SP) programme over 2011–2015. The programme is designed to link older people into the housing support they need to live independently. A Cap Gemini study, commissioned by DCLG, looking at the benefits of Supporting People funding (for housing related support), estimated that an expenditure of £1.6 bn over one year generated savings of £3.4 bn for health and social care.³⁸ Research by Inside Housing magazine³⁹ showed that the financial pressures on local authorities in recent years, has seen the diversion of SP funds to fill gaps in social care budgets. Funding for basic housing support is not part of a statutory framework and so is susceptible to being directed elsewhere. Over the years older people have seen a decline in support services, such as wardens in sheltered housing schemes. There is a danger that these types of core services will become restricted to those in high need categories, following an individual assessment. If providers and commissioners remove and dilute core services that support a retirement community it will undermine their preventative benefits. Local authorities should be seeking to retain and extend services to the wider community to relieve pressure on the social care system.

Integrating housing with health and social care

Opportunities and risks of the Better Care Fund

The Government is making £3.8 billion available through the Better Care Fund. This is part of reforms designed to bring different service providers and commissioners together. Clinical Commissioning Groups (CCGs) and Health and Well Being Boards (HWBBs) have drafted strategic plans for 2014, but it appears that housing has been given a low profile. A survey of local authorities identified as pioneers on integration found that nearly three quarters (73 per cent) did not consider housing to be a key component in the integration of health and social care.⁴⁰ This perception must be challenged. Housing needs to be represented as part of the commissioning process to ensure that the right housing services are offered, based on local conditions. Both housing support and social care packages together need to be consistent, universally available and affordable.



What does 'personalisation' mean for older people's housing?

Personalisation describes policies designed to give older people greater choice and control over their care and support services. It depends on older people having the ability to navigate a range of local services that best fit their needs. To work it requires sufficient funding to ensure older people have genuine choices. In areas such as retirement housing it could prove challenging where residents choose to purchase services on an individual basis rather than collectively on behalf of a scheme. Given this, it can be argued that affordable core services are necessary, alongside flexibility over additional services, based on individual circumstances.

Both housing support and social care packages together need to be consistent, universally available and affordable.

Integrating housing with health and social care

Case study



Housing advice

Mrs W's family contacted Age UK Norfolk's Housing and Care Options Service because they were worried about her making a rushed decision about her housing situation after her husband was admitted to hospital. The service explained to Mrs W (who is in her late 80's) her rights and the different options available to her – including self-purchase retirement housing and residential care. Following the death of her husband, the adviser gave Mrs W the confidence and knowledge to make a decision to buy a property in a retirement complex. The adviser contacted partner agencies to arrange a fire safety check and a lifeline alarm system to be fitted to her current property. A care needs assessment was arranged and completed by Adult Social Care. Mrs W has chosen to receive support from Age UK Norfolk's Home Support and Care service during and after her move to help her remain living independently at home.

Integrating services

Home Improvement Agencies are a prime example of how related services and grants can be linked together to offer a comprehensive service ranging from help with energy efficiency, repairs and adaptations to help with housing options and downsizing. Housing advice needs to be part of a comprehensive service that offers access to practical assistance towards independent living. There are already high levels of demand on advice services – but more needs to be done to get advice and information to older people who are isolated or socially excluded. Advice services can offer commissioners vital information about what is and is not working in their local area. If there are problems in signposting clients to the right services, this needs to be flagged up with the local authority and service commissioners.

Housing advice needs to be part of a comprehensive service that offers access to practical assistance towards independent living.

Age UK calls for action

- **All older patients coming into contact with health care services should automatically be offered an assessment of their home with an action plan to ensure it facilitates the delivery of appropriate care and support.** All hospitals and GP practices should be linked into housing support agencies, tailored to offer care and support to their patients based on a home assessment. Hospitals and GPs working with housing services can speed up hospital discharge and reduced emergency admissions.
- **Where possible sheltered and extra care housing should act as hubs for the development of peripatetic home support services that reach out to all older people in local neighbourhoods.** This approach exists in some local authority areas – but needs to be replicated elsewhere to make the best use of resources.
- **Funding for housing support services that reduce demand on health and social care are essential. The Government should continue to allocate funding for these services under its Supporting People programme beyond 2014/15.** The programme has demonstrated its cost effectiveness and should be an important part of the Government's integration agenda.
- **The joint planning and commissioning strategies of local authorities, Health and Well Being Boards (HWBBs) and Clinical Commissioning Groups (CCGs) should be prompted (by Department of Health guidance), to set out the role of local housing support services in facilitating health and independence at home.** Local needs assessments should highlight the housing requirements of older people. Agencies should work together to identify gaps in provision and commission the right services in the right places – shaped by older people themselves.
- **Housing support agencies need to be represented on Health and Well Being Boards to ensure housing is part of an integrated and strategic approach to commissioning.**
- **All health and social care professionals, including members of HWBB and CCG, should receive basic awareness training on the significance of the home environment to older people's health and the key role of housing support services, such as Home Improvement Agencies, to provide effective solutions.**
- **We need to expand the availability of independent advice combining housing and care options. As well as online information, the availability of face to face advice and some capacity for home visits is essential.** It is positive that the Government has made additional funding available to FirstStop and local online advice linked to the reform of social care – but we need to build on this and make it longer term.

Building for the future – sheltered and retirement housing

We are not building enough sheltered and retirement housing to meet projected demand. Retirement housing could have a more prominent role in helping older people free up family housing, with benefits for local housing markets. More retirement flats and communities are needed, but this should not exclude a range of different types of housing suitable for older people. If we build more retirement housing, we need to address issues around poor design, unfair contracts and excessive service charges that are likely to discourage older people.

Key facts

There are around 550,000 units of sheltered (social rented) and retirement housing (private sector) in the UK, in approximately 18,000 schemes across the UK with 450,000 units in England.⁴¹

Three quarters of schemes are for social rent and a quarter for sale with some growth in the private rented sector.

Housing with support represents 90 per cent of specialist housing and housing with care represents just 10 per cent.⁴²

There were nearly 42,000 units of extra care housing in England in 2009.⁴³

What are the challenges?

Building more retirement housing

Retirement housing could benefit many more older people and potentially transform the lives of people who feel lonely or isolated. Unless there is growth in the availability of attractive and affordable retirement housing, in the right locations, it will not be an option for the majority of older people – especially those living outside London and the South East. Based on demographic trends, specialist housing will need to increase by between 35 per cent and 75 per cent just to keep pace with demand.⁴⁴ At the moment, retirement housing makes up just 5–6 per cent of all older people's housing. Research indicates that many more older people might consider downsizing if alternatives were available,⁴⁵ although not just retirement housing schemes.

There are a number of factors that make it difficult to build retirement housing, which were highlighted by an inquiry carried out by the All Party Parliamentary Group on Housing and Care.⁴⁶ Recommendations included improvements to design as well as better local authority planning and needs assessment. In the past, we have seen sheltered housing built to poor access standards, forcing people to move out if they develop a disability. Older people understandably reject small sheltered bedsit flats in isolated places. We need to ensure all retirement housing is built to a much higher standard to allow older people with different care needs to live independently, for as long as possible. We have seen a welcome expansion in extra care housing offering self-contained accommodation, flexible services, and greater independence to older residents with higher level care and support needs.



Hanover Housing Association⁴⁷ has recently examined the implications of what they call an 'extended middle age' for the way retirement housing is presented and managed for prospective residents. As many more people continue to work beyond the statutory retirement age, they may, for example, look for housing that facilitates remote working. The availability of any form of retirement housing will increasingly depend on where you live and policies adopted by individual local authorities. There is a challenge to ensure that older people on lower incomes have access to affordable retirement housing, not just the better-off.

Creating innovative housing options

To allow more older people to live independent healthy lifestyles we need to encourage and offer a range of housing options that appeal to future generations. More needs to be done to prompt local authorities to develop housing strategies that stimulate a diversity of new housing developments for older people that attract public and private investment. These

could range from retirement villages, extra care housing, bungalows, shared ownership and private rented schemes – to new forms of cooperative housing, including cohousing. There is also potential to extend the influence of older residents over the management of retirement schemes to help bring down cost. Encouraging a collective approach also has the potential to foster mutual support and self-reliance. Creating innovative models of housing with an integrated approach to services would make it easier to offer a wider range of housing choices while also boosting local housing markets, freeing up family housing and creating employment. Despite some progress, there are still too many barriers to innovative forms of housing that are likely to appeal to future generations. Although the majority of older people will continue to live in mainstream housing, retirement housing alternatives should have a larger role, as long as they extend the rights and protections afforded to older residents.

Strengthening the rights of residents to improve the quality of provision

The Government needs to do more to encourage healthy competition in the retirement housing market, by establishing the conditions that allow smaller high quality providers to compete on a level playing field. This would increase choice as well as reduce costs. At the moment, the sector is dominated by a small handful of providers, which curbs competition. Expansion in the sector must be accompanied by stronger consumer rights to protect purchasers as well as easier ways for residents to make complaints or obtain improvements. The additional charges associated with retirement housing schemes should be as transparent as possible to reduce the risk of older people being exploited.

Offering greater certainty in retirement housing

There is always a degree of risk or uncertainty about any housing choices older people make because it's hard to predict how individual support and care needs might change over time. Adequately responding to these changes may be outside the provider's control, especially where they rely on local authority resources. It is vital that there is a long term strategic agreement between local authorities, healthcare commissioners, housing providers and other key players about how retirement housing is delivered to provide stable communities for older residents.

Providers must be open about all the potential additional costs so that prospective residents can make an informed decision based on their financial circumstances. Worryingly, some of the features that traditionally defined sheltered and retirement housing are rapidly disappearing in some places, such as support workers linked to a specific schemes – although flexibility in personal support may theoretically offer a greater choice of services. Older people need some certainty about the delivery of core services included within a scheme package. Many older people, in contact with Age UK, struggle with unexpected increases in the costs of their schemes – although we don't know the true extent of the problem.

Protecting the rights of residents

Older people need better consumer protection to defend them from exploitation in leasehold retirement flats. Too many schemes fail to address basic consumer concerns. This is counterproductive because problems, such as a lack of transparency of service charges, put older people off considering retirement housing in the first place. It can be arduous and difficult for residents to pursue complaints through a property tribunal. Progress to better protect consumer rights in this sector could have benefits for providers by rebuilding trust and confidence in retirement housing. Many leasehold agreements are too complex and increase the risk of older residents paying excessive charges to the freeholder. The leasehold system for flats is inherently problematic and needs reform, especially to ensure a fair deal on service charges.

Sustainable housing support services

Traditionally, many older people moved into sheltered housing primarily to benefit from the basic housing support services that are difficult to obtain in mainstream housing. Reductions in funding for sheltered housing have led to providers withdrawing or diluting services, or alternatively, increasing charges to cover the costs of services. In some cases, residents with high care needs are finding themselves isolated and ignored within sheltered schemes. This can be particularly detrimental to vulnerable people who may not have the same network of family support available to other residents. Age UK's inquiry into retirement housing also showed that certain groups, such as gay and lesbian older people could be adversely affected by the withdrawal of support.⁴⁸ This underlines the importance of assessing and considering the collective circumstances of vulnerable residents in sheltered schemes before changing or modifying support arrangements.

Role of planning and local housing strategies

Local planning has an important role in increasing the availability of retirement housing and local authorities should automatically include older people in local housing strategies. The Government introduced the National Planning Policy Framework (NPPF) to encourage home building, making specific reference to older people. Planning guidance issued by DCLG says *'The need to provide housing for older people is critical, given the projected increase in the number of households aged 65 and over accounts for over half of the new households'*.⁴⁹ The retirement housing industry

argues that there should be reductions in the contribution smaller schemes are required to make toward local services in return for giving planning permission. Age UK is sympathetic to calls for reform, but there needs to be a balance between Government backing for private sector retirement housing for the better off and obligations towards affordable social housing options for those on lower incomes.

What is planning gain and why does it matter to retirement housing?

Planning gain places a charge on new developments. These charges include what is known as S106 charges and Community Infrastructure Levy (CIL). S106 charges usually represent a contribution towards affordable housing services and facilities linked to the development. The contribution is normally negotiated between planners and developers based on the size, value and impact of the development. Schemes that are designated as residential care homes (known as 'C2' designation) do not have to pay planning gain, but providers of extra care housing may have to pay a planning charge. This variable treatment may deter the development of a range of flexible housing options required in different locations.

We are beginning to see a wider range of innovative retirement housing, including retirement villages, extra care schemes and cooperative housing or a combination of different approaches.

Promoting diversity and innovation in retirement housing

We are beginning to see a wider range of innovative retirement housing, including retirement villages, extra care schemes and cooperative housing or a combination of different approaches. Specialist providers are looking at ways of making retirement housing more flexible to give residents the opportunity to participate in the running of their schemes. The lack of resident control in the leasehold system can act as a disincentive for prospective buyers. In the US and parts of Europe, they use the condominium system whereby all residents have a share in the freehold of the property. The UK version of this is called commonhold. In 2002, the Government introduced legislation to encourage this form of tenure, but very few schemes have been built due to a lack of financial incentives for developers to do so. There needs to be legislative reform to help this sector establish itself and grow.

Age UK calls for action

- **There should be sufficient levels of regulation to curb bad practice in the leasehold sector and ensure there is a healthy and competitive market for retirement housing.** Providers do not operate on a level playing field. Some are not clear enough about potential charges, which makes it difficult for older people to compare schemes, or check they have the means to cover charges over the longer term. The Office of Fair Trading (OFT) found anti-competitive practices in the contracting of services and its successor, the Competition and Markets Authority has embarked on a new investigation of service charges.
- **There should be increased investment in retirement housing and further reforms to the planning system to make new developments easier to build and affordable to more older people.** We should promote specialised housing for both older people with lower level support needs while expanding extra care housing for those with higher support needs – as an alternative to some forms of residential care.

- **The Government should do more to assist leasehold residents who wish to take up the ‘Right to Manage’ and review ways to establish the development of retirement housing that offers commonhold tenure.** Right to Manage offers an important way for leasehold residents to take greater control over the running of their schemes and the opportunity to reduce cost. Engagement with Right to Manage can be complex and residents need to be offered sufficient support to make it achievable and realistic.
- **We need to encourage the development of high quality forms of extra care housing, to offer greater housing rights and control over care. At the same time we need consistent standards and stronger measures to protect residents from the potential withdrawal or dilution of services.**
- **Codes of practice for the leasehold sector need to be brought together and implemented by a new independent regulator, with special attention to the protection of vulnerable older leaseholders.** Both the Association of Residential Managing Agents (ARMA) and the Association of Retirement Housing Managers (ARHM) have good codes of guidance for providers setting out their legal duties and obligations of association membership. Unfortunately, some managing agents operate outside these trade bodies and ignore best practice.
- **Exit fees should be completely abolished. Older residents should not pay fees unless it is for a specific service, based on actual costs.** The OFT, after a number of years, went some way to tackling the problem of exit fees. However, the measures they agreed with providers do not completely remove exit fees. Older residents should not pay fees unless it is for a service, which could include a modest administrative charge for helping to transfer or sell a flat. Mainstream leasehold properties do not have exit fees – so why should they apply to older people in retirement housing? If there are additional support charges, these should be clear and transparent before the property is sold.
- **All older leaseholders and tenants should have access to an ombudsman service to deal with complaints and contribute to improving service delivery.** The main trade bodies require their members to sign up to the Housing Ombudsman Service (HOS), but not all providers are members of these trade bodies. Making a complaint should be direct and straightforward. As well as dealing with individual complaints HOS should be able to recommend areas for regulatory review to deal with recurring problems.

- **There needs to be a greater focus on the ‘consumer rights’ of older residents and a better legal balance of rights between residents, providers and commissioners of services.** The delivery of housing services in sheltered and retirement housing is becoming more complex and may involve a range of different agencies. It can be difficult for older people to take up a legitimate housing complaint without some form of representation or support. This means housing advice and advocacy are growing in importance.
- **Planning gain charges (under S106 and the Community Infrastructure Levy) should be linked to a housing strategy that is sympathetic to the housing needs of older people and delivers affordable homes in age friendly communities.** Charges need to be proportionate to the value and size of the development and should benefit all older people in the community by contributing to both affordable homes and age friendly infrastructure. We need measures to ensure that developments are not unfairly charged for offering communal spaces that are integral to the good functioning of a scheme. Planners need to take a fair and balanced approach toward private sector and housing association developers with a focus on the benefits they can deliver to all older people in the community.

What is ‘commonhold’ and why might it appeal to older people?

In the US and parts of Europe a commonhold approach is the default tenure for flats. The leasehold system is almost unique to the UK and creates complexities that can put older residents at a disadvantage. The commonhold system means that residents are collective owners of the freehold. This still requires agreement between residents and the appointment of managing agents. However, it gives residents collective control of the property, which can bring down the cost and protect the value. At the moment, leasehold is a more attractive financial proposition for developers. Age UK would like to see consideration of planning or tax concessions that might provide incentives for this type of development.



Housing wealth and housing choices

Where older people live is a key predictor of how much housing wealth they have available. Policy discussion on older people’s housing is often narrowly focused on the experience of older people living in London and the South East. Levels of equity often determine what housing options are realistic – many older homeowners have little or no equity in their home.

Key facts

There is estimated to be £250 billion of equity⁵⁰ that could be released from property, but it is not evenly spread.

The maximum proportion of house value that can be released as equity (based on the median housing wealth, of adults over 50 in England, of £150,000) would give an income stream of £195 a month.⁵¹

More than 20 per cent of individuals aged 50 or older in England, have no housing wealth at all.⁵²

Sixty-seven per cent (1.1 m people) of older people living in poverty are owner occupiers.⁵³

42 per cent of housing wealth is concentrated in London and the South East, while 20 per cent is located in the North East, Yorkshire and Humberside and the North West combined. Only 3 per cent of housing wealth is found in North East.⁵⁴



What are the challenges?

An uneven distribution of housing wealth

An increasing number of older people live in poverty, despite high levels of home ownership. Many older people have benefited from rising house prices, but others have little or no equity in their homes. Some older people are asset rich and income poor, while others have both low incomes and limited or even negative equity. Cycles of boom and bust in the housing market are unhealthy for all generations. Policies that rely on general assumptions about the equity held by older people are a cause for concern.

The challenge of ‘downsizing’

Growing inequalities are having a dramatic influence over the type and quality of older people’s housing, with considerable regional and local disparities. Older people are often accused of occupying housing that is too big for them but this is not just an issue for older people.⁵⁵ Older households are more likely to under occupy their homes (57 per cent) compared with other households (27 per cent). However, only half of under occupied homes contain older households (as a proportion of all under occupiers, 52 per cent, are older people.⁵⁶ Even if more older people downsized there would be no guarantee that these homes would become available to younger families on modest incomes. They may simply transfer to other older people or buyers or who can afford more space, but don’t necessarily need it. Older people shouldn’t take the blame for a failure to build enough homes.

Limitations of equity release

Equity release is unlikely to provide a universal solution to all older owners. Over many years there have been attempts to encourage older people to take up equity release schemes to pay for work on home improvements, cover the costs of care and support and to supplement pensions. In 2013, only around 20,331 equity release plans were sold.⁵⁷ This figure partly reflects distrust as a result of past mis-selling and downsizing to a smaller property offering better value for money. The disparity in housing wealth across the country limits the potential of equity release to help fill the gaps in social care spending in many areas of the country.

Implications of a shift towards the private rented sector

Although the numbers of older people in private rented accommodation are still relatively small, they are likely to rise over time. There is interest in whether the sector might offer an alternative to older residents downsizing from both the social rented sector and the owner occupied sector. The flexibility and location of private rented housing can make this an attractive option, but we need to address issues around disrepair, accessibility and security of tenure. The involvement of institutional investment and housing associations could offer better quality and more secure private rented homes.

Cycles of boom and bust in the housing market are unhealthy for all generations.

Housing wealth and housing choices

Policy decisions on Housing Benefit expenditure are likely to influence the future growth of the sector. There is an ongoing debate over whether there should be a greater focus on using subsidies to expand the construction of affordable social housing rather than increased spending on Housing Benefit as more people live in the private rented sector – i.e. more emphasis on bricks and mortar subsidies to reduce rent levels. The Strategic Society⁵⁸ think tank, take a pro-homeownership stance. It argues that a shift away from home ownership in favour of private renting could result in dramatic increases in Housing Benefit expenditure and impact on the disposable income available to future generations. However, home ownership is not appropriate for everyone and both affordable social and private rented housing options may be a better alternative for many. Bringing down rent levels and improving security of tenure, could offer older people more social and financial freedom. Within the private sector, there is growing interest in the potential of ‘Home Share’ initiatives, whereby older people rent out a spare room at a low rate in exchange for basic level of support – such as help with shopping and cleaning.

Escalating rents and service charges

For those who are eligible for full housing benefit this can provide a safety net and some protection against rent increases. However tenants who are not entitled to benefit will have to meet the full cost of rising rents and as a result may find their standard of living declining or savings falling at a much higher rate than anticipated.

Tenants may have to pay charges to cover support services, but these charges can be unclear and unpredictable. Unexpected increases make it difficult for older people to budget. There should be an obligation on all providers to set out the cost of services (as well as details of care and support arrangements – if required), before someone moves in, to ensure they is affordable over the longer term. However, the way in which services are funded locally can make it difficult for providers to guarantee the range of services they initially offer residents. This is likely to be compounded by uncertainty over the future of central Government funding for housing support and how far housing benefit will cover the additional costs of managing specialised housing.

Uncertainty over benefits

Older social tenants have been mostly protected from housing benefit reforms and the introduction of the ‘spare room subsidy’, which limits payments if someone is considered to have more bedrooms than they need. There are worries that these restrictions could be extended further, despite a lack of smaller accommodation. The introduction of ‘affordable rents’ is putting pressure on rents in the social sector to increase. ‘Affordable rents’ are defined as 80 per cent of market rents, which is higher than standard social rent levels. Both rent levels and service charges in sheltered housing are likely to see further increases. This will particularly create difficulties for older people on moderate incomes who are funding themselves, rather than relying on Housing Benefit. We may see an increase in social divisions in the sector between the poor and vulnerable relying on benefits and better off older tenants or leaseholders (although still struggling to meet costs).



Age UK calls for action

- **The Government needs to adopt policies that recognise regional inequalities in housing wealth. It needs to acknowledge that older owners in poorer parts of the country have little or no equity available to exercise housing choice.**
- **We need a fairer housing deal for all generations with an overall increase in the supply of affordable new homes and measures to ensure that those on low to modest incomes have access to them.** Older people who wish to remain in family homes are not a significant factor in the current housing crisis. Under occupation and the distribution of housing wealth is an issue for all generations. We would like to see a substantial increase in attractive and accessible flats, bungalows and smaller houses that give older people the opportunity to downsize – if they choose to do so. The current debate on housing inequality focuses on the disparities between the old and the young rather than the more significant inequalities within generations, caused by wider economic factors.

- **There needs to be a significant improvement in the availability of independent information and advice on older people's housing and care options, which takes full account of individual financial circumstances.** Equity release has been flagged up as a possible solution in boosting retirement incomes and contributing to the cost of care and support (assuming you have sufficient equity). But for many older people equity release won't be available or offer the best solution. There needs to be further investment in specialist advice that brings together independent financial and housing options expertise to help older people make the right decisions, based in their individual circumstances.
- **Given the diversity of older people, there isn't a single approach to delivering good quality housing and care choices. A range of options is needed that are sensitive to local circumstances and conditions. They need to reflect the changing needs and aspirations of all older people.**
- **The Government needs to offer leadership and better long term strategic direction on older people's housing. This should be reflected by all local authorities setting out how they are going to meet the housing needs of their older citizens for the benefit of everyone in the local community.**

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