

HOUSING AND OLDER PEOPLE:

time for fresh thinking and new ideas

“Housing for older people is a crucial part of social and health care policy”

Jacqui Smith, Minister of State, Department of Health



- Today there are 6.7 million pensioner households in Britain
- 70% of older people are owner occupiers:
- By 2011 it is estimated that this will have risen to over 80%

- 90% of older people live in ordinary housing
- 5% live in sheltered housing
- 5% live in residential care or nursing homes



HOUSING FOR OLDER PEOPLE: POLICY DEVELOPMENTS

In 2001 the Government set out its vision in '*Quality And Choice For Older People's Housing: A Strategic Framework*'. This stated that '*... housing... can be the springboard that enables older people to remain involved and live their lives to the full.*'

The strategic framework sets out broad principles; individual local authorities (LAs) set their own agenda for housing provision for older people.

As the national system of grants to help poor home owners comes to an end, LAs have been given a new discretionary power to provide any such help. As older people are disproportionately represented in unfit housing, they will be particularly affected by these changes.

BOOM IN OWNER OCCUPATION

As house prices continue to soar, owner occupation can bring financial gain to some older people. Yet many owner occupiers are poor and struggle to maintain their homes.

Equity Release is a cornerstone of Government policy to address private sector disrepair. The commercial finance sector has not been keen to take on this area of lending, except at the higher end of the market. The unwillingness amongst very elderly people– the worst housed age group– to borrow has to be recognised: Equity release could be the answer to paying for house repairs for future generations, but may have limited use for the currently worst housed older people.

Home improvement agencies (HIAs) continue to help older people to carry out repairs and adaptations, but not all areas have an HIA service. Small Repairs and adaptations services are extremely popular and can make a huge difference to older people's ability to remain living independently their own homes.

ACTION

- *A change in legal and financial regulations could enable greater use of equity release. A national, government backed equity release scheme might increase take up.*
- *New models of shared ownership are needed, particularly in Regeneration areas, to enable older people to retain a stake in their improved home, whilst the public investment in stock is protected for future generations.*
- *A home improvement agency and linked small repairs and adaptations service should be provided in every area.*

- 45% of dwellings were built over 50 years ago, 25% pre-1919
- There are 1.5 million unfit homes in the UK
- The majority of these homes are owner occupied
- People from minority ethnic groups are more likely to live in poor housing





HEALTH AND HOUSING – THE VITAL LINK

There is clear evidence that poor housing affects health. Can national aims of improving health and enabling more older people to leave hospital and live independently be achieved without systematically addressing housing conditions?

There is a national strategy for improving the health of the nation. There is a strategy to bring all public housing up to a decent standard, but not for the private sector, where the majority of unfit housing is concentrated.

Improving hospital discharge is high on the policy agenda. Most older people leaving hospital return to their own homes, and as recent research published by Care & Repair England (*'On the Mend'*) demonstrates, many are living in homes which are in a poor state of repair, or need adaptations.

ACTION

- *Decent homes targets should be applied to private sector stock*
- *Health improvement and intermediate care plans should address housing need*



- *A national network of Home from Hospital services is needed to carry out essential repairs and adaptations in the homes of older and disabled people. This could also help to reduce falls through linked home safety checks.*

ALTERNATIVES TO RESIDENTIAL CARE

Supporting people to live in their own homes for as long as possible is central to current social care thinking and the whole future of institutionalised care homes is being questioned.

An expanding initiative is 'Extra Care Housing'. Older people in such housing keep their own front door and the emphasis is on privacy and independence. They live in a flat or bungalow within a complex and support services (meals, rehabilitation, washing, dressing etc) are provided within that complex. People use services as and when they need them.

ACTION

- *Technical obstacles to the viability of extra care housing (rent restructuring, Supporting People, Social Services funding and regulation, planning policy) need to be addressed.*

'It's terrible living in a house that's falling down'

'It's the small things that matter – who do you turn to when the tap washer needs changing?'

'My home is so **important** to me and I want to stay here for as long as I can'



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ACTIVELY INVOLVING OLDER PEOPLE

Listening to what older people have to say about service provision has been greatly stimulated by 'Better Government for Older People'. Actively engaging with older people in shaping services has been particularly prominent in the health and social care sectors. The next challenge is to see this same level of involvement of older people in planning future housing provision.

ACTION

- *In drawing up their older people's housing strategies, local authorities should actively involve older people from the start of the process.*

“Older people are no longer prepared to put up with ‘one size fits all’ services”

MAKING CHOICES, THINKING WIDER

- *Impartial advice and information about housing options is in short supply. Care & Repair England is working with other national providers to improve this situation and new Should I Stay or Should I Go services should be up and running by the end of the year.*



WHAT IS CARE & REPAIR ENGLAND:

Care & Repair England is a national charity established in 1986 to improve the housing and living conditions of older and disabled people. Its aim is to innovate, develop, promote and support housing policies and initiatives which help older and disabled people live independently in their homes for as long as they wish.



- *CoHousing initiatives have been developed extensively in the Netherlands and a number of pilots are now underway in Britain. Such housing projects are planned and built by a group of older people (50+) and are self managed. Individuals each have their own unit within a housing complex and a key aim is to provide mutual support and companionship.*
- *Homeshare links the housing needs of young key workers for affordable accommodation with the needs of older people for companionship and support. This concept could be further developed in areas of housing shortage eg. through the provision of financial support for older owner occupiers to divide their houses into flats.*
- *Retirement Villages are predominantly being built by the private sector. Modelled on the provision developed in the USA, these are attracting increasing interest as a solution to many older people's fears about security and isolation.*

To find out more and reference data sources go to:
www.careandrepair-england.org.uk

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