



## Safe, warm, decent housing for older people – why it really matters

The national network of Older People's Housing Champions has been developing a manifesto to take to the political parties ahead of the 2015 General Election. This viewpoint highlights their contention that a 'joined up strategy' around older people's housing would not only deliver benefits to older people but also to the public purse and the rest of society too.

Written for the Housing Learning and Improvement Network by **Tony Watts OBE**, Chairman of the South West Forum on Ageing and the SW Housing Champion

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## Why it matters

If you're reading this, by definition you care about housing – and probably won't have too many objections to our mission: to make safe, warm, decent housing for older people, together with REAL CHOICE in where they live their lives, a national priority.

But how important is that mission in the bigger scheme of things when the nation isn't building anything like enough houses full stop, and millions of people are being adversely affected by chronic housing shortages, as well as inexorably rising house prices and private rents?

Our network is currently building a business case to demonstrate to anyone who will listen that if you DO focus on the needs of older people, everyone will benefit and so too will the public purse. If, having read this viewpoint, you can add weight to our case, please get in touch!

First of all, let's start from the given position that our population is ageing rapidly. If you're not already well versed in this, read the 'Ready for Ageing' report that the House of Lords produced at the end of 2012 for an idea of the scale of the challenges we face in terms of public spending.<sup>1</sup> In a nutshell, unless something radical is done, the sums just won't add up.

One key way to redress this is to enable and encourage more people to remain living independently for longer in their own home, which is what most older people want. Make that happen as far as is practically possible and it will reduce NHS and social care costs. But:

- Are enough resources going into this to make it practicable?
- Do planners, in particular, know the real needs of older people when new developments are designed, considered, approved?
- Are all local authorities, health services and other providers putting enough support into home repairs, improvements and adaptations?
- Are we planning ahead by building new age-appropriate homes that incorporate lifetime home standards?
- Is housing yet being considered the "third leg" to be integrated along with health and social care?

I would say the answer to all these is "no". Housing is too often ignored in discussions about health and care... yet it is THE KEY to independent living.

Many people are pushing to get more housing built specifically for older people – primarily those who actually develop and sell them – and that's great, but this will never do more than scratch the surface. 90% of older people currently live in conventional housing and this balance won't change any time soon.

The total number of ALL new homes completed in 2013 was 109,370. An annual total of 200,000 is an optimistic target... but the 65+ population is set to grow from 10.6 million to 16 million in the next 20 years – a growth of 270,000 per year. There are over 7 million older households with 30% of all households headed by someone over the age of 60. The biggest growth in households over the next 30 years will be older households (60% of household growth). Housing for older people is certainly not a minority issue.

So we need to bring our current stock of housing up to a standard where the occupants can live safely and well... because, let's get this straight: poor housing leads to ill health, reduced

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<sup>1</sup> [www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/](http://www.parliament.uk/business/committees/committees-a-z/lords-select/public-services-committee/report-ready-for-ageing/)

mobility, prevents discharges from hospital, leads to more people going into care unnecessarily and is a contributory factor in the 25 - 30,000 annual excess winter deaths.

That makes it a worthwhile investment. Who lives in this poor housing? Forget a demographic split: there are now more low-income homeowners than low income tenants - and a million vulnerable older home owners live in non-decent homes.

And making houses decent to live in is just the start: making them fit for purpose is also critical: that means making them easy and safe to get around in.

### **So how can we start to really tackle this?**

There are good examples out there of local authorities really prioritising housing, and even (in a few cases) integrating it into the health and care agenda. But more... much more... could be done.

Yes, we need more new homes for older people – BUT

- They should be built to their needs and aspirations
- Choice should be available to rent as well as buy or part buy (releasing funds for care)
- Quality should be available to all, not just those able to live in high quality developments
- They should be integrated into local communities – enabling those communities to share the care
- Local older people should have a say on their design and location
- They should be built to be lifetime home standards (as a minimum) and insulated to the maximum possible levels – London is leading on this, now others need to follow, so the number of homes suitable for people in later life will increase each year.

It would also be helpful if there was due recognition that every time an older person moves into suitable property (specialist or mainstream), it will make a family home available – so we believe this should be prioritised at the planning stage and financially incentivised.

### **It's not just about new homes ...**

Far too many homes are cold, damp or highly expensive to heat adequately. There should be more emphasis on affordable warmth and enabling people to repair and improve their homes to live in comfort, safety and security.

We need to focus efforts on the millions of lower income older homeowners – a minority of whom are property rich and cash poor – who just need a little bit of help maintain or repair their homes, to make them safe and warm or adapt them to their changing needs.

We also believe that Better Care Fund<sup>2</sup> plans could more readily include home adaptations, handyperson home repairs and safety and home adaptations. 750,000 older people currently need adaptations to their home because of a medical condition or disability.

Last but not least, impartial advice about housing, care and related finance is key to older people being able to stay in control of where and how they live. Information is critical.

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<sup>2</sup> [www.england.nhs.uk/ourwork/part-rel/transformation-fund/bcf-plan/](http://www.england.nhs.uk/ourwork/part-rel/transformation-fund/bcf-plan/)

Government has supported First Stop ([www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)) which offers a national and a number of local sources of independent, impartial advice and information on housing, care and finance and this is great but we need this service everywhere. A fantastic example of older people passing on housing information and 'doing it for themselves' is the Care & Repair England Silverlinks project - have a look at some of the great stories on the Blog: <http://silverlinksprogramme.wordpress.com>

### **Our manifesto to date (a work in progress!)**

1. *Future proof housing for an ageing society* - At the very least, build all new homes to lifetime standards. Why? It will enable ALL new housing to meet needs of our ageing population, enabling older people to remain within their own home and community, and prevent the need for expensive adaptations.
2. *Engage older people far more in the planning and design of ALL new homes & neighbourhoods*. Why? To ensure it will meet the needs of an ageing society – now and for generations to come, promoting inclusive communities where older people can remain and continue to play an active and mutually supportive role.
3. *Enable and promote a greater choice of specialist and general housing for older people* – including rented as well as a variety of purchased options (including shared ownership). Why? It will encourage greater take up of specialist housing, releasing private and public sector family homes back into the system and enable more people to release funds for their care.
4. *Truly integrate housing into the planning of health and care services*. Why? It will deliver long-term savings on hospital admissions / discharges and social care spending.
5. *Provide rapid access to affordable repairs and adaptations with practical help such as handyperson's services and Home Improvement Agencies, and enable older people to make best use of their resources* – including access to mortgages and more reasonably priced lending based on housing equity. Why? It will enable people to remain in their own home for longer, prevent hospital admissions and the need for more intensive services, reduce demands on social care and speed hospital discharges.
6. *Provide more independent, impartial information and advice about housing, care and finance options*. Why? It will enable older people to plan ahead and make truly informed choices in later life and use their resources most effectively.

### **What next?**

Lots of organisations need to be influenced if we are to put housing at the centre of the debate – from CCGs, Health & Wellbeing Boards through to planning departments and national Government departments.

Over the coming year we'll be cranking up our efforts – at a grassroots level as well as trying to get our foot in the door in Whitehall – to make that happen. And we'll need all the help we can get!

## About the National Older People's Housing Champions Network

Set up by Care & Repair England, the mission of the National Older People's Housing Champions Network is to:

- raise awareness of the scale and nature of the impact of poor and unsuitable housing on older people's health and wellbeing
- influence decision making and bring about improvements in policy & practice

The champions network helped shape Care & Repair England's plans for its Big Lottery funded project Silverlinks, and local champions share practice and keep an eye on the ground in their areas on housing and ageing issues, help to coordinate and stimulate local action and act as a source of local intelligence.

<http://housingactionblog.wordpress.com/older-peoples-housing-champions-network/>

<http://silverlinksprogramme.wordpress.com/>

### Note

The views expressed in this paper are those of the author and not necessarily those of the Housing Learning and Improvement Network. Contact: [tony.watts@swfoa.org.uk](mailto:tony.watts@swfoa.org.uk)

## About the Housing LIN

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading 'learning lab' for a growing network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

For further information about the Housing LIN's comprehensive list of online resources and to participate in our shared learning and service improvement networking opportunities, including 'look and learn' site visits and network meetings in your region, visit: [www.housinglin.org.uk](http://www.housinglin.org.uk)  
We also host the Housing & Ageing Alliance on the Housing LIN website.

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