



# **Communities and Local Government Select Committee Inquiry**

## **Beyond Decent Homes: decent housing standards post 2010**

**Submission  
by Care & Repair England  
September 2009**

## **This submission concerns the Committee's interest in:**

- *What steps the Government needs to take to ensure that decent housing standards are met and sustained after 2010 and in particular the questions:*
  - How should the Decent Homes target for private sector homes occupied by vulnerable people be taken forward?
  - Are adequate arrangements in place for the future regulation of minimum acceptable housing standards?
  - Are there local examples of innovative best practice with wider post-2010 applicability?

## **Summary of Key Points**

- This submission is concerned with the application of the Decent Homes Standard in private sector, particularly those homes that are lived in by disadvantaged older and disabled people. The majority of non-decent housing is concentrated in the private sector (5.3m of the 7.7m non-decent homes) and less progress has been made towards improvement of the stock than in the social rented sector (1.1m non decent).
- Disadvantage straddles tenure, with many low equity/low income older home owners living in worse housing conditions than many social rented tenants.
- We would propose that in order to make progress on improving the condition of the private sector stock for vulnerable groups, an enforceable target which obliges local authorities to make progress towards achieving such a target is necessary. This target should be set at, at least 80%.
- This added impetus to improve housing for vulnerable groups, particularly older people, is a crucial step because of the potential impact on the related demand for health and social care services.
- Higher priority needs to be given to private sector housing expenditure that is targeted in ways that are planned and delivered in partnership with the health and social care sectors. This should also include improved targeting of related initiatives such as WarmFront.

## 1. About Care & Repair England

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

## 2. Basis of Response

- 2.1. Care & Repair England was established 23 years ago specifically in response to the high incidence of unfit and poor housing conditions amongst older people living in private sector housing.
- 2.2. The organisation was responsible for the early promotion and local development of independent home improvement agencies. The aim of these services was to support older and disabled people who were living in poor housing in the private sector to undertake repairs and adaptation of their homes utilising any means that were available to them.
- 2.3. The focus of the organisation has remained in the improvement of housing and living conditions of disadvantaged older and disabled people living in inadequate housing, particularly those in the private sector, in order to enable independent living.
- 2.4. For a number of years we have been working with local older people's groups across England to raise the profile of older people's views about their housing during retirement and to identify shortcomings in the current provision of housing related services for an ageing population.
- 2.5. We have worked with local authorities and older people with the objective of increasing the level of engagement with the latter in shaping local housing strategies in ways that are rooted in the everyday experience of older people.
- 2.6. From this front line work feedback from local older people and local service providers about the impact of changes to private sector housing support, Decent Homes and help with home adaptations has been collected.
- 2.7. Tracking and interpreting national data about trends in Decent Homes, disrepair and older people's housing and commenting on this from a policy perspective is also a key part of the organisation's work.
- 2.8. Care & Repair England is closely involved in policy development. The Director was the co-chair of the Government's Advisory Committee on Housing and Older People (HOPDEV) and as such was closely involved in the development of '*Lifetime Homes, Lifetime Neighbourhoods: A national strategy for housing in an ageing society*'.

## 3. **Question: How should the Decent Homes target for private sector homes occupied by vulnerable people be taken forward?**

- *An enforceable target should be introduced by national government to secure, at local authority level, a year on year increase in the proportion of private sector*

*housing in decent condition occupied by vulnerable groups, as a minimum to reach a national target figure.*

- *A new national target figure should be set of at least 80% (previous target set in 2002 was 70%).*

### **Concentration of non-decency in private sector**

- 3.1. There were an estimated 7.7 million non-decent homes in 2007, the majority of which (5.3 million) were owner occupied (36% of all homes in this sector). Housing association stock is the least likely to be non-decent (26%) and privately rented accommodation most likely (45%)<sup>1</sup>.
- 3.2. Vulnerable people living in private sector housing are significantly more likely to be living in non-decent homes (39% non-decent, 1.23 million households).
- 3.3. Privately owned homes are almost twice as likely to have Category 1 hazards compared to social housing (24% vs 13%). Some 2.5 million homes had at least one of the types of falls hazards and 2.2 million an excess cold hazard.
- 3.4. The likelihood of living in a non decent private home is higher for people who are over 75 years, older single women, black and minority ethnic elders and for those who have lived in the same home for more than 25 years.
- 3.5. For these groups their home is more likely to fail the decent homes standard on the grounds of requiring urgent repairs ie. those which pose a threat to the health, safety, security and comfort of the occupant or to forestall further rapid deterioration of the building.
- 3.6. There has been no discernable improvement in the number of properties meeting the Decent Homes Standard between 2006 and 2007.
- 3.7. There are now slightly more low income home owners than tenants but financial help for poor home owners has continued to decline.
- 3.8. Whilst large scale investment in the social rented stock has resulted in significant reductions in non-decency in this sector, improvement in the private stock has been slower and is now at a standstill. With the ending of the Decent Homes PSA target in 2008 there are no signs that this will improve.
- 3.9. Whilst bringing all social rented housing up to the Decent Homes Standard remains a National Indicator in Local Area Agreements, there are now no national indicators or targets relating to the private sector and decent homes.

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<sup>1</sup> CLG 2007 *English House Conditions Survey* (2009) London, CLG

- 3.10. Over the past 25 years state expenditure on improvements to private sector stock has fallen from £1,040 million in 1983/84 to £266 million 23 years later in 2006/07<sup>2</sup>. During that time the cost of building has gone up by a factor of more than three and house price inflation by a factor of 8.6.
- 3.11. The government has recently further reduced the budget for private sector renewal by 25% in 2010-11, shifting the funding originally allocated to this sector into the budget for building new homes.

### **Potential impact on health and social care of older people**

- 3.12. Tackling health inequalities has been a government policy priority for a number of years. Many of the common chronic health conditions linked to early death and inequality, particularly for older people, have a causal link to housing. These include heart disease, strokes, mental health, respiratory conditions, arthritis and rheumatism.
- 3.13. The majority of related health and social care policies stress enabling older and disabled people to live independently in their own homes for longer and to deliver care and health services at/or closer to home.
- 3.14. The improvement of non-decent housing amongst the older population is thus closely connected with addressing health inequality, enabling independent living and the prevention of more costly demands on health and social care.
- 3.15. Falls are one of the major causes of death and health decline amongst older people<sup>3</sup> and there is an established causal link between housing conditions and falling. Thus the prevalence of poor or unsuitable housing conditions amongst disadvantaged older households can increase the risk of falls.
- 3.16. One of the most widely recognised health inequality linked to housing conditions is that of excess winter deaths amongst older people. Between December 2007 and March 2008, there were an estimated 25,300 deaths in England and Wales, an increase of 1,000 from the previous winter.
- 3.17. There is a close correlation between winter temperature and death rate, combined with fuel poverty and incidence of cold homes. The level of excess winter deaths in the UK is higher than in colder countries, such as the Scandinavian countries, which have better housing, so it is often argued that the thermal standard of properties in the UK is a significant causal factor.
- 3.18. One of the main reasons that homes fail the Decent Homes Standard is on the grounds of the adequacy of heating and ventilation.

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<sup>2</sup> Wilcox S 2001 *Housing Finance Review 1999-2000* JRF & CIH.(1983-4 figure) CLG Housing Statistics 2008 (2006/07 figure)

<sup>3</sup> World Health Organisation (2007) *Global Report on Falls Prevention in Older Age* WHO

3.19. The Warm Front programme has made a positive contribution towards improvement to older people's warmth and comfort. However, there are issues with regard to the targeting of the help provided and shortcomings in the scope of provision that a more comprehensive Decent Homes related local programme might address.

### **Declining help for disadvantaged older home owners**

3.20. Over the past two decades there has been a significant change in national government policy concerning the responsibility of the lower income home owner for home repair and maintenance. From the major investment via renovation grants for unfit properties during the peak years of 1982 to 1996 (when mandatory grants ended), there was a policy position that included a role for the state in financially supporting lower income home owners to improve properties.

3.21. Low income older people were beneficiaries of this system, particularly following the creation of the very popular and well targeted minor works grants. There is now a more general expectation that older home owners should borrow commercially to meet repair and renovation costs, usually via equity release.

3.22. Use of equity release by the most vulnerable groups of older home owners is already very low and take up could be further reduced by the credit crunch, with potential implications for the decline in housing quality.

3.23. As well as encouraging commercial loan development, private sector housing renewal funding has also been used to fund regionally supported social loan schemes. To date this has been with mixed success, particularly with regard to take up by the 'older old' who are more likely to be living in poor housing but less willing to borrow. The cost effectiveness of setting up and administering small loans is also questionable.

3.24. One of the potential impacts of the credit crunch is an even greater level of worry and concern about using equity release, given the drop in the value of property and rising interest rates.

3.25. Given the impact of poor housing on older people's health (noted above) and the consequent costs to the NHS, it makes economic sense to offer modest levels of financial help with essential repairs, particularly for those most at risk, including;

- fast track urgent repairs funding where there is a health and social care link;
- supported social lending such as via a fixed charge on a property, loans capped to a percentage of the value and with no interest added;
- expansion of the low cost handyperson schemes that the Government has helped to encourage through its targeted grants to local authorities in 2009-11.

3.26. It also makes economic and social sense to prevent deterioration to vulnerable older people's properties through earlier interventions, again potentially through urgent repairs funds and handyperson services. Run down homes impact both on

the overall neighbourhood and also on the vulnerability of the older householder to burglary and targeted theft.

3.27. The Decent Homes system includes assessment of a property regarding the need for urgent housing repair as well as being linked to the Housing, Health and Safety Rating Scheme. This system does therefore have the potential to be used for targeted interventions which particularly focus on properties with a Category 1 Hazard or urgent repair need and which are occupied by an older person whose health and well-being is at risk. (See examples below)

### **Leeds Example**

Leeds City Council has been operating a fast track, small urgent repairs grant system in partnership with Leeds Care & Repair. Grants are payable where there is a risk to the health and safety of the older person.

Last year 524 older and disabled people on low incomes were helped by the scheme, which only cost £300,000. The average small grant is £600.

By keeping administration to a minimum, Leeds Care & Repair is able to turn around these jobs very quickly and make a real difference to older people's lives.

These low cost interventions are not only important for the health and well-being of the individual older person, they can result in real savings in the medium and longer term for health and adult care services – prevention in action. For example:

*Mr & Mrs M are an older couple who live in a small terraced house which they own. They live on a small pension and have no savings left. Their gas boiler was obsolete and beyond repair, the kitchen taps were not working and the roof was leaking. Mr M has a skin disorder - his bandages need changing twice daily and his legs need regular washing. Mrs M was boiling water in kettles and carrying them around the house. Care & Repair was able to use a small repair grant to replace all of the taps and repair the leak to the roof and obtained a Warm Front Grant to replace the boiler. Mrs M said "I now feel a great stress and anxiety lifted off my shoulders".*

Such urgent repairs are also preventing deterioration to the property, which cumulatively can have a negative impact on a neighbourhood.

### **Blackpool Example**

Blackpool Council operates a system of both small, essential repair grants that can be swiftly put into place to safeguard a person's health and wellbeing alongside more major work that addresses both wellbeing and work required to bring a property back up to the Decent Homes standard. The work is administered by Blackpool Care & Repair and is focussed in particular on cases where there is a potential impact on the health and safety of the householder arising from the disrepair. Blackpool has the lowest male life expectancy in the country and is a Spearhead PCT area, thus the Care & Repair service and the council work closely with the PCT on joint initiatives to reduce health inequalities through housing interventions.

Last year Care & Repair helped 527 households at a net cost of £600,000. The cost of the assistance given ranged from £80 for a boiler repair up to £25,000 to address more serious disrepair. They were able to help people like Mrs T where, without this repair there would have been an obvious impact on her health.

*Mrs T is a widow age 84. She is blind and suffers from a variety of age and cold related illnesses. She lives alone in the property which dates from the late 1800's and has no savings to carry out repairs. She has a supportive neighbour but had stopped asking them round as she was embarrassed about the smell of damp. Mrs T asked for a handyperson visit for a dripping tap. When the handyperson visited they found that Mrs T had no heating or hot water, a leaking toilet, rotten doors and windows and was unable to access bathing facilities. Care & Repair used the Home Repair assistance to replace the rotten windows and doors, repaired the toilet and installed a new boiler. Mrs T was also referred to Occupational Therapy and was assessed for a walk in shower. She is so grateful for the work that has been carried out to enable her to remain in her own property, free from draughts and in a warm environment. She also thinks the walk-in-shower is absolutely fantastic and cannot thank us enough for carrying out the work.*