



Briefing on *Lifetime Homes, Lifetime Neighbourhoods* The Government's New National Strategy for Housing in an Ageing Society

1. OVERVIEW

- 1.1. On 25th February 2008 the Government launched "*Lifetime Homes, Lifetime Neighbourhoods, A National Strategy for Housing in an Ageing Society*" (subsequently referred to as 'The Strategy').
- 1.2. This is a cross-departmental strategy jointly published by Communities and Local Government (CLG), Department of Health (DH) and Department for Work and Pensions (DWP), with a foreword by the Prime Minister.
- 1.3. The strategy is wide-ranging, covering all types and aspects of housing; mainstream, specialist, owner occupied and rented, current stock, future build plus housing related services. It includes announcements about the future provision of Disabled Facilities Grants (DFGs) following the system review during 2006-7.
- 1.4. It has five sections:-
 - **Why Change is Needed:** This provides the rationale for the strategy, including detailed data analysis, and sets out the principles underlying the strategy.
 - **A Better Deal for Older People Today:** This covers the proposals for immediate action to address some important housing issues for older people in all housing types, including expanded provision of housing advice and information, funding and promotion of handyperson services and changes to DFGs.
 - **Housing for Our Future Selves:** This covers proposals for changes to the planning and design of new homes and neighbourhoods so that they better meet the needs of people of all ages. It includes proposals on application Lifetime Homes Standards, creation of Lifetime Neighbourhoods and the planning system.
 - **Reconnecting Housing, Health and Care:** This covers the inter-relationships between provision of housing and housing related services for older people and demand for health and social care services. Provision of specialist housing is included in this section.
 - **What Must be Done:** This section summarises the objectives of the strategy and the action points put forward in the main four sections.

2. MAIN PROPOSALS IN SECTION 1: AIMS AND RATIONALE

- 2.1. The key principals underpinning the strategy can be summarised as:
- To plan at all levels – local, regional and national – for homes and communities that enable people to live out their lives, for as long as possible, independently, safely and happily with their families and friends around them.
 - To ensure that there is the right range of choices of ‘specialist’ housing available for those who need more support, which are homes at the heart of the community that look and feel like home.
 - To ensure that the positive and right housing choices can be made at the right time and in a planned way, rather than as the result of a crisis.
- 2.2. Chapter two provides the comprehensive data analysis and evidence base regarding housing and ageing that underpin the strategy.
- 2.3. It is highlighted that housing has a crucial role to play in achieving both PSA 173 (*tackling poverty, promoting independence and well being in later life*) and also a range of National Performance Indicators (*see separate Care & Repair England Briefing on the CSR 07, Targets and Indicators <http://www.careandrepair-england.org.uk/pdf/cs rpti.pdf>*).
- 2.4. An allocation of £35m for 2009/2010 and 2010/2011 has been made to implement specific proposals in the strategy (in addition to extra money for DFG).

3. MAIN PROPOSALS IN SECTION 2: EXISTING HOMES

Advice and information

- 3.1. The importance of housing advice and information for older people is highlighted. The need for a single, simple and accessible route to obtaining independent, impartial information is set as the challenge.
- 3.2. The proposed action is to “... *work across government and with external partners to fund and develop approaches to a national advice and information network*”.
- 3.3. This will be done in a way which builds on existing provision and will “*strengthen local housing advice, information and “moving home” services for older people*”.

Equity Release: Improving Current Stock

- 3.4. There is a continued commitment to encourage increased use of equity release, with Regional Assemblies seen as playing a key role.
- 3.5. However, with regard to use of regional housing funds for the improvement of existing stock the strategy specifically states “*we have asked Regional Assemblies to continue to prioritise those in greatest need as equity release or loans will not be appropriate for every individual, particularly where the amount of finance required is relatively small*”.

- 3.6. The role of home improvement agencies is noted as important in dealing with the existing stock conditions, mentioning their potential role of giving information on equity release and moving home options.
- 3.7. Moving to a more appropriate home and trading down (possibly to release equity) as housing options in older age are highlighted, as is the potential expansion of shared ownership provision for older home owners.

That Bit of Help

- 3.8. Plans to develop more rapid repairs and adaptations services are set out. Expanding coverage of handyman schemes and enabling "*an additional 125,000 older people each year to get repairs and minor adaptations*" are specific aims.
- 3.9. A bidding process for funding for targeted expansion of handyman services will be developed and implemented during 2008; funding becomes available for 2009/2010 and 2010/2011.
- 3.10. An evaluation of handyman schemes will be undertaken, to be completed by 2011. From then on local funding is expected to take over from any national allocation, as handyman services become part of mainstream provision.
- 3.11. Home improvement agencies (HIAs) are highlighted as having an increasing role to play in delivering improved housing related services for growing numbers of older people.
- 3.12. CLG are funding a "*Future HIA project*". Foundations have been commissioned to look at current HIA service delivery, identify good practice and develop ideas for wider service options.
- 3.13. CLG will fund a further three-year contract for a national co-ordinating body for HIAs.

Decent Homes

- 3.14. The strategy states that of the £10.2 billion allocated for Regional Housing Pot funding during 2008-11, £2b is available for improvements to the existing stock (in both private and social rented sectors).
- 3.15. The strategy points out that Warm Front funding for 2008-11 stands at £800m and that older people are major beneficiaries of this scheme.
- 3.16. Conditions in private rented housing are proportionally worse than all other sectors and older people living in this sector face some of the poorest housing conditions. CLG have commissioned a review of the Private Rented Sector to establish whether it is "fit for purpose".

Disabled Facilities Grants

- 3.17. There will be an increase in the national budget for DFGs, increasing to £146m in 2008/09, to £156m in 2009/10 and £166m in 2010/11.
- 3.18. The *main* changes to the DFG system are:
 - The DFG will remain a mandatory grant.

- The DFG grant limit goes up to £30,000 from April 2008.
- There will be changes to the means test including fast tracking/ passporting for council tax benefit, housing benefit and tax credit recipients.
- Future allocation of DFG funds from central government will be via Regional Assemblies (currently directly allocated to local authorities).
- The funding ring fence will be relaxed. This will include abolition of the 60/40 matched funding split (from April 2008).
- The scope of use of DFG monies will be widened, enabling local authorities to use DFG funding for adaptation associated purposes e.g. recycling stair lift schemes, recyclable modular units, fast track minor adaptations services.
- From 2010/11 DFG funds will become part of the Single Capital Pot.
- Reclaiming DFG payments: where a DFG is over £5,000 LAs will be given the power to put a charge on a property (repayable upon sale) of up to £10,000 without seeking permission from the Secretary of State (from April 2008).

4. MAIN PROPOSALS IN SECTION 3: NEW HOMES

Lifetime Homes

- 4.1. All publicly funded homes will have to be built to Lifetime Homes Standards by 2011. *(The strategy clearly explains what these standards are with graphics).*
- 4.2. Lifetime Homes Standards (LTHS) will be made a mandatory part of the Code for Sustainable Homes. The stated aspiration is for all new homes (all tenures) to be built to LTHS by 2013. The extent to which this is being achieved will be reviewed in 2010 with a view to the introduction of regulation in 2013 *"if take-up has not matched expectations"*.
- 4.3. Inclusive design will be encouraged and incentivised via a number of routes, including new national awards schemes.

Lifetime neighbourhoods

- 4.4. The design of inclusive and accessible neighbourhoods, related services and amenities will be promoted (*see Refs. below*).
- 4.5. The planning system, good practice guides and exemplars are three of the drivers for change that are mentioned. The Olympic Village and the new Eco-towns will demonstrate exemplary inclusive design and lifetime neighbourhoods principles.

Planning

- 4.6. Reforms to the planning system already require regional and local plans to address ageing. This message to regional and local government is to be strengthened and action supported e.g. via improved provision of data and forecasting and awareness raising road shows.

- 4.7. Forthcoming planning reforms will reflect the higher priority that is being given to population ageing.
- 4.8. Local authorities will be required to promote higher design standards, backed up by the Planning Advisory Service and tools from the Commission for Architecture and the Built Environment (CABE).

5. MAIN PROPOSALS IN SECTION 4: HOUSING, HEALTH AND CARE

Joining Agendas

- 5.1. The key role of housing in delivering on the wider health and social care agenda of;
- Prevention
 - Personalisation
 - Co-ordination and integration

is set out in this section.

- 5.2. Investment in housing advice and information, adaptations and repairs are all seen as contributing to the prevention agenda.
- 5.3. In order to target appropriate housing interventions at those at greatest risk of a health or care crisis e.g. hospital or care home admission, a *Preventative Predictive Risk Approach* will be trialled.
- 5.4. CLG is working with DH on a Common Assessment Framework that will integrate housing related support.
- 5.5. Promotion of a Single Assessment Process that better joins up health, housing, care and welfare benefits assessment will continue to be undertaken by DH, DWP and CLG
- 5.6. The forthcoming Independent Living Strategy will identify specific actions required to promote independent living for older and disabled people.

Specialised Housing

- 5.7. Specialised housing is described as *“the diverse range of housing specifically built for older people”*.
- 5.8. The strategy calls for a new, positive vision and for aspirational new housing models for later life. An ‘Innovation Panel’ will be tasked with reporting to Ministers about how to make best use of existing specialised stock and on reform of new-build.
- 5.9. It is noted that more specialised housing of a range of types will be needed for an increasingly diverse older population, including housing for the growing numbers of older people with special needs, such as learning disability or mental health problems.
- 5.10. The ageing of BME Communities is highlighted, with the acknowledgement that specialised housing does not always meet minority needs and consequently improved models are required.
- 5.11. The strategy reiterates support for the further development of extra-care housing, noting the Department of Health’s investment of £80m.

- 5.12. There is a specific mention of co-housing and the invitation by the Housing Corporation for co-housing bids for 2008/11.
- 5.13. Encouraging the development of private sector specialised housing, mainly via the planning system changes noted earlier, is stated as an objective.
- 5.14. District level older household projections and a toolkit to support local planning of housing with care are being published alongside the Strategy.

Action points from all four sections are included in tables in Section 5.

6. SUMMARY

- 6.1. To date, ageing has been high on the social care and pensions agendas but has had a low profile in the housing sector. This strategy seeks to redress that balance, identifying the need to change attitudes as well as policy with regard to housing for an ageing society.
- 6.2. The strategy points out that ageing is the major driver in new household growth, accounting for 48% of new households by 2026, and that current housing and neighbourhoods are not designed with ageing in mind. Changing this bigger picture vision for housing provision is one of the major challenges being addressed by the strategy.
- 6.3. The strategy sets the worthy aim of allowing everyone, whatever their age, to “participate and enjoy their home and their environment for as long as possible”, with social inclusion and older people being part of mainstream society as key themes.

References and related resources

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society
Disabled Facilities Grant: The Package of Changes to Modernise the Programme
Housing Choices and Aspirations of Older People
All publ. Feb 08 Link: www.communities.gov.uk/housing/housingmanagementcare/housingolder/

Towards Lifetime Neighbourhoods: Designing Sustainable Communities for All (2007)
www.communities.gov.uk/publications/communities/lifetimeneighbourhoods

Sustainable planning for housing in an ageing population (Feb 2008) www.ilcuk.org.uk/
More Choice, Greater Voice (Feb 08) www.icn.csip.org.uk/housing/

A Survey of Regional Housing Strategies and Regional Spatial Strategies: Are these Addressing Population Ageing? (Jan 08) www.careandrepair-england.org.uk/pdf/surveyofrhsandrssjan08.pdf
(associated housing strategies good practice checklist is available from Care & Repair England).

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