



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

## **Regeneration**

**Submission  
by Care & Repair England  
March 2011**

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*Care & Repair England is an Industrial & Provident Society with Charitable Status Reg. No. 25121R*

## **This submission concerns the Committee's questions:**

- *How effective is the Government's approach to regeneration likely to be? What benefits is the new approach likely to bring?*
- *In particular:*
  - *Will it ensure that the progress made by past regeneration projects is not lost and can, where appropriate, be built on?*
  - *Will it ensure that sufficient public funds are made available for future major town and city regeneration projects as well as for more localised projects?*
- *What lessons should be learnt from past and existing regeneration projects to apply to the Government's new approach?*
- *What action should the Government be taking to attract money from (a) public and (b) private sources into regeneration schemes?*
- *How should the success of the Government's approach be assessed in future?*

## **Summary of Key Points**

- The majority of non-decent housing is concentrated in the private sector, with vulnerable, older home owners who are aged 75 and over being particularly over-represented in this sector, and hence a group particularly affected by regeneration initiatives.
- There are no Government strategies or plans to address the housing and regeneration issues arising from the combining of two major social phenomena– population ageing and the large rise in low income home ownership
- We therefore have serious concerns that whatever other benefits there may be, the new approach to regeneration will not address the concentration of substandard private sector housing occupied by vulnerable older people.
- Added impetus to regenerate homes and neighbourhoods for vulnerable groups, particularly older people, is particularly crucial because of the potential impact on related demand for health and social care services.
- Higher priority needs to be given to regeneration of private sector housing in ways that are planned and delivered in partnership with the health and social care sectors. The remit of the planned new Public Health and Well-Being Boards should specifically include a requirement to address the wider social and environmental determinants of poor health, including through regeneration of the built environment.

- Whilst in no way denying that there is a national issue with regard to debt and borrowing, some rebalancing of public funding for housing related costs is over due and regeneration warrants some targeted public investment for low income home owners who have worked hard to buy their (often low equity) home but who now face major problems with affording repairs and maintenance.
- As this is a sub-prime market, state supported social lending, combined with high quality, impartial and independent financial advice and information about such key financial and housing decisions, will be critical to the success of future regeneration initiatives with regard to low income, older home owners.
- The Big Society Bank, combining forces with the charity and community finance sectors and supported by government, could be one way to create more equitable social lending products, eg. up front funding of repairs with a simple charge placed on low equity homes or reverse shared ownership may all be worth exploring as ways to combine public and private resources to benefit the most disadvantaged.

## About 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 initiatives, and related policy and practice, which enable older and disabled people to live independently in their homes for as long as they wish.

## Basis of Response

- Care & Repair England was established 25 years ago specifically in response to the high incidence of unfit and poor housing conditions amongst older people living in private sector housing and the failure of successive regeneration and private sector housing improvement initiatives to adequately improve the living conditions of disadvantaged older private householders.
- 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.
- 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.
- 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.
- 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 initiatives and programmes, including regeneration, in ways that are rooted in the everyday experience of older people.
- Tracking and interpreting national data about trends in housing condition, disrepair and suitability in the context of an ageing society, and commenting on this from a policy perspective, has also been a key part of the organisation's work.

## 1. Question

**How effective is the Government's approach to regeneration likely to be?**

**What Benefits is the new approach likely to bring?**

*We have serious concerns that whatever other benefits there may be, the new approach to regeneration will not address the concentration of substandard private sector housing occupied by vulnerable older people.*

- 1.1. 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. This reflects the profile of housing occupancy in many regeneration areas.
- 1.2. Since the start of systematic collection of data about housing conditions in the 1960s, older people have been consistently over-represented in poor housing, particularly the 'older old' (people over 75 years and over 85 years), with private tenants proportionately the worst housed, followed by older owner occupiers.
- 1.3. Data from the 2007 English House Conditions Survey<sup>1</sup> again shows that:
  - *84% (3.2 million) of older and elderly householders in non-decent homes live in private sector housing*
  - *Vulnerable householders aged 75 or more are most likely to live in non-decent homes (36.5%)*
  - *Over 1 million (67%) vulnerable older and elderly householders in non-decent housing live in private sector housing*
  - *86% (865,000) of older and elderly householders in houses in serious disrepair live in private sector housing*
  - *Over 76% (380,000) vulnerable older and elderly householders in houses in serious disrepair live in private sector housing*
  - *Non-vulnerable householders aged 75 or more are the most prevalent in cold homes*
- 1.4. In relation to housing in serious disrepair, whilst the overall proportion of households in serious disrepair remained static at 10%, between 2001 and 2005 the position of older households worsened.
- 1.5. The situations of vulnerable householders aged 75 or more declined the most, with the percentage in housing in serious disrepair increasing from 10.8% to 14.4% for this age group. Vulnerable householders aged 60 or more saw an increase from 10% to 12.3%.
- 1.6. *Despite this situation, in 'Regeneration to Enable Growth' the section concerning Government Support for Vulnerable Individuals (p25-28) does not even mention poor housing and vulnerable older people, nor any remedial strategies to address this issue.*
- 1.7. There are no Government strategies or plans to address the housing and regeneration issues arising from the combining of two major social phenomena– population ageing and the large rise in low income home ownership.

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

- 1.8. This issue has been documented in detail, and the implications discussed, in '*A Perfect Storm: An ageing population, low income home ownership, and decay of older housing*<sup>2</sup> .
- 1.9. This report highlights how older people's health and well being, and hence their quality of life in older age, are closely linked to the quality of their homes and neighbourhoods.
- 1.10. Older people are the primary users of health services and many of the common chronic health conditions experienced by older people have a causal link to, and/or are exacerbated by, particular housing conditions. These include heart disease, stroke, respiratory conditions, mental health, arthritis and rheumatism<sup>3</sup> .
- 1.11. One of the major causes of death, injury and decline amongst older people are falls in the home<sup>4</sup> . There is a well documented link between housing conditions and falling, thus the prevalence of poor or unsuitable housing conditions amongst older households increases the risk of falls.
- 1.12. The cost to the NHS of hip fractures alone is in excess of £1 billion<sup>5</sup> . Consequently, failure in regeneration policy and practice to address the poor housing amongst older residents has major cost implications for health and social care.
- 1.13. *Higher priority needs to be given to regeneration of private sector housing in ways that are planned and delivered in partnership with the health and social care sectors. The remit of the planned new Public Health and Well-Being Boards should specifically include a requirement to address the wider social and environmental determinants of poor health, including through regeneration of the built environment.*

## **2. What lessons should be learnt from past and existing regeneration projects to apply to the Government's new approach?**

- 2.1. Successive regeneration approaches have failed to reach out to older, vulnerable and marginalized groups.
- 2.2. In a joint publication about the inclusion of older citizens in regeneration<sup>6</sup> , *Now you see me... now you don't: How are older citizens being included in regeneration?*, Riseborough and Jenkins noted that despite the fact that older people are a highly diverse group, there was still a tendency to lump all older people together and age discrimination impacted on the effective involvement of older people in regeneration.
- 2.3. Targeted and specific interventions are therefore needed to avoid this failure to continue. Unfortunately, in '*Regeneration to Enable Growth*', unlike children, young people, students and families, older people do not get a single mention, which does not bode well for learning from past experience.

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<sup>2</sup> Adams S, Ellison M *A Perfect Storm: An ageing population, low income home ownership, and decay of older housing* (2010) Nottingham, Care & Repair England

<sup>3</sup> Blackman T (2005) *Housing Risks and Health Inequalities in Housing* London Department of Health Housing LIN

<sup>4</sup> World Health Organisation (2007) *Global Report on Falls Prevention in Older Age* WHO

<sup>5</sup> Heywood F (2006) *Better Outcomes, lower costs: Implications for health and social care budgets of investment in housing adaptation, improvements and equipment: A review of evidence* London: Department of Work and Pensions (Commissioned by The Office for Disability Issues)

<sup>6</sup> Riseborough M , Jenkins C (2004) *Now you see me... now you don't: How are older citizens being included in regeneration?* London, Age Concern

- 3. What action should the Government be taking to attract money from (a) public and (b) private sources into regeneration schemes?**
- 3.1. We note above that home ownership amongst low income households has risen dramatically, up from around 50% in 1970 to just under 70% today (higher for older age groups). The main growth was amongst low income home owners, stimulated by government policies, such as Right to Buy, and unprecedented access to mortgages amongst lower income households.
- 3.2. This has major financial benefits to state expenditure primarily through savings in housing benefit, but also in from income arising from taxes such as stamp duty and inheritance tax and savings in social care as home owners use equity to meet residential care costs.
- 3.3. Expenditure on housing benefit was £20 billion in 2009/10, even though low income home owners now outnumber low income tenants.
- 3.4. This compares with minimal financial support for private households. Over the past 25 years state expenditure on improvements to private sector stock has fallen from £1,040 million in 1983/84 to £317 million 23 years later in 2010/11<sup>7</sup>.
- 3.5. The government has recently further reduced the budget for private sector renewal to zero in 2011-12.
- 3.6. Whilst in no way denying that there is a national issue with regard to debt and borrowing, some rebalancing of public funding for housing related costs is over due and regeneration warrants some targeted public investment for low income home owners who have worked hard to buy their (often low equity) home but who now face major problems with affording repairs and maintenance.
- 3.7. As this is a sub-prime market, state supported social lending, combined with high quality, impartial and independent financial advice and information about such key financial and housing decisions, will be critical to the success of future regeneration initiatives with regard to low income, older home owners.
- 3.8. The Big Society Bank, combining forces with the charity and community finance sectors and supported by government, could be one way to create more equitable social lending products, eg. up front funding of repairs with a simple charge placed on low equity homes or reverse shared ownership may all be worth exploring as ways to combine public and private resources to benefit the most disadvantaged.
- 4. How should the success of the Government's approach be assessed in future?**
- 4.1. Success with regard to the private sector older homeowner should be measured through assessment of improvement to the state of the housing stock, eg measured through the English House Conditions Survey and more latterly, the English Housing Survey, methodologies, thereby provide a clearer picture of improvements over time.
- 4.2. Success should also be measured through impact on individuals and populations, both with regard to their health and well-being (eg. reduction in health inequalities) and reported satisfaction with home and neighbourhood.

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<sup>7</sup> Wilcox S 2001 *Housing Finance Review 1999-2000* JRF & CIH.(1983-4 figure)