



**Comments on
*Excluded Older People – Interim Report***

Submitted to the Social Exclusion Unit

By Care & Repair England
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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.

1.3. The interconnection of housing, health and social care has been at the forefront of Care & Repair England's work. A major part of the wider remit of the charity has been to champion joint initiatives between housing, health and social services at a local service delivery level.

2. About This Submission

2.1. We welcome the Interim Report - *Excluded Older People* and particularly endorse the acknowledgement of the importance of housing to excluded older people.

2.2. Our comments are primarily about the housing related issues identified in the report.

2.3. These comments are to a significant degree shaped by the views expressed by older people at a series of housing 'listening events' that we have been involved with around England over the past 2 years (see enclosed brochure – *Housing for an Ageing Population*).

2.4. The key messages emerging from these events can be summarised thus:

Older people want information and choice, leading to accessible, affordable, spacious and secure accommodation.

- We want accommodation that is well designed, allowing people to live independently, with access to social activities and support.
- We would choose to remain in our homes, but we will require services to enable us to maintain our independence, such as practical help with small repairs and adaptations.
- We want greater choice and control over our housing – so we need better information.
- We want better, well-located, diverse move-on housing options of a decent size.
- We want housing that offers safety, security and peace of mind. We want independence, not isolation.

When planning housing and services, speak to older people, listen to what we say and act upon it.

3. Our Response to the Housing Section of the Report

Question: Are there any important issues which have not been identified?

- We fully endorse the finding that access to help with repairs and adaptations is important to the majority of older people and improvements to advice, information and related practical support services are needed.
- However, given the welcome emphasis on older people having choice and control in all aspects of their lives we also believe that there are further points that need to be addressed with regard to housing.
- As our recently published report '*Should I Stay or Should I Go?*' illustrates (copy enclosed), housing choice is not a reality for many older people. Both renewal and new build housing programmes are failing to meet the housing needs of an ageing population.
- There is also a more general point that can impact on all socially excluded groups, not just older people. This is the issue of short term initiatives and interventions. If the voluntary and community sector is to play a constructive role in working with older people to combat social exclusion, then longer term planning with regard to self help and services is required (see illustration in 3.4 below).

3.1. Low Income Owner Occupation

- 3.1.1. We suggest that one of the most significant social changes of the past 25 years is the shift into owner occupation amongst lower income groups, partly stimulated by the Right to Buy initiative.
- 3.1.2. We now have the situation that half of all poor people are owner occupiers, many of them approaching retirement.
- 3.1.3. One issue that we believe needs to be addressed with regard to poverty and social exclusion is the growing number of older people who now have to meet the costs of maintaining their own home out of a low pension for perhaps 25 – 30 years.
- 3.1.4. Social policy and housing strategies have barely started to address the consequences of this change. The vast majority (94%) of the money that the state spends on supporting low income people's housing costs is spent on the half of the poor who are in the rented sector, whilst the poorer owner occupiers receive very little (6%).
- 3.1.5. Possible consequences of this tenure shift as the population ages include;
- declining property conditions as low income older owner occupiers are unable to maintain their homes (with the potential consequences that this has on their health and wellbeing)
 - problems when lower income/ lower equity older people need to move to retirement/ supported housing but cannot afford to purchase into this sector.
- 3.1.6. We suggest a number of possible steps to begin to address these issues:

- Coherent national development of handyperson schemes to deal with small repairs and contribute to the prevention of property deterioration (**Note Bristol Care & Repair model**).
- Consideration of introduction of a modest 'homeowners allowance' in means tested benefits for pensioners.
- Government backed methods of utilising the equity in the home in a safe, cost effective manner.
- Development of housing options which enable stair-casing out of owner occupation, such as shared ownership initiatives and the possibility of movement across tenure
- Wider application of Lifetime Homes standards to both renovation and new build in order to increase housing choice (be this to move or stay put) for an ageing population.
- Steps to encourage people to plan ahead for their retirement and think about the implications of owner occupation when living on a pension, including improvements to financial literacy eg. with regard to borrowing and equity release (see enclosed self help guide)

3.2. Social Rented Sector

- 3.2.1. A high proportion of socially excluded older people live in the social rented sector.
- 3.2.2. As the English Longitudinal Study of Ageing and other studies have shown, there is a significantly early onset of disability amongst lower socio economic groups, who in turn are the major occupants of social rented and lower equity housing.
- 3.2.3. Therefore with regard to planning for an ageing population it is even more crucial that social rented housing incorporates some Lifetime Homes Standards at the very least.
- 3.2.4. Given the socio economic dimension of disability and the tenure patterns of existing dwellings, at least key elements of Lifetime Homes Standards should be applied to the massive programmes of improvement being undertaken in the social rented stock under the Decent Homes Programme.
- 3.2.5. The age profile of tenants in this sector is old (60% of social rented housing tenants are over 45yrs, 19% over 75) and we are missing a tremendous opportunity to age proof this stock through relatively simple, low costs measures (*such as installation of a downstairs wc, option of a shower, lever taps, accessible positioning of sockets and switches when rewiring, designing out key falls hazards*).
- 3.2.6.** Action is needed as a matter of urgency, given the target of bringing all social rented housing up to a decent standard by 2010. ***Sheffield City Council is a good example where they are applying Lifetime Homes Standards to their renewal programmes.***

3.3. Private Rented Sector

- 3.3.1. The highest concentrations of poor housing are to be found in the private rented sector, the age profile of which is elderly.
- 3.3.2. Excluded older people in this sector have the least choices of all. It is therefore important, particularly with regard to provision of retirement/ supported social rented housing that adequate provision is made to enable people from this sector to access reasonable housing in their older age.

3.4. Related service provision by the voluntary and community sector (VCS)

- 3.4.1. We very much welcome the acknowledgement of the important role that home improvement agencies and other VCS groups can play with regard to adequate housing.
- 3.4.2. A large number of home improvement agencies, Age Concern Groups and Help the Aged are involved in the delivery of handyperson services, undertaking small essential repairs, minor adaptations, fall prevention, home safety and security work. We are about to embark upon national data collection about the location and operation of these services (supported in part by the DH Housing Learning and Improvement Network) with the results due for publication in December 05. However, if useful some of the information about models identified could be made available from the early autumn.
- 3.4.3. One of the excellent service models identified in our report, *Healthy Homes, Healthier Lives* was the Gloucestershire Fast Scheme. This service offers rapid response minor adaptations and repairs and plays a crucial preventative role. They also operated a safer bathing scheme, meeting the needs of those who did not meet the higher level FACs criteria but who nonetheless required minor bathing aids. Through secondment of occupational therapy assistants to each home improvement agency in the county, block purchasing of equipment and links to the handyperson services this scheme cleared the waiting list for occupational therapist assessment for disabled facilities grants and met the bathing needs of hundreds of older people at minimal cost
- 3.4.4. However, with regard to our point in 3 above, the fate of this project also illustrates the problem of short –termism. The Gloucestershire HIAs put a great deal of time and effort into setting up these improved service delivery systems. The Safer Bathing Project was hailed as a huge success by one and all –achieving its aims of both clearing the backlog and also providing a rapid response to ongoing demand. Yet its funding came to an end after one year. Because OT waiting lists have rocketed again it is being re-invented. This is a waste of time, resources and VCS goodwill.
- 3.4.5. Where better, longer term commissioning has taken place eg in Bristol, and some positive steps are taken to longer term sustainability a more positive impact can be made on the lives of excluded older people.