

LIFETIME HOMES, LIFETIME NEIGHBOURHOODS
A National Strategy for Housing in an Ageing Society





Lifetime Homes, Lifetime Neighbourhoods

A National Strategy for Housing in an Ageing Society

February 2008
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Department of Health
Department for Work and Pensions

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Prime Minister's Foreword



When I became Prime Minister I made giving everyone the chance to buy or rent a decent, affordable home one of my top priorities. And in a major step down the path towards that goal, we announced in our housing Green Paper *Homes for the Future* our aim to build three million more homes by 2020, the most ambitious programme for a generation. But we don't just need more homes, we need more quality homes. Homes that are designed and built to a high standard, and that respond to one of the biggest challenges of 21st century – the challenge of an ageing population.

Thanks to better healthcare, new technologies and a more prosperous society we are all now living longer. This is clearly cause for celebration, but it also presents new issues which, as a society, we must address. Ensuring that older people have access to good quality housing is a vital part of helping them maintain their independence and their quality of life. Getting older means that it can be more difficult to move about the house, but I want our homes to be places that help us adapt as we age – safe and familiar havens rather than obstacle courses to be negotiated each day.

That is why I was clear that we should become one of the first governments in the world to publish a strategy for housing in an ageing society, setting out our commitment to giving people more influence over their own lives as they grow older and to helping them stay comfortable and secure in their homes.

I want to see all new housing built to Lifetime Homes Standards by 2013 – accessible and adaptable homes in thriving neighbourhoods. And I want to see older people get a better deal on housing right across the board. So we will invest more money in adapting homes to make them suitable for people with impaired mobility, with 30 per cent more funding for the Disabled Facilities Grant by 2010. We will offer older people new 'handyperson' services for quick repairs and adaptations, giving many more of them that bit of extra help. And we will provide a new national information service to make sure that all older people have access to good housing advice.

This strategy sets out a package of measures that will enable more older people to live in high quality, warm environments that are suited to their needs – homes that help to make life easier, and to turn the challenges of ageing into opportunities.

A handwritten signature in black ink that reads "Gordon Brown".

Gordon Brown
Prime Minister

Ministerial Foreword



Housing for an Ageing Society is hardly ever headline news. It should be. While the demography of ageing in our society may be well documented, the transformational scale of the change is less understood. Yet it will impact upon the way we live as individuals, as families and as communities. We will be living in a society where the oldest groups will increase in number faster than the rest; a society that is much more diverse and, rightly, much more demanding of quality of life. Many more of us will live to be over 100, and on average, over 10 of those years will be spent living with a disability.

We have no choice about growing older, but we can make the process one which does not mean an inevitable drift into dependence. What we surely all want is to remain active, confident, and independent, as long as possible.

This strategy is not therefore about planning more homes for older people; it is about ensuring all our policies for housing and planning positively reflect the aspirations, changing lifestyles and needs of all of us. That is the right thing to do – but it also makes perfect social and economic sense. Our economy, our communities, and family life itself could not survive without the contribution older people make. To ensure this vital contribution is maintained people must be able to make the best choice for themselves about where and how they want to live, before and even as their circumstances change. Many cannot do that now; many others make the wrong choice because at the time of severe need it seems the only choice.

To get this right in the future, we must build on what we have achieved so far in improving living standards for older people. We are not starting from scratch – but we will set out some new directions for travel. And we will do that together, in the same way that we have prepared this strategy, with the real experts – our partners – in the field.

Our approach is based around a few simple principles: that everyone should be able to make a choice that mirrors their lifestyle and circumstances; above all, to remain safely in their own home, near friends and family, as long as they would wish to; that good housing is essential for good health and well-being, and should be valued and planned as such; and that, as years go by there will be a choice of desirable housing with support and care to match changing capabilities.

We have, therefore, put our emphasis on what older people themselves have confirmed are their priorities for change: better information, more help with repairs and adaptations, the modernisation and reform of the Disabled Facilities Grant, building Lifetime Homes and Neighbourhoods that will provide for lifetime changes and needs, and closer articulation with health and care support – all within a more intelligent and responsive planning system.

Across government we are committed to making this country a better country for old age. But we can only do it in partnership with local government, the Third Sector, and the key industries. This is the start of the journey we will all take – together.

A handwritten signature in black ink that reads "Vicky Andrews". The signature is written in a cursive, flowing style.

Baroness Andrews OBE
Communities and Local Government

Executive Summary

Housing and Ageing: A Priority for us all

The Challenge

1. The ageing society poses one of our greatest housing challenges. By 2026 older people will account for almost half (48 per cent) of the increase in the total number of households, resulting in 2.4 million more older households than there are today. By 2041 the composition of the older age group will have changed dramatically. There will be a higher proportion of the older age groups, including the over 85s, a greater number of older people from black and minority ethnic groups, and double the number of older disabled people. One in five children born today can expect to live to 100 years old.
2. Today, most of our homes and communities are not designed to meet people's changing needs as they grow older. Older people's housing options are too often limited to care homes or sheltered housing. Put simply, we need more and better homes for older people now.
3. This strategy sets out our response to the global challenge of ageing. It also outlines our plans for making sure that there is enough appropriate housing available in future to relieve the forecasted unsustainable pressures on homes, health and social care services.

Our Vision

4. In the Green Paper *Homes for the Future* we set out our vision for housing. We aim to build 3 million more homes by 2020 and deliver sustainable communities. We showed that the need for more housing is in large part due to the increasing number of older households. Building homes to last a lifetime is only a start, we must shape places that frame a lifetime's change too. Neighbourhoods, like homes, should be not only safe, but inclusive. The park, the shops, the cinema and the health centre have got to be within reach and a pleasure for all.
5. We want to prepare our communities for the multiple changes that we will face; to 'future proof' our society so that it does not alienate or exclude; and to allow everybody, regardless of age, to participate and enjoy their home and their environment for as long as possible. To succeed in providing appropriate housing and effective care to all in a more targeted manner, there must be a coherent, joined-up, plan – that is why we need a National Strategy for Housing in an Ageing Society.

Housing and Ageing as a Cross-Government Priority

6. In future, housing, health and care will be increasingly interdependent, that is why this strategy makes housing and ageing a cross-government priority. This strategy has been developed in close partnership across government, building on work such as our overarching ageing strategy *Opportunity Age*. The strategy builds on Communities and Local Government's Green Paper, *Homes for the Future*, it shares themes with the Department of Health's White Paper, *Our Health, Our Care, Our Say* and *Putting People First*, and it will also feed into the development of the forthcoming Green Paper on social care, and the new *Independent Living Strategy*.
7. Our strategic approach is embedded across government in the priorities set by our Public Service Agreements (PSAs), and led by a new agreement specifically directed at enhancing the well-being of older people, through tackling poverty and promoting greater independence (PSA 17). The strategy plays an important role in our wider priorities by increasing the long-term housing supply (PSA 20), and promoting better health and well-being for a large sector of society (PSA 18). In Communities and Local Government, this strategy is further strengthened by our strategic objective to improve the supply and quality of housing that is more responsive to the needs of individuals, communities, and the economy.
8. We will measure delivery at local level against the new framework for delivery. The national priorities expressed in the PSAs are supported by the National Indicator Set, placing housing and older people at the heart of local government services. Local authorities have the opportunity to shape how these priorities should be delivered to meet the needs of their communities through their Local Area Agreements.
9. We have already announced funding of £8 billion to increase homes and choice in the Housing Green Paper, and this will help to deliver growth in accommodation for older households. In addition, new funding of £35 million up to 2011 will support the development of housing information and advice for older people, and increase the current handyperson services and Home Improvement Agencies. There will be a 31 per cent increase in the Disabled Facilities Grant by 2011, taking the annual budget to £146 million in 2008-09 and up to £166 million in 2010-11. The strategy also draws on existing funding streams, including the Regional Housing Pot, the Supporting People programme, and the Department for Environment, Food and Rural Affairs' Warm Front Scheme.

Section One: Why Change is Needed

10. Section One examines the scale of the demographic changes and the impact on housing. It looks at where and how older people live today and what they want for the future. It identifies the ways in which as workers, consumers and carers, they support the whole of society.

11. People aged over 60 now own about £932 billion in equity in their homes (2004). However, more complex analysis shows that there are two nations in old age and they are increasingly polarised by housing wealth.
12. Good housing is also critical if we are to manage the mounting pressures of care and support expenditure and provide the best possible help and support.¹ If we did nothing, social care expenditure would need to increase more than threefold (325 per cent) by 2041 to meet demographic pressure.² If we reduced the risk of falls, for example, we could reduce emergency admissions to hospital and many costs in the process.

Section Two: A Better Deal for Older People Today

13. In Section Two we outline the actions that we propose to take that will promote independence by improving housing choices and provision for older people today. The Housing Green Paper has made it clear that we will build more mainstream and specialised homes for older people through **increased investment in new housing** over the next three years. That will include increased investment in social housing – and equity sharing.
14. For older people, however, there is a prior and paramount need to improve information and advice services so that they know how to make the right choice for them, and are not forced to leave their homes before they are ready, or need to do so. We will work with partners across government and in the voluntary and community sector to provide a new approach to **a national housing advice and information service**. Linked to this, we will strengthen **local housing information services**. Our ambition is that, together, these new services will enable older people to find out about their range of housing options, whether staying put or moving home, or considering finance options such as equity release. Our vision is for a first class information service whether at the end of a telephone line or online, as well as a local one stop shop where anyone can find out the full range of options that might be available locally. In time we will develop this resource so that it covers social care, health and benefits and links together all the services that older people need to know about.
15. The second step is to make it easier and safer for people to stay in their own homes, near their family and neighbours. As we get older, we often need to adapt our homes to meet changing needs, or move home, but the right options and support are not always available.

¹ Communities and Local Government (2008).

² Wittenberg *et al* (2006).

16. From next year **new rapid repairs and adaptations services** will be introduced to support more handypersons schemes across the country. New funding will enable an additional 125,000 older people each year to get the repairs and minor adaptations necessary to help them carry on living in their own homes. This will be linked to the development of the Home Improvement Agency (HIA) sector and our **'Future HIA project'**.
17. For people with disabilities, we will modernise the Disabled Facilities Grant so that it reaches more people, more quickly. We are **increasing funding for the Disabled Facilities Grant by 31 per cent by 2011: increasing to £146 million in 2008-09, £156 million in 2009-10 and then £166 million in 2010-11.** Further changes include raising the grant limit, **a start will be made on improving the means test** and much greater flexibility for local authorities to bring funding together and expand the choices available to clients. This increased funding and greater flexibility aims to enable authorities to help more people to get adaptations carried out in their homes more quickly, and to bring together the vital services which will help older people get a full range of technical assistance.
18. We will continue our major investment in improving housing conditions for older people through our Decent Homes Programme and allocate over £800 million additional funding for the Warm Front Programme over the next three years.

Section Three: Building Homes for Our Future Selves

19. We have to plan housing and the places we live so that they reflect the changes that occur over the lifetime, and so that people are not excluded by design as they grow older and more frail. Lifetime Homes Standards are key to this since they provide necessary flexibility, for example, as people find it more difficult to open windows, move around the house, or reach plug sockets.
20. We will ensure therefore that all **public housing will be built to Lifetime Homes Standards by 2011. Our aspiration is that all new housing will be built to these standards by 2013.** Lifetime Homes Standards will be made a mandatory part of the Code for Sustainable Homes and we will work to support industry to encourage take-up on a voluntary basis over the next few years. We will review take-up in 2010, with a view to bringing forward regulation in 2013 if take-up in the private sector has not matched market need or expectations. These changes will also make it far easier for people, for example, with sensory or mobility problems to procure other adaptations which will help them remain independent in their homes, for as long as they are able.

21. Lifetime Homes are an exemplar of good design in themselves, but our wider ambition is to promote inclusive design both inside the home, and across the neighbourhood. **We will incentivise good design by introducing a new Beacon theme on inclusive planning to recognise local authorities providing leadership in this area.** Good design works well for people of all ages, but for those with mobility problems or with sensory or cognitive impairments it can make the difference between independent living and social exclusion.
22. It is not just lifetime homes that are needed, but lifetime neighbourhoods, where older people are not left out or forgotten because they cannot access buildings or public spaces. Lifetime neighbourhoods are a simple concept – but not often achieved. They are neighbourhoods where transport, good shops, green spaces, decent toilets, and benches, are consciously planned for people of all ages and conditions in mind. They promote community spirit and civic pride. **All Eco-towns will be designed to be lifetime neighbourhoods.**
23. We have new opportunities to change the way we plan for housing and neighbourhoods with older people in mind. We have a range of new planning tools, meaning that we can plan for the long-term more effectively. **Regional and local plans are now required to take proper account of ageing** and the needs of older people. We are supporting better planning with better intelligence and analysis, including newly published projections of numbers of older households. The new Homes and Communities Agency will be charged with supporting the continued well-being of communities in England and ensuring that all new planning policies and initiatives give an explicit priority to design and quality. Future planning policy reform will fully reflect the high priority we are giving to the challenge of ageing.

Section Four: Reconnecting Housing, Health and Care

24. Decent homes and lifetime neighbourhoods will promote health and well-being in themselves, but this approach also gives new opportunities to strengthen the relationship between housing, health and care services.
25. We will improve **joined-up assessment, service provision and commissioning** across these three sectors in order to deliver better outcomes for older people. We will deliver **greater personalisation through the development of Personal Budgets**, taking on board the findings of the pilot evaluation, as set out in *Putting People First*.

- 26.** We will **boost preventative housing services** through investing in proven approaches, such as advice and information, adaptations and repairs, which can prevent health and care crises for individuals. Looking to the future, we will improve our ability to ensure early identification of the people that most need support. We will **pilot a new approach to transform prevention**, using predictive risk modelling to accurately identify which people are most at risk of a health or care crisis, such as a hospital or care home admission, a year before it happens.
- 27.** We are outlining a new **positive vision for specialised housing** as somewhere older people will aspire to live in later life. We will create **more homes and more choice**, through increased funding for public housing over the next three years, and encouraging private sector provision through planning system reform. We want to encourage the highest standards of innovative, desirable housing with care, and to ensure that these forms of housing will be at the heart of our communities, setting standards of design and provision from which the rest of the community – here and abroad – can learn. We will commission an **Innovation Panel** to report to an inter-Ministerial group jointly chaired by Communities and Local Government and Health ministers on how to further reform new-build specialised housing and make the best use of existing stock. This will be supported by better evidence and a coordinated cross-government research approach.



Section One: Why Change is Needed

Chapter 1: Introduction

Summary

This chapter sets out why we need a strategy for housing in an ageing society, and the principles which will inform the strategy. The number of households continues to increase at a faster rate than the growth of the population. Households where the main householder is over 65 will make up about half of projected growth in households to 2026. By that time, there will be 2.4 million more older households in England than there are today.

To meet the challenges – and to make the most of the opportunities – presented by our ageing society, we must plan for homes and communities so that people can live out their lives, as long as possible, independently and safely with their families and friends around them. We want to ensure that people are able to make the right choices at the right time, and that there is the right range of choices of ‘specialised’ housing available for those who need more support. Housing is central to health and well-being, so services need to be planned and integrated to reflect this. These principles reflect what older people themselves have told us they want – above all, to be involved in determining what those choices must be.

The strategy builds on significant investment in improving housing conditions for older people and in supporting older people to achieve and maintain independence, through, for example, the Decent Homes and Warm Front programmes, and through Supporting People. The way forward means using the new tools for analysis, advice and planning which will help to reflect the reality and dimensions of an ageing population.

At the heart of a successful policy for meeting future housing pressures, must be a policy which provides for people as they grow older, and as their circumstances, options and preferences change. This strategy paper sits firmly within the commitments made in the Green Paper for Housing, which set out a far sighted and ambitious plan for providing more homes and stronger communities.³

This strategy paper sets out how we will make housing and planning communities for an ageing population a national priority linked to well-being in all its forms, and going further in how we make housing aspirational in terms of design and desirability.

³ Communities and Local Government (2007).

Why do we need to change the way we do things now?

We all want to ensure that we can stay independent in our own homes as long as possible. But age brings with it a greater acknowledgement of interdependence with family, community, services, and neighbourhood. To achieve the right balance means looking at planning for new homes and neighbourhoods which can sustain the changes of a lifetime; providing impartial information at an earlier stage so that people can make better informed and more confident decisions; greater choice of quality housing options; increased support to enable people either to stay in their own homes or to move on, and better, more integrated housing support services.

These are important priorities for policy because of the speed and implications of social and economic change. The number of households continues to increase at a faster rate than the growth of population. As people's circumstances change they adapt their living arrangements accordingly. There will be many more older, single people: many by choice living alone, but others looking for new ways to share living space – 'cohousing' or communal housing. Better health has meant that the post war 'baby boomers' are living longer and with expectations of a higher quality of life compared to their parents'. It has been predicted that older households, where the main householder is over 65, will make up about half of household growth by 2026. By that time, there will be 2.4 million more older households in England than there are today.⁴ In particular, we will see:

- The 75+ age group growing faster than any other.
- An older population which is increasingly diverse, with more older men and more older people from black and minority ethnic groups, each with their own needs and aspirations.
- Over a million people predicted to suffer from dementia by 2025.
- Double the numbers of older disabled people in England from 2.3 million in 2002 to 4.6 million by 2041.
- Increasing affluence among older people – likely to increase polarisation by wealth.

Our strategy deals with the implications of these changes. It has to start by recognising the human tendency to deny the process of ageing – both in personal and social terms – and to set out the principles which will make for security and confidence that old age can be a safe, healthy and fulfilling time of life.

Those principles can be simply stated:

- To plan at all levels – local, regional and national – for homes and communities so that people can live out their lives, as long as possible, independently, safely and happily with their families and friends around them.

⁴Source: Communities and Local Government 2004 based household projections.

- To ensure that there is the right range of choices of 'specialist' housing available for those who need more support, homes at the heart of the community that look and feel like home.
- To ensure that the positive and right choices can be made at the right time and in a planned way, rather than as the result of a crisis.
- To ensure that housing is seen as central to health and well-being and that services are planned and integrated to reflect that.

What do older people say they want?

These principles are reflected in what older people themselves have told us. Indeed, in developing this strategy, we have sought out the views of older people.⁵ This is what they have told us:

What older people want

- Housing should be well designed with growing older in mind; it should meet the needs of all age groups. We should build **adaptable 'homes for life'**.
- **Space** is important: we often need room to accommodate visiting family or a carer, and need good storage space.
- **Housing design** should be user-friendly, low maintenance and safe – a downstairs WC and bathroom with shower and bath are especially important. Our homes should also be affordable to heat.
- Access to green, private space, and a **safe neighbourhood** is important, as is housing that is **accessible** to good local transport, facilities and amenities.
- Access to independent **information and advice** about our housing options is needed.
- Support is necessary for people to stay living in their own homes. A reliable **repairs and adaptations services** is needed for that bit of help around the home.
- But above all, **people want to be listened to**, to be involved in the design of everything that will affect us, from planning and lifetime homes standards, to the creation of safer environments, to testing new equipment and IT devices.

⁵The Housing and Older People Development Group (HOPDEV) organised events to discuss priorities for this strategy with older people (HOPDEV, 2006). The messages are consonant with discussion group findings commissioned to inform the strategy (Croucher, 2008), with visits undertaken in the course of developing the strategy, and with submissions to the pre-strategy consultation document (Communities and Local Government, 2007).

Building on what we have done so far

The Government has already made significant investment in achieving and maintaining independence for older people. In total over £20 billion of public money has been invested in improving social housing since 1997. As a result, social housing now has over one million fewer non-decent homes and the number of private sector vulnerable households living in non-decent homes has been reduced by over 300,000.

Through the Supporting People programme, created in 2003, the Government ensures that over 840,000 older people each year, including home owners and those in private rented homes, receive the help and support they need to live independently. We have also invested in the Home Improvement Agency sector to enable it to grow from 54 per cent of local authorities in 1999, to 90 per cent today. Since its inception in 2000, Warm Front has provided assistance to around 1.6 million households to improve heating and energy efficiency. Just over half of Warm Front clients are over 60 years old.

In 2001, the Government published a strategic framework for housing and older people.⁶ This document set out for the first time a vision for older people's housing and housing-related support. Since 2004, we have also invested £375 million in the Department of Health's Extra Care grant in innovation in specialist housing.

In developing policies for housing so far we have also had the help of an expert group. The Housing and Older People Development Group (HOPDEV), was formed in May 2001 by the then Department for Environment, Transport and the Regions (DETR) and the Department of Health (DH). Its members include older people, housing providers, voluntary organisations, local authorities, and other experts on older people's housing.⁷

Quality and Choice for Older People's Housing – The Story so Far was jointly published by DH and ODPM in 2002. It gave information on action taken and progress made to that date. This was supported in 2003 by publication of the practical guide *Preparing Older People's Strategies – linking housing to health, social care and other local strategies*.⁸

⁶ DETR (2001).

⁷ For further information about HOPDEV:

<http://www.communities.gov.uk/housing/housingmanagementcare/housingolder/abouthopdev/>

To see the HOPDEV publications:

<http://www.communities.gov.uk/housing/housingmanagementcare/housingolder/publicationsabouthousing/>

⁸ DH, ODPM, Housing Corporation (2003).

We can now build on this strong platform, and on the commitment to continuous learning and innovation across this field of policy; but in addition we can use a range of new tools which have been created more recently, and which are described in more detail in the policy chapters. These new tools include:

- Better data including robust and accurate analysis of demographic trends which will inform housing and planning authorities in catering for an older population with different expectations and needs.
- New practical toolkits including a new publication to support the local strategic development of housing with care.
- A commitment in national planning policy statements that the needs of an ageing population must be provided for.

These and other ways forward are set out in the next chapters.

Chapter 2: Context and Evidence – Housing an Ageing Population

Summary

This chapter looks at some of the dimensions of an ageing society. The ratio of people of working age to those of pensionable age in the UK will fall from 3.3 in 2006 to 2.9 by 2031. The number of people aged 85 or over will increase by 2.3 million by 2036 – 184 per cent increase – the oldest age groups are growing fastest. At the same time, older people represent a considerable economic and social resource, whether as workers, volunteers, or carers. But emerging evidence suggests that as we live longer, we also spend longer in ill-health.

The overarching picture of population ageing is one of increasing affluence, but this masks a much more complex reality, with many asset rich but income poor older people. The vast majority of older householders (68 per cent) owned their own home in 2001, and this is projected to rise to 75 per cent by 2026. Households of people over the age of 60 owned £932 billion of equity in their homes in 2004.

30 per cent of all households are already headed by someone over retirement age. Older people will make up 48 per cent of the increase in new households by 2026, with this figure reaching as high as 90 per cent in some areas. Older people are key to the housing market and may become even more dominant in a less buoyant market. Because the housing market is dynamic, housing decisions that older people make – whether to move, stay put, make improvements or adaptations – will impact across the entire market.

As we grow older, we spend more time in our homes, and they become more important to us and more likely to enhance or undermine our health and well-being. Older people tend to be the most satisfied with their accommodation, but for some this perception is likely to be because they have lower expectations. Many older people in fact live in the worst housing conditions or lack suitable accommodation, with a third of older people (2.1 million households) living in non-decent or hazardous housing. These hazards bring many costs which could be significantly reduced, for example, if we could prevent older people from falling and being hospitalised or institutionalised too early.

Facing the future: our ageing society

Population ageing is hardly a new phenomenon; it has been monitored for over 100 years.⁹ But, in every generation, there has been a very understandable reluctance to face up to the challenges of growing older.

⁹ Between 1900 and 2005 the number of people aged 65 years and over in the UK grew from 1.7 million to 11.2 million, and these figures are set to increase over the coming decades.

“Thinking back when I was 60 odd like some of these gentlemen here I thought I was bomb proof quite frankly, I didn’t think about having to provide things that I might need later on, it’s only when it begins to happen to you and things change that you think: well I’ve now reached a point where I ought to do something, or I ought to think about something... ...Looking back, in hindsight, now in my mid eighties, it’s something everyone ought to think about at an age when you’re able and capable of making these decisions and making the moves in preparation.”

Owner occupier, aged 85,
living with his wife in family house but looking for a bungalow to buy¹⁰.

Making the right decisions means understanding the extent of the changes that we will see in the next twenty years in this country alone.

In 2006, there were 3.3 people of working age for each person of pensionable age in the UK. This figure is expected to fall to 2.9 by 2031¹¹. Over the next 30 years, the population aged 65 years and over is set to rise from 9.7 million to 17 million, an increase of 76 per cent. The predicted increase is even more dramatic for older age groups. The number of people aged 75 years and over is expected to increase by 4.4 million, or 95 per cent, and the number of people aged 85 years and over is likely to rise by 2.3 million, an increase of 184 per cent¹² (see Figs 2.1 and 2.2). Looking further into the future, a child born today has a one in five chance of celebrating his or her one hundredth birthday.

Figure 2.1: ONS 2006-based UK population projections (65+ years)

Ages	2006	2011	2016	2021	2026	2031	2036
65+	9,688	10,494	11,854	12,900	14,220	15,778	17,033
75+	4,659	4,975	5,480	6,309	7,477	8,223	9,087
85+	1,243	1,436	1,653	1,947	2,342	2,876	3,525
(thousands)							
Percentage increase over 2006 base							
65+	.	8	22	33	47	63	76
75+	.	7	18	35	61	76	95
85+	.	16	33	57	88	131	184

¹⁰ Croucher (2008).

¹¹ taking into account the future changes to state pension age. ONS/GAD (2007).

¹² ONS/GAD (2007) 2006-based UK population projections.

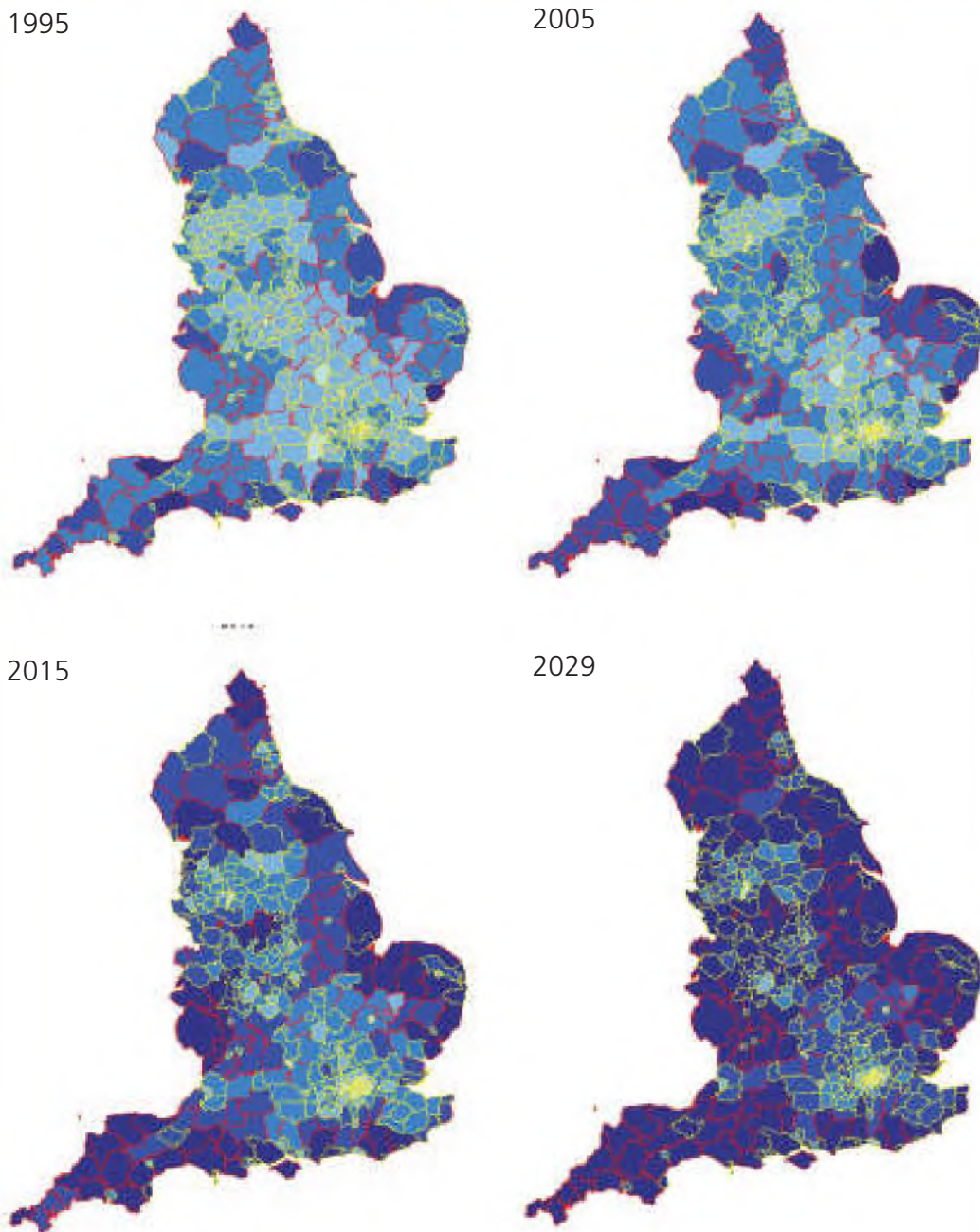


National figures hide variations in local rates of population ageing. The population of rural England is both growing and ageing faster than the English population as a whole, and there are significant regional and local variations¹³ (see Fig 2.3).

By 2029, projections show that 36 per cent of the population in the most rural Local Authority Districts will be aged over 60, compared to just 23 per cent in the most urban. Over the 25 years to 2029, the population aged 75 years and older is projected to rise by 47 per cent in urban areas, and by 90 per cent in rural areas.

¹³ (Defra/ONS).

Figure 2.3: Population aged over 60 in rural and urban local authority districts



Local Authority districts shown using the Rural/Urban Local Authority Classification. Urban areas shown on the map combine Major Urban, Large Urban, Other Urban and Significant Rural categories. Rural areas combine Rural-80 and Rural-50 categories.

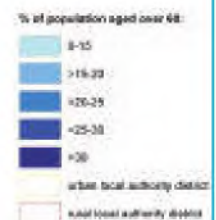
Sources of Data:

ONS: 1995 Mid-Year Quinary Population Estimates; 2005 Mid-Year Quinary Population Estimates.

Government Actuary's Department: Mid-Year Estimates for 2015 and 2029.

Produced by Defra's Rural Statistics Unit, York.

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Older people: a national resource

Part of the task facing society as a whole is to change the image of older people from one of decline and dependency to the reality, which is that without an active older generation, our lives and communities would be, literally, much poorer.

In terms of the economy:

- Around half a million people remain in the workforce after the age of 65, contributing substantial skills and experience.¹⁴
- The over 50s account for 40 per cent of consumer spending, 60 per cent of total savings, and 80 per cent of UK wealth.¹⁵
- From 1970 to 2000, gains in life expectancy added about \$3.2 trillion per year to US wealth. In the UK the figures are proportionally similar.¹⁶

In terms of community and family life:

- Two thirds of volunteering is undertaken by the over 50s with approximately five million people over 50 taking part in unpaid voluntary work.¹⁷
- The over 50s provide half of all unpaid care, estimated to be worth £87 billion annually¹⁸, with many older people providing childcare to enable younger parents to work, or looking after older family members.

In 1950, the average man retired at 67 and could expect to spend 10.8 years in retirement. Today's children have the prospect of spending a third of their lives in retirement, and of seeing their own children retire.

¹⁴ Madouros (2006) ONS projects a rise in the number of economically active over-65s from 582,000 in 2005 to 775,000 in 2020.
¹⁵ cited in Hardill *et al* (2004).

¹⁶ See Franco *et al* (2007).

¹⁷ Age Concern England (2006).

¹⁸ Carers UK (2007).

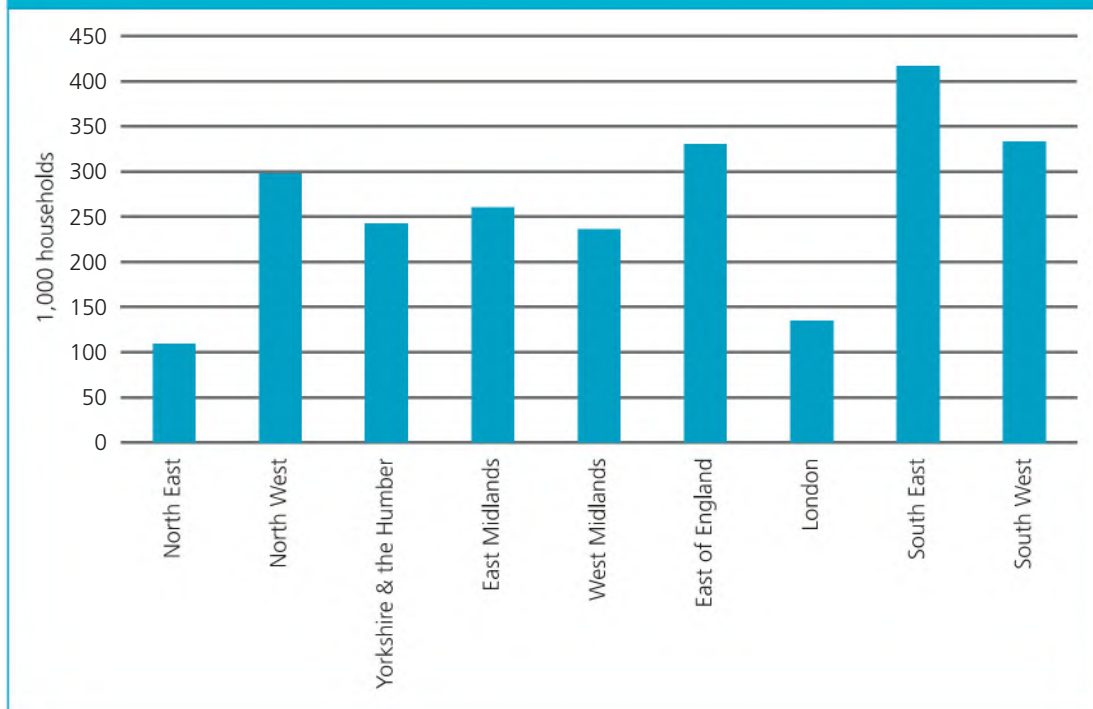
Our ageing society and housing

Research shows that:

- 30 per cent of all households are **already** headed by someone over retirement age.¹⁹
- Older people will make up 48 per cent of the increase in new households by 2026,²⁰ with this figure reaching as high as 90 per cent in some areas (see Figs 2.4 and 2.5).
- 68 per cent of householders aged 65 and over owned their own home in 2001, and this is projected to rise to 75 per cent by 2026.²¹
- Households of people over the age of 60 owned £932 billion of equity in their homes in 2004.²²

In short, what developers, local authorities, planners and policy makers all need to recognize now is that older people are key to the housing market and may become even more dominant in a less buoyant market. Because the housing market is dynamic, housing decisions that older people make – whether to move, stay put, make improvements or adaptations – will impact across the entire market. In many areas, older people are already driving the housing market, and they will do so increasingly in the future. It is not just that the housing market needs to reflect their needs, it needs to match their aspirations.

Figure 2.4: Projected number of new older households by 2026

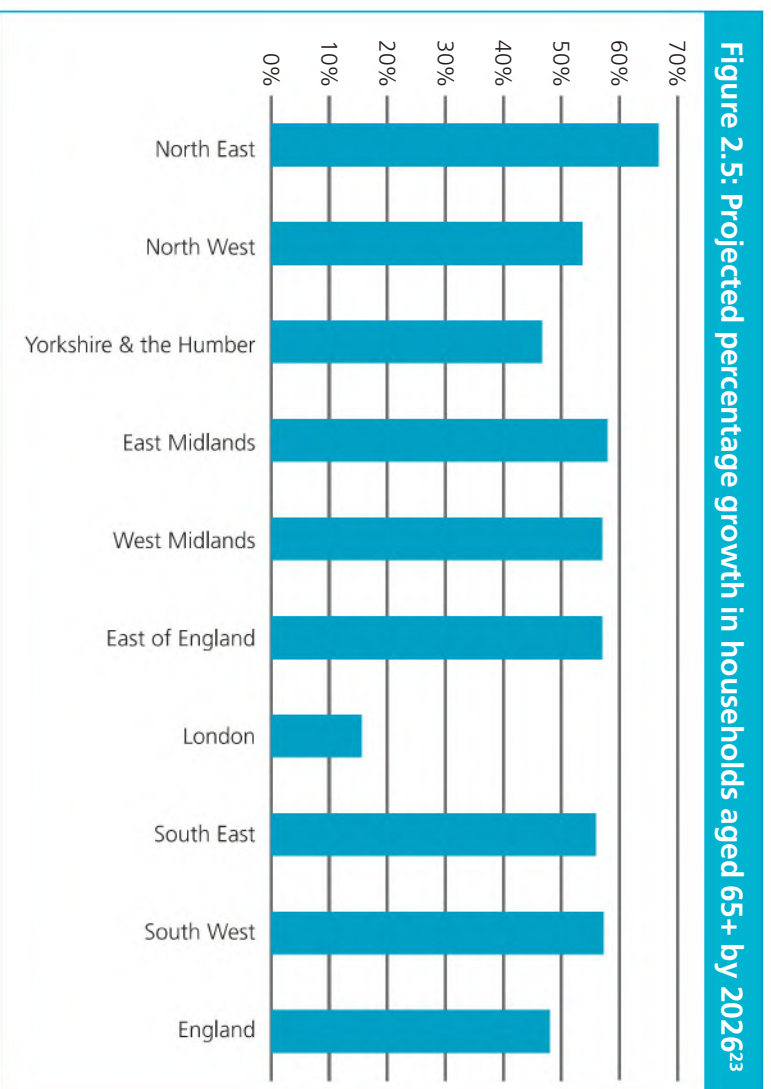


¹⁹ ONS (2002) table 3.2.

²⁰ Communities and Local Government (2008).

²¹ Communities and Local Government (2008); 78 per cent of households where the eldest person is aged 60-74 own their own homes.

²² Wilcox, S. (2007).



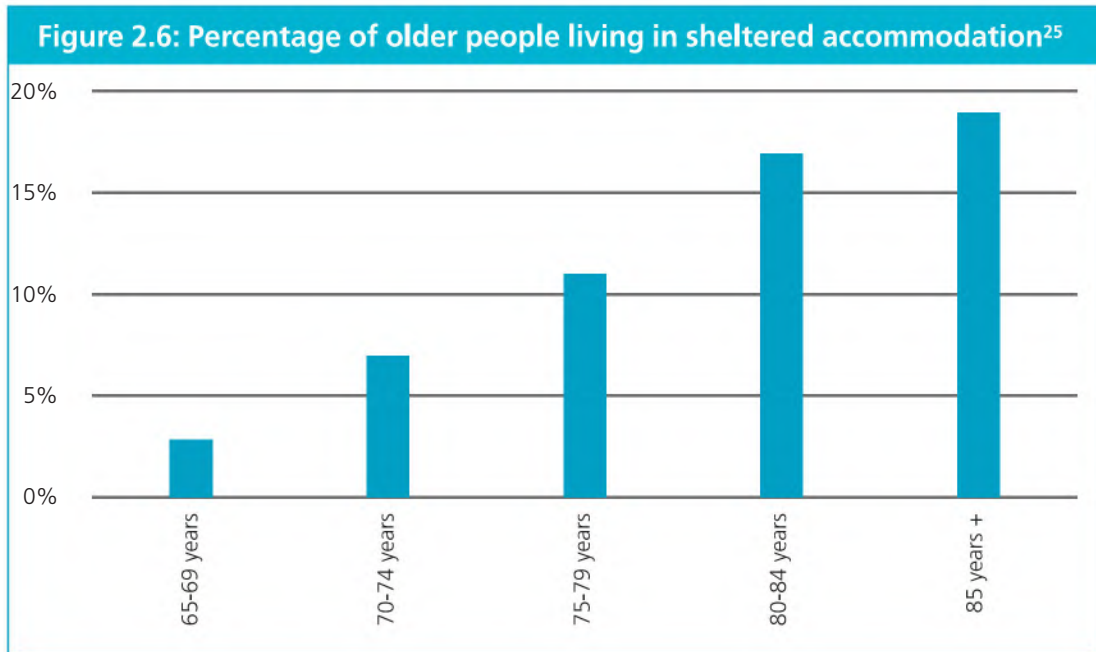
Where do older people live? Where do they want to live?

The vast majority of older people choose to live in their own homes in the community well into later life, often with the informal support of their family.²⁴

- Just under three quarters of people aged 90 and over were living in a private household in 2001.
- Older people are less likely to move house than younger householders.
- Only a minority of older people live in sheltered housing, even amongst those aged over 85 years (19 per cent); see Figure 2.6.

²³Communities and Local Government (2008).

²⁴Tinker *et al* (2001).



The trend is that older people prefer mainstream housing, and, increasingly, owner occupation. In 2002 there were 1.982 million people aged 60 and over living in social housing. There was a slight decrease to 1.786 million in 2007. The number of people aged 80 and over formed about 27 per cent of the total for both 2002 and 2007 (see Fig.2.7).

²⁵Laing and Buisson (2005); census 2001 data.

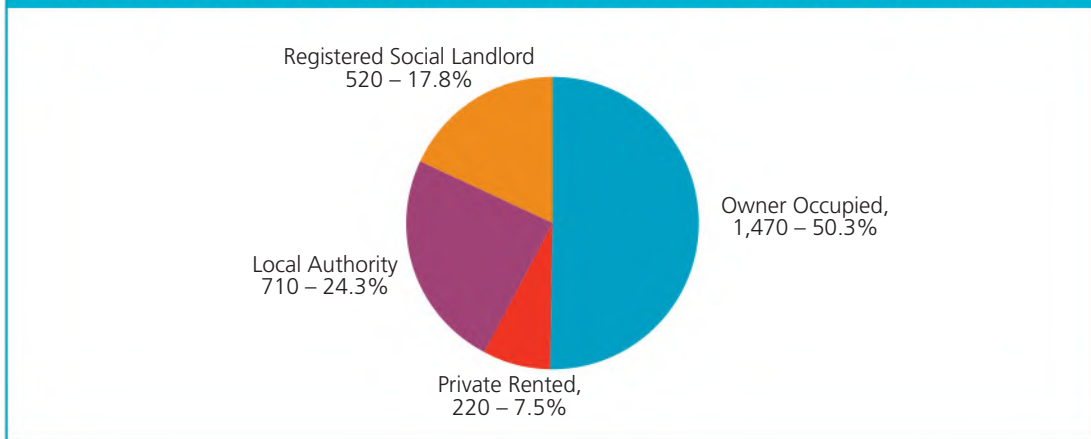
Figure 2.7: Persons aged 60 or over in social rented accommodation by age by household type (England)

	60-64	65-69	70-74	75-79	80 or over	Total 60 or over
Household reference persons – 2002						
Couple, no dependent children	84	91	76	66	74	392
Couple with dependent children	6	5	3	1	1	16
Lone parent with dependent children	4	4	2	0	1	10
Other multi-person	29	19	21	15	18	102
One male	57	59	67	64	81	328
One female	72	83	128	149	306	738
Total	251	260	297	297	481	1,587
Household reference persons – 2007						
Couple, no dependent children	70	83	68	52	66	339
Couple with dependent children	4	4	2	1	0	11
Lone parent with dependent children	3	4	2	1	0	11
Other multi-person	21	16	21	15	24	96
One male	62	67	60	54	82	326
One female	76	96	94	121	257	643
Total	236	269	247	244	430	1,426

Source: Office for National Statistics, Labour Force Survey

Most vulnerable²⁶ older households live in the private sector. Just under 3 million vulnerable households include someone aged 60 or over. Around half of these households own their own homes (see Fig 2.8).

²⁶Those in receipt of principle means tested and disability related benefits.

Figure 2.8: Numbers (000s) of vulnerable older households by tenure (2005)

Whilst it is true that older households are more likely to be classified as “under-occupiers”,²⁷ meaning that their homes could accommodate more people than currently live there, it is wealth rather than age that largely accounts for the size of house we occupy. For many older people, staying put is a positive choice to enjoy what they have earned and worked hard to make their own. For some, down-sizing can be a positive move, releasing equity and ensuring a more manageable home. For others, staying put becomes the only option because there are no attractive alternatives available within their community. These older people face a difficult choice between staying in housing that is increasingly inappropriate, but in familiar surroundings, and moving away from important social networks. For many of the older old, staying in their own home remains possible only through considerable informal support from a spouse or family member.²⁸

Diverse nations in old age

The overarching picture of population ageing is one of increasing affluence, but this masks a much more complex reality. There are two nations in old age, and they are increasingly polarised by housing wealth. Housing wealth accounts for 42 per cent of household wealth, up from 22 per cent in 1971. The wealthiest 30 per cent of children will have access to 58 per cent of housing wealth by 2013, rising to 66 per cent by 2023. On the one hand this is the story of the consolidation of advantage, of a generation of people who have done well for themselves and can afford to fund the next generation of advantage. On the other hand there is also the prospect of the consolidation of poverty. For those who have missed out on life’s chances, for whatever reason, those chances become fewer in old age, and the opportunities to replenish meagre resources diminish. And even among those with significant housing assets, income can be low.

²⁷ 56 per cent of pensioner households compared with 46 per cent overall. Harding (2007a).

²⁸ Tinker *et al* (2001).

Moreover, our older population is increasingly diverse. Future generations of older people will be more ethnically diverse, and family structures more complex. Today, older women significantly outnumber older men, but this imbalance will reduce. 60 per cent of today's over 85 year olds live alone²⁹, and the number of older single-person households is set to rise by just under fifty per cent over the next two decades, from 2 million to 2.9 million.³⁰

Gypsy and Traveller households

Not all older people live in conventional bricks and mortar housing, and this can present particular challenges to health and well-being. Around one in four Gypsy and Traveller households living in caravans currently have no authorised place to stop, often resulting in repeated evictions and difficulty accessing health and other services. Older Gypsies and Travellers may move into conventional housing as a result of ill health – but this can present its own difficulties with isolation from friends and families, and difficulty maintaining a tenancy.

Shelter has recently published good practice guidance on housed Gypsies and Travellers.³¹

Lifestyles are changing fast, which can impact on housing choices and aspirations. New lifestyle choices which have been the hallmark of the 'baby boomer' generation are maintained in retirement as some older people are choosing to remain in the workplace longer, or take up second careers after retirement. Others are electing to go on a 'gap year', or move overseas. Social attitudes are changing as technology makes more possible. The 'silver surfers' number millions, and the internet and mobile phones are making it possible to work, maintain family life, to shop and access news in different ways.

Living longer and living well?

It is in the area of preventable isolation, disability and disadvantage that the greatest gains are to be made in terms of better housing and better health.

Demographic projections can only give us the bones of what our future society will look like. Emerging evidence suggests that as we live longer, we also spend longer in ill-health;³² but we cannot be sure what differences medical advances could make in the longer term, nor what impact our current lifestyles will have on our future health.

²⁹ compared with only a third of younger older people.

³⁰ 2006 to 2026 projections; Communities and Local Government (forthcoming).

³¹ Shelter (2008); for more information on Gypsies and Travellers, see www.communities.gov.uk/housing/housingmanagementcare/gypsiesandtravellers/

³² The expected number of years spent in poor health in Great Britain rose from 6.4 to 8.8 for men between 1981 and 2002, and from 10.1 to 10.6 for women. ONS (2004).

What we do know is that, as we grow older, we spend more time in our homes, and they become more important to us and more likely to enhance or undermine our health and well-being. The over 65s spend over 80 per cent of their time in their homes, and this figure rises to 90 per cent for over 85 year olds.³³

Older people tend to be the most satisfied with their accommodation,³⁴ but for some poorer social groups this perception is likely to be because they have lower expectations. In fact, many older people live in the worst housing conditions or lack suitable accommodation. A third of older people (2.1 million households) live in non-decent or hazardous housing, with the worst conditions in the private rented sector. Whist recent figures show a modest improvement in conditions for older people,³⁵ there is still a long way to go.

Older people are twice as likely to be unable to afford fuel in winter, and thermally inefficient housing has been linked to the increase in deaths during the colder months.³⁶ Older people are also at highest risk of dying in a dwelling fire. Poor housing conditions can exacerbate existing medical conditions. 40 per cent of those aged 80 and over report a long-term illness or disability and there are currently 1.5 million people with a medical condition or disability requiring specially adapted accommodation.

The number of disabled older people is projected to double from approximately 2.3 million in 2002 to approximately 4.6 million in 2041.³⁷ Based on current prevalence rates, the number of older people with dementia could rise from 684,000 to 1.7 million by 2051, an increase of 154 per cent (see Fig.2.9³⁸). Gypsies and Travellers have a life expectancy of between 10 and 12 years less than the settled population, and may require support earlier in life than would be usual amongst the general population.

If we do nothing to change the current housing situation, occupied places in care homes and hospitals would need to rise by 151 per cent, from around 450,000 to around 1,130,000 by 2051, and some estimates project long-term care expenditure as rising by around 325 per cent in real terms between 2002 and 2041.³⁹

³³ Adams and White (2006).

³⁴ EHCS (2005).

³⁵ EHCS (2004): 30.3 per cent of those aged 60+, and 33.3 per cent of those aged 75+ lived in non-decent homes; these figures fell to 28 per cent and 30.8 per cent respectively in 2005 – CLG statistics.

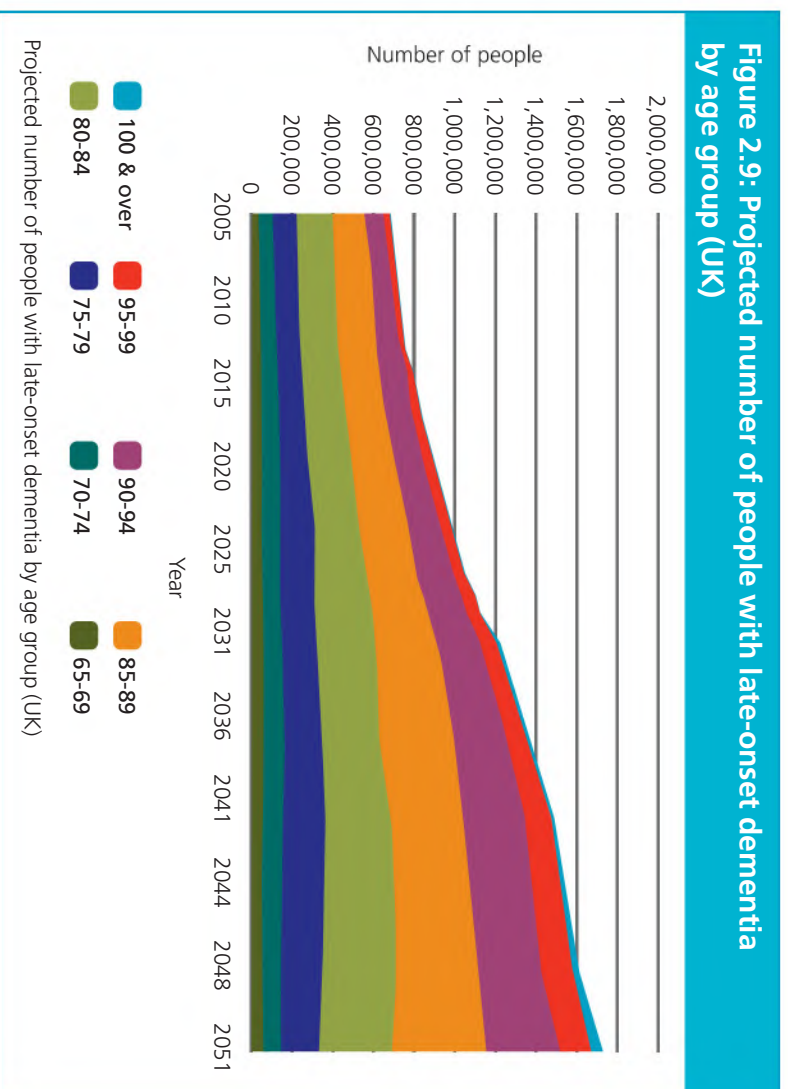
³⁶ JRF (2001); ONS (October 2006) In winter 2005/06 there were 20,200 more deaths among those aged 75+ compared to levels in the non-winter period, compared with only 5,500 more deaths among those under 75. Respiratory and circulatory diseases are responsible for most of these excess winter deaths. See also Curwen (1997).

³⁷ Wittenberg *et al* (2006).

³⁸ PSSRU (2007).

³⁹ Wittenberg, R. *et al* (2006) *op. cit.*

Figure 2.9: Projected number of people with late-onset dementia by age group (UK)



In England, just over three quarters of a million people aged 20 or older are estimated to have a learning disability, but only a minority of older people with a learning disability may currently be known to services. It has been estimated that in 2001, only 15 per cent of those aged 60 or older with a learning disability were known to services compared to 23 per cent of those aged 20-64.⁴⁰

The growth in the numbers of older people with learning disabilities is set to increase significantly, with estimates ranging from a 37 per cent increase to 59 per cent in the numbers of people aged 60 and over with learning disabilities between 2001 and 2021. This has significant implications for the providers of both specialised housing and for support services for older people in mainstream housing.

Living with risk

If we could reduce the number of older people who accidentally fall we could save lives, cut down on preventable pain, and reduce NHS costs.

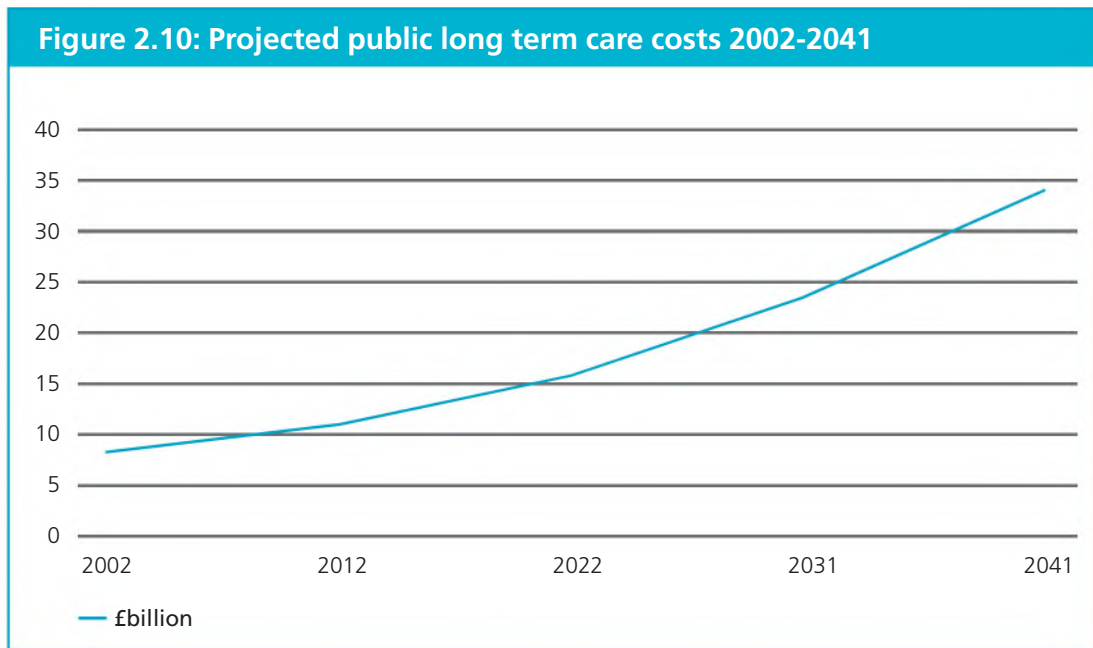
One older person dies every five hours as a result of a fall.⁴¹ Older people's falls alone cost the NHS around three quarters of a billion pounds each year.⁴² 1.25 million falls a year result in hospital admissions. Most of the very serious injuries and deaths resulting from these falls are among older people.

⁴⁰Emerson, E. and Hatton, C. (2004).

⁴¹DH (2007).

⁴²£726 million Parrott (2000).

A fall can precipitate a permanent move into a care home simply because the person can no longer manage to live independently in their own home. A common route into a care home is after hospitalisation⁴³ often after a fall. ROSPA estimate that falls account for 71 per cent of all fatal accidents to those aged 65 and over, and 54 per cent of all injuries.⁴⁴ Department of Health projections, based on current prevalence rates, suggest that, without appropriate interventions, falls-related admissions to hospital Accident and Emergency departments could rise from 515,000 to 735,000 by 2025, and expenditure on housing with care is projected to increase significantly (see Fig.2.10). If we provide appropriate housing, we can prevent costly health and care expenditure.



PSSRU 2007 data

This is a critical area where housing design and adaptation can reduce risk and promote independence and Chapter Five shows in more detail how a modernised housing adaptations service can play its part. One study, for example, found a 60 per cent reduction in the number of falls experienced by older people after minor home safety modifications were made.⁴⁵ Other studies report more modest reductions in fall-related injuries, ranging from 6 to 33 per cent.⁴⁶ Effectiveness is reduced if poorly targeted.

The role of the built environment is also vital in fostering health and social well-being among older people living in housing with care. Good design can be enabling for people with physical and cognitive impairment. Key factors which appear to mediate the relationship between design and quality of life in long-term care include choice and control, a sense of community, normalness, comfort and personalisation.⁴⁷

⁴³ PSSRU (2001).

⁴⁴ See www.rospa.com/homesafety/advice/olderpeople/accidents.htm#footnotes.

⁴⁵ Plautz *et al* (1996).

⁴⁶ McClure *et al* (2005).

⁴⁷ Evans and Vallely (2007) p.21.

It is clear that a fair and effective housing strategy for an ageing society must therefore:

- be fully mainstreamed into all policies for housing and planning
- be flexible and far sighted enough to take account of relative wealth and affluence across the housing market
- concern itself with expanding choices and driving up quality irrespective of tenure, but with a particular care for those now living in the worst housing
- confront and deal with the hazards of social isolation and avoidable risk through economic and social planning as well as housing improvement and adaptation
- recognise that compound disadvantage and disability needs focused policies across the lifetime.

Chapter 3: Finding the Solutions

Summary

Our principles for reform are based on economic and social sustainability. The priorities must be to ensure that active ageing and independence with choice are reflected in housing policies for an ageing population, are mainstreamed in housing, planning and community development policy as a whole; are supported at every level by the right partnerships, and are based on principles which support independence, prevention, integrated services and high standards of design.

This involves changing public attitudes, working across government on the joint PSA for later life, and building in the scope for continuous learning and development in policy making.

In Chapters One and Two we described why we need a strategy and the challenges and opportunities we face. We reviewed the evidence to identify the key areas we must act upon. In this chapter we start to outline the solutions that we have identified and the ways of working to take this forward.

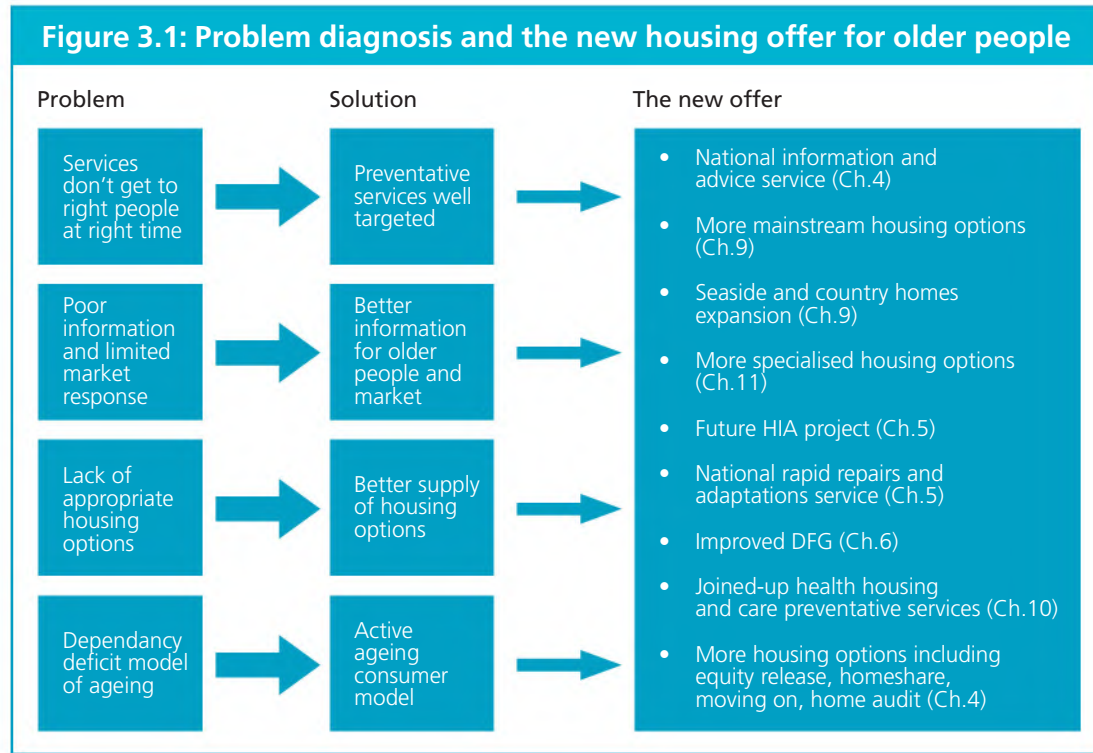
Our principles for reform

It is clear that we face challenges in both the longer-term and today. We need to ensure that the homes and communities we design today will meet the aspirations as well as needs of today's and tomorrow's older people.

This strategy is therefore underpinned by the twin requirements of economic and social sustainability:

- **Economic sustainability** – Housing must maximise public and private resources and empower older people to remain economically active.
- **Social sustainability** – Housing must promote equality, social connection and inclusion, and the health and well-being of older people.

The diagram on the next page outlines some of the key problems, what should be done to address them and what we propose to do now.



What we will do

To help us implement these new commitments – based on active ageing and independence with choice – we have prioritised three key tasks:

- **Raising the profile and building partnerships** – mainstreaming a policy for housing for an ageing society within planning, housing and community policy and starting a national debate on the implications, and best means of delivering integrated change in the design and delivery of services. We will build on strong partnerships to make change happen across traditional boundaries.
- **A better offer for older people today** – Improving prevention, information and choice to enable people to make informed choices and plan ahead properly. Supporting those most in need, enabling people with complex needs and multiple problems to get joined-up housing and related services to enjoy the best possible quality of life.
- **Building homes for our future selves** – ensuring that the homes and neighbourhoods we design and build are suitable for people at every stage of their lives.

Raising the profile and building partnerships

Changing public attitudes

To achieve our vision we have to adopt new ways of thinking and working in partnership. Although across government and society there is a growing awareness that we are living through a critical period of demographic and social change the argument still has to be won about the need for change in attitude and assumptions as well as changes in policy which reflect the significance of the older population.

A new cross-government priority for the well-being of older people

The national debate which must, critically, include the private sector and all those involved in planning and providing for housing, will be focused around a new and ambitious **Public Service Agreement (PSA17) on tackling poverty, promoting independence and well-being in later life**.⁴⁸ The PSA is supported by five indicators from the new local performance framework. These include: satisfaction with home and neighbourhood among those aged 65 and over; and the extent to which people over 65 receive the support they need to live independently at home. This strategy also contributes to other cross-Government PSAs, increasing the long-term housing supply (PSA 20), and promoting better health and well-being for older people and the community at large (PSA 18).

In the Local Government White Paper *Strong and Prosperous Communities* and in *Putting People First*,⁴⁹ we set out Government's ambition to give local communities more influence and power to improve their lives, to ensure better public services are provided through rebalancing the relationship between central government, local government and local people.

Part of this new relationship between central and local government has seen the introduction of new **National Performance indicators⁵⁰ for local government**. This includes not only an indicator of older peoples' satisfaction with housing and neighbourhood, as above, but also an indicator drawn from Supporting People to measure the number of vulnerable people who are supported to maintain independent living. As well as assessing performance, authorities will review their risk assessment annually against these indicators, and report these to the Audit Commission. The inclusion of this indicator will put the delivery of housing support for older people at the heart of local government.

⁴⁸ HM Government (2007).

⁴⁹ Communities and Local Government (2006); DH (2007).

⁵⁰ Communities and Local Government (2007).

Drawing on a variety of new and existing funding streams

In recognition of the cross-Government approach needed for this strategy, funding will be provided from a variety of areas. The Comprehensive Spending Review allocated £35 million for the strategy from 2009-10 to 2010-11. Almost £2 billion has been made available from 2008-11 in the Regional Housing Pot to fund improvements to existing housing stock in both the private and public sectors. There will be an increase to the national budget for the Disabled Facilities Grant of 20 per cent in 2008 to £146 million to help older and disabled people with the provision of funding for larger adaptations to their homes. Defra will invest just over £800 million more in the existing Warm Front Programme from 2008-11, which helps vulnerable households, including older households, keep warm in their own homes at affordable cost. The strategy also draws on the Supporting People programme, which provides housing-related support to over 840,000 older people, and provides funding for Home Improvement Agencies.

New and lasting partnerships

We are committed to the agenda set out in our White Paper *Strong and Prosperous Communities* last October, to put local communities in the driving seat, giving them the freedoms and powers to decide their own priorities. The indicators in the National set represent Government's view of what the national priorities are. It is now for local authorities and their delivery partners in the public, private, and voluntary and community sectors, to work together in the light of this strategy, and to ensure that the views of older people inform local priorities, and delivery.

The 'housing partnership' must combine national leadership with the strategic housing role of local authorities to plan for a better future, and provide more effectively for today's older people. This strategy sets out the range of actions which can be taken nationally.

The Housing Green Paper, *Homes for the future*⁵¹, recognised that local authorities and their partners are key to identifying and addressing need at the local level and called on local authorities to take a more strategic approach to housing as part of their place shaping role. The strategic role will enable authorities to make decisions and take actions to meet housing needs of older people and all other residents. It should also cover need across all housing tenures. Authorities should plan and commission housing support services to link homes to the support and other services that people need to live in them, as well as to work in partnership to secure effective housing and neighbourhood management. They should also plan and facilitate new housing and make best use of existing stock.

⁵¹ Communities and Local Government (2007).

As part of this, local authorities are expected to refresh their housing strategies to better reflect the strategic housing role and their wider vision for the area. The refreshed strategies will be expected to include evidence of housing needs and the housing support needs identified and the authority's plans to address these needs. In addition, refreshed strategies will be expected to incorporate or reflect action points and commitments from all housing-related strategies including the Older People's Housing Strategy, Supporting People Strategy, homelessness strategy and other housing related plans.

A continuing process of learning and change for the future

We see this strategy as a living document. In the following chapters we set out our priorities and the actions we have agreed to meet these priorities. But this is only the beginning of a process of learning and change. **We would welcome your views on any part of this strategy and on the implementation of the strategy.** We will be developing a delivery plan over the next six months and would welcome your collaboration in areas where you can help us in delivery.

Some of the tools we have developed are "ready to go", and for these, we will monitor their uptake, including lifetime homes standards. Other areas of the strategy represent "work in progress", and we are committed to further development and action in respect of these. We will, for example, develop further the concept of lifetime neighbourhoods and publish good practice. We will set up an innovation panel to test innovative new ideas, and inform and influence future provision and management of specialised housing. And we have commissioned work to consider the future for Home Improvement Agencies.

A key part of planning for our ageing population is ensuring that we make best use of the evidence. There has been a revolution in the availability and accessibility of data resources to help regional and local planners and decision-makers to develop strategies and design services to meet the needs of changing local populations. We are publishing district-level information showing projections of the future make-up of households and growth in older households.⁵² We are also publishing research on older people's housing options and aspirations⁵³ which can guide local decision-makers, but should not substitute for local engagement with older people on the issues that matter for them.

The Housing and Older People's Development Group (HOPDEV) has acted as an advisory group to the development of this strategy. We will continue to work with HOPDEV, and with the DH Housing Learning and Improvement Network and other key stakeholders to implement the strategy and build capacity and leadership at local and regional levels. We will also commit to deliver focused work in key areas such as planning and ageing regional road shows.

⁵² Communities and Local Government (2008).

⁵³ Croucher (2008).

The following sections set out in detail the range of ambitions we have for all older people. Section Two sets out a better deal for older people today including increased investment in new housing, new repairs and adaptations services, Disabled Facilities Grant and better housing advice and information. Section Three, Housing for our future selves, looks at planning for ageing, our new ambition to build all homes to lifetime homes standards by 2013 and lifetime neighbourhoods. Finally, Section Four considers how strengthening links between housing, health and care is necessary for the well-being of older people and for the economic sustainability of health and care services.



Section Two: A Better Deal for Older People Today

Chapter 4: More Help to Make the Right Choice

Summary

All of us want to stay independent for as long as possible, but this involves knowing more about our choices. There is a critical need for more and better information about the range of housing choices available to older people, what might be right for each individual or family. In particular, more information is needed about the help and support that is available to older people wishing to stay in their own homes in order to ensure that those homes are safe and comfortable. There is also a need for housing advice and information to encompass wider issues around care and support, and housing-related finance, such as the potential of equity release.

We will work with partners across government and in the voluntary and community sector, to provide a new approach to a **national housing information and advice service**, upon which we will be able to build progressively, to ensure that older people can make active and informed decisions about their housing, care and finance options. Linked to this, we will **strengthen local housing advice, information and 'moving home' services** for older people.

One particular area where more and better information and advice is of crucial importance is in relation to options for financing home improvements, particularly through private finance and equity release. In our mainstream housing programmes through Regional Assemblies we have encouraged publicly funded loans schemes to increase the use of loan and equity release products, to enable authorities to make resources go further, and to help more people. The Kickstart programme is already helping older people in the West Midlands to finance repairs to their homes. We will continue to work with the Government Offices, local authorities, Home Improvement Agencies and other agencies to extend the information available and publicise the **range of products and geographical coverage of regional loans** schemes available in the public sector to assist vulnerable older householders finance repairs and improvements to their homes.

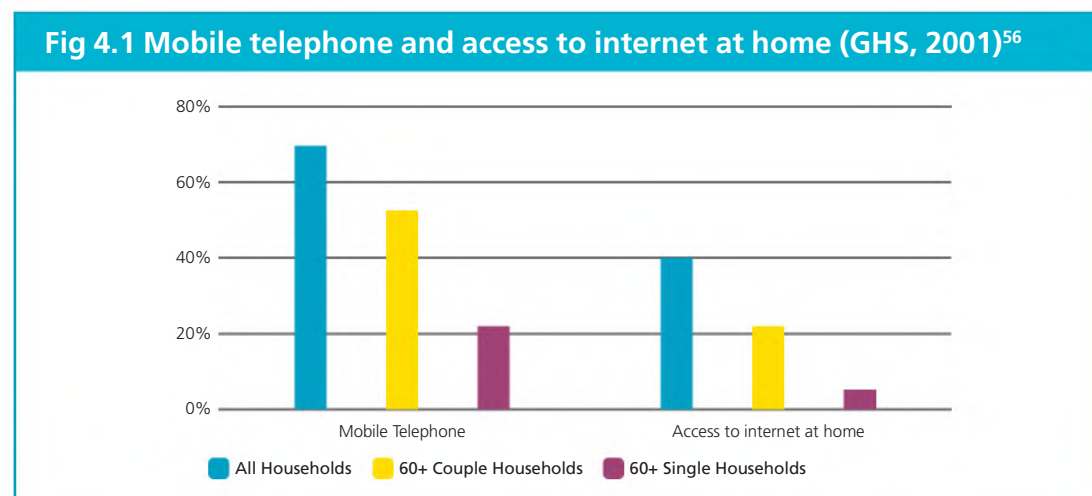
The need for information and advice

“Better information about housing options might enable older people to make informed, proactive decisions as opposed to reactive decision at a point of crisis.”
Croucher (2008)

Older people are no different from younger people in wanting to make active and informed decisions about their housing, at the right time. In fact, older people place a higher value on being able to access information than other groups. But far too many older people are forced, at the moment, to take decisions too late, and on a very narrow range of options.

The information they need may well mean, for example, helping people to choose between staying put and moving on; modernising their homes, rather than moving; adapting a ground floor, rather than moving into sheltered housing; or taking out equity in their home, in a reputable product, and staying independent with support at home, rather than moving into a residential care home. For example, when discussing local authority housing options services, John Hills (2007) notes that some older homeowners might benefit from “the ability to staircase down, to draw out part of the equity they had built up when they needed it”⁵⁴.

But older people can find accessing information and making decisions as to their best choices particularly difficult and destabilising. It may involve a decision to move out of the family home, a place of great attachment. These choices may involve complex and inter-related decisions about finance, social support and care. But sources of vital information can be difficult to find. Accessing information on housing, on finance, and on care and support can mean going to different places and talking to different people. Older people can also find that their access to the right information and advice is poor for a range of reasons⁵⁵, including lack of access to the internet (see Fig 4.1).



⁵⁴ John Hills (2007) p.196.

⁵⁵ See, for example, Gilroy (2005); Hayden *et al* (2001).

⁵⁶ ONS (2002, 2003).

With limited access to information setting out their possible options, older people can feel that they have lost control over their future choices. They may find themselves in residential care before they are ready for it; or staying at home, at risk, when housing with care may be the better option. It is not uncommon for a decision to move to specialist housing to be made after an older person has been hospitalised, and without the proper involvement of the older person themselves in the decision-making process. The result may feel like an inevitable downward cycle into dependency with serious implications for both the individual and the family when there may well be better and more sustainable, and happier choices available.

“Sometimes older people feel pressurised into making a decision to moving into sheltered housing because they are not aware of what their options are. I feel there should be an agency or individual, that could go out and tell them what their options are, not just the types of housing they could move to, but also having adaptations done to their house, so they could stay put. Also the act of physically moving, how to pack everything up, what to keep, and what not. It must be quite worrying deciding how you’re going to put it on the market.”⁵⁷

Helen, aged 65, renting from a council.

Some groups of older people face additional barriers to making the right choice for themselves, for example, disabled people with sensory impairments or mobility problems⁵⁸, those with learning disabilities or mental health problems and the homeless. Older people from black and minority ethnic (BME) groups may also face particular difficulties in accessing information and advice. For example, BME participants in a recent study commissioned by the Scottish Executive⁵⁹ reflected on the lack of experience within migrant communities of ageing within the UK context, and a lack of knowledge regarding the type and availability of services for older people and the various agencies involved. Language could be an additional barrier.

Improved housing advice and information provision will need to be able to meet the needs of these particular groups of older people.

⁵⁷ Croucher (2008).

⁵⁸ ODPM (2006).

⁵⁹ Croucher *et al* (2007).

Policy background

We have worked hard to improve the situation in recent years. Information about pensions through the Pensions Service is much easier to access and understand than in the past. Access to housing information and advice was one of the five key areas for action identified in the Government's Strategic Framework *Quality and Choice for Older People's Housing*⁶⁰. Shortly after the strategic framework was published, the Department of Health began to develop ideas for providing older people with a single point of access to information, advice and services. The successful 'Care Direct' initiative was developed in the South West of England. This was built on more recently by Partnerships for Older People Projects which have included housing advice.

Opportunity Age (2005)⁶¹, the over-arching Government Strategy for an Ageing Population, led by the Department for Work and Pensions (DWP), sees housing as central to well-being in later life and identifies easy access to information and services as a key strand of work. *Putting People First*⁶² signalled our commitment to develop better information and advice on care.

*A Sure Start to Later Life: Ending Inequalities for Older People*⁶³ further developed ideas for advice, information and service provision which would better meet the needs of socially excluded older people. The model of a 'Sure Start' approach for older people was subsequently incorporated into the DWP-led trial 'Link-Age Plus' pilots.

Link Age Plus

DWP is piloting a one-stop-shop approach to information and services for older people in eight local authorities. The pilots are designed to meet the needs of each local area, but are based on a common set of principles:

- *Work with others*: Older people are involved in the design and development of the service, as well as the delivery, where applicable;
- *Provide flexible pro-active services*: Services reflect the diversity of older people, their needs and aspirations, different environments and anticipate changing requirements (e.g. over time);
- *Provide accessible services*: Models vary but all will be easy to access in terms of location, opening times, transport etc;
- *Promote well-being and independence*: Services go beyond health and social care and will be based on the issues that older people say make the most difference to their lives;
- *Promote a respectful service*: Service respectful and inclusive.

⁶⁰ DETR/DH (2001).

⁶¹ DWP (2005).

⁶² DH (2007).

⁶³ Social Exclusion Unit (2006)

We want to build what we have learnt from the Link-Age Plus Pilots into our approach, not least because we know that most people can be helped most effectively at the local level to understand what might be the range of local choices available. We will use the evaluation of Link-Age Plus to inform cross-cutting information service development in an effective way.

In 2007, the Commission for Social Care Inspection report also looked at what is available locally. It found improvements in some localities in the support and advice available to older people entering care homes, but concluded that considerable further work is required at the local level. The report recommended that local authorities should encourage a portfolio of services “to offer genuine choice for people, both in innovative alternatives to residential care and in high quality local care homes”. Alternatives include home adaptations to make informal or formal care, or self-care more feasible; volunteer services to provide practical help and support, and advice and advocacy to piece together a preferable or more flexible package of care and support through direct payments or individual budgets.

Current provision

At a national level there are already a number of key providers of information and advice for older people, primarily via telephone advice lines and websites, including Age Concern England, Help the Aged (both generalist), the Elderly Accommodation Counsel and Counsel and Care (primarily concerning specialised housing and care).

At a local level the main local providers of general housing advice (for all ages) are Citizens Advice Bureaux, local authority in-house services and Shelter. Each has a particular profile. Local authority housing advice is primarily about homelessness prevention, access to social rented housing and landlord/tenant disputes. Local authorities provide advice on mobility options and information can also be found on the DirectGov website. In addition, older tenants in London may be eligible for moves through the Seaside and Country Homes or LAWN schemes which are found on the DirectGov website. A third of local authorities have adopted a ‘choice based lettings’ (CBL) scheme, which allow people to see the full range of local authority and Registered Social Landlord accommodation that is available, and apply for any home to which they are matched. The successful bidder is the one with the highest priority under the scheme. These schemes aim to ensure that tenants are in the most appropriate accommodation for their needs. By 2010 the Government expects that all local authorities will have adopted a CBL approach.

Shelter has a high profile with regard to homelessness and landlord/tenant problems. Most local Citizens Advice Bureaux provide a general, financial and consumer advice centre, with legal advice available on landlord and tenant problems. Some local Age Concern organisations offer general advice services, but few specialise in housing. In addition, there is a spectrum of local voluntary sector independent advice centres, each with a particular profile. Some of these will also offer advocacy services.

Other direct information can come from Home Improvement Agencies (HIAs). HIAs exist primarily to offer older home owners help with repairs and adaptations to their homes, ranging from assistance with building work through grants and loans to a full spectrum of housing help, including housing options advice and information. They do an invaluable job and currently cover around 90 per cent of England, but vary significantly in the services they provide. Around one third offer some form of housing options advice, ranging from information and signposting to more intensive advocacy and support to move home. Some HIAs offer financial advice, on grant availability and equity release. Few HIAs are currently able to advise clients in any detail on care services.

Should I stay or should I go? pilots

Care and Repair England ran eight local pilot housing options schemes for older people. The schemes provided older people with information and advice about possible alternative housing such as:

- Sheltered housing or care homes
- Retirement housing to rent or buy
- Shared ownership/leasehold options
- Better adapted or located home in ordinary housing stock

The pilots also offered home visits to discuss options, help to submit housing application forms, highlight the financial implications of various housing options, take people to view potential new homes, deal with estate agents, liaise with health, housing and social care services, and even help to organise furniture disposal and removals.

Each local service also gathered detailed information about the range of local housing provision and support services. Many identified gaps and problems in the availability of suitable housing options and have sought to pass on this information to local strategic planners and service providers.

Monitoring and evaluation of the Housing Options Pilot projects was conducted over a 21-month period between 2002 and 2004, with schemes joining the programme between 2002 and 2003. An independent evaluation of the scheme by Sheffield Hallam University, published in 2005, concluded that:

- Whilst most older people facing a stay put/move home decision need limited information and outside advice, a significant minority of older people need the face to face, practical intensive help that a housing options service can provide. Such help can be life transforming.
- Whilst there are constraints and limitations on what a housing options service can achieve for some individual older people because of a lack of suitable alternative housing options, the information generated about such shortcomings can be used positively by planners and providers to bring about wider improvements to housing for older people.

Housing Options for Older People across Dorset

Anchor Staying Put Weymouth and Portland's housing options pilot used the experience gained from the earlier Care and Repair England initiative *Should I stay or should I go?* pilots. The scheme offers impartial advice, advocacy and support, enabling older people to make an informed choice about whether to move house.

Since April 2007, the scheme has been extended across Dorset in response to demand from the Dorset Older People Forums. The Dorset POPPs initiative has been instrumental in building a funding partnership across the statutory and voluntary sectors, consisting of the Royal British Legion, Help the Aged, Dorset PCT, five district councils. Caseworkers are based in each of the three Dorset HIAs working closely with POPPs and the County Council. Since April 2007, the project has advised over 180 people across Dorset.

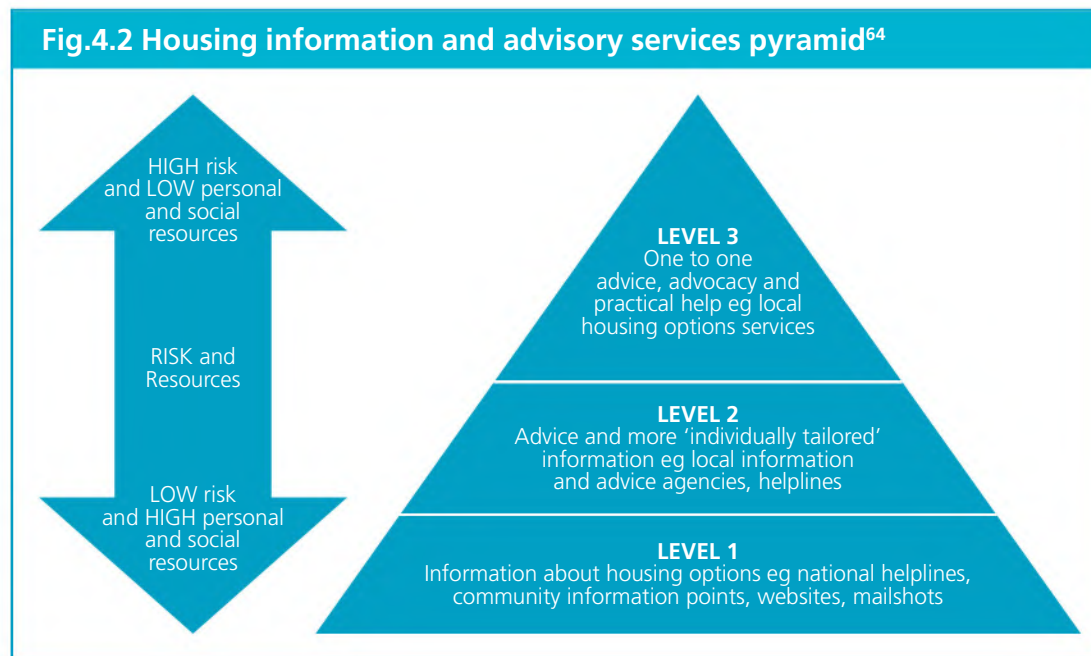
Weblink: www.stayingput.org.uk

Mrs A. was living in a small private rented property. She was isolated and being pressured by the landlord with nowhere to store a wheelchair. The caseworker visited and discussed options leading to an application for a sheltered property. She was taken to view the property and was keen to move. The housing options service then assisted with the move, ensuring she received the correct Benefits including a successful claim for Attendance Allowance. She is now settled in a comfortable, secure one bedroom flat with charging space for a wheelchair, company and adequate care provided.

What we will do

Although the range of local and national information is impressive, there are five challenges now to be addressed:

1. To develop impartial information which can meet the full range of individual aspiration, need and risk.
2. For the majority of people – to provide more coherent national information and advice.
3. For those who need more personal and immediate advice – to develop more reliable, coherent and comprehensive local services.
4. To consider how, in the longer term, to develop housing information and advice services that are truly comprehensive and proactive in meeting the needs of older people.
5. To move from a reactive to a proactive service which will focus on what help people might need and help them to anticipate changes.



Information, advice and support needs to be tailored to the person's level of need and risk. For most people thinking about their choices, a light touch service such as web and telephone based information and advice is appropriate. For those most at risk, including those who do not have alternative personal and social resources, a more intensive local support and advocacy service is needed.

⁶⁴ Adapted from Care and Repair (2005).

The cross-government Independent Living Strategy, to be published shortly, identifies the need for a single, joined-up approach to independent information and advice on housing and connected issues, including finance and care options. The Strategy will measure progress made by cross-government approaches to satisfying this need and will make an important contribution to measuring progress on the actions outlined below.

A new approach to national information and advice service

There is a need for a single, simple and accessible route to obtaining independent, impartial information and advice on housing and related issues, including finance and care options.⁶⁵

From 2008-09 we will work across government and with external partners to fund and develop approaches to a national advice and information service for older people. We recognise that work is already under way at national and local level to improve housing advice and information for older people, so we are not starting from scratch. What is lacking is a clear understanding of what works best for older people across all types of housing, which will meet different aspirations and needs.

The new service will build on existing advice and information services within a trusted network. We will work with the key agencies in the field to support a national web-based and telephone service to be run by independent organisations. This will link into the services of local authorities, home improvement agencies and other local partners. This will enable older people to have a clear starting point in assessing and understanding their options and choices. The service will be sensitive to the needs of the people who might be excluded because their first language is not English, or those with sensory impairments. We will look at proactive housing options services in relation to the prevention of homelessness.

The web-based and telephone service will operate and be tested at a national level. Crucially, as it grows, it will be progressively linked into the information services of local authorities, home improvement agencies and other local voluntary and community sector front line, local organisations so that the individual can be guided to those who can provide not just broad advice on the range of possible options, but can then discuss what is available locally with the right people at the right time. **It will also develop across other sectors of social care and financial support so that in time we will have a one-stop-shop for all older people, progressively developing links to the Pensions and Benefits service.**

⁶⁵ This has been shown through the early findings of evaluations such as Link-Age Plus and Partnerships for Older People.

Local information, advice and support

For some people, however, having someone local that they can trust to listen to them and offer information and help to find the best option, will be crucial. To achieve this **we will strengthen local housing advice, information and 'moving home' services for older people**, alongside wider departmental work with local authorities to develop enhanced housing options services. This work will draw on learning from the Link-Age Plus pilots and on the Care and Repair England '*Should I stay or should I go?*' pilots, together with the new, proposed, national service. We will evaluate their impact on clients to understand where such support is most effectively provided.

Proper access to advocacy and advice is even more important in hard-to-reach groups such as homeless people or those at risk of homelessness. Some may have special needs or be suffering chaotic lifestyles and there are often many hurdles to jump, with little or no chance of them navigating the system on their own.

Different models of accommodation have different ways for taking account of special needs, for example, allowing alcohol on the premises and catering and providing support for people with chaotic behaviour might apply. The traditional provision for older people is unlikely to be appropriate in these cases.

Prevention of homelessness: the role of health and social care

Communities and Local Government, DH and the Housing Learning and Improvement Network have jointly issued guidance in 2007⁶⁶ highlighting ways in which health and social care staff can make use of opportunities to help to prevent homelessness and much of this can of course apply to older people. This also covers aspects such as the strategic context, reasons for homelessness, help for health and social care professionals and related materials and information available through the Care Services Improvement Partnership. We will ensure that local authorities, providers and commissioners are also aware of this guidance.

Towards proactive information and advice

In the longer term, we will consider how housing information and advice services can become more proactive in meeting the needs of older people, through using existing communication processes targeted at people at key transition points; and through identifying those at risk before a crisis emerges.

⁶⁶ CLG, DH, CSIP/LIN (2007).

We will consider whether people can be identified early on so that information about housing options and simple ways of auditing their homes at key transition points, such as retirement, can be developed well in advance of having to make a major decision. For example we will work with the Pensions Service to see whether appropriate material can be included in their publications such as *“Are You Over 50?”*.

There is also a need for better identification of excluded older people before they experience a crisis, so that housing-related information and support can be tailored and targeted more effectively. Chapter 10 sets out work by the King’s Fund. For those people identified as being at high risk of a care crisis in a year’s time, advice on housing options could be invaluable.

Removing financial barriers

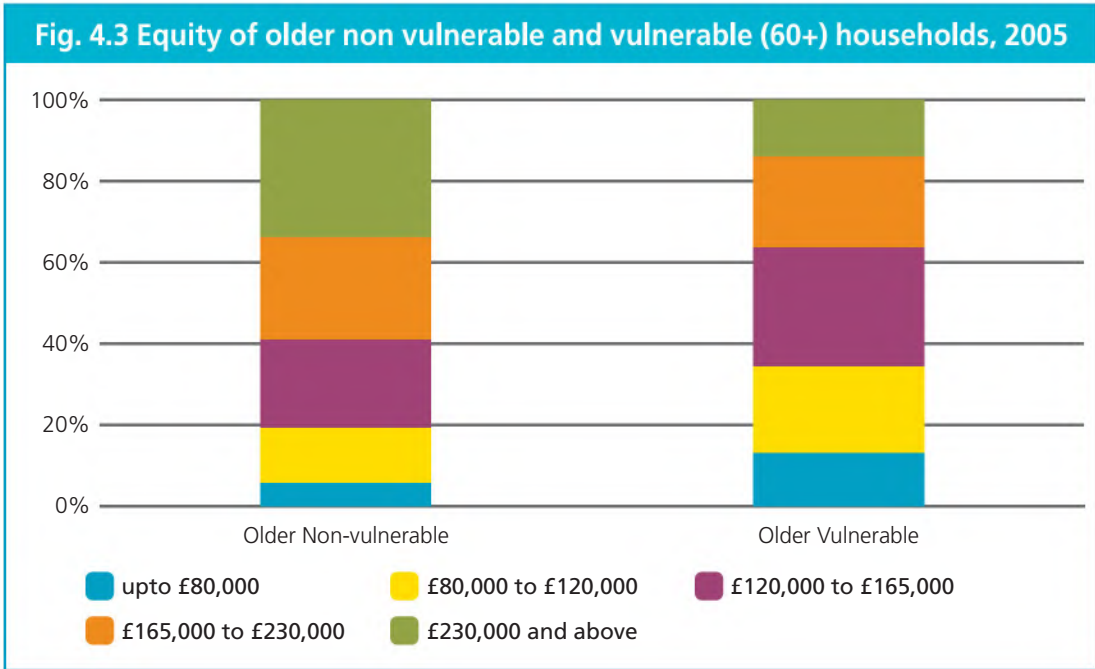
This chapter has set out how we are planning to improve access to information so that people can make more informed choices. Many older people face additional financial barriers to improving or adapting their homes. Some may have little disposable income, even if they have equity in their homes – the “asset rich but income poor”. For a proportion of these people, equity release may be an option, through a loan scheme, or through moving on to a smaller property which is easier to maintain and cheaper to keep warm, particularly in the high property value areas of London and the South East. Many more people would consider the option, either of modernising or repairing their current homes or moving to smaller, more manageable and flexible properties, if they felt they could rely on the information and products available.

Around 40 per cent (440,000) of private sector vulnerable households currently in non-decent homes are **outright owners**. Three quarters of vulnerable outright owners in non-decent homes are older people living alone or as a couple.

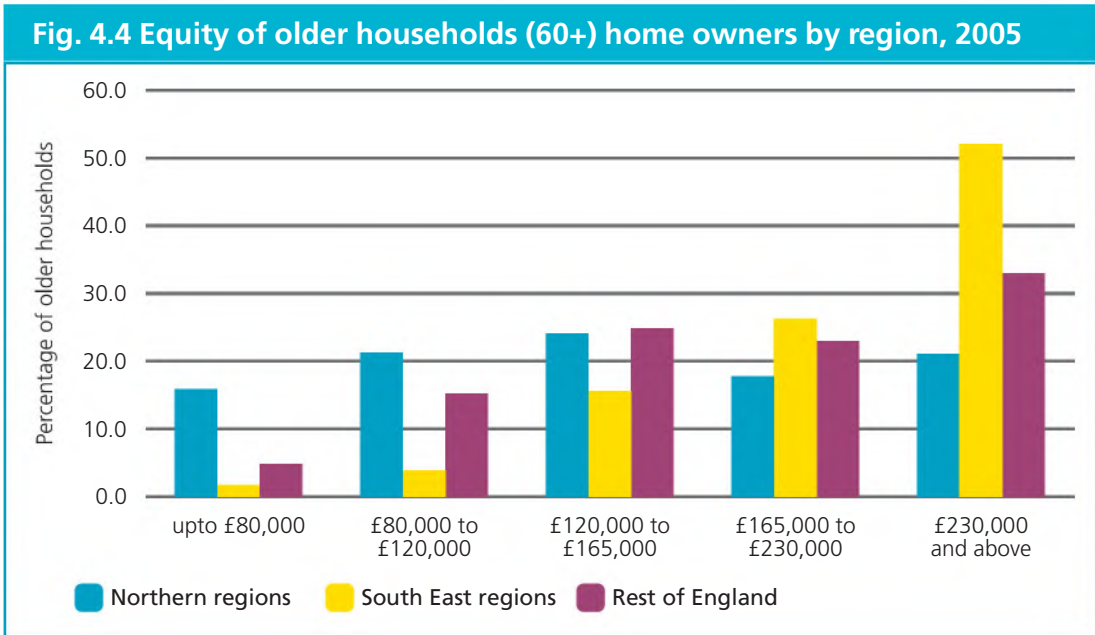
Around 60 per cent have £120k or more equity in their homes⁶⁷.

The current problem is that there are cultural, financial and information barriers which prevent significant levels of take-up. For this reason these financial options must be considered and developed along side more culturally appealing options which also release equity, such as ‘trading down’ into smaller homes or rented accommodation, or even ‘stair-casing’ into social housing. However, it is clear that equity release will become an increasingly important option for a growing minority of older people.

⁶⁷ EHCS (2005).



Base: All older owner occupied vulnerable and non vulnerable households
 Source: EHCS, 2005. CLG



Base: All older households
 Source: EHCS, 2005. CLG

- Around 90 per cent of all older households living in South East Region have £120,000 or more equity in their homes, of these, 52 per cent have £230,000 or more.
- In the Northern Region, 38 per cent of all older households have £120,000 or less equity in their homes.

What we have done so far

We have invested in research to enable us to establish the barriers and possibilities for equity release. Research commissioned from DTZ by Communities and Local Government⁶⁸ assessed the suitability and potential take-up of loans and equity release to support vulnerable private sector households maintain and improve their homes. Other research, by, for example, the Joseph Rowntree Foundation⁶⁹ and IPPR,⁷⁰ has set out a number of challenges around uptake of equity release products.

The DTZ research showed that equity release was only considered as a last resort when there was a need for essential work and no other finance was available. Equity release is a relatively new financial product and people need to have confidence that the financial investment in their home will not be eroded. Levels of trust in the financial sector are also lower amongst older people (JRF, 2006). We consider that with good information and advice these barriers can be reduced over time.

There are also some financial disincentives. Equity release products can be expensive, and inflexible if someone's circumstances change and may affect entitlement to state benefits. Where the interest is rolled into the amount paid on sale or death, costs rise steeply over time. This means, as with any loan, that you may pay back several times more than borrowed. Benefits and tax positions can also be affected, although less so when spent on capital repairs. Set up costs, including fees for financial advice, may make small loans under £10,000 uneconomic. From the lender's point of view there are risks round the longevity of loans, capacity to make regular repayments and fluctuations in market conditions.

There is a need to integrate financial advice with advice on benefits, local authority grants and weigh up other housing options including moving on. The Financial Services Authority which regulates financial services produces a factsheet *Raising money from your home*⁷¹ which explains how equity release schemes work and some of the risks involved; how money might be raised by other means and where to get more help and information. Improving access to financial information to support housing choice will be an important element in strengthening housing advice for older people, covered earlier in this chapter.

⁶⁸ Communities and Local Government (2007).

⁶⁹ JRF (2006).

⁷⁰ IPPR (2006).

⁷¹ www.moneymadeclear.fsa.gov.uk.

What needs to happen

Challenging perceptions and improving products is a long-term task, however, there are several things that can be done to promote confidence, knowledge and best practice. The Financial Services Authority published a report in December 2007, *Finance in and out of retirement*. The report looks at whether the market meets the needs of older consumers and whether the current regulatory structure acts as a barrier to developing appropriate products and services.

Making more of what is available

There are a number of public sector equity release schemes that already help older vulnerable householders to arrange and fund repairs and improvements to their homes. They offer safeguards which may not be available in products available in the commercial market and their products are tailored for suitability to a wider group of homeowners. These include Houseproud⁷², Wessex Reinvestment Trust⁷³ in the Southwest, and approaches such as the Kickstart programme in the West Midlands.

In our guidance to Regional Assemblies on allocating resource through the Regional Housing Pot (almost £2 billion has been made available from 2008/11 to fund improvements to existing stock in both the private and public sectors) we have said that any loans scheme receiving public funding should **build on existing good practice, and have regional or sub-regional coverage** such as the Kickstart programme (see below). Suggested delivery models can be found in the Communities and Local Government report *Loan finance to improve housing conditions for vulnerable owner occupiers*. **We have also asked the 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.**

Kickstart

Birmingham City Council and other local authorities in the West Midlands have formed the West Midlands Kickstart Partnership. They are pioneering a new approach for those who need help in financing repairs to their homes. This includes housing advice, access to reliable building services and opportunities to relocate, and options for homeowners including assistance in paying for improvements or maintenance. Repairs to older properties are financed by an equity loan known as the Property Appreciation Loan (PAL) a specialist product developed in partnership with ART Homes to assist those who cannot access a loan on the commercial market.

⁷² www.houseproud.org.uk.

⁷³ www.wessexrt.co.uk.

Promoting existing powers and initiatives

The Regulatory Reform Order (2002)⁷⁴ gives extensive powers to local authorities to develop flexible solutions to deal with poor condition housing according to local priorities. These include the power to offer loans and equity release as well as grants. Many local authorities deliver loans alongside a grant assistance safety net for those households who would not be eligible for a loan, have insufficient equity or where the work can be undertaken for a relatively small cost and the cost of setting up a loan would be uneconomic. Where a local authority does continue to offer grant assistance it will need to consider the financial circumstances of the home owner and the resources available to them in deciding where resources are targeted.

We have set out advice about the use of the RRO powers in ODPM Circular 05/2003 which includes working with home improvement agencies to provide assistance and advice to householders on the options available to them and on brokering appropriate solutions⁷⁵. Through the Government Offices and Regional Assemblies we will continue to work with local authorities, home improvement agencies and other agencies to **expand the range of products and coverage of regional loans schemes** for those who are unable to access financial products which are available in the market place. The long-term aim would be to make such schemes less reliant on funding from the public sector.

Some home improvement agencies already offer independent advice on available equity release products. The future home improvement agency project (Chapter 5) will **identify and share existing good practice across the sector**.

Low Cost Home Ownership

Government's low cost home ownership products (known as HomeBuy) are primarily geared towards social tenants, key workers, and other first time buyers, although there is some experience of targeted use to help other priority groups, including older people, especially in the regions outside London and the South East. Low cost homeownership schemes generally have potential for the older market, to help people move into better or more manageable housing, and access capital. This would also help to free up larger family homes. However there are issues for older people about securing mortgages, where these are necessary and making ongoing mortgage or rental payments.

The Housing Corporation provides a Shared Ownership for the Elderly (SHOE) Product specifically targeted at people over 55, which allows them to step out of the housing market by moving from a property they own 100 per cent, to a property that they own a share of (from 25-75 per cent). The maximum share that can be bought is 75 per cent at which level no rent is payable on the remaining share. Typically associations

⁷⁴Regulatory Reform (Housing Assistance) (England and Wales) Order (2002).

⁷⁵ODPM Circular 05/2003.

offering SHOE levy a service charge and building fund contribution to cover the costs associated with the upkeep and renewal of items such as, garden maintenance, communal area cleaning, light and heat to communal areas, internal and external decoration, and wear and tear.

It is a small programme, although there are 49 Housing Associations who, since 2001-02, have offered or who are offering Shared Ownership for the Elderly, and there is coverage in all regions. The number of completions since then is 517.

Homes for the future identified a key role for the private sector in offering shared equity mortgages or shared ownership homes, through a more competitive range of products that maximise affordability for the purchaser. However there has so far been very little private sector provision of shared equity products. Communities and Local Government has asked Brian Pomeroy, a Commissioner at the Audit Commission, to follow up on the Shared Equity Task Force report⁷⁶ and advise us on ways to develop the private sector shared equity market.

Actions

- We will work across government and with external partners to develop national housing advice and information for older people, from 2008/09.
- We will work with local authorities and other partners to strengthen specialist local housing advice, information and 'moving home' services for older people.
- We will consider whether people can be targeted with information about housing options and simple ways of auditing their homes at key transition points such as retirement or onset of ill health.
- We will continue to work with the Government Offices, local authorities, home improvement agencies and other agencies to publicise and expand the range of products and geographical coverage of regional loans schemes available in the public sector to finance home improvements for vulnerable householders.
- We will consider how emerging good practice including the regulatory framework can be shared and disseminated to accelerate the availability and take up of loans products.
- The future home improvement agency project (Chapter 5) will identify and share existing good practice on the provision of independent advice on equity release across the sector.
- The work to strengthen local housing advice will include advice and information on equity release.

⁷⁶ HMT and Communities and Local Government (2006).

Chapter 5: That Bit of Help

Summary

Most older people would much prefer to stay put rather than move home. However, as health and mobility declines many need 'that bit of help' to remain living in their home in safety and comfort.

This chapter sets out our plans to **develop new rapid repairs and adaptations services**, expanding coverage of handypersons schemes across the country from 2009. New funding will enable an additional 125,000 older people each year to get repairs and minor adaptations. Our approach will improve capacity and enhance services from 2009, with full evaluation over two years, having established a baseline this year. From 2011 we will look to support and sustain the enhanced service approach through mainstream funding and deliver this through the Local Area Agreement process.

Linked to this is the development of the **"future home improvement agency"** which could deliver a wider spectrum of housing and related care and support services thereby enabling more older and vulnerable householders to live safely and in comfort in their own homes for as long as they wish.

In addition we will continue to invest in our major programmes to help people repair and modernise their homes. We have recently announced that we will pump a further £4 billion into existing housing stock over the next three years to help turn around the prospects of people living in poor quality housing. Along side significant further investment, Defra will **invest just over £800 million more in the Warm Front Scheme** from 2008-11.

Our policy review of housing in the Private Rented Sector will look at a range of areas, including the possible actions necessary to ensure the sector delivers the right types of homes of good quality that meet local demand both now and in the future, including for older people. The review is being conducted by the Centre for Housing Policy at York University and will complete in October 2008.

Simple things to help those staying put

The majority of us want to see out our lives at home, living alongside our friends and family, and in a community we know and trust. Ensuring that we are able to do so, in comfort and safety, is a key challenge for housing which in turn will benefit health and care services.

For many people, that choice can be made much easier by “that bit of help”⁷⁷ to adapt and repair their homes to make them safe, warm, and comfortable. Low tech, low cost solutions are popular and cost effective, such as fixing a stair carpet, a hand rail into the garden or draught proofing and repairing a broken window. One large scale survey found that, among older ex-service people, practical help with home and garden maintenance was rated as the area of greatest need, scoring above areas like low income.⁷⁸

For older people with disabilities there are additional challenges which are compounded when their homes are simply lacking in basic adaptations and amenities.

What have we done so far?

We have made major improvements in providing help for modernisation, adaptations and improvements, and for wider services to help older people live independently in the community. So far, we have been able to help older people with their housing needs in several different ways.

Decent homes

We have around 4 million social homes, which together form a vast asset worth around £400 billion. But sustained under-investment meant that, in 1997, our local authority homes needed more than £19 billion worth of repairs and maintenance to bring them up to a decent standard. Therefore, the Government set a target to ensure that, by 2010, all social homes meet minimum standards of decency, and that 70 per cent of vulnerable households in the private sector have decent homes. The target with a specific deadline has galvanised improvement of the social housing stock.

In order to be decent a home should be warm, weatherproof and have reasonably modern facilities. The detailed definition can be found in *A Decent Home: Definition and guidance for implementation*⁷⁹. Since 2001, we have put 580,000 new kitchens, 440,000 new bathrooms and 910,000 new central heating systems into council homes. We have re-wired 630,000 council homes to ensure that they meet fire and safety requirements, and we are working to improve energy efficiency.

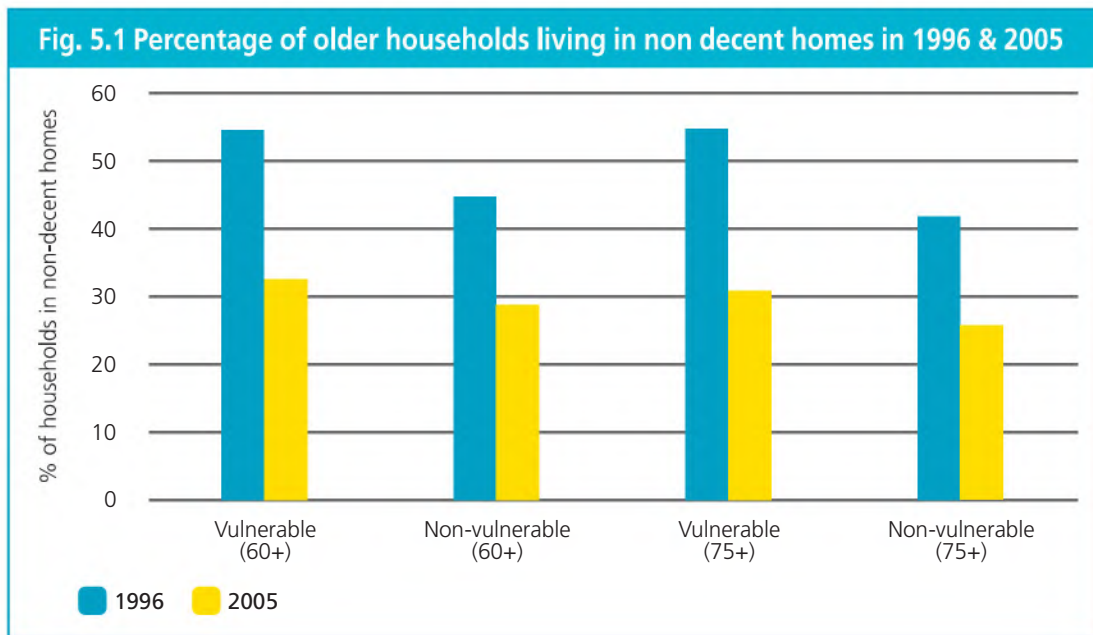
⁷⁷ JRF (2005); Care and Repair England (2006).

⁷⁸ Royal British Legion (2006).

⁷⁹ <http://www.communities.gov.uk/documents/housing/pdf/138355>.

By 2010 we expect 95 per cent of the social housing stock to be decent and the majority of landlords making all their stock decent in this timescale. The Decent Homes programme will have improved 3.6 million homes, with investment of over £40 billion.

There have been substantial improvements in the housing conditions of older households (see Fig. 5.1). Progress has been fastest for the worst off households. In 1996 there was a gap of 13 per cent between older vulnerable households and older non vulnerable households; by 2005 the gap had decreased to only 5 per centage points.



Source: English House Condition Survey, Communities and Local Government

Keeping warm

The Government's main programme for tackling fuel poverty in the private sector is the Warm Front Scheme. The Scheme, which is run by eaga plc for Defra provides a range of heating and insulation measures to vulnerable householders in receipt of certain benefits. The insulation measures include loft and cavity wall insulation and heating measures including gas, electric and oil heating systems. Since its inception in 2000, Warm Front has provided assistance to around 1.6 million households, with around half of these households aged over 60, helping vulnerable households to keep warm in their own homes at an affordable cost.

In addition to providing a range of energy efficiency measures the Warm Front Scheme offers Benefit Entitlement Checks. These checks aim to ensure that households are claiming all benefits to which they are entitled. The average increase for a successful benefit entitlement in 2006-07 was over £1,300 a year.

Tackling Fuel Poverty

Tackling fuel poverty is a priority for the Government⁸⁰. Government has a statutory target to eradicate fuel poverty in England, as far as reasonably practicable, in all vulnerable households by 2010 and in all households by 2016. A household is defined as being in fuel poverty if it would need to spend more than 10 per cent of its income on fuel to maintain an adequate standard of warmth. Good progress has been made, however, latest available statistics indicate that in 2005 1.5 million households in England were in fuel poverty, of which around 1.2 million were vulnerable.

A range of programmes contribute to tackling fuel poverty. In addition to the Warm Front and Decent Homes programmes:

- **Winter Fuel Payments** – Since 2000, the Government has spent £2 billion a year on the over 60s to assist them to pay their fuel bills. If counted against fuel bills, these payments would be estimated to have removed around half a million households from fuel poverty in England.
- The Government has committed to **working with energy suppliers** to encourage those doing less to direct more assistance to their vulnerable customers, with the possibility of introducing legislation if such suppliers do not improve their social offerings.
- Work by the Government to identify the best options is ongoing to improve data sharing between the Department of Works and Pensions (DWP) and those working to tackle fuel poverty, in specified controlled circumstances, to enable better targeting of those in greatest need.

The Green Homes Service

Homes across the country will have access to a one-stop-shop service to help make their homes greener. The Green Homes Service will provide a single point people can contact for a home energy audit plus advice on how they can save water, reduce waste, and green their travel and connect to free or discounted energy saving grants and offers from energy companies and fuel poverty programmes such as Warm Front.⁸¹

⁸⁰ <http://www.berr.gov.uk/energy/fuel-poverty/strategy/index.htm>.

⁸¹ www.defra.gov.uk/news/2007/071119a.htm.

Larger adaptations

The Disabled Facilities Grant currently helps around 37,000 older and disabled people a year to live more comfortably and independently in their homes through the provision of larger adaptations. Chapter 6 sets out the significantly increased funding and policy changes we are making to the programme; the new repairs and minor adaptations scheme will be complimentary to the DFG programme.

Housing related support

The Supporting People programme funds housing-related support for over 840,000 older people. Housing-related support is any support to help someone live independently in their own home; enabling them to maintain their independence, for example, through Home Improvement Agencies and adaptations services, community alarms, floating support, and sheltered housing. This type of support covers a large number and range of services, generally at a low unit cost and can enable independence for a large number of older people.

Housing related support services are also provided in conjunction with social services for those with more intensive needs. For frail older people this can be provided within supported accommodation, or, increasingly, delivered into their own homes. These services are for a smaller number of people, some 30,000 a year, and at a relatively high unit cost; but they still avoid the need for expensive residential care.

Supporting People funding is paid to 150 top tier local authorities. Spending priorities are then set locally by Commissioning Bodies consisting of local partners including local housing and social services authorities and Primary Care Trusts. This local decision-making and delivery mechanism is very much in accordance with the aims of the Local Government White Paper *Strong and Prosperous Communities*⁸² which set out Government's ambition to give local people and local communities more influence and power to improve their lives to ensure better public services are provided through rebalancing the relationship between central government, local government and local people.

The growing role of Home Improvement Agencies

In recent years the Home Improvement Agency (HIA) sector has grown and developed to deliver a wide range of support and services. One of the features is that they are driven by what older people themselves say they want and work around the individual.

⁸² Communities and Local Government (2006); see also Communities and Local Government (2007)

Home improvement agencies

Home improvement agencies⁸³ (HIAs) help homeowners and private sector tenants who are older or disabled to remain in their own home, living independently, in safety and comfort. HIAs advise on home improvements and adaptations that their clients may need, and help them to apply for local authority grants or loans to fund the required work.

They also help to identify reputable local contractors to do the work, and oversee the work to ensure that their clients are completely satisfied. Many agencies also run handyman services to carry out small jobs around the home, or operate specific schemes to improve home safety and security, prevent falls in the home, improve energy efficiency or make homes suitable for people to return to after a stay in hospital.

The growth of the HIA sector has been crucial in meeting the growing need for help with repairs and adaptations for increasing numbers of lower income older owner occupiers. The sector is more than 20 years old, and has grown to become a significant provider of services for older, disabled and vulnerable householders. In 1999 only 54 per cent of local authorities had a HIA. By 2006, this figure had risen to 90 per cent helped by investment through Supporting People. However, service provision within the HIA sector remains patchy, with a number of weak agencies, and some agencies only offering basic services. We believe that the sector has not yet reached its potential.

Many HIAs already offer handyman services. A 2004 census of HIAs carried out by Foundations, the National Co-ordinating Body for HIAs, found that just under 100,000 handyman jobs had been carried out in 2003-04. Since then, handyman services have grown within the HIA sector. Handyman services have also been developed by other organisations, including Help the Aged, Age Concern England and the Royal British Legion. However, provision is still geographically patchy.

Remaining challenges

We have done much to support the growth of HIA services and have increased funding for larger adaptations. However, there is variation in the quality and range of local HIA services. 10 per cent of areas still do not have a HIA and in some areas capacity is very limited. The majority of HIAs do now run a handyman scheme, but have a restricted reach in relation to the number of homes in poor repair. Some voluntary sector organisations like Help the Aged and Age Concern also offer some handyman schemes.

⁸³ For more information about home improvement agencies, and to locate your nearest agency, visit <http://www-foundations.uk.com/>.

Above all, these services are not getting to enough people in need, early enough. Operating on limited resources with a mix of self-referral or professional referrals means that they only reach a proportion of those most at risk of problems and often only after a crisis has happened. These services can reduce delays to discharge from hospital and prevent falls⁸⁴, but only a few Primary Care Trusts (PCTs) offer this service. There is considerable scope to improve the capacity, joining-up and targeting of handy person schemes for those most at risk. Improving targeting on people at risk of costly health and care problems will considerably improve the economic returns for PCTs and local authorities. Early intervention approaches are covered in more detail in Chapter 10 on housing, health and care.

Adaptations are effective at improving the health of at-risk groups⁸⁵. Home adaptations can also have a major impact on an older or disabled person's quality of life and independence⁸⁶. A review of the rapid response scheme implemented in Wales from October 2002 shows that adaptations have been highly successful in generating significant cost savings to the Welsh NHS, as well as improving local service delivery and partnership working, and quality of life for disabled and vulnerable older people⁸⁷.

*"Not all adaptations save money. But where they are an alternative to residential care, or prevent hip fractures or speed hospital discharge; where they relieve the burden of carers or improve the mental health of a whole household, they will save money, sometimes on a massive scale."*⁸⁸

Heywood and Turner (2007)

What needs to happen now

We need to address each of these areas through a new approach which will both expand and improve the rapid repair services as a whole.

New rapid repairs and adaptations services

We will provide **new national funding for rapid repairs and minor adaptations from 2009**, to enable around 125,000 more older people per year to get help with minor adaptations and repairs when they need it.

⁸⁴ Plautz *et al* (1996) found 60 per cent reduction of falls following provision of minor home safety modifications.

⁸⁵ Nikolaus, T. and Bach, M. (2003).

⁸⁶ ODPM (2005).

⁸⁷ Welsh Assembly (2005).

⁸⁸ Heywood and Turner (2007).

We have two ambitions for the service:

- To make it reach further – into every local authority as soon as possible: The new funding will significantly expand coverage of handyperson services nationally, help to build capacity within the sector, and develop service standards.
- To be more proactive and joined up: We will work with local authorities, health sector service commissioners and other partners, including home improvement agencies, to ensure that the delivery of handyperson schemes is linked into related services. Linked services include falls and accident prevention, home security, fire safety, energy efficiency, adaptations and targeted health improvement.

As now, there will be a number of routes through which people will be able to get access to these services. One route will be professional referrals such as a GP referral for someone at high risk of falls linked to a medication review. Another might be a telephone line through which people who are at lower risk can get a low cost trusted handyperson service and home check. Another might be linked to hospital discharge, or the prevention of homelessness. Another might be someone applying for a Disabled Facilities Grant supported to get fast simple adaptations. Finally, joint teams could be developed who would use a predictive tool to identify people most at risk of admission to hospital or care homes for support and home checks. Chapter 10 looks at how we will develop and pilot new technology to identify older people at risk a year before a health or care crisis may occur.

Northampton Care and Repair – Handyperson scheme

Northampton Care and Repair's handyperson delivers on a number of initiatives, including hospital discharge and supporting the Healthy Communities Collaborative (HCC). The HCC is a partnership of statutory and voluntary organisations in Northampton that is involved in keeping the community healthy, dealing with a wide range of issues including falls prevention.

Care packages are now established for the patient by the ward staff, and A&E occupational therapists and social care staff enable patients to return home on the same day if possible, through the handyperson service. Requests received before 11am guarantee the installation of grab rails, stair rails, and keysafes on the same day.

"A visit – followed by a referral to Care and Repair – in the space of two days, meant that the necessary stair-rail was fitted most efficiently and my wife was able to be discharged the next day. I would recommend this service as worthy of any financial support possible as it appears to me to be an asset to the National Health Service."

Letter from husband of client of Northampton Care and Repair

This handyperson service now costs Northampton Care and Repair £1,900 per month and during a typical month will help to discharge 20 people from hospital. One hospital day stay for 20 patients at an average UK-wide rate of £350 per day stay would on average cost the State £7,000.

To ensure that new resources are fairly allocated to places and people in greatest need we will be making new funding available from 2009 to 2011 through a local and regional development bidding process. In this way, and by evaluating the new service against what is needed we will be able to guarantee that increased capacity and better services make the greatest impact. Local and regional proposals for service development will assess where funding can be most effectively used and build on existing services particularly Home Improvement Agencies but also other service providers.

We will complete the evaluation in 2011 and from then on, our ambition will be to integrate the enhanced service approach through mainstream funding streams which could be delivered through the Local Area Agreement (LAA) process with an appropriate target. Handyperson schemes impact on a number of housing, health and care 'Public Service Agreements' (PSAs) and as they demonstrate their effectiveness in supporting these targets, they will move more into the mainstream.

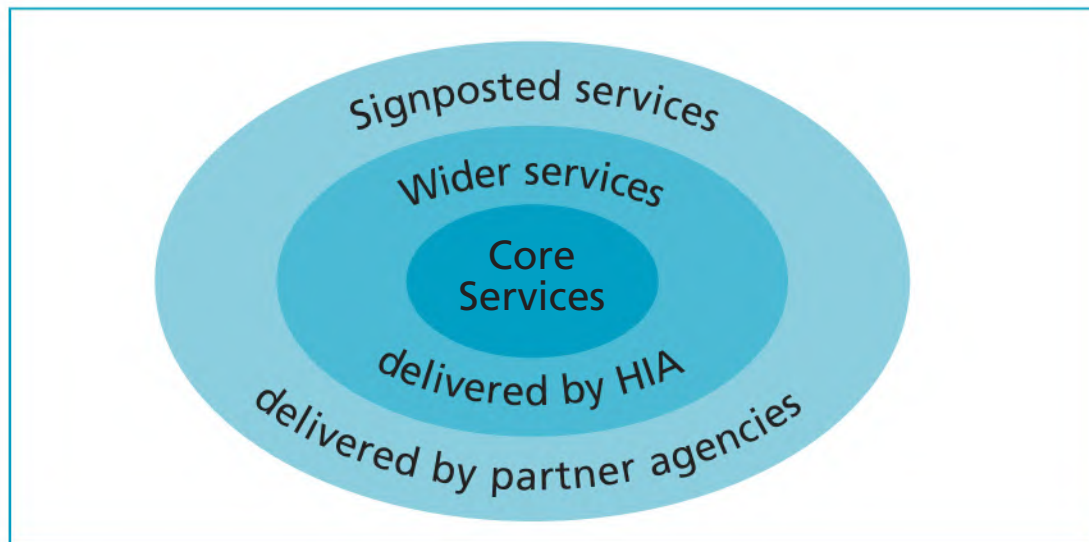
Housing repair and adaptation services will then be part of the wider provision for older people's health and well-being because they will be on offer alongside and integrated with other services such as Supporting People, Disabled Facilities Grant, specialised equipment, social services and the NHS.

The future home improvement agency project

But making sure that the service reaches more widely and reaches people fairly is the start.

We see HIAs as having an increasing and key role in delivering much improved housing-related services for growing numbers of older people. To do this, we are commissioning Foundations, the national co-ordinating body for HIAs, to undertake the '**Future HIA project**', drawing on expertise from within the sector and beyond to develop a service which will offer more and better housing options as well as more predictable and sustainable services for all potential clients.

The project recognises that the sector is extremely diverse and that no single model will be appropriate for all agencies. We want to see HIAs developing as the 'hub' around which vulnerable clients exercise their choice about their home environment. This will provide older people with personal support to make informed choices about the full range of housing options and open up a range of delivery models. So, even if it is not feasible to provide a service themselves, the HIA could act as the advocate for the client whilst the service is delivered by others. It will establish which services might be viewed as core to a Future HIA, such as home adaptations, which should be optional and which would not be delivered by the HIA but through links to partner agencies, such as health services.



The Future HIA project will examine the current arrangements for service delivery, analysing services which work well, where they don't and why this is. It will set out the agenda for the immediate future for HIAs around the principle of 'supporting choice' and provide a means for HIAs to support each other as they examine the opportunities and constraints in their local area. The project will work with local projects to identify good practice and share lessons across the sector and with service commissioners. These projects will range from the development of improved ways of delivering core services, like Disabled Facilities Grants, to testing elements of an enhanced service offer. We will publish the Future HIA report in Autumn 2008.

Mendip Care and Repair stairlift recycling scheme

Mendip Care and Repair initiated a stair lift recycling scheme when it became apparent that many of the 15-20 lifts they fitted each year had very little use before they were removed from the property and scrapped, the client regrettably having died or gone into long-term care. With the help of the CRED lottery fund, the agency set up a recycling centre. The centre has been running for a year and has collected 76 lifts and recycled 36. The agency also now fits new lifts (25 to date) at a reduced cost as there are not currently sufficient used lifts to satisfy the market demand.

The scheme continues to expand geographically and has expanded to recycling a great number of other donated aids, including motorised wheelchairs, scooters, orthopedic beds, and bath lifters. The scheme has reduced the demand on the Local Authority Disabled Facilities Grant funding and provides the Agency with an additional income stream to help expand services in the future. It also provided additional training for people on the agency's mental health mentoring scheme.

Additionally, as social care and housing services become more personally tailored to individual circumstances, more people will have control over what services they want to have through increasing use of direct payments and Individual Budgets. The Future HIA project will consider the opportunities of using the personalisation agenda and the LAA framework to deliver effective HIA services across boundaries and how HIAs may need to position themselves in this new landscape.

The further development of the Home Improvement Agency sector will be supported by **new funding for a three year contract for a National Body for Home Improvement Agencies** from 2008. This follows the outcome of research commissioned by Communities and Local Government on the Future of the Home Improvement Agency National Coordinating Body.⁸⁹

More Investment for Decent Homes and Warm Front

Through the Regional Housing Pot, £10.2 billion has been allocated for regional housing funding for 2008-11. Almost £2 billion will be available over this period to fund improvements to homes in the private and social sectors. Resources from the Regional Housing Pot are available for initiatives to improve the condition of private sector housing in the most deprived areas alongside projects aimed at regeneration. In allocating funding, we have asked the Regional Assemblies to co-ordinate funding streams, both public and private, including the Department for Environment, Food and Rural Affairs' (Defra) Warm Front programme, and measures delivered by the energy suppliers under the Energy Efficiency Commitment, which will be known as the Carbon Emissions Reduction Target from April 2008.⁹⁰

Defra will allocate just over £800 million from 2008 to 2011 to continue the Warm Front Scheme in England. The combination of Warm Front funding and the focus on low-income and elderly customers through the priority group obligation in the Carbon Emissions Reduction Target (CERT) mean that spending on energy efficiency and other measures in low-income, elderly and disabled households is expected to rise by £680 million to around £2.3 billion compared to the previous spending period.⁹¹

⁸⁹ Communities and Local Government (2007).

⁹⁰ www.defra.gov.uk/environment/climatechange/uk/household/eec/.

⁹¹ Defra and BERR (2007). See <http://www.defra.gov.uk/news/2007/071206c.htm>.

Help for those in Private Rented Housing

Older people living in private rented housing often live in poorer conditions, even though landlords have legal responsibilities to meet minimum standards. We recently announced a major review of housing in the Private Rented Sector to take place this year. The review will be undertaken by Julie Rugg of the Centre for Housing Policy at York University. It is expected to report to ministers in Autumn. **The review will look at the role the sector plays in housing provision, whether it is fit for purpose and whether any action needs to be taken to influence that role.** It will also look at the experience of both tenants and landlords in the sector to make sure the balance of rights and responsibilities is well understood and acted upon.

The Government is committed to raising housing standards in the private sector. The aim of Housing Health and Safety Rating system (HHSRS) is to provide increased health and safety protection, particularly to vulnerable occupants. Vulnerable people should not be housed in dwellings that pose a threat to their health and safety.

The rating system is founded on the logical evaluation of both the likelihood of an occurrence that could cause harm and the probable severity of the outcomes of such an occurrence. It relies on the informed professional judgments of both of these to provide a simple means of representing the severity of any dangers present in a dwelling.

The Housing Act 2004 gives local authorities powers to intervene where they consider housing conditions to be unacceptable following the proper application of the HHSRS. There are a number of formal interventions that are available, including serving improvement notices, prohibition orders, hazard awareness notices, taking emergency remedial action, demolition orders and declaring clearance areas.

Actions

- We will develop new rapid repairs and adaptations services, expanding coverage of handyperson services across the country from 2009-10.
- We will sponsor the future home improvement agency project and publish the findings in Autumn 2008.
- CLG will provide new funding for a three year contract for a National Body for Home Improvement Agencies from 2008.
- Defra will invest just over £800 million in the Warm Front Programme from 2008-11.
- The independent review of private rented sector housing will consider what barriers exist in ensuring the sector consistently offers a quality product, and will examine the impact of demographic and social change on the future demand and supply of the sector.

Chapter 6: Providing for People with Disabilities: Modernising the Disabled Facilities Grant

Summary

The Disabled Facilities Grant (DFG) funds home adaptations that enable disabled people and people with mobility issues to continue to live independently in their own homes. Older people are the main beneficiaries of DFG.

In 2004, the Government launched a major cross departmental review of the DFG programme. This chapter sets out the short term improvements we propose to make to the DFG. The improvements listed here do not represent the conclusion of the review, which will continue, but through the measures listed below, combined with a significant increase in funding, the overall delivery of the DFG programme can now be improved.

An increase of 20 per cent in current year funding will mean that DFG will reach more people, and this plus other changes will mean that Communities and Local Government will implement a number of the Disabled Facilities Grant review recommendations⁹², by ensuring that the DFG remains a mandatory grant, and also by:

- Increasing the national budget by 20 per cent to £146 million in 2008-09, to £156 million in 2009-10 and then to £166 million in 2010-11. This represents a 31 per cent increase between 2007-08 and 2010-11.
- Raising the maximum grant limit
- Improving the Means Test
- Including access to garden
- Relaxing the ring-fence around the DFG
- Incorporation of Local Area Agreements
- Levying limited property charges

These changes will drive further integration of services, facilities and equipment which will mean that, although demand is rising, local authorities and third sector partners will be in a better position to be able to meet and plan for rising demand in the future.

These changes will help many people with disabilities, who will also be helped by a new emphasis on inclusive design. This will make it easier for people living with sensory or mobility disabilities to have their homes adapted for their individual needs. These possibilities are also addressed in the following chapter on Lifetime Homes. In addition, housing registers and the continued review of DFG will ensure swifter and more effective responses to identified need.

⁹² For detailed information on the DFG changes, please see the Housing adaptations website.

The Disabled Facilities Grant

So far we have set out the dimensions of the challenge of an ageing population, and the critical need for better information and access to rapid repairs and home improvements as a way of supporting independence.

As the population grows older it is inevitable that the number of people living with disabilities and chronic health conditions will increase. The most significant form of help available, particularly for young and older people with disability and mobility needs requiring changes to be made to their homes so that they can live safely and well, is the DFG. It provides a range of adaptations from door widening to the provision of ground floor bathrooms.

An important feature of the DFG is that it is a mandatory entitlement, subject to an assessment of need and test of financial resources, administered by local housing authorities. It will be maintained as a mandatory grant. It is available to disabled home-owners, and private and social rented sector tenants to help pay for adaptations to be made to their homes so that they can live as comfortably and independently as possible. The programme currently helps around 37,000 people a year, approximately 70 per cent of whom are older people. The programme is highly successful with Government funding increasing from £57 million in 1997 to £126 million in 2007. By 2010 the DFG budget will be £166 million; this represents an increase of 31 per cent from 2007-08.

The work for which a grant may be made is wide ranging, providing for access to the property and access to the basic facilities within a home, including:



Figure 6.1: Compact Wetroom

- bathroom adaptations, including level access showers
- stairlifts
- kitchen modifications
- provision of ramps.

The case for investment in adaptations

Research into the impact of the provision of housing adaptations demonstrates clear benefits in terms of both improved quality of life and significant cost savings due to the preventative nature of the service.

The provision of adaptations has shown to speed up hospital discharge and to reduce admissions to hospital or residential care due to the prevention of accidents.

Perhaps more importantly, research also shows that the quality of life of recipients of adapted properties is also greatly enhanced including that of carers and of family members.

The report, *Better outcomes, Lower costs*⁹³ outlines the evidence of when adaptations can deliver economic benefits and better outcomes for older and disabled people. Examples include:

- A social services authority, by spending £37,000 on equipment, was able to achieve savings of £4,900 per week in respect of residential care for ten people. The outlay was recouped in less than eight weeks.
- Adaptations that remove or reduce the need for daily visits pay for themselves in a time-span ranging from a few months to three years and then produce annual savings. In the cases reviewed, annual savings varied from £1,200 to £29,000 a year.

The need for change

Despite the success of DFG, the programme is still in need of improvement. Demand is increasing constantly; children and adults with disabilities are waiting too long for help.

The main criticism faced by the DFG programme relates to the complexity of the system and the bureaucratic nature of the process, and due to the demand for adaptations, the continued pressure on the budget. This has a direct impact on DFG applicants in terms of the speed of delivery of a DFG or in the way the local authority can tailor the solution to individual needs. The programme is therefore in need of updating and improving.

⁹³ Heywood and Turner (2007).

Bristol University were commissioned to carry out an independent review of the DFG programme. The wide ranging, cross government review⁹⁴ in 2004 considered what changes were necessary. The review identified a number of problems and challenges, and made recommendations for improvements. Some of the key areas of concern that prompted the review of the DFG were:

- the financial test of resources;
- increasing demand on the DFG budget;
- restrictive use of the grant;
- inequity of access to the DFG between housing tenures;
- failure to link up health and care;
- need for fast track small adaptations service;
- information and provision poor, and
- investment in prevention not welfare.

Following the review, a consultation⁹⁵ was held about the Government's proposals. The main proposals to improve the DFG programme aim to:

- widen the scope of the grant;
- make the assistance more accessible;
- provide fair access across tenures;
- be more responsive to immediate needs; and
- enable the DFG to fit into wider independent living policy developments across social care and housing;
- better information (chapter 4);
- stronger links to health and care (chapter 10), and
- fast track small adaptation service (chapter 5).

We have tried to meet the key recommendations of the Bristol report in the following ways:

⁹⁴ ODP, DfES and DH (2005).

⁹⁵ Communities and Local Government: Consultation (January 2007) and Summary of responses (August 2007).

Reaching more people: Meeting real costs

Given the existing pressures on the DFG budget and in recognition of the important role the DFG plays in maintaining the independence of disabled and older people, the first thing we have done is to **increase the DFG budget by 20 per cent, taking the annual budget up to £146 million in 2008-09**. This will mean that, approximately, an additional 4,000 people will receive help in 2008 and coming years. The budget increases to £156 million in 2009-10 and then to £166 million in 2010-11.

Second, to ease the pressures this year we have been able to make **an additional £11.5 million available to local authorities for the DFG programme for 2007**. The provision of these extra funds will help ease existing pressure on the programme helping hundreds of older and disabled people with the provision of adaptations and enable the 2008 budget to go that bit further.

This represents a significant investment in helping people, and particularly older people, to live independently. Details of the changes being implemented by Government from April 2008 are set out below. **Longer term recommendations from the Bristol report are dealt with through the creation of greater flexibility in the grant regime and the ongoing review which sets out further work on the main issues for DFG.**

The Bristol report recommended that the maximum grant needed to be raised in order to fund the more expensive adaptations such as the building of extensions to provide additional ground floor space.

Maximum grant limit to be raised

In response to the report, the DFG ceiling will immediately be increased to £30,000 from April 2008. This will help an increasing number of people with complex disabilities for whom the current ceiling is not high enough to meet the full costs of the required adaptations. We estimate that this will benefit up to a 1,000 DFG applicants.

This change will help to speed up claims in cases requiring more than the current maximum grant, which have often suffered delays where extra funding has had to be obtained from another source. This increase also addresses the increased costs of carrying out the relevant works.

Meeting individual needs: Creating more flexibility and speeding up delivery

Raising the capital limits and raising additional revenue will speed up the processes for obtaining the grant in different ways. But we are also agreed that specific changes need to be made to reduce the bureaucratic delays which occur around access to and information about the grant itself.

Improvements to the Means Test

The Bristol report recommended changes to the existing test of resources. It is acknowledged that the DFG means test has an adverse affect on those on low incomes. **Therefore, people claiming Council Tax Benefit, Housing Benefit and tax credits for those on low incomes will be fast tracked through the means test process as they will not be required to provide any further financial information in addition to these benefits. In addition the means test (from April) will be changed so that Working Tax Credit and Child Tax Credit are not counted as income.**

These changes, which will be introduced from April 2008, will directly help those on low incomes and will also help to speed up the application process and reduce bureaucracy.

Relaxing the ring-fence on the DFG

But the greatest progress to simplify processes will be driven, we believe, by creating more flexibility and greater capacity to bring together different sources of funding. Relaxing the DFG framework addresses the need for greater flexibility and freedoms in administering the programme.

Currently, 60 per cent of the funding for the DFG comes from specific Communities and Local Government grants, and local authorities are required to find the remaining 40 per cent from their own resources.

To enable local authorities to deliver more responsive solutions the DFG split of 60:40 will be abolished from April 2008. Local authorities will receive a DFG allocation without a specified requirement to match this funding. This increased flexibility will allow local authorities to design services which fit with local delivery arrangements and the needs of individuals. The mandatory requirement for the provision of DFGs remains with local authorities. Communities and Local Government is confident that, given the importance of providing adaptations, and the beneficial, preventative impact these have on other budgets, such as social care, local authorities will continue to prioritise this area. We will continue to monitor expenditure patterns. We are aware that many authorities currently contribute funding towards the DFG beyond the 40 per cent level, to reflect the need they have identified. We do not expect this change to have any negative impact on this practice. Indeed, we fully expect local authorities to be able to bring together resources more transparently and coherently.

We also consulted on the impact of the ring fence on the use of the grant. **As a first step towards removing the ring-fence itself, from 2008-09 the scope for use of the DFG will be widened.** Initially, the ring-fence will remain, but its scope will be widened to support any local authority expenditure incurred under the Regulatory Reform Order 2002. This will enable authorities to use specific DFG funding for wider purposes, which may be more appropriate for individuals than current arrangements on the DFG. Creating greater flexibility will allow the DFG to be used for associated purposes, such as moving home, where this is a more appropriate solution, or funding could be pooled to purchase recyclable modular buildings.

As part of the review of DFG we set out our intention to re-designate stair lifts as equipment, in order that they could be loaned and recycled. This would provide both greater value for money and also, potentially, speed up the delivery of stair lifts. **However, the relaxation of the ring-fence should create sufficient flexibility to allow local authorities to loan and recycle stair lifts in the same way as the re-designation would have allowed but without the need to transfer this element of the DFG budget to the Community Equipment Service.** Communities and Local Government will monitor the new arrangements to establish whether the new funding arrangements are enabling local authorities to recycle stair lifts in this way.

The previous chapter set out plans for the establishment of a new rapid repairs and adaptations service. The removal of the restrictive ring-fence on the funding will help improve delivery and reduce the bureaucracy involved in the DFG application process helping to speed up the process. This change will enable local authorities to develop a simplified system which could deliver small-scale adaptations more quickly, for example by offering a service which rapidly deals with inaccessible housing, or the need for quick discharge of people from hospital.

In recognition of the cross over of services and of the contribution the DFG makes to social care and health areas, the removal of the ring-fence will also enable DFG funding to be pooled with other larger funding sources, such as social care, telecare, and community equipment.

Property charges

Due to the continued pressure on the DFG budget, and as part of the DFG consultation, we have addressed the difficult issue of how to raise additional funds, for example, to ensure that we can raise the capital limits progressively and expand the scheme.

We therefore consulted widely on whether and how a limited property charge should be introduced, in the knowledge that some local authorities already use this device to cover the cost of adaptations that exceed the maximum ceiling. The provisions set out in the Regulatory Reform Order 2002 allow for the placement of charges to meet the cost of works.

Local authorities may already place a charge against a property for grant, but currently they are required to write to the Secretary of State for each case. This consent will provide local authorities with the discretion to impose a limited charge on the property, if it is sold within ten years, as they feel appropriate.

The vast majority of responses to the consultation were in favour of the introduction of some form of limited charges. Through the introduction of charges local authorities will be able to recycle these funds in the DFG programme but only when the adapted property is sold making the budget go further and meeting more need. A number of options were considered. The most popular option is to place a charge for grants above £5,000, limited to a £10,000 maximum charge.

A general consent will be issued in April 2008, to enable local authorities to impose charges on the adapted owner occupied properties, where the cost of the DFG exceeds £5,000. The placement of charges will be at the discretion of each local authority and should be determined on a case by case basis reflecting the individual circumstances of each applicant. Local authorities are far better placed to determine, where the placement of a charge will either cause hardship due to insufficient levels of equity or where due to the sensitivities of a case, the charge should be waived. This approach is consistent with the drive to make the most of the limited DFG resource and create greater flexibility in how the DFG system is managed.

Local Area Agreements

Securing the best out of the resources we have will be made more effective by the introduction of LAAs which will drive improvements and integration across the sector.

It is proposed that, from 2010-11, the DFG will be paid to local authorities as part of the Single Capital Pot (SCP) – this in affect means that funding for a number of programmes will be pooled together, it will then be for local authorities to determine, against local priorities, how they best use these funds. As part of this move, local authorities will be given a two year settlement (moving to three in the following spending cycle).

The DFG framework and mandatory aspect of the grant applies across all tenures, however, the main DFG budget cannot be used for the funding of adaptations to local authority properties. The Bristol report identified the funding of adaptations for local authority tenants as an issue. Removal of the restrictions around the ring fence will create a level playing field in the funding of DFGs for all tenures.

As part of the Government's overall review of the Housing Revenue Account subsidy system the funding arrangements for the provision of adaptations to Local authority tenants will be examined. The results of the review will help inform how this issue is addressed.

Communities and Local Government plans to pilot complete removal through a number of different local authorities from 2008-09. The pilots will be evaluated and lessons learnt through this process, the sharing of good practice and learning obtained from the pilots will be shared with all other local authorities.

Following the evaluation of the pilots a decision will be taken on allowing all local authorities to access the Single Capital Pot for adaptations for council tenants.

Access to Garden

Specifically we have also responded to the recommendation to extend the scope of DFG by enabling disabled people to enjoy access to their gardens.

Currently, the legislation behind DFG is not clear on the provision of works to enable access to gardens as a purpose for grant. Some authorities do not provide DFG for this purpose. The legislation will be changed from April 2008 so that access to gardens will become a specific criterion for entitlement for the grant, where this is reasonable and practicable.

Improved integration and strategic approach

Continued Review of the Disabled Facilities Grant

The list of improvements set out here does not represent an exhaustive list of the plans to improve the DFG programme. Other improvements will continue to be worked on. The DFG is one of the six funding streams involved in the trial of the Individual Budget approach being tested in 13 Local Authority pilots. A full evaluation of this approach and what it means for the DFG will be made in due course.

Further work is required on the means test and how this can be brought into line with the means test used for linked services. Communities and Local Government, DH, DWP/ODI and the Department for Children, Schools and Families (DCSF) will continue to work closely on these issues. We will also work on addressing the problem which is caused when Registered Social Landlords (RSLs) fail to live up to the expectation placed on them as social landlords, that where appropriate, they should provide adaptations. Joint guidance for RSLs on how adaptations are both funded and should be planned for will be issued shortly by Communities and Local Government and the Housing Corporation. In addition, we will work with Government Offices (GOs) to issue guidance at a local, regional and sub-regional level, on agreements with RSLs on finance and more strategic planning for accessible homes.

Ensuring the efficient use of existing accessible housing

Hundreds of millions of pounds are spent each year adapting existing homes. It is therefore vitally important to make the most of the existing stock of homes designed to be accessible and adapted dwellings.

A number of authorities have taken steps to address this situation by developing registers of accessible housing. Such registers contain detailed information about the specific access features of individual properties. This enables an authority precisely to quantify its existing stock of accessible housing and enable more accurate matching with the specific requirements of disabled people. Such registers can achieve significant savings for the public purse. In Cardiff, for example, a register was established, successfully re-housing three hundred disabled people between 2002 and 2005, saving an estimated one million pounds from the disabled facilities grant.

We want local authorities to adopt lettings approaches which give existing and aspiring social housing tenants more choice and control over where they live. So-called choice based lettings (CBL) schemes allow people to apply for vacancies which are openly advertised, for example, in local press or on a website. Ninety-five per cent of authorities in England have already implemented CBL, or plan to do so by our target date of 2010. Where accessible properties are advertised, it is vital that they are

properly labelled as to the type and level of access features, so that those with disabilities can select housing which is appropriate to their needs. CBL offers a key opportunity, therefore, to improve information about available accessible housing.

Some CBL schemes already incorporate an Accessible Housing Register. This number is set to increase, both for single local authority CBL schemes, and the growing number of larger CBL schemes which bring together a number of local authority and housing association partners. So, for example, a London-wide Accessible Housing Register is being developed alongside a pan-London choice and mobility scheme. Communities and Local Government has provided £168k to assist London boroughs and RSLs to implement the AHR.

Communities and Local Government will continue to encourage the adoption of Accessible Housing Registers through, for example, the statutory guidance on CBL which is due to be published in early 2008; and will support the dissemination of good practice models, such as the London-wide AHR.

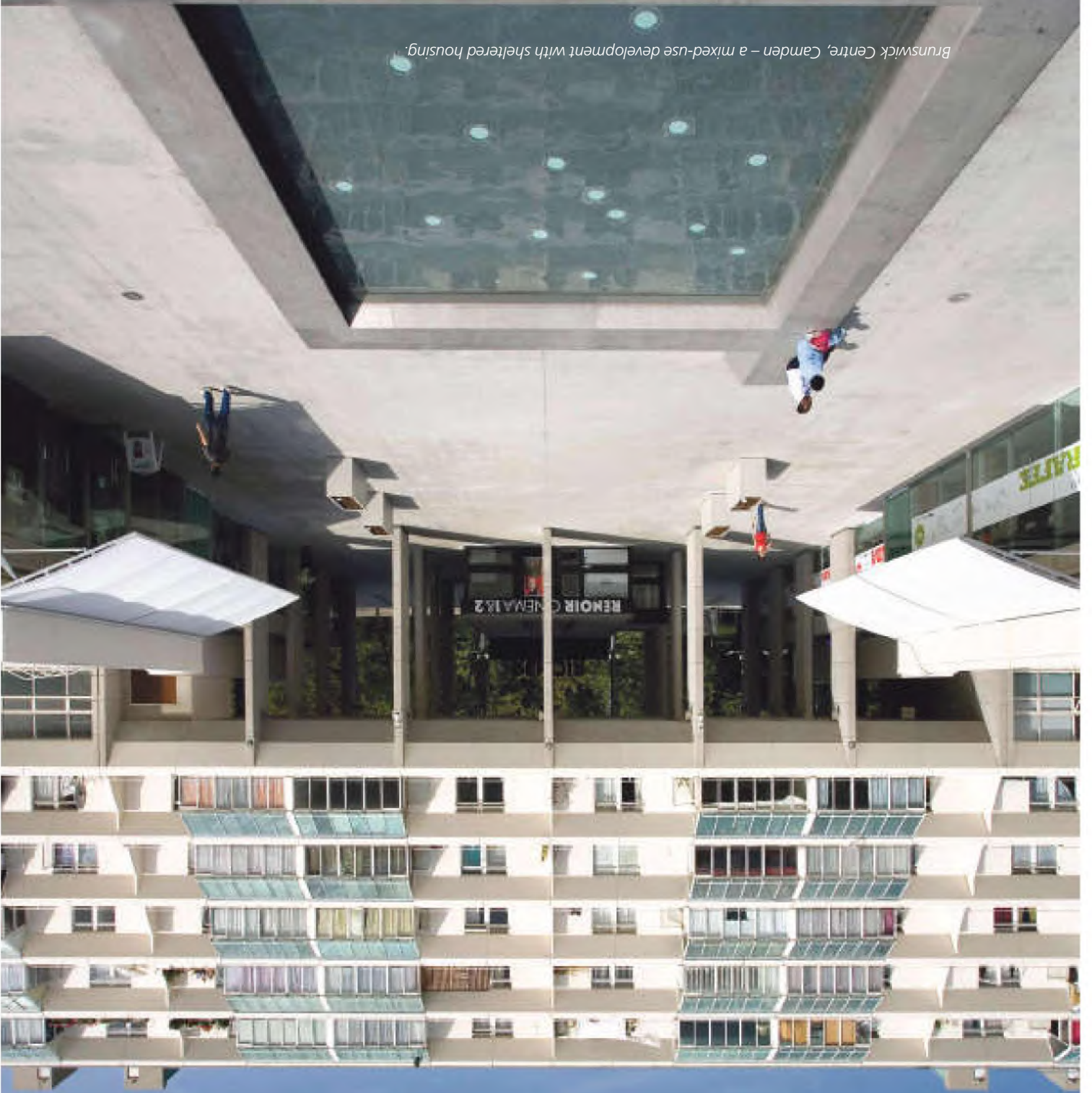
Actions

Communities and Local Government will implement a number of the Disabled Facilities Grant review recommendations by:

- Increasing the national budget by 20 per cent in 2008, 7 per cent in 2009 and a further 6 per cent in 2010
- Raising the maximum grant limit
- Improving the Means Test
- Including access to garden
- Relaxing the ring-fence around the DFG
- Incorporation of Local Area Agreements
- Levying limited property charges

Communities and Local Government will promote the concept of Accessible Housing Registers and will support wider adoption of the London and other good practice models as further funding becomes available.

Brunswick Centre, Camden – a mixed-use development with sheltered housing.



Section Three: Housing for our Future Selves

Chapter 7: Lifetime Homes

Summary

We need to build much more inclusive and flexible housing to meet future demand in an ageing society. In particular, we need to build homes that will be adaptable enough to match a lifetime's changing needs. This can be achieved by building to Lifetime Homes Standards.

Lifetime Homes Standards are inexpensive, simple features designed to make homes more flexible and functional for all. We will ensure that **all public sector funded housing is built to Lifetime Homes Standards by 2011**. We will also work closely with developers, architects, planners and other professionals to encourage take-up and to establish the most economic way to deliver the benefits of Lifetime Homes Standards.

Lifetime Homes Standards will be made a mandatory part of the Code for Sustainable Homes to encourage progressively increased take-up in new build projects. **Our aspiration is that by 2013 all new homes will be being built to Lifetime Homes Standards**. We will review take-up of the standards in 2010 with a view to bringing forward regulation in 2013 if take-up has not matched expectations.

To incentivise highest quality design, we will introduce a new category in the annual Housing Design Awards which recognises excellence in inclusive design in housing, as well as creating a new awards scheme to recognise excellence in inclusive design of products, interiors, adaptations and the wider environment.

Building better

Over the years homes have not been built with changing lifetime needs in mind, so most housing today is not designed for the natural growth and change within families, nor for disabled and older people. Young families find that they cannot get out of the house with a buggy or wheelchair because of narrow front doors or steps; older people find they have difficulty opening windows, or bending to reach a low socket. Wheelchair users find that too few homes are capable of being adapted for wheelchair access. All of these are design failures which can be addressed in new

housing and which, when they are, will help people to manage their own homes safely and comfortably. They will also enable older and disabled people to visit and stay with friends and family, thereby supporting informal care networks and social inclusion. Problems with managing in the home environment are an important reason that people move into care homes in later life and this in itself has major costs attached.

Currently at least 1.4 million people living in private and social housing require specially adapted housing to meet their needs. Too few either live in inclusive housing or get the adaptations they need. As a result, around a quarter of these people report living in unsuitable conditions.

There is a significantly rising demand for inclusive and flexible mainstream housing and specialist housing. Research shows that the numbers of older people, disabled people and those requiring housing with care is set to rise dramatically. Put simply, we are not building enough inclusive, adaptable mainstream housing for the additional 2.3 million older and disabled people that it is expected there will be in England by 2041. Not only do local authorities and housing associations need to think ahead, there are incentives too for builders and developers looking at a growing market for good quality, flexible and adaptable housing.

What will we do?

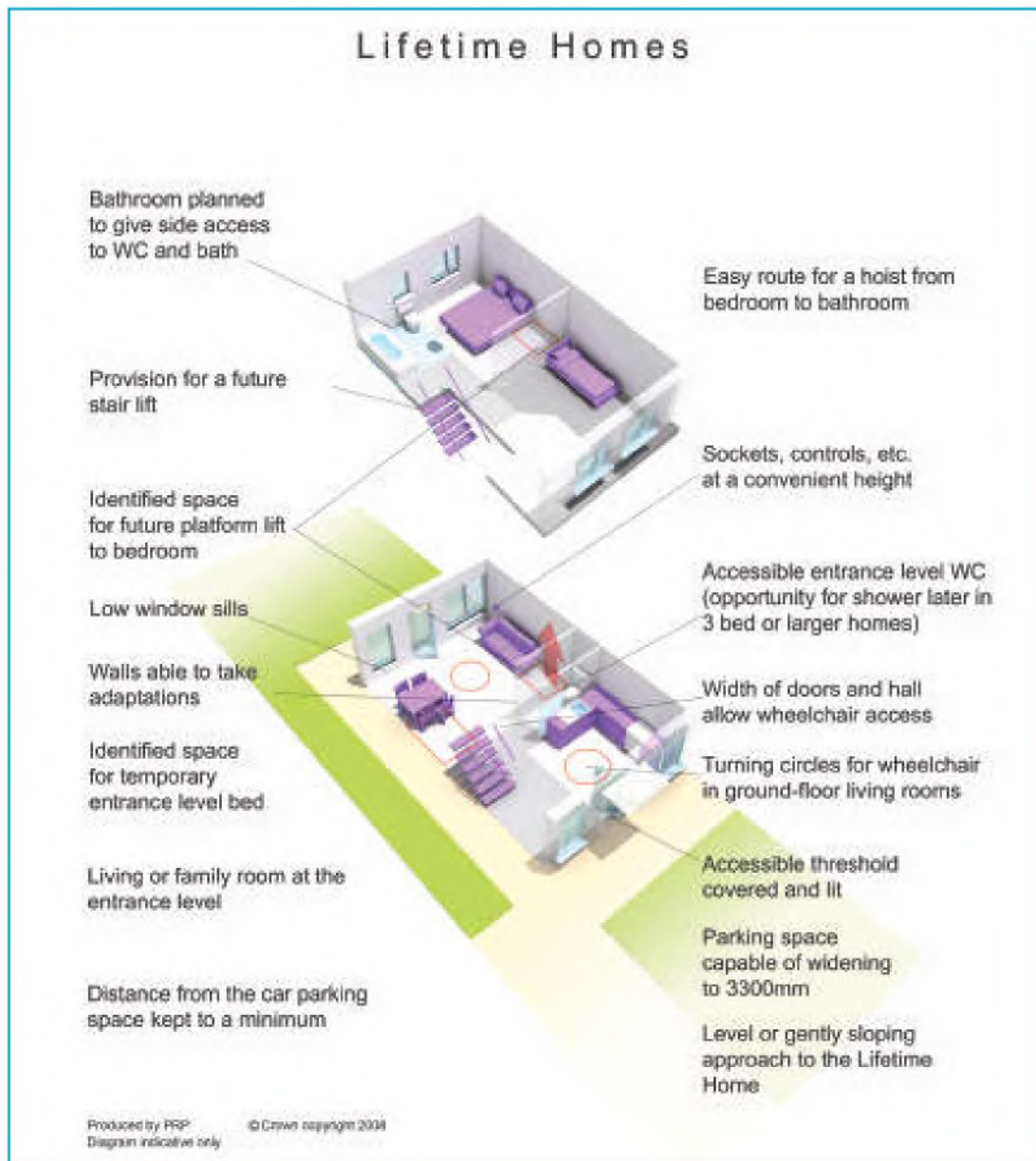
In Chapter 9, we set out our plans for improving planning and the overall supply of homes for an ageing population. In order to deliver greater housing choice to older people and reduce future economic and social costs, **we will take steps to increase the supply of inclusive and adaptable housing in all sectors.** In order to achieve this, we must start building new housing which has inherent flexibility to be cheaply and easily adapted to respond to the needs of occupants as they change over time. We must also make much more efficient use of the existing accessible and adapted housing stock, which in many cases represents a high level of investment from the public purse.

What are Lifetime Homes Standards?

Lifetime Homes Standards are a set of simple home features that make housing more functional for everyone including families, disabled people and older people. They also include future-proofing features that enable cheaper, simpler adaptations to be made when needed. For example, they make getting in and around the home easy for everyone, whether they have small children or limited mobility.

Key features of Lifetime Homes include level or gentle sloping approach to property, doors wide enough to allow wheelchair access, living room at entrance level, entrance level toilet, walls able to take adaptations, bathroom giving side access to toilet and bath, low window sills, and electrical sockets and controls at convenient heights.

The following diagram shows these simple features:



The myths around Lifetime Home Standards

Lifetime Homes are focused on providing more flexible and appropriate accommodation through considered design. Whilst there is a long-standing demand for lifetime homes, we recognise that some developers perceive them to be expensive and to require additional space.

We published detailed evidence on Lifetime Homes with our consultation document *The Future of the Code for Sustainable Homes*.⁹⁶ This document outlined costs and benefits of the Lifetime Homes Standards.

⁹⁶ Communities and Local Government (2007).

It is estimated that compliance with the Lifetime Homes Standards could result in modest additional costs of around £547 per new home⁹⁷. In addition, English Partnerships found in its 'lessons learned' study that additional costs can be avoided if designed-out early enough. Developers will still be able to achieve densities of over 60 homes per hectare. Planning Policy Statement 3 supports greater flexibility in identifying appropriate density of development. Through design and access statements developers have the opportunity to identify how Lifetime Homes Standards have influenced their approach to density and layout on any given site.

There may be many good reasons why developers may wish to retain existing standard unit designs, such as retention of established supply chains and construction technologies. In this context, it is recognised that the cost of adapting these standard designs to meet Lifetime Homes Standards may be greater than £550 per home.

However, the Lifetime Homes Standards could be incorporated economically in new build homes if this is done at the same time as existing designs are revised to meet changes to legislation (such as improved energy performance requirements) or to achieve a desired rating level under the Code for Sustainable Homes.

Building housing to Lifetime Homes Standards

In the first instance, therefore, we are proposing that Lifetime Homes Standards be mandatory in the Code for Sustainable Homes at level 6 from 2008, at level 4 from 2010 and level 3 from 2013. **This will have the effect of ensuring that all public sector funded housing is built to Lifetime Homes Standards from 2011.**

While these code levels will be mandatory on the public sector stock, private developers may choose what code level they wish to develop at. In the next few years, we will encourage change through public funding, benchmarking and incentives. **Our aspiration is that by 2013 all new homes will be being built to Lifetime Homes Standards.**

We intend to build on the work undertaken by the Joseph Rowntree Foundation and Habinteg housing association in developing the Lifetime Homes Standards. In order to do so we now set out a clear timetable and development path for the Standards involving all stakeholders. This will identify the most practical and economic way to achieve the flexibility that Lifetime Homes require. This is a measured approach which is intended to ensure that Lifetime Homes deliver the benefits that we desire.

⁹⁷ Communities and Local Government (2008, forthcoming).

First we will clarify the standards themselves to remove ambiguities and ensure future consistency. In the period of 2008 to 2010 we will establish a Building Regulation Advisory Committee (BRAC) working group to review and comment on the British Standard Institute's Draft for Development on Accessible Homes.⁹⁸ The Draft for Development has been produced as a natural evolution of the original Lifetime Homes Standards, and answers many of the detailed questions that have come to light over time. During the 2008 to 2010 period we believe that the Standards will become fully mature, and that industry as a whole will benefit from the opportunity to visit and learn from projects which are early adopters of the Standards.

The working group will include invited representatives from all sectors of the Construction Industry, and we are keen for this consultation period to be used to best effect in improving the Lifetime Homes Standards.

The work undertaken by BRAC will also help to ensure that the standards will be suitable for regulation if this is necessary at a future date.

Second, we will help industry to take up the Standard by providing information and advice. We believe that it is vital that the Lifetime Homes Standards are executed well and consistently by all builders. It is clear that, especially for developers with smaller resources, support and time to integrate the Standards into their housing design is needed. During this period we will support the development of training to ensure that house builders of all scales understand the benefits of Lifetime Homes Standards.

To monitor how the new homes market is developing in this respect we will bring forward our planned review of the up-take of Lifetime Homes Standards across all sectors to 2010. If actual and predicted up-take are not sufficient to meet the needs of our future society, **we will consider the need to regulate for Lifetime Homes in Part M of the Building Regulations.** This timetable fits alongside the other changes which are also planned to address climate change.

Wheelchair accessible homes

Projected numbers of people needing wheelchair accessible housing are due to rise considerably, reflecting projected increases in numbers of people with disabilities⁹⁹ and mobility impairments. Whereas Lifetime Homes are designed to adapt to changing needs overtime and do include features helpful to wheelchair users, fully wheelchair accessible homes are purpose built to suit the needs of wheelchair users. These are designed with the necessary circulation space and level access to provide full wheelchair access to all parts of the home. They are also equipped with adjustable fixtures and fittings to enable occupants to live more independently and enjoy a better quality of life.

⁹⁸ British Standards Institute (2007) DD266.

⁹⁹ Wittenberg, R. *et al* (2006).

It is therefore critically important for housing needs assessments to consider and plan for appropriate levels of provision of wheelchair standard housing. This should be considered within mixed tenure residential developments in locations with good access to amenities and services. We will look to housing providers such as Habinteg and the Papworth Trust to help promote and achieve this. One such scheme developed by the Papworth Trust reflects ways in which this can be achieved.

The Papworth Trust – Foundations for Living

Foundations for Living is an innovative project that has shown the benefits of including high quality, wheelchair accessible properties within mixed developments. 24 wheelchair accessible affordable rented flats are located in Huntingdon town-centre, eight of which are fully interspersed with 21 flats for sale. The flats for sale sold quickly, in part because of good space standards of the units, supporting the commercial viability of the project. The flats are fully integrated and based around a community learning centre, Saxongate, providing space for meetings, learning and advice for the whole community.

It was developed by the Papworth Trust in partnership with a commercial developer Hill Residential and Huntingdon Regional College out of a need to provide housing for disabled people in a residential care home. As well as housing, a wide range of services are provided for disabled people including support, training, employment and inclusion in the community.

www.papworth.org.uk

Consumer demand and the building industry

While we have set out incentives for the building industry we are confident that the industry itself will respond to the growth in the commercial market for inclusive housing. Households with people over the age of 60 owned £932 billion of equity in their homes in 2004¹⁰⁰ and this will have increased since then. There is already a demand for inclusive housing that adapts as people age, and this demand will increase as consumer awareness of the Lifetime Homes Standards grow.

Lifetime Homes are already addressed by some specialist housing developers, but predicted changes in the population mean that this market will only increase in size over time. Establishing a brand identity by delivering Lifetime Homes now is a viable way of gaining competitive advantage in the long-term.

¹⁰⁰ S Wilcox (2007).

Inclusive design excellence – homes, interiors and adaptations

We hope that Lifetime Homes will lead the way for an inclusive design revolution for every aspect of our homes and interiors.

Inclusive design must become part of mainstream thought in designing every aspect of our environment. We need to ask fundamental questions about the design faults of our most familiar and important home products. Our brightest designers should be challenging the everyday: stairs, chairs, baths, beds, everything including the kitchen sink. We have seen an inclusive design revolution by simply adding wheels on suitcases. Once business realises the massive and expanding market for inclusive design, then it will become the standard that everyone demands.

A number of organisations¹⁰¹ have formulated principles to judge whether an environment is inclusive. These reflect our view that to be truly inclusive, the home environment must:

- be easy to use for as many people as possible, without requiring undue effort, special treatment or separation
- offer people the freedom to choose how they access and use it, and allow them to participate equally in all activities it may host
- embrace diversity and difference
- be safe
- be legible and predictable
- be of high quality.

We will work in a number of ways to raise awareness about the benefits of inclusive design and its practical application to homes. **We will continue to fund the Academy of Sustainable Communities (ASC) to promote and embed better, more informed practice amongst the built environment professions and decision-makers in the delivery chain.** ASC is currently developing learning materials that will be rolled out to professionals across the country over the next three years, which will give practical guidance on the steps that they should take to embed an inclusive approach from the first stages of a project.

¹⁰¹Examples include: *CABE Principles of Inclusive Design*; *Principles of Universal Design*, NC State University, Center for Universal Design (1997).

BS7000-6 Guide to managing inclusive design (2005) is a practical guide for managing inclusive design at every level. Organisations should have regard to this best practice standard, whether they are involved in manufacturing, housing, planning or other areas, to better understand their practices and the needs of their consumers.

We will incentivise better design, too, and **will showcase inclusive design through the annual Housing Design Awards**, by introducing specific recognition of best practice in new build housing and historic schemes. All public and private sector developers involved in the planning, design and development of residential environments will be invited to put forward schemes that provide examples of good practice in this regard as part of the 2008/09 awards.

We will also establish a national awards scheme to reward inclusive excellence in home products, home interiors and even inclusive cities. This will aim to encourage innovation and developments in mainstreaming inclusive design, for example high street bathroom and kitchen design, as well as excellent home products and also home adaptations, such as stair lifts and walk-in showers.

Figure 7.1: High quality inclusive bathroom with walk in shower



Currently too many home adaptations and inclusive interiors are unappealing and may even devalue homes. As soon as a home is sold the expensive adaptations are removed. This has to change. Improving the aesthetic quality of adaptations and interiors will increase commercial appeal and increase likelihood of use. Adaptations must be designed for people's homes and not as medical equipment for a hospital setting. People should be able to buy designer adaptations and inclusive interiors on the high street.

It is hoped that, in the same way as NHS spectacles have moved from being objects of pure function to high fashion, so inclusive products, adaptations and interiors will be transformed so that they have mainstream consumer appeal. Improving the aesthetics and function of home adaptations is also covered elsewhere in Chapter 6 on Disabled Facilities Grant.

Actions

To make Lifetime Homes Standards the norm for new housing, we will:

- Make adherence to Lifetime Homes Standard mandatory for all public sector housing by 2011.
- Encourage key builders to sign up to implementation of existing Lifetime Homes Standards now.
- Consult on and then provide detailed design guidance based on the British Standard Draft for Development on Accessible Housing and Lifetime Homes.
- Work with stakeholders to identify the most economic way to achieve the flexibility that Lifetime Homes require.
- Review progress against target in 2010 and consider the need for regulation to drive progress. If necessary this could be in place by 2013.
- Create a new Inclusive Housing category in the National Housing Awards and promote best practice from 2008-09.

Chapter 8: Lifetime Neighbourhoods

Summary

As we grow older, the neighbourhood becomes an increasingly important factor in the quality of everyday life. When local shops, local services, or the local park or leisure centre are inaccessible or even dangerous, older people can literally be trapped in their own homes without the confidence or opportunity to get out, make friends or get the help they need.

The concept of the lifetime neighbourhood is simple. It is linked to the concept of the Lifetime Home, and it is designed to be welcoming, accessible, and inviting for everyone, regardless of age, or health, or disability. In some places these ideas are linked to 'Age-Friendly Cities'. The lifetime neighbourhood is sustainable in terms of changing climatic conditions, but it also means that transport services, housing, public services, civic space and amenities, all make it possible for people to have a full life and take part in the life of the community around them.

This chapter sets out the work we have already undertaken to develop the concept of the lifetime neighbourhood, how we intend to build on this, and related work to build skills, ideas and partnerships to ensure that the lifetime neighbourhood becomes a reality for increasing numbers of communities. For example, all Eco-towns will be designed to be lifetime neighbourhoods.

The neighbourhood as a barrier

As we grow older, we spend more time at or close to home, and are more dependent upon access to local services. But, older people are more likely than other age groups to report problems in accessing basic services and facilities:

**Figure 8.1: Problems accessing different amenities
(Percentage of age group) – England 2004-05**

Age of household reference person	Corner Shop	Supermarket	Post Office	Doctor	Local Hospital
16-44	1	1	1	2	6
45-64	1	2	2	2	7
65-74	3	2	3	3	10
75+	7	8	7	7	17

Source: Survey of English Housing 2004-05.

Just as our homes have not been built with an ageing population in mind, neither have our neighbourhoods, streets and public spaces. Seemingly trivial problems, such as poor paving and street clutter, or lack of benches and toilets, can become significant barriers to moving around the neighbourhood, especially as we grow older. This can make a trip outside the home a daunting prospect. And, for many older people, this can translate into a lack of confidence, or even fear, which prevents them from leaving the home:

- one million older people report feeling trapped in their own homes¹⁰² and
- approximately one third of older people leave their homes on average only twice a week.¹⁰³

Poor neighbourhood design can act as a barrier to older people's economic and civic participation, meaning that these potential resources are lost to society. Social isolation can also impact on both mental and physical health, which may generate higher costs to the public purse through greater demand for health and social care services.

Furthermore, bad design can generate costs to occupiers, their neighbours and society. For example, George's Park in Lozells, Birmingham was laid out in the 1970s in a design that encouraged crime and anti-social behaviour and made it into a place actively avoided by local residents. It was redeveloped at a cost of £1.2 million.¹⁰⁴

"Too often, the people who design and construct buildings and parks don't worry about whether they will work properly or what will they cost to run. Once the project is complete, they can move on to the next job. But the public has to live with badly built, poorly designed buildings and spaces; and taxpayers often have to foot the bill for putting them right again."

John Sorrell (2006)¹⁰⁵

Older people are likely to have spent much of their lives within the same community. For many, this means that they themselves have invested a great deal in the area and have strong social networks. Our vision is about promoting and supporting the interdependency between older people and their local community. Lifetime neighbourhoods will ensure that older people feel they belong and are empowered to participate in their communities. For people with intensive care needs, lifetime neighbourhoods offer housing with care options integrated within the neighbourhood.

¹⁰²Ipsos MORI (2000).

¹⁰³Sinclair, et al (2007).

¹⁰⁴cited in CABE (2006).

¹⁰⁵CABE (2006).

Sustainable communities and lifetime neighbourhoods

The idea of the lifetime neighbourhood has its place at the heart of our Sustainable Communities agenda. The emphasis in sustainable development is too often interpreted to mean that the homes and communities we build are only fit for the environmental challenges they are likely to face, and that they are designed to minimise our collective carbon footprint. But it is equally crucial that our future homes and neighbourhoods are fit for the people who will live in them, in particular our ageing society, and for the increasing numbers of people with disabilities and with dementia.

This is what the lifetime neighbourhood is all about. But, a lifetime neighbourhood is not just good for older people. It is a neighbourhood that works better for everyone because it is underpinned by the principles of inclusive design, sustainability and participation. And the idea is catching on – beyond the neighbourhood – to the city itself.

World Health Organisation Age-Friendly Cities Guide (2007)

This guide includes a series of checklists which cities can use in self-assessment and to chart progress. 35 cities in 22 countries from across the world contributed to this innovative report. Older people themselves were active participants in the project, deciding what an age-friendly city is. The guide covers eight areas of city living:

- outdoor spaces and buildings
- transportation
- housing
- social participation
- respect and social inclusion
- civic participation and employment
- communication and information, and
- community support and health services.

The report proposes easy ways to make a city more age-friendly, such as:

- having affordable transport and holding public events at convenient times;
- having courteous and helpful service providers promoting and supporting job opportunities for older people; and
- providing clear information about health and social services.

The same fundamental necessities apply to the neighbourhood too:

Towards lifetime neighbourhoods

In November 2007, Communities and Local Government published a joint discussion paper with the ILC-UK, *Towards lifetime neighbourhoods*.¹⁰⁶

The paper sets out the arguments for lifetime neighbourhoods and identifies a number of key themes and a range of ways in which we can plan for lifetime neighbourhoods.

“It is important to note that lifetime neighbourhoods should be viewed as sustainable communities that offer a good quality of life to all generations. More specifically, they should aim to be:

- Accessible and inclusive
- Aesthetically pleasing and safe (in terms of both traffic and crime), and easy and pleasant to access; and
- A community that offers plenty of services, facilities and open space.

Furthermore, we can add that lifetime neighbourhoods are likely to foster:

- A strong social and civic fabric, including volunteering, informal networks, and a culture of consultation and user empowerment amongst decision-makers; and
- A strong local identity and sense of place.”

Harding (2007b)

Many examples already exist of areas that have a number of the features of a lifetime neighbourhood. Some of these are identified in *Towards lifetime neighbourhoods*, and elsewhere.

¹⁰⁶Harding (2007b).

The Peabody Trust: Darwin Court, Southwark, London¹⁰⁷

The Darwin Court residential scheme in Southwark is designed to enhance quality of life and independence for older people through a mix of communal facilities and specialist housing. The building comprises 76 Lifetime Homes properties, 40 of which are supported by an on-site supported housing team.

Shared facilities on-site include gardens and a ground-floor community resource centre offering health and fitness facilities. The building also offers health and leisure facilities to the local community, including a restaurant, a swimming pool, a healthcare suite, an IT suite and a multi-purpose room/dance studio for meetings and social events.

Newham PCT and East London LIFT¹⁰⁸

The Centre, Manor Park, opened in 2004 to provide a wide range of community services in Newham. The building includes GP practices, a pharmacy, dental suite, an optometrist, women's and children's health clinics, other specialised clinics and a community café with an information resource centre. The Centre was built with environmental efficiency in mind, for example, by using timber cladding that needs little maintenance.

Cohousing is starting to be developed in the UK as housing for older people integrated within the community.

Cohousing

There is growing interest among older people in cohousing communities, where they can control their own self-contained accommodation and live as a mutually supportive group with some common space. The essence of cohousing, a model based on Danish and Dutch initiatives, is that its members should come to know each other and agree a core set of values for functioning as a group before moving into a building.

Only one cohousing community of over 50s exists, together with four inter-generational communities. The Threshold Centre, in Dorset, is a small group of men and women aged over fifty which is hoping to expand. Full Circle, planned in Somerset, is a group of disabled people over fifty who are seeking local authority support for a development. The Vivarium group is planning a mixed community in Fife, Scotland. The Older Women's Cohousing Company, London, is a mixed tenure group of women over fifty.

For more information on cohousing in the UK see www.cohousing.org.uk

¹⁰⁷ See www.peabody.org.uk/.

¹⁰⁸ Cited in The NHS Confederation (2006).

Using the tools we have

Many of the tools to enable lifetime neighbourhoods already exist, in planning policy statements and guidance, and in other work on good design practice, such as the Manual for Streets, Urban Design Compendia, and the World Health Organisation's Age Friendly Cities report.¹⁰⁹

Planning policy to support Lifetime Neighbourhoods

Current planning policy statements and guidance,¹¹⁰ strongly support the key lifetime neighbourhood principles of inclusive and sustainable development (see also Chapter 9 on planning).

Other tools for Lifetime Neighbourhoods

A number of practically-focused tools are available which are relevant to designing and building lifetime neighbourhoods, including:

The **Manual for Streets** provides guidance for practitioners involved in the planning, design, provision and approval of new residential streets, and modifications to existing ones. It aims to increase the quality of life through good design which leads to more people-orientated streets.¹¹¹ The manual emphasises the need for developments which are economically, socially, and environmentally sustainable. It stresses the importance of inclusive design in which the requirements of people of all ages, sizes and abilities are addressed. It states that "design which accommodates the needs of children and disabled people is likely to suit most, if not all, user types".

The Department for Transport also provides guidance to local authorities on creating **inclusive mobility** in terms of transport infrastructure and accessibility. This guidance is currently under review and is due to be revised in 2008. DfT and Communities and Local Government have also published guidance on transport assessment, setting out how prospective development sites should be assessed for impact on the local transport infrastructure.¹¹²

English Partnerships and the Housing Corporation have published two Urban Design Compendia.¹¹³ The first, **Urban Design Principles**, examines the factors that make neighbourhoods stimulating and active places in which residents feel comfortable and safe. It aims to provide accessible advice to developers, funding agencies and partners, about the principles and practice of urban design.

¹⁰⁹ WHO (2007).

¹¹⁰ such as PPS1, PPS3, PPS6 and PPG13.

¹¹¹ Department for Transport, Communities and Local Government and the Welsh Assembly Government (2007).

¹¹² Department for Transport and Communities and Local Government (2007).

¹¹³ English Partnerships and the Housing Corporation (2007a and b).

The second compendium, **Delivering Quality Places**, provides guidance on the processes which support delivery of successful, sustainable development. It contains a range of case studies of how specific barriers have been overcome in delivering good urban design.

Although older people are at least risk of being a victim of crime, fear of crime is a concern for many. There is a well established body of evidence to show that the design and layout of places has a significant impact reducing crime and fear of crime and many of the key principles are outlined in the guidance **Safer Places: The Planning System and Crime Prevention**.¹¹⁴

Cleaner Safer Greener Communities is about creating quality spaces in which people want to live and of which they can be proud, and which others will respect. This website¹¹⁵ offers a one-stop-shop of innovative approaches and best practice examples, and information and advice on issues like working in partnership, the powers and tools available, including a useful guide to relevant legislation. Three “how to” guides are also available, covering town centres, residential areas and parks and open spaces.

The **mixed communities**¹¹⁶ approach is a key Government strategy to tackle concentrated deprivation. The approach aims to tackle disadvantage and reduce deprivation by adopting long-term, transformational and targeted interventions from all sectors to address weak economies, poor housing and public services to create sustainable, mixed income, cohesive and prosperous communities of choice which address the needs of all residents.

Lifetime neighbourhoods are designed to promote good health. **Health Impact Assessment** is an approach that enables evaluation of how proposals for communities and services will impact on people’s health (see chapter 10).

The outdoor environment can be particularly challenging for older people with dementia. *Neighbourhoods for Life: a checklist of recommendations for designing dementia-friendly outdoor environments*¹¹⁷ provides guidance on how people with dementia understand and use the outside environment, together with a list of recommendations to help planners and developers to shape and re-shape the environment into welcoming, easy to use neighbourhoods for people with dementia.¹¹⁸

¹¹⁴ ODPM and Home Office (2004).

¹¹⁵ <http://www.cleanersafergreener.gov.uk/>

¹¹⁶ www.renewal.net/mc/

¹¹⁷ Mitchell et al (2004).

¹¹⁸ See also the Disability Rights Commission’s (2004) *Good Signs – Improving signs for people with a learning disability*; and Barker, P. and Fraser, J., JMU and the Sign Design Society (2000) *Sign Design Guide – a guide to inclusive signage*.

Dementia-friendly neighbourhoods

“People with dementia can find it difficult to ‘read’ the nature and use of different spaces. Physical boundaries can help to differentiate public from private space. Low fencing, walls or hedges enable passers-by to see features, house numbers and names. They also help the sense of safety, as building occupants can see onto the street.”

“People with dementia often find maps and written directions difficult to follow. Many plan their route and visualise it as they walk along, using a number of outdoor features to clarify where they are and which way they need to go.”

“Commonly used landmarks are historic and civic buildings, such as town halls and churches. Others are distinctive structures, such as clock or water towers and public art; and places of activity, including playgrounds, parks and urban squares.”

Mitchell *et al* (2004)

Skills for lifetime neighbourhoods

To make lifetime neighbourhoods requires that professionals, residents, community leaders and those working in the public and private sectors have the right skills and knowledge to work together to ensure their city or community responds effectively to the challenge of our ageing society.

The Academy for Sustainable Communities (ASC)¹¹⁹

The ASC helps to create better communities by raising the profile of Sustainable Communities issues, and supporting the development of improved skills and knowledge in those who shape and deliver the places in which we all live and work.

The ASC works across the public, private and third sectors and across all the key professional groups to ensure a collaborative approach to the very complex challenges of regeneration and new developments across the country. ASC works at the strategic level, whilst focusing on enabling practical, relevant and tangible change on the ground. ASC’s function is to build capacity and capability through ensuring there are enough people with the right skills, knowledge and behaviours, including access to practical information and support, to create and maintain sustainable communities.

ASC is focused on creating the environment for change and on changing practice on the ground and supporting the development of sustainable communities and lifetime neighbourhoods. ASC’s leadership model is one of acting as a catalyst, a source of innovation and inspiration, working with and through a range of strategic partners.

¹¹⁹<http://www.ascskills.org.uk/pages/home>

We are funding a series of “learning labs” with partners around the country to test out innovative approaches to common issues in the context of creating more sustainable places. In London the lab is being delivered by Urban Design London and is focusing on urban design training for built environment professionals, and has specific modules focused on inclusive design.

We are also providing funding to CABI to further develop its tools and services to ensure that they reflect principles of inclusive design and assist others with putting these into practice. This will include the development of online resources, such as a library of best practice case studies.

Leadership – the new performance framework for local government

The Local Area Agreement process is a key vehicle for realising the vision of a lifetime neighbourhood. It will bring together the partners needed to support its development and realisation, includes local authorities, health, police and other local partners. There is also an important role for voluntary and community sector organisations in helping to shape Local Area Agreements and to inform delivery on the ground.

We have recently announced an ambitious new national PSA objective on tackling poverty, promoting independence and well-being in later life. The PSA is supported by five indicators. Among these are: satisfaction with home and neighbourhood among those aged 65 and over; and the extent to which people over 65 receive the support they need to live independently at home.

These indicators are available for local authorities to include among the 35 indicators in their Local Area Agreements (LAAs). The first of these indicators captures an important element of lifetime neighbourhoods: the views of older people themselves. These views are likely to significantly help work to shape local delivery planning for this indicator.

But lifetime neighbourhoods are not simply for older people, and a number of other indicators¹²⁰ are available to local authorities, relating to the provision of lifetime neighbourhoods. These include:

- Percentage of people who feel that they belong to their neighbourhood (NI 2)
- Overall/general satisfaction with the local area (NI 5)
- Perceptions that people in the area treat one another with respect and dignity (NI 23)
- Improved street and environmental cleanliness (levels of graffiti, litter, detritus and fly posting) (NI 195)

¹²⁰ See Communities and Local Government (2007) for the full list of 198 indicators.

What needs to happen

Making the tools for lifetime neighbourhoods more accessible

Many of the existing policy statements, guidance and other tools and expertise concerning lifetime neighbourhoods is fragmented, and there is a need for these tools to be brought together in one place and made accessible to planners, local authorities and other service designers and providers.

The work undertaken by the ILC-UK, and the thinking reflected in this chapter, take as their starting point the perspective of older people, and particularly those with disabilities. It is worth underlining that lifetime neighbourhoods is about creating places and spaces that promote inter-generational contact and that function equally well for all age groups. Work to further develop the concept will therefore need to address the specific concerns of relevance to other groups, such as parents with young children, and young people.

We will work with key partners such as CABE to **publish planning and implementation guidance on lifetime neighbourhoods**. We will develop the lifetime neighbourhood concept, through practical guidance about the design of the built environment. This will include very practical features to promote accessibility, such as:

- paving and kerb design
- access to public amenities
- public toilets
- street lighting
- accessible public transport
- appropriately located bus stops
- disabled parking bays
- green spaces, and
- city design, including information, finding one's way and obtaining services.

Strategic Guide on Improving Public Access to Better Quality Toilets

Communities and Local Government's Strategic Guide on Improving Public Access to Better Quality Toilets aims to raise awareness of the problems caused by declining public access to toilets and the impact this can have on people. It sets out a range of approaches for improving public access, bringing together local authorities, the private sector, and communities, and highlights examples where positive action has been taken. It takes account of valuable input from stakeholders.

Strengthening skills for lifetime neighbourhoods

The Academy for Sustainable Communities has a key role in helping to ensure that the right people have the right skills to develop lifetime neighbourhoods. The Academy will support the development of lifetime neighbourhoods by ensuring that the concept is embedded throughout its work, for example, by ensuring that resources and products are age proofed. For example:

- The **'Story of Place'**, which the ASC is developing, will outline the role that sustainable communities practitioners can play in contributing to and shaping their place. It will be age-proofed and will support individuals in understanding how their actions impact on the wider community.
- A self-applied **online diagnostic tool** for sustainable community practitioners, also in development, will support sustainable community practitioners to identify generic skills gaps, including community engagement, and signpost individuals to learning programmes and resources, at a national and regional level.
- ASC works with and through other appropriate organisations to develop high quality **learning materials and programmes** for professional audiences at vocational, foundation, undergraduate, postgraduate and continuing professional development levels. ASC will take into account the lifetime neighbourhoods agenda and age profiling when developing products and resources.
- The ASC **research and best practice** programme aims to promote and improve the sharing of knowledge and practice within the sector and includes a case study library designed to host multi media and engage practitioners in the learning from projects. The ASC will include an element of age profiling to ensure that there is guidance and best practice to support professionals and make an impact on practice.
- ASC is undertaking **research to examine how people learn** and understanding barriers to access. This knowledge will ensure that ASC promotes inclusive access to learning and skills. Future work on developing career pathways will be age inclusive.

In December 2007 Ministers announced the *New Communities Fund* to help kick-start large scale, transformational area and estate renewal projects in our most deprived areas to create mixed income sustainable communities through action to diversify tenure and improve public services. Funding is expected to be used by Local Authorities (or other delivery bodies) for building capacity, generic advice and assistance, for example, masterplanning and stakeholder engagement, and pump priming. Further details on the scope, scale and arrangements for allocating funding from the programme are expected to be announced in the Spring 2008.¹²¹

The opportunities to build lifetime neighbourhoods

The Green Paper, *Homes for the Future*, set out our commitment to building two million homes by 2016, and three million by 2020. Planners have a key role in providing leadership on meeting the challenges of demographic change in delivering on this programme for growth. Our ageing society must become a mainstream consideration in planning new communities, within the framework for sustainability.

We will seek to **promote exemplary inclusive design through Eco-towns**. Communities and Local Government has contracted the Town and Country Planning Association to produce work sheets providing practical guidance on delivering the range of outcomes we are seeking from our new Eco-towns programme. **One of these practical guides will be on inclusive design.**

Many of these new homes will be in new communities and the Growth Areas. **We will use the Olympic Village to promote exemplary inclusive design and lifetime neighbourhoods.** The Olympic para-Olympic Village offers a key opportunity to publicise inclusive design in planning homes and neighbourhoods.

The Olympic Games and Paralympic Games will be designed to include all people and the development of legacy communities will build upon the values established by the Games to set new standards for accessible housing and lifetime neighbourhoods. But we need to work towards wider take up and better practice if we are to create truly inclusive places that really respond to the needs of all users.

Turning existing communities into lifetime neighbourhoods

In the coming decades, the majority of people will live in neighbourhoods that already exist, most of which will not be lifetime neighbourhoods. However, opportunities arise regularly when local authorities re-model public spaces or when smaller-scale developments are planned.

We will work with volunteer local authorities and their partners, and with CABI and the Academy for Sustainable Communities, to identify and share good practice in turning existing neighbourhoods into lifetime neighbourhoods.

¹²¹ www.communities.gov.uk/news/corporate/601423.

Services in a lifetime neighbourhood

Lifetime neighbourhoods are about more than the built environment and infrastructure. The way that services are located, organised and delivered is also important to making a neighbourhood work for the people who live in it. For example, a recent paper by the NHS Confederation¹²² spells out the role for the NHS in promoting sustainable development, through development of services and infrastructure, and as a corporate citizen.

This chapter has focused on the hard landscaping aspects of the lifetime neighbourhood. Section Two of this strategy addresses the range of services that are needed to help older people to continue to live independently, in safety and comfort, in their own homes in the community. For some older people, more specialised housing, or housing with care, will be the most appropriate option. This is the subject of Chapter 11.

Actions

To encourage the development of lifetime neighbourhoods:

- Communities and Local Government will publish a report on lifetime neighbourhoods and implementation, working with external partners.
- The Department for Transport will update its 'Inclusive Mobility Guidance' to support the development of Lifetime Neighbourhoods.
- The Olympic Village will be used to promote exemplary inclusive design for homes and neighbourhood.
- Communities and Local Government will seek to promote exemplary inclusive design through Eco-towns and will commission practical guidance to support this.
- Communities and Local Government will introduce a new Beacon theme on inclusive planning to recognise Councils providing leadership in this area.
- Communities and Local Government will work with volunteer local authorities and partner organisations, to identify and share good practice in turning existing neighbourhoods into lifetime neighbourhoods.
- The Academy for Sustainable Communities will support the development of lifetime neighbourhoods by ensuring that the concept is embedded throughout its work, for example, by ensuring that resources and products are age proofed.
- Communities and Local Government will fund CABI to embed inclusive design principles in its advisory and enabling activity, and to develop online resources to disseminate best.

¹²²The NHS Confederation (2006).

Chapter 9: More Homes and Better Planning

Summary

To secure the future we want to use all the tools available provided by the reformed planning system. By 2026 there will be over 2.3 million more older person households than today. This means we need more homes if we are to meet the needs of our ageing society. But the issue isn't just about numbers – it's about intelligent, creative planning so that we provide the right kinds of homes for older people in the right locations in the right kinds of sustainable communities where the quality of public space is as important as the design of homes.

This chapter focuses on what the housing and planning system can now do and will be able to do in the future to plan and provide for an ageing community. This is set alongside what local authorities will be able to do to translate local needs and local demography into planning for the location, distribution and design of housing for an older population. Spatial planning offers a new and real opportunity to provide more and better quality housing – across the necessary range – for an ageing population in a way that we've not done before.

Recent reforms to the planning system require regional and local plans to take proper account of ageing and the needs of older people. Future planning policy reform will reflect the high priority we are giving to the challenge of ageing.

At the local level, we expect authorities to develop strategic approaches to addressing the housing needs of local communities, informed by new assessment tools and advice. This will enable a joined up approach to cross-cutting issues like ageing through Sustainable Communities Strategies, Local Development Frameworks and Local Area Agreements. Good planning must be based upon robust evidence of the housing needs of older people. We are committed to improving the quality of intelligence and analysis, and are publishing projections of future older person households.

The challenge: Making the most of the planning system

Housing an ageing population means thinking and planning towns, cities and rural areas differently in the future and planning creatively with better evidence and sharper tools. Too often in the past, planning has not provided the kinds of housing that older people needed, in the places where they want to live.

Providing the homes that are now needed must be met as part of meeting the growing national demand for housing. Chapter 2 has already explained how the growing numbers of older people is a major factor in the demand for housing. The challenge is to meet this demand, for high quality, accessible and desirable housing within the mainstream of housing policy. This chapter sets out how it can be done.

We have set out our plans for delivering three million more homes by 2020 in the Housing Green Paper,¹²³ *Homes for the Future*. We are increasing funding for public housing by 50 per cent to £8 billion over the next three years. But this is not simply a question of providing more homes – it is also about housing quality and choice. Building new homes and communities designed with older people in mind not only makes sense in terms of meeting the diverse needs of an ageing population, it can also help to open up housing opportunities and choices for younger people. A housing policy for an ageing society is therefore a good housing policy for everyone. As the previous chapters made clear, this means building lifetime homes and neighbourhoods that are capable of adapting as people's circumstances change.

It also means being aware of and responsive to what people want. The planning system has been reformed in recent years to place community involvement and sustainable development at the heart of how we plan for future growth.

We now have the opportunity to use the reformed spatial planning system to provide the housing that older people need in a coherent way, bringing together the physical provision of housing with the necessary infrastructure and services. Regions and local authorities must not fail to take full account of the challenges that an ageing population brings when preparing plans to ensure we create 'future proof' communities.

And, as Chapter 2 showed, there is significant variation in the scale and rate of growth of older households in different places. It is important that local authorities are aware of the particular challenges they face and think carefully about how to plan for the demographic circumstances they will experience.

¹²³ Communities and Local Government (2007).

Homes and Communities Agency

The Homes and Communities Agency will, subject to legislation, be established in April 2009. The Agency will bring together the skills, expertise and investment programmes of the Housing Corporation and English Partnerships and key housing and regeneration delivery functions which are currently undertaken by central government. It will focus on delivering more new and affordable homes across all tenures, in mixed and sustainable communities.

One of the objectives of the Agency, as set out in the Housing and Regeneration Bill, is “to support the creation, regeneration or development of communities in England or their continued well-being with a view to meeting the needs of people living in England”. Helping to meet the needs of an ageing population will be an important way in which the Homes and Communities Agency will work towards fulfilling this objective.

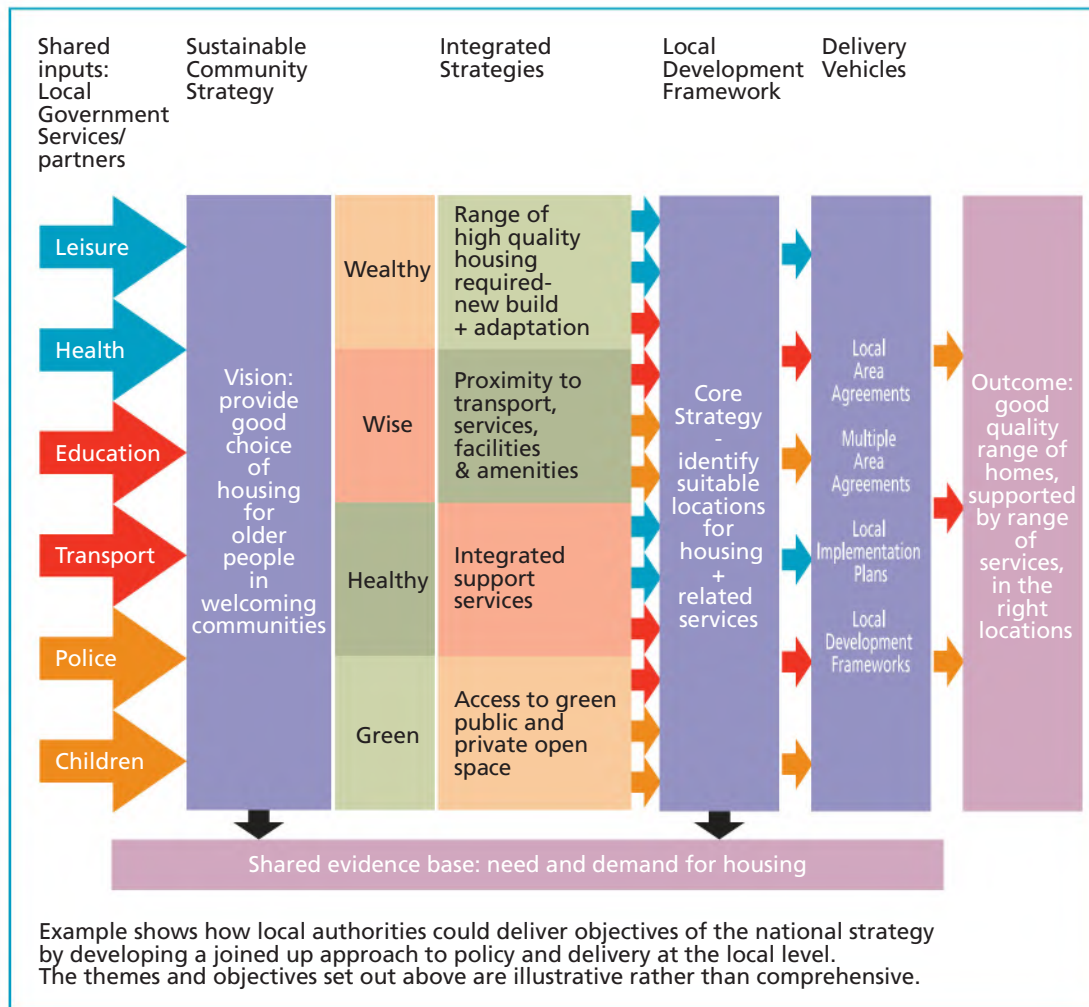
Work on setting up the Agency is ongoing and it is not yet possible to stipulate the exact way in which the Agency will undertake its role. However, the Agency will be able to promote the development of adaptable housing that allows people to stay in their homes for longer and the provision of excellent specialist accommodation. It will be able to fund community empowerment work and provide employment and training opportunities, support, information and advice.

How local authorities can plan for an ageing community

The Local Government White Paper made it clear that local authorities have a key role as strategic place shapers and leading their communities to develop a vision of how they want their areas to be.

We set out in the Housing Green Paper therefore how we want to see local authorities playing a stronger and more strategic role in addressing the housing needs of all of their residents by using the full range of their housing and planning powers as part of their strategic housing role. As part of this, local authorities will be expected to work with their communities and other stakeholders to provide the new homes needed as well as making the best use of the existing housing stock. Authorities already have a range of tools – duties, influences, guidance and powers, which allow them to take on this strategic role.

Taking a more strategic approach to housing will ensure that local authorities consider and plan for the housing needs of all of their residents across the whole housing market. Local authorities are uniquely placed to influence other local and regional partners and ensure that the housing needs of older people in their areas are mainstreamed in Sustainable Community Strategies and delivered through Local Development Frameworks. The following diagram explains how these strategies fit together in relation to ageing and older people.



The local community needs to see how housing policies will provide for the future and the **Sustainable Community Strategies** – linked to the **Local Development Frameworks** – will be the opportunity to set out how this will be done, and how housing, social care, leisure, transport and all the aspects of community life which make for fulfilment and comfort in older age, will fit together. To make sure this does happen, there must be a clear relationship between the service delivery objectives of these strategies and local development frameworks; recently amended draft guidance explains how this should work.¹²⁴

Better planning for an ageing population

It is clear, not least from our consultation on this strategy, that planning can be the most powerful tool in improving housing and communities for older people. While many authorities see housing for an older population as a mainstream issue; we also heard that many local authorities see older peoples housing as a marginal issue, with plans focusing solely upon social-sector specialised housing.

¹²⁴ See Creating Strong, Safe and Prosperous Communities Statutory Guidance: Draft for Consultation and draft PPS12 'Local Development Frameworks'.

Good planning is a positive, proactive process which responds to economic, environmental and social change like an ageing population. National, regional and local government are now working to a plan-led system which ensures we will get the right development at the right time, and in the right place. In particular, Planning Policy Statement 1 (PPS 1) makes clear our commitment to building sustainable communities where people want to live.

We have already signalled the need to plan for the housing needs of the whole community. Last year we put in place a new planning framework for housing. **Planning Policy Statement 3 (PPS 3) Housing gives regions and local authorities the planning tools to ensure they provide the housing that older people need.** We have given regions and local authorities a clear basis on which to plan better in this area, founded on the need for good evidence about the housing needs and demands of older people. Providing housing options that are attractive to and suitable for older people, particularly those wanting to downsize, will bring benefits to the wider community by increasing the supply of larger housing to meet the needs of new younger families.

Local Authority help to downsize

Many councils have developed financial and practical packages to help households, particularly older people whose families may have left home, to move to smaller more manageable accommodation, thereby releasing larger family accommodation.

Southwark Council's Small is Beautiful programme helped 117 families move to smaller accommodation in 2006-07. As well as providing a cash incentive, Southwark have offered removal grants, re-decorations to the new home and also 'personal support from a dedicated officer'.

We want to see regions and local authorities mainstreaming the profile of older people as part of their approach to planning for housing. Regional spatial strategies should offer a strategic steer as to how local authorities should plan for an ageing population in their local development frameworks. This will require regions and local authorities to work together to better understand the housing needs and aspirations of older people, as we explain later in this chapter.

Recognition of the housing needs of older people is beginning to emerge in regional and local plans – some positive examples are set out below. We want to see plans addressing the issues of an ageing population up front as a fundamental aspect of building sustainable communities. With this in mind, we have funded **a guide which provides pointers as to how regions and local authorities can plan for an ageing population when reviewing regional spatial strategies, local development frameworks and other relevant strategies**, produced by the International Longevity Centre, UK.¹²⁵

¹²⁵Harding (2008)

The South East Regional Plan

In the South East, ageing has been identified as a priority because of the considerable increase in numbers of older households and increasing proportion of older people in the South East. The impact of this change on housing, transport and health and care services has been assessed within the Strategy. Policy C 11, Supporting an Ageing Population, states that local authorities and public agencies should pay particular regard in Local Development Frameworks and other programmes to assessing and planning for the social needs that will arise. Policies and programmes should particularly address:

1. The need to adapt the existing housing stock and make provision in new housing developments to support older people living independent lives in their own homes (Lifetime Homes)
2. The provision of reasonable access to services, through the provision of public transport and the extension of communications and information technology
3. The provision of leisure, recreational and community facilities that help older people maintain healthy lifestyles
4. Facilitating access to training and development opportunities that support available employment for the workforce beyond the existing retirement age.

Other guidance is also available to help with different housing choices. There is a growing variety of housing aimed at older people, whether it be in the open market or with some form of care provision. A recent good practice note published by the RTPi in conjunction with DH sets out good practice for planners in terms of approaching and promoting extra-care housing.

Royal Town Planning Institute Good Practice Note 8 – Extra care housing

Published in October 2007,¹²⁶ the note explains how those engaged in planning can respond to the growing demand for extra care housing in England.

It complements *The Extra Care Housing Toolkit*, published by the Care Services Improvement Partnership in October 2006, and will help local planners, developers and other practitioners gain a better understanding of how extra care housing can help to address the needs of our ageing population.

The Guidance:

- sets the scene on demographic and market trends, and the policy context
- advises on what extra care housing is, and the key drivers for it
- identifies the wide range of needs that extra care housing can help to meet
- reinforces key PPS3 messages, including the need for planning policies to be based upon good evidence of need
- raises questions and issues which planners should consider when assessing proposals for extra care housing.

Better evidence and better outcomes for older people

Older people deserve a choice of housing, just like the rest of the population, as well as often having particular needs in terms of health, mobility and accessibility to services.

We have already signalled our conviction that plans should be informed by the strongest evidence available by establishing the National Housing and Planning Advice Unit (NHPAU) earlier this year. The NHPAU offers regions independent advice about the impact of home building plans on long-term market affordability. The intention is to ensure that housing market information is much better understood and reflected in decisions at national, regional and local level, so that important economic and demographic trends are reflected in plans. This understanding of the dynamics of housing markets, including changing demographics like an ageing population, is crucial if we are to plan properly for the housing needs of communities.

We have recently published new guidance on how to develop sound evidence for planning policies on good evidence – the Strategic Housing Market Assessment Practice Guidance. This guidance helps regions and local authorities to work together to identify likely future numbers of households in their areas, including older people, and to understand their needs. It identifies sources of information and points to relevant analytical techniques that can be used to assess the housing requirements of older people. The table below sets out some examples of how emerging assessments are beginning to assess older persons' needs.

¹²⁶ www.rtpi.org.uk/download/3054/GPN8.pdf

Strategic Housing Market Assessments

Strategic Housing Market Assessments (SHMAs) are a crucial aspect of the evidence base in terms of preparing regional and local housing and planning strategies. To be effective, it is important that they assess the housing requirements of specific household groups like older people. The following are examples of completed SHMAs where the housing needs of older people have been identified:

Greater Norwich Strategic Housing Market Assessment (2007)¹²⁷

- By 2021 older people will make up 33 per cent of Broadland and South Norfolk districts. In Norwich, proportion of population (20 per cent) is not likely to change significantly.
- Numbers of pensioners living in non-decent homes is similar to sub-regional average for all households (29 per cent).
- 1,800 homes in sub-region contain older people with an unmet housing need.
- Most common reason for older people wanting to move is that current home is too large.

Central and Coastal Lincolnshire Strategic Housing Market Assessment (2007)¹²⁸

- Lincolnshire has the highest proportion of older people in East Midlands, with over a quarter of its population aged 60+.
- All districts show a higher increase in age cohorts than regional average, particularly in 75+ age group.
- Insufficient provision of care homes in East Lindsey, Lincoln and (in particular) North Kesteven districts.
- Overall, findings suggest change in policy from focus on social rented housing to private leasehold sheltered housing.

Central Hampshire and New Forest Strategic Housing Market Assessment (2007)¹²⁹

- In East Hampshire, Winchester and New Forest, proportion of over 65s is higher than regional and national average.
- Half of 65+ are in advanced old age (75+) – cohort with greatest growth over the last decade.
- New housing designed for older people is taken up more by older households moving into the area rather than local people; suggest they are more willing to accept smaller property as part of trade off for a better location.
- Growing demand for specialist housing provision.

¹²⁷ www.south-norfolk.gov.uk/housing/media/GNHMA_final_report.pdf

¹²⁸ 192.168.201.210:9090/progress?pages&id=2939835396&sp2&url=http://www.west-lindsey.gov.uk/upload/public/attachments/721/Lincolnshire_Strategic_Housing_Market_assessment.pdf&fileName=Lincolnshire_Strategic_Housing_Market_assessment.pdf&foo=6

¹²⁹ <http://www.basingstoke.gov.uk/NR/rdonlyres/FOECCE22-56D7-4662-A488-90E324BAAB47/0/Section10SpecificGroupswithintheHousingmarket1.pdf>

In addition, we are publishing projections of numbers of older households and their composition at district and regional level to aid planning.¹³⁰ As a source of intelligence, these can be considered alongside our future care need projections known as POPPI.¹³¹

Whilst these sources can all help local authorities better understand older peoples' housing requirements, they do not replace directly engaging with specific groups. Most areas have a variety of older peoples networks, all of whom can provide first hand knowledge of needs and aspirations.

Design and quality

Our approach to planning for housing is not just about numbers. PPS3 rightly places a much stronger emphasis on the quality of development, particularly in terms of design and layout. Good public spaces, as well as housing design should contribute positively to making places better for older people. Older people, who spend more time in the local environment, are more immediately affected by inaccessible and unwelcoming streets, shopping malls, public spaces and parks. PPS3 makes it clear that design which is inappropriate in its context, or which fails to take the opportunities available for improving the character and quality of an area and the way it functions, should not be accepted.

Good housing and neighbourhood design is also about inclusive design. We want to see more sustainable homes and Chapter 7 explains the role that lifetime homes can play in providing new homes which can be easily and cheaply adapted to reflect changing needs. Local authorities should take into account the proposed timetable for introducing lifetime homes when updating relevant local planning policies.

Incentives and rewards: the role of housing and planning delivery grant

Results from the Commission for Architecture and the Built Environment's most recent Housing Audit show that, across England, only 18 per cent of new developments can be considered as 'good' or 'very good' quality.

We have recently consulted on the new Housing and Planning Delivery Grant (HPDG) and have asked whether HPDG¹³² should be used to help drive forward the design quality of new housing development. This could support the grant's main aim of increasing housing supply, by improving the speed and consistency of decisions made on planning applications. High quality housing is inclusive housing that meets the needs of people of all ages from families with young children to older people.

We are seeking views in this consultation on whether there is support for including design quality in HPDG.

¹³⁰ Communities and Local Government (2008).

¹³¹ <http://www.poppi.org.uk/>

¹³² <http://www.communities.gov.uk/publications/housing/deliverygrantallocation> – Closing date for comments is 17 January 2008.

Neighbourhoods for a lifetime: present and future possibilities

Chapter 8 has set out our commitment to building lifetime neighbourhoods. The planning system already strongly supports the key principles underpinning socially cohesive, sustainable forms of development.

National Planning Policy Statements already support the principles underpinning lifetime neighbourhoods:

- PPS 1 recognises the importance of personal well-being in creating sustainable communities. In particular, the location of housing in relation to essential services such as health care, primary schools and retail services are a key factor in enabling residents to maintain sustainable patterns of living throughout their life course.
- PPS 3 promotes inclusive, mixed communities and the development of sustainable housing which provides access to amenities for older people and those with disabilities.
- PPS 6 supports the development of accessible town centres which provide genuine choice to meet the needs of the entire community.
- PPG 13 seeks to ensure safe and easy access for all to housing, shops and services by a choice of modes including public transport, walking and cycling, in order to promote social inclusion.

Conclusion

There is much more that planning can do to support the creation of lifetime neighbourhoods. As the ILC-UK report on Lifetime Neighbourhoods (see Chapter 8) makes clear, planning at both the regional and local levels should promote the concept through Regional Spatial Strategies and Local Development Frameworks. Linked to their role as strategic leaders and place-shapers, we want to see local authorities working with stakeholders and local communities to develop flexible approaches to providing housing, shared open spaces and infrastructure which recognise the needs of all. Reflecting its spatial nature, the role of planning should go beyond providing appropriate housing and a high quality built environment to ensuring access to services, promoting social cohesion and a sense of place.

Actions

Planning will respond to the needs of an ageing population through better intelligence, ensuring that:

- Regions and local authorities publish Strategic Housing Market Assessments as quickly as practicable, identifying future older person households as a key element in development.
- The advice that NHPAU will be producing in the Spring will support regional and local planning for housing in the future, taking account of future demographic changes, including increasing numbers of older households.

In addition,

- Communities and Local Government will make available projections of older households and their size at district and regional level to aid planning.

To promote better planning we will ensure that:

- Planning Policy Statement 3 (PPS 3) requiring regions and local planning bodies to assess and plan for the housing needs of the whole community, including older people is well understood and implemented by local planning authorities.
- Planners have the tools and understand the need for Regional Spatial Strategies and Local Development Frameworks to assess and plan for an ageing society.

In addition, we will support planning authorities:

- By promoting Regional planning road shows which will raise awareness and support local planning for ageing
- By ensuring that future planning policy reform will reflect the high priority we are giving to the challenge of ageing
- By requiring local authorities to promote higher standards of housing design
- By working with CABI to develop on-line tools which integrate design principles for regional and local planning
- By working with local authorities through the Planning Advisory Service and others to develop exemplary examples of plans that address housing need.



Section Four: Reconnecting Housing, Health and Care

Chapter 10: Housing, Health and Care

Summary

Decent housing makes a fundamental difference to mental and physical health and well-being and has a critical contribution to make to the value and effectiveness of the health and care systems. But these services do not always join up well, and, housing can sometimes be left out of the equation. When this happens, and if housing is not joined up with health and care, or if interventions come too late, housing becomes part of the problem not the solution. We will therefore continue to prioritise and improve new ways of bringing the services together around a shared agenda which will consist of:

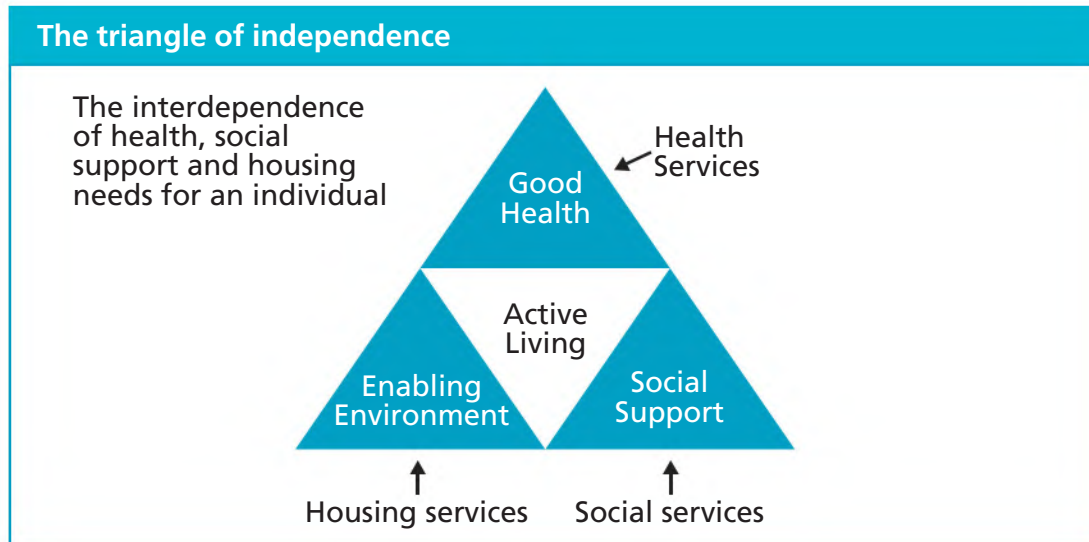
1. Prevention;
2. Personalisation; and
3. Coordination and integration

In the previous chapters we have set out how we will **boost preventative housing services** through investing in proven approaches, such as advice and information, adaptations and repairs, which prevent health and care crises for individuals. However, if we are to make our preventative approaches more effective, we must get much better at identifying the people at risk, and do so much earlier. We will **pilot a new approach to transform early intervention and prevention**, using predictive risk modelling to accurately identify which people will have a health or care crisis, such as a hospital or care home admission, a year before it happens.

Successful and efficient services that prevent problems and promote well-being require whole systems working. We will take action to further **join-up assessment, service delivery and commissioning** to deliver better personal outcomes for older people. This will include the continuing development of the Single Assessment Process to include health, housing, care and benefits. And we will deliver **greater personalisation through the use of Personal Budgets and Individual Budgets**.

The Triangle of Independence – Housing, Health and Care

Housing and planning have historically been and continue to be one of the very greatest influences on the health and care of the nation. In Chapter 2, we set out the evidence on the critical relationship between housing and health. Poor housing is associated with ‘winter deaths’, a range of health problems in older people, such as heart and respiratory conditions, as well as serious injuries and deaths from falls.



The cost of poor housing to health and social care

“A link between poor housing and ill health is widely accepted”
BMA Housing and Health: building for the future, 2003

Poor housing combined with poor health is cited as a key reason for people moving to care homes prematurely. The strongest predictor of care home admissions is having three or more problems with ‘activities of daily living’ (ADL)¹³³. By definition, this reflects the problems an individual may have with their home environment given poor health¹³⁴.

Indeed the research report *Better outcomes, lower costs: Implications for health and social care budgets of investment in housing adaptations, improvements and equipment: a review of the evidence*, commissioned by the Independent Living Review, has found that the provision of housing adaptations and equipment for disabled people produce savings to health and social care budgets. This is particularly evidenced in savings in the cost of residential and home care, and prevention of potential health care costs.

¹³³ Gaugler, J.E. et al (2007).

¹³⁴ Blackman, T. (2005).

- 51 per cent of people in care homes have moved there after hospitalisation, because a return to home is not practical.¹³⁵
- 15 per cent are admitted because of serious housing problems.¹³⁶
- 18 per cent of relatives in a survey cited a physically unsuitable home as direct reason for admission.¹³⁷
- 90 per cent of those admitted to care homes cannot take a bath.¹³⁸

Housing makes a critical contribution to community care resources. There is significant investment in bricks and mortar from central and local government, the Housing Corporation, Housing Associations, as well as from Primary Care Trusts and social services departments. In addition there is the major funding contribution of housing benefit and a wide range of housing services that support community care. The £1.6 billion per year Supporting People Programme provides housing support services to over 840,000 older people in the community, and supports over 450,000 disabled people to live independently.

With this funding, Housing Authorities and Housing Associations invest significant resources in community alarms, Telecare, major aids and adaptations, support the work of Home Improvement Agencies, specialist housing and mainstream housing support and services for the most vulnerable older people, including those with mental health problems and the homeless.

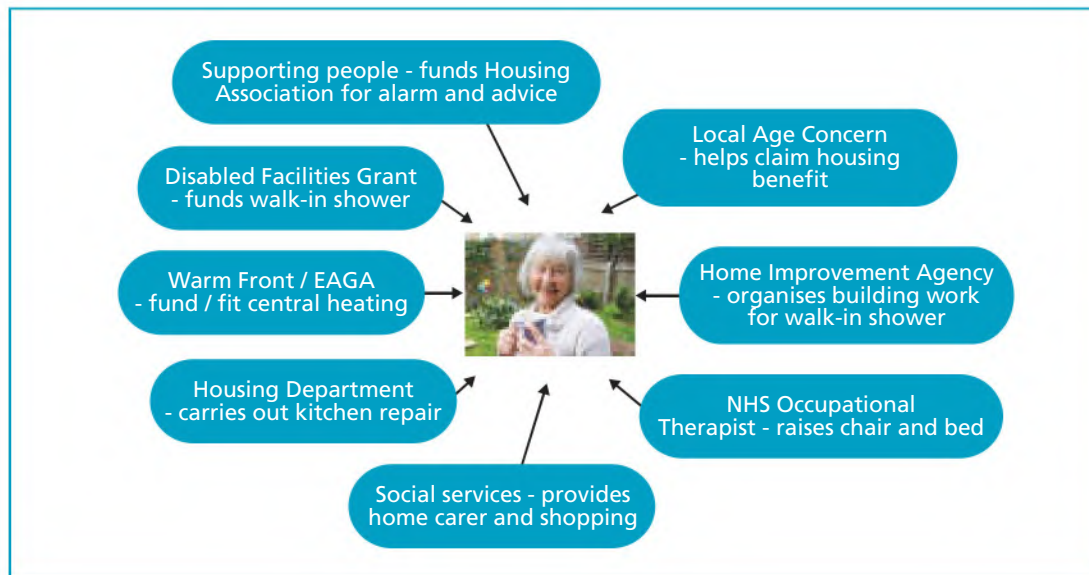
As illustrated on the next page, there are many different agencies and funding sources that deal with housing and community care. This makes commissioning and providing services complex both for professionals and older clients themselves.

¹³⁵Bebbington, A. et al (2001).

¹³⁶Bebbington, A. et al (2001).

¹³⁷Netten, A. et al (2001).

¹³⁸Bebbington, A. et al (2001).



Part of the issue is that the role of housing has not always been given enough priority. In 1998, the Audit Commission report, *Home Alone*, emphasised the vital role of housing in the delivery of community health and care. It identified ‘three weaknesses’ which were separate decision-making, reactive approaches and failure to prioritise the housing role in community care.

In recent years significant progress has been made in addressing these weaknesses and developing more strategic approaches. The introduction of Supporting People commissioning bodies has been significant step in this regard.

Better prevention

Better preventative housing, health and care services will become increasingly important as demographic pressures on health and care increase. However, to achieve a significant improvement in the effectiveness of preventative services we must get to the right people much earlier. For this we need a new approach building on the progress we have made and the infrastructure that has been developed.

Building on progress – prevention and joining-up

National Service Framework for Older People

The National Service Framework (NSF) for Older People, published by the Department of Health in 2001, outlined eight standards covering areas such as falls prevention, mental health, and promotion of health and active life. Each standard offers service models, guidance for implementation and national performance milestones. In 2006, *A New Ambition for Old Age – Next Steps in Implementing the NSF for Older People*¹³⁹

¹³⁹ Further information is available at: www.dh.gov.uk/en/Publicationsandstatistics/HealthAndSocialCareTopics/OlderPeopleServices

outlined new work to join-up planning, commissioning and delivery under three themes of dignity in care, system reform and active ageing. In 2007, *A Recipe for Care: Not A Single Ingredient* was published, reinforcing the need for specialist services for older people, as outlined in the NSF, and focused on bringing health and care closer to home, dignity and reducing the need for acute hospital care through:

- early intervention and assessment,
- long-term conditions management in the community,
- supported early discharge,
- general acute hospital care whenever needed, and
- partnership built around the needs and wishes of older people and their families.

The joining up of other services with housing must be seen as vital in delivering this important Department of Health agenda of care close to home, early discharge and early intervention and prevention. The Care Services Improvement Partnership has established a 'Housing Learning and Improvement Network', which has looked at the role that housing plays in offering people dignity. The Partnership's report *Dignity in Housing*, issued in 2006, outlines suggestions for how local authorities and Government should tackle issues of housing for vulnerable groups in order to ensure dignity.

Partnerships for Older People Projects

The Department of Health is investing £60 million in pilots called Partnerships for Older People Projects (POPP)¹⁴⁰. These aim to develop preventative and joined up systems across health, care and wider support services. The 29 POPP sites aim to support more older people to maintain or improve their general health, well-being and independence through early targeted interventions rather than intervention at the point of crisis. This approach should not only improve people's quality of life and their experience of ageing, but also offers a way to provide more cost-effective services.

Early findings from the national evaluation of POPPs indicate that earlier interventions before people reach high levels of need may be more cost-effective for the health and social care system and provide better outcomes for individuals. The interim report and supporting paper on cost effectiveness can be accessed at: www.dh.gov.uk/en/Policyandguidance/SocialCare/Deliveringadultsocialcare/Olderpeople/PartnershipsforOlderPeopleProjects/DH_080122

The Care Services Improvement Partnership has developed a self-assessment 'Promoting Independence' toolkit for localities taking forward work on early intervention and prevention based on early learning from the POPP pilots and related projects. This can be accessed at: www.changeagentteam.org.uk/index.cfm?pid=597

¹⁴⁰ Further information is available at: www.dh.gov.uk/en/Policyandguidance/SocialCare/Deliveringadultsocialcare/Olderpeople/PartnershipsforOlderPeopleProjects/index.htm

Telecare

The Government has invested £80 million, in the form of grants, in the development of Telecare over the two years 2006 to 2008¹⁴¹. Telecare should be seen as part of the wide spectrum of home adaptations covered in Section Two, ranging from grab rails to smart homes. Telecare systems include personal alarms, environmental sensors to detect smoke, water flooding, unlit gas and temperature, or movement sensors which detect if fridge doors are opened, a bed is occupied or if a person has fallen and cannot get up. More sophisticated systems monitor many aspects of the home environment and communicate interactively with the person. For example, some sense when someone has gone to bed and remind them that a window has been left open. Used appropriately, these systems promote independent living and peace of mind and, if well targeted, can prevent problems such as falls and unwanted moves to residential care.

Getting to the right people

We need to be sure that we are reaching the right people and early enough to get the best results for them and the wider economy. At present we know that effective preventative services are sometimes given to the wrong people. People can be targeted randomly or through inaccurate referral methods. Sometimes those in greatest need find services inaccessible¹⁴².

Early intervention to transform prevention

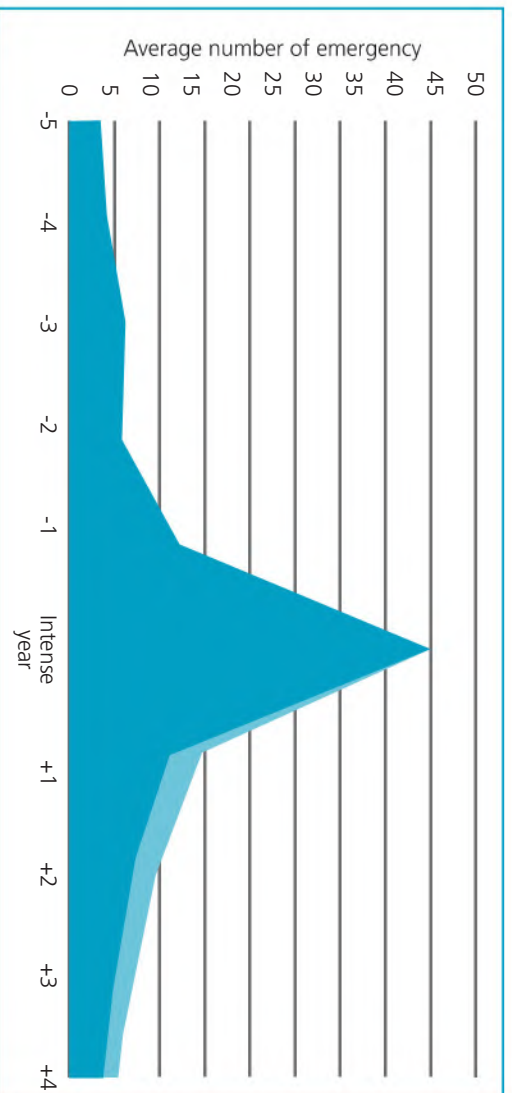
Research we commissioned by the King's Fund¹⁴³ shows that **early interventions** can be much more effective for older people if we intervene earlier than we currently do. On examining hospital admissions data, the research showed that people receive interventions when they reach a certain threshold of need. This is understandable, as services are prioritised for those in greatest need. By the time the people are identified, they are having very frequent hospital admissions. However, the research also showed that on average people have an intense year of admissions and after that time the frequency of hospital visits falls sharply. If we intervene in the intense year, the impact of this intervention is limited as the problem would have reduced anyway. The reduction resulting from the intervention is shown as the small light blue area under the graph.

¹⁴¹ Further information is available at:

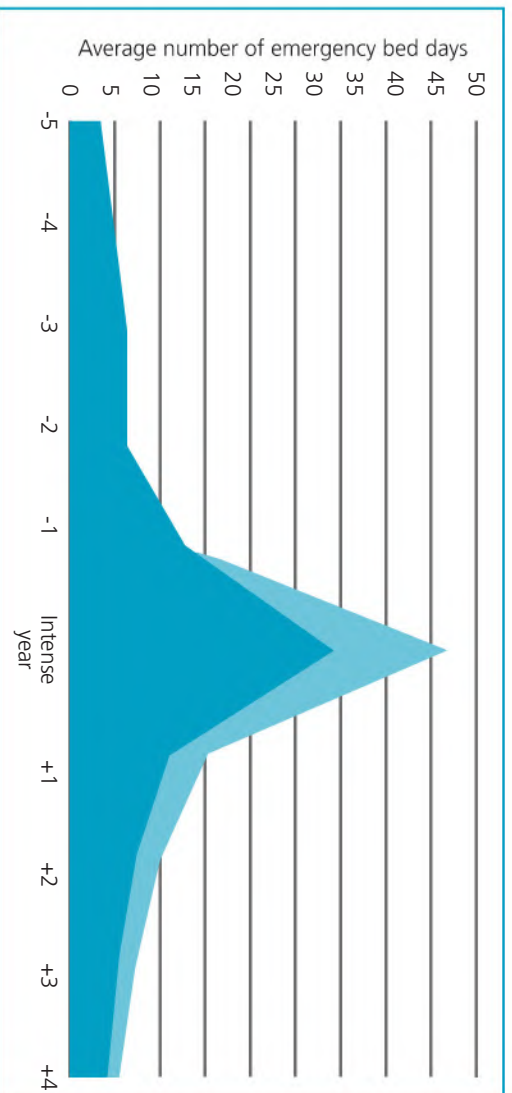
www.dh.gov.uk/en/Policyandguidance/SocialCare/Deliveringadultsocialcare/Olderpeople/DH_4116208

¹⁴² Research on older people showed that 34 per cent of people with poor health were considered to be excluded from access to services including some health services, whereas only 4 per cent of people with excellent health were excluded from access to services (Barnes *et al*, 2006).

¹⁴³ Lewis, G. (2007).



However, the same interventions on the same people a year earlier has substantially greater success in reducing hospital admissions and bed days. This is shown below as the light blue area under the graph below.



A typical route into long term care is via an unplanned hospital admission, so this is directly relevant to care as well. Early intervention according to accurate risk analysis is as important in avoiding unplanned care home admissions, as it is with hospital admissions. So when thinking about preventing expensive and costly health and care problems we must get better at identifying the right people much earlier. Here we consider a radical new approach to address these issues.

What we will do – piloting a new approach to transform prevention

The King's Fund study we commissioned also examined how we could go about identifying people at risk, a year before a crisis occurs. The report suggested using 'predictive risk modelling' with routinely collected data, to accurately identify people a year before a care crisis. A benefit of this approach is that it is not affected by the inverse care law. Existing predictive health tools, for example 'PARR' and the 'Combined Model', have already been successfully trialled with hospital admissions, but not considered in relation to preventable and costly social care crises.

The first step is to put this new knowledge into practice. **We will pilot a predictive risk modelling approach that identifies individuals who are at risk of both health and care crises, a year early.** This technology will also provide a tool for developing the business case for preventative investment, showing pro-rata savings to both health and care across a local population and will help with predicting future population needs. For this reason, there may be other applications for this in the areas of joint commissioning and performance management, as well as simply to identify individuals for preventative services.

Development of this prevention agenda for adult social care at a local level will be supported by the **Social Care Reform Grant which makes an extra £520 million** of ring-fenced funding available to councils to support the necessary redesign and reshaping of social care over the next three years. This is also supported by the recent publication of the *Putting People First* concordat which emphasises a need to shift away from intervention at the point of crisis to a more pro-active and preventative model centred on improved well-being, with greater choice and control for individuals.¹⁴⁴

Improved personalisation

The second step is to ensure that housing for older people is properly integrated into the progress that is being made to develop individual and personal social services. Service structures and funding streams make effective joining up of housing, health and care difficult. Individuals may have to work around the artificial boundaries of health, care and housing industries. The personalisation agenda is important as it puts people back at the centre of the process, giving them greater choice and control. A major step forward has been the development of the individual budgets approach. The key features are the benefits they allow:

- individuals have a transparent allocation of resources, giving them a clear cash or notional sum for them to use on their housing, care or support package.
- allowing individuals to use the budget in a way that best suits their own particular requirements. For example, they might choose to spend money on a walk-in shower and reduce domiciliary care.

¹⁴⁴ Department of Health (2007).

- a streamlined single assessment process across agencies, meaning information only need be given once.
- bringing together a variety of streams of support and/or funding, from more than one agency.
- support from a broker or advocate, family or friends, as the individual desires.

The wider roll out of Individual Budgets, and the form they might take, will be subject to the evaluation of the pilots in Spring 2008. Pilots have been a cross-government exercise between Communities and Local Government, the Department of Health and the Department for Work and Pensions. The Department of Health will establish a Personalisation Board, to give a strategic approach to the communication of the personalisation message and strong governance processes for delivery. This will provide an important opportunity to re-iterate the message of joining-up housing with health and care.

Better co-ordination and integration

The two aims of improving prevention and personalisation will make it far more likely that the third step, better joining-up, will be achieved. This begins with good joint commissioning, where significant progress has already been made.

Joint commissioning

The Commissioning Framework for Health and Well-being¹⁴⁵, published last year, is designed to enable local authority, PCT and practice-based commissioners to work together more effectively to provide services that are tailored to the needs of individuals and local communities and to help people maintain their health, well-being and independence wherever possible.

The new commissioning arrangements for the NHS and local authorities will give people greater choice and control over services and treatments across housing, health and care, and access to good information and advice to support these choices. Mechanisms, such as the Local Involvement Networks which include housing, will be developed to help the public get involved in shaping these services, and advocacy will be available to support people who find it harder to express their views.

We have recently introduced a new duty for the NHS and local government to work together on a Joint Strategic Needs Assessment. This will make sure that local organisations commission housing and care based on the needs of their local communities. This will help councils, PCTs and practice-based commissioners to understand better the needs of their populations.¹⁴⁶

¹⁴⁵Department of Health (2007).

¹⁴⁶Further information on this is available at www.dh.gov.uk/en/Publicationsandstatistics

Health Impact Assessments

Health Impact Assessment is an approach that enables evaluation of how proposals for changes and developments to services will impact on people's health.¹⁴⁷ The approach is used by Central Government itself as a mandatory part of its own tests for any proposal, for example, policy formation that may have an impact on health or health inequalities.

The approach results in recommendations that can inform decision-makers, and is underpinned by the following principles:

- democracy;
- equity;
- sustainable development;
- scientific and robust practice; and
- holistic approach to health.

Health Impact Assessment needs to connect with other evaluative methods that may be used, such as:

- strategic environmental assessment
- environmental impact assessment
- social impact assessment
- integrated impact assessment.

Further information on this, and how and when to use it locally, is available from the Integrated Care Network publication, *The Role of Public Health in Supporting the Development of Integrated Services*.¹⁴⁸

¹⁴⁷ Department of Health (2007).

¹⁴⁸ Integrated Care Network (2007).

Joint assessment

The Single Assessment Process (SAP) for older people was introduced in the National Service Framework for Older People. The requirement on local authorities and the NHS to implement SAP is intended to improve a person-centred approach to assessment and care planning for older people, regardless of both organisational boundaries. It is reducing the need for separate approaches to the assessment of various services, particularly for individuals with multiple needs who have to negotiate the different systems.

Our Health, Our Care, Our Say announced the development of a Common Assessment Framework to ensure less duplication across different agencies and to allow people to self-assess where possible. Proposals for a common assessment framework for adults are at an early stage, but we are clear that a new assessment framework would need to build on rather than replace the single assessment process for older people in order to make it applicable to other client groups. Communities and Local Government is working with DH to integrate housing support into the CAF. We will be consulting on how best to take forward common assessment shortly.

Actions

To join up housing, health and care services, improve crisis prevention and make housing more personalised:

Department of Health (DH) will test the Preventative Predictive Risk Approach in suitable locations from 2008. CLG will link the development of preventative housing services such as repairs and adaptations to the development of this new approach.

DH will work on the piloting and introduction of a common assessment framework that will develop and deploy integrated assessment and care planning processes. Communities and Local Government is working with DH to integrate housing support into the CAF.

DH, DWP and Communities and Local Government, will support the continuing development of the Single Assessment Process (SAP) to promote joined up health, housing care and benefits assessment.

Communities and Local Government and DH will support local authorities and PCTs with their new statutory status as named partners in their duty to work together to agree and deliver a single set of priorities for the local area (as set out in the Local Area Agreement).

The cross-Government Independent Living Strategy, to be published shortly, will identify specific actions required to promote independent living for older disabled people.

Chapter 11: A New Future for Specialised Housing

Summary

Many people in later life will choose to go into specialised housing, by which we mean the diverse range of housing specifically built for older people, from retirement housing to nursing homes. Many will find themselves in need of extra care. To date, however, the debate on the design and quality of specialised housing has been limited.

We need a new positive vision for specialised housing for older people as somewhere that more people aspire to live in later life and which will match their lifestyles. We need more good quality specialised housing of different types to promote greater choice. And we need to set new standards which will serve to lead rather than follow the best of services. We want to see the future of specialised housing at the heart of the community, offering services for the whole community.

And of course, we need more across the range of this housing. We are substantially increasing funding for public housing over the next three years, as well as an additional £80 million for innovation in extra care housing. In addition to public investment in housing supply, we will encourage the private sector to deliver more choice. We will also make better information available to older people on specialised housing options, covered in Chapter 4.

We will commission an Innovation Panel which will report to ministers on how to further reform new build housing and make the best use of existing specialised housing stock. It will consider international approaches and new thinking to enhance choice for an increasingly diverse older population. It will be underpinned by a strong focus on research and development.

We will ensure that a more strategic approach is taken nationally and locally in determining what type of housing is needed in what location, supported with newly published tools for local strategic planning. This will be supported by better evidence and a coordinated cross-government research approach.

What is specialised housing?

In this chapter we use the term 'specialised housing' to mean the full and diverse range of housing specifically built for older people, from retirement housing to nursing homes. Almost all are a collective group of dwellings with some form of services attached, an example being support from a scheme manager. Over the last 25 years we have moved from a position where most specialised housing fell into two categories, either care homes or sheltered housing, to a far greater diversity of models.¹⁴⁹

Few people understand classifications of specialised housing such as nursing homes, residential care homes, extra-care housing, integrated care, sheltered housing and private retirement housing. Different providers have created different names and different emphases for the same housing model, often to set their product apart from other specialist housing. It is frequently assumed that all specialised housing models incorporate care services, but some such as sheltered housing and retirement housing, often do not. **More information on definitions is contained in the toolkit for local strategic planning of specialised housing alongside this strategy.**¹⁵⁰

About 330,000 older people live in care homes.¹⁵¹ However the largest sector is sheltered housing.¹⁵² There are about 100,000 private properties and 400,000 rented properties classified as private retirement, sheltered or extra care properties.¹⁵³ Extra care housing makes up a small minority of these properties.

Specialised housing is often defined by care and support classifications, but should be considered from the perspective of older people, in terms of the quality of housing, location, services and the lifestyle it offers. A more rounded approach has been used to help define the key elements of extra-care housing in the example below. Many of these elements can also be seen in the best of other models too.

¹⁴⁹ Croucher et al (2006). See www.jrf.org.uk for detailed information on the debate on definitions.

¹⁵⁰ More Voice, More Choice, CSIP (2008).

¹⁵¹ Department of Health (2005).

¹⁵² There is limited up recent data on the number of people living in sheltered housing.

¹⁵³ EAC Key Data Report 2007 for England.

Principles	Care and leisure
<ul style="list-style-type: none"> • Focus on individuals • Rehabilitation • Independence • Residents have control – tenancy rights separate from care • Access to community activities • Neighbourliness • Community resource 	<ul style="list-style-type: none"> • Flexible care • Working with, not doing for residents • 24 hour support • Care team based in scheme • Access to meals • Domestic support • Supporting leisure and social opportunities
Design	Assessment and allocation
<ul style="list-style-type: none"> • Individual flats are seen as ‘home’ • Design allows for a range of social activities • Progressive privacy is built-in for residents 	<ul style="list-style-type: none"> • Joint assessment and allocation • Balance of dependency levels • Positive approach to mental health • Step up and step down places • Home for life

Riseborough and Fletcher (2003)¹⁵⁴

Problem Analysis

There are three key areas to address. The first is simply that in some areas people do not have a good range of specialised housing options available. The challenge will be getting the right supply of a range of good quality specialised housing to expand choice and meet projected future demand. The second is ensuring that we improve the quality of all forms of specialised housing. For some people moving to specialised housing means making compromises in terms of the location, design, tenure and specification of their new housing. This also means making the most of existing stock. The third is the issue of getting good information and advice on what specialised housing options are available which is considered in chapter 4. But in many of these areas, because this is a relatively recent and specialised market in itself, there is a critical shortage of information and innovation which will enable us to plan successfully for the future.

¹⁵⁴ Riseborough, M. and Fletcher, P. (2003).

Much of this chapter therefore explores what we know, but also what we need to do by way of research and development to establish a firm and practical basis for the future where specialised housing will be better planned, more flexible in terms of choices to the consumer, better designed and more innovative in terms of enabling closer relationships with families, friends, and the community, as well as care and support services.

More specialised housing needed

More specialised housing of a range of types will be needed. The evidence, as outlined in Chapter 2, in fact shows a projected sharp growth in demand for housing with care services¹⁵⁵ such as care homes and extra care housing. There is strong continuing demand for good quality sheltered and retirement housing. In many areas retirement housing is sold before it is built and there are long waiting lists for good public sector housing. There is also a growing need for specialised housing for the growing numbers of older people with special needs, such as learning disabilities and mental health problems.

Specialised housing will continue to offer certain advantages over private housing, particularly for those who need a physical environment designed for those with impairments, better access to help and care, company and sense of safety. The evidence does not suggest that in the future we will all live in mainstream housing until the end of our lives. One in four of us can expect to live in a care home at some point in our lives.¹⁵⁶

We need to be clear about the continuing need for specialised housing. Below the national picture there is of course considerable local variation as to the supply and demand for different types of specialised housing. We look at understanding the local market for different types of specialist housing later.

Better stock – good design, good location, right tenure

The success and local demand for specialised housing depends upon getting the basics right, namely providing an attractive home in a good location – near to friends, neighbours and family – with good services. However, in the past, some schemes have been poorly located and of poor design with little imagination. A couple who have lived in a comfortable family home and accumulated treasured possessions are not likely to want to move to a bedsit no matter how convenient.

¹⁵⁵Wittenberg, R. *et al* (2006).

¹⁵⁶Bebbington, A. *et al* (2001).

The fact is that older people want many of the features in specialised housing that people of any age want in any home. One study showed that the two features cited as being most important in choosing housing were a welcoming neighbourhood and attractive external appearance.¹⁵⁷ In the past, specialised house building has often been driven by the availability of land and funding, without strategic planning or market analysis. This has led to substantial regional and local variation in relation to the availability of good specialised housing for older people. But older people, wherever they live, want space for their treasured possessions. Too often, specialised housing overlooks the need for good storage space. Older people also continue to want first class opportunities inside the home for recreation, activities, dining together, and for welcoming visitors.

Many older people would like a wider choice of tenure options in specialised housing. There has been a revolution in home ownership, but specialised housing is largely rental stock. Local authority older people's housing strategies typically focus on social rented specialised housing, missing out opportunities for private sector delivery and new tenure options such as shared equity. Support for private sector developers and providing wider tenure options is an important part of improving choice for older people.

What needs to be done

A positive vision for specialised housing

Our vision is for UK specialised housing to lead the world in terms of design, support and desirability. We want the specialised homes of the future to be desirable homes at the heart of strong communities, a place where older people aspire to live. All specialised housing will be defined by excellent design, build, character, location and the lifestyle choices of those who live there. We want new homes to be built at the heart of the community where excellent resources – whether that is community cafes, or libraries and IT suites – can also be opened to a wider community.

There will be greater choice, mirroring an increasingly diverse older population. For some this might mean housing collectives with shared space, for others retirement communities, for others extra care homes in lifetime neighbourhoods. Strong values of active ageing and inclusion, and a focus on improving well-being will underpin good quality services. Choice and control of services will mean that leisure and learning are as likely to feature as much as good health and care that guarantee ageing in place.

¹⁵⁷ Savills Research (2007).

More homes, more choice

We have argued that we will need more specialised housing and greater choice. By promoting independence throughout this strategy we want to ensure that the specialised housing on offer is in fact, a person's own home, with their own front door. We have promoted a choice of new options for those who wish to move to specialist housing in private and social sectors. We are witnessing a boom in private retirement building providing wider choice beyond traditional social housing provision. In addition since 2004, investment of over £300 million in Extra Care by the respective Housing Corporation and Department of Health grant programmes has sought to push the boundaries of housing with care, and offer new alternatives to those who want greater security of ageing in their own home. However, there is more to be done. We are now embarking on the biggest house building programme for decades and more and better specialised housing will be part of that.

At a national level, we are increasing funding for affordable housing by 50 per cent to over £8 billion over the next three years, initially through the Housing Corporation and then through the new Homes and Communities Agency. The Housing Corporation expect to fund more supported housing than they did in their 2006-08 Affordable Housing Programme. The Housing Corporation invested over £160 million as part of its 2006-08 programme. However, funding is subject to receiving suitable bids with regional and local prioritisation and support.

Communities and Local Government is already supporting a number of schemes providing new extra care facilities and modernising and re-providing existing sheltered stock through its Housing PFI Programme. Signed extra care schemes have been allocated over £155 million in PFI credits and will deliver nearly 900 new homes, and similar schemes in procurement and development will bring the number delivered through PFI to over 1,500. In addition, schemes in Oldham and North Tyneside, covering over 2,600 units of local authority sheltered stock, are helping the local authorities achieve the Decent Homes standard for their council stock. The Oldham scheme has been allocated £132 million in PFI credits while, in North Tyneside, the level of credit will be finalised once contract signature is reached. For the future, in the context of the establishment of the new Homes and Communities Agency, we are considering the timing and objectives of the Housing PFI Programme. **In addition, the Department of Health is investing a further £80 million to support the continued development of Extra Care Housing. The Department of Health expects to assign £115 million of PFI credits in this financial year alone to projects covering adult social care delivery.** This is a limited fund and so projects showing connections to, for example community hospital developments, or other connections with local housing provision, will be given priority.

We will also encourage the development of private sector specialised housing to promote greater choice to meet increasing demand, through improving planning and working with developers. For example better spatial planning, new assessment tools, and a closer link between local authority planning and community strategies as a whole, through Local Area Agreements will enable much more deliberate and sensitive planning for future specialised housing. (See chapter 9).

Lifestyles and choices are changing fast. There is a growing community of people who want to reject what for many older people is the isolation of living alone. The co-housing movement is growing significantly with single women in particular looking for ways to live with mutual care and support. Denmark and the Netherlands developed the model but we also want to see greater innovation from developers in England in this area **and a more creative and positive response to the possibilities. The Housing Corporation has invited bids for cohousing organisations for funding over the next three years.**¹⁵⁸ It is hoped that these forms of housing will help meet the needs of a growing, single, older population looking for congenial company and support as they grow older.

Other people also see retirement as an opportunity for a lifestyle change in another sense.

More Options – The Seaside and Country Homes Scheme

This popular scheme has a total of 3,200 properties which were built by the former Greater London Council which are available for older people wanting to move to seaside and country locations. The scheme is administered through Communities and Local Government and its agent the housing association Places for People. Additional investment from the Greater London Authority means that Places for People are identifying land for building additional properties. There are substantial waiting lists and new investment will enable more older people to access this scheme. This also has additional value in freeing up properties across the London Boroughs to ease overcrowding.

Particular communities also have particular needs. Older people from BME communities are the fastest growing group in some localities, so we will see an increasingly diverse older population in future years. The research we have commissioned shows that there are legitimate concerns amongst older groups, including BME communities, disabled and lesbian, bi-sexual, gay and transgender (LGBT) older people, that specialised housing is not always sensitive to their needs.¹⁵⁹ Specialised housing can adapt to a much more diverse market and is also duty bound to tackle discrimination against these groups. **We will also work with the Housing Corporation to encourage bids that in the context of Regional Housing Strategies meet the housing needs of small and emerging communities.** And that where providers are developing in areas with significant minority communities they are required to demonstrate how their proposals meet the needs and aspirations of all communities, including how bidders will work with BME organisations in relation to the development of projects.¹⁶⁰

¹⁵⁸ Housing Corporation (2007) see paragraph 36.

¹⁵⁹ Croucher (2008).

¹⁶⁰ Housing Corporation (2007) see paragraphs 59-67.

Better support to get the right stock in the right place

How do we ensure that, in the first place, there will be more housing of the right sort for people wanting a little extra support and security? First, we have to deal with the concern that some housing associations and local authorities expressed in our consultation, that building specialised housing would have a short shelf life, and they would become the 'hard to let' properties of the future.

Specialised housing must be planned more strategically in the future, and with the full knowledge of the local market and location. One simple test is if it would be hard to sell on the open market, it needs rethinking.

The National Housing and Planning Advice Unit provides a new source of information and advice to ensure that local and regional planners understand the local market and therefore plan housing which will reflect changing needs. The way in which planning authorities will be required to plan for the mainstream and specialised housing needs of older people is addressed in chapter 9.

To support better strategic planning we are also publishing a practical tool kit to support local strategic planning of housing with care along side this report.¹⁶¹ Additionally district level projections of older households are being published with this report to support analysis of profile of future older households.¹⁶² Projections of household composition should be combined with projections on local care needs using the POPPI tool¹⁶³ and linked to joint strategic needs assessments as covered in chapter 10.

The EAC national database of housing for older people

The Elderly Accommodation Counsel (EAC) launched a national database of housing for older people in 1993. This database is populated by landlords, managers and developers and is the only comprehensive picture of retirement housing throughout the UK. The database includes 25,700 schemes and is available for free on the web at www.HousingCare.org.

The EAC has developed a Quality of Information Mark to encourage and help housing providers deliver better and more consistent information to older people, their families and advisors, and housing professionals, about all forms of retirement housing, from age exclusive housing, sheltered/retirement housing to Extra Care Housing and retirement villages. The Quality of Information Mark requires each scheme to provide:

- a comprehensive description of its buildings, services, lifestyle features, intended user base, and costs,
- its statement of purpose (the 'service promise'), and
- information about how its outcomes for residents are measured.

¹⁶¹ CSIP (2008).

¹⁶² Communities and Local Government (2008).

¹⁶³ <http://www.poppi.org.uk/> Can be used to estimate projected numbers of older people living alone, living in care home, receiving unpaid care, their ability to carry out domestic tasks and self care. Can estimate the impact of; limiting long term illness, depression, severe depression, dementia, heart attack, stroke, bronchitis/emphysema, falls, continence, visual impairment, mobility and obesity.

Improved tenure options and private sector delivery

Whilst some older people are happy to sell up and move to renting their home, many would prefer to be able to remain as owner, or to maintain a share in a home. Naturally, the private sector has a major strategic role here. However, housing associations should aim to provide more creative options to buy or part-own housing. One such example is provided below by Housing 21. The social sector should be able to deliver more stock with the creative use of private capital and recycling of capital receipts.

Mere View shared ownership 'extra care' housing

Mere View, in Haughley, Suffolk, is a Very Sheltered Housing scheme made up of 32 high quality one and two bedroom apartments for older people in a rural location. The service provides 24 hour care and support to its residents. Apartments are offered for purchase on a shared ownership basis. Over 80 per cent of the older people purchased the maximum 75 per cent share.

Housing 21, a national specialist housing association, developed and funded it in partnership with Mid Suffolk District Council and Suffolk County Council. It was also supported by Housing Corporation funding. As well as offering care, support and other services for the residents there is a café and community room available for older people from the nearby retirement housing scheme and from the village.

With home ownership amongst the older population set to rise Mere View has proved a popular choice for older home owners in the locality. Using capital from older people in this way meets their choice in offering an ownership option and helps with scheme viability.

Better use of existing stock: A clear focus on well-being

Local authorities and housing associations should be clear about the high value of existing stock and not ignore the potential of sheltered housing, extra care housing and care homes which may form a large part of existing stock. Sheltered housing, extra care and care homes at their best can be vibrant community hubs, tackling exclusion and promoting active ageing, even if the accommodation itself is dated. An excellent local manager can make all the difference in creating a place where people can do all the things that make life worth living. This requires strong local leadership, partnerships with local agencies and the empowerment of older people to make it work effectively. Whichever 'models' make up existing stock, there should be a strong focus on well-being. High quality health and care services should complement social activity, mutual support and opportunities for active participation in the community.

Some existing specialised housing already falls into the hard to let category, sometimes because of poor quality, degradation, or poor location. In some cases there may be an economic and social case for remodelling, but this can be expensive and selling the land for reinvestment is sometimes more economic. Existing research in this area, which examines re-modelling sheltered housing and care homes into extra care housing shows that, with notable exceptions, it can be complex and expensive.¹⁶⁴

Communities and Local Government and the Department of Health will therefore undertake strategic work with the Housing Corporation, and in the future, with the Homes and Communities Agency and the Office for Tenants and Social Landlords, to consider what options there are for supporting re-modelling where appropriate. We will also look at how this can be presented as a positive option for consumers.

Dementia and housing

As we showed in chapter 2 one of the great challenges will be the growth of the numbers of people with dementia and their housing needs, no matter whether they are being cared for at home, or in specialised housing. Specialised and mainstream housing of all forms needs to adapt to meet this challenge. The National Dementia Strategy and Implementation Plan announced last year set out the following key themes:

- **Improved awareness:** There is currently a general low level of public and professional understanding of dementia to support people with dementia and their carers.
- **Early diagnosis and intervention:** Currently only a third of people with dementia receive a formal diagnosis at any time in their illness and many are diagnosed too late for those suffering from the illness to make choices. Our housing policy will support this in critical ways through early intervention strategies and improved information as covered in chapter 4.
- **Improving the quality of care for dementia.**

In terms of housing policy, Communities and Local Government has a major role to play to ensure that housing support teams work to enhance joint health and social care mental health teams in the community so people with dementia and their families and carers receive the support they need in a range of housing settings. Intermediate care services need to improve so that alternatives to hospital admission are available, and early discharge from acute and mental health hospitals is possible for people with dementia.

¹⁶⁴Tinker *et al* (2007).

Learning and improving

Specialised housing of all types has been relatively under-researched. Evidence tends to be stronger in areas such as satisfaction with housing, with many types of specialised housing having high levels of resident satisfaction. However, there are key gaps in robust research on the quality of stock, how specialised housing impacts on long term health and well-being outcomes, and the cost-effectiveness of different models.¹⁶⁵ A Royal Commission model showed important variation in the area of service costs between models, but no single model was cheaper in terms of service costs for all levels of need, and they varied dependent on social support.¹⁶⁶

There are some evaluations that show good outcomes in specialised housing, but evaluations are small in number and the lack of robust surveys is a major gap. **We will work with the Department of Health and the Housing Corporation to develop a joint national research approach to develop and enhance the evidence base in this area.** We will work with the Housing Corporation on future work looking at value for money on capital and cost effectiveness for different types of housing.

Promoting Innovation – The Innovation Panel

Our policy aims to secure that there will be, through better information and planning, closer liaison with health and social care agencies, and the work of the new Homes and Communities Agency, more specialised homes in the right locations, but we also need more innovation and higher standards of housing.

This chapter has identified key areas in which we simply do not have the information we need to make the best use of existing stock, or to build the specialised housing for sale, part sale or rent, which meets the lifestyles and aspirations of the future, in the knowledge of larger numbers of people with disabilities and physical and mental dependency.

We will therefore commission an ‘Innovation Panel’ to report to an inter-ministerial group jointly chaired by Communities and Local Government and Health ministers on specialised housing in 2008-09. It will cover both new build housing and improving existing stock. It will consider international approaches and collect and inspire new thinking to enhance choice for an increasingly diverse older population. It will be underpinned by a strong focus on research and development.

As well as the UK, we will also look to international models to consider the lessons that can be learnt, for example from Dutch and Danish co-housing models and the American retirement housing expansion.

¹⁶⁵ Croucher, K. *et al* (2006).

¹⁶⁶ Tinker, A. *et al* (1999).

Part of the task of this expert panel will be to develop quality and innovation in design. We will promote innovation in architecture and work with external partners to hold an international architectural competition to design and build a world exemplar in specialised housing.

There are many examples that show that specialised housing can be popular, well designed, well located and a genuinely attractive choice.¹⁶⁷

Fig 11.1 Colliers Gardens, Bristol. Brunelcare



¹⁶⁷ See CSIP (2008) for further examples of good design.

Actions

To improve specialised housing:

- Communities and Local Government and DH will commission an Innovation Panel to report to an inter-ministerial group jointly chaired by Communities and Local Government and Health ministers on specialised housing by 2008-09. Communities and Local Government and DH will work with the Housing Corporation, and in the future, with the Homes and Communities Agency and the Office for Tenants and Social Landlords, to consider what options there are for supporting re-modelling and re-provision.
- The Housing Corporation will be spending £8.4 billion in 2008-11 on new affordable homes and within this is keen to provide funding for new specialised housing.
- DH will make an additional £80 million available to support innovation and strategic development of extra-care housing by 2010.
- DH will assign £115 million of PFI credits in 2007-08 to projects covering adult social care delivery, including extra care housing.
- DH, Housing Corporation and Communities and Local Government will work together on future work looking at value for money, cost-effectiveness and improving outcomes of specialist housing.
- Communities and Local Government and DH will publish a toolkit for local strategic planning of specialised housing to support local authorities and others to plan and feed into Local Development Frameworks in 2008.
- Communities and Local Government will develop good practice guidance on Choice Based Lettings for vulnerable people, including vulnerable adults.



Section Five: What Must be Done

Where we want to be in five years time

Older people will have housing that supports healthy, active and independent living in welcoming communities. Housing, neighbourhoods and communities will be more inclusive, attractive and sustainable for an ageing population. There will be more mainstream and specialist homes of the right type in the right location for older people. New housing will be built to Lifetime Homes Standards and new communities will be built to be Lifetime Neighbourhoods.

Older people's housing options will be planned, integrated and sustained as part of a wider approach to meeting housing need. As part of their strategic approach to housing, we want to see all local authorities working with partners to address the housing needs of older people, looking across the full range of housing options. Excellent national and local information, advice and support will be tailored to the person's level of need and risk. Web and telephone advisory services will be available for all. Additionally, for the most at risk, pro-active local support and advocacy service will be offered, working across boundaries to offer full support for choice.

Existing housing stock will be improved to enhance housing quality and promote good health. Many more homes will be warm and comfortable. Major and minor adaptations will be easily obtained. Major adaptations through Disabled Facilities Grant will be quick and simple to obtain and appropriately linked to other services. Those in most need will be fast tracked through the process of assessments and will receive timely support. Removal of the Disabled Facilities Grant ring fence will allow funding to be pooled with that of related services such as assistive technology, enabling improved joining-up of services to work more effectively together to meet individual outcomes.

Home improvement and handyperson services will be widely accessible. Home Improvement Agencies will be available in all parts of the country and will deliver a more proactive enhanced range of services. People will get these services before crises happen.

Where housing services are needed they will be personal, progressive, high quality and joined-up. They will provide choice and will be empowering. Where inequalities persist, there will be the means to ensure that decent standards of housing and services are targeted on those in greatest need.

Action points

Ref.	Action	Dept.	Timing
Sec 2 Ch4	<p>New housing advice and information service</p> <ul style="list-style-type: none"> • We will work across government and with external partners to develop national housing advice and information for older people, from 2008/9. • We will work with local authorities and other partners to strengthen specialist local housing advice, information and 'moving home' services for older people. • We will consider whether people can be targeted with information about housing options and simple ways of auditing their homes at key transition points such as retirement or onset of ill health. 	CLG, DH	2008/ 2009 2008/ 2009 2008/ 2009
Sec 2 Ch4	<p>Equity Release</p> <ul style="list-style-type: none"> • We will continue to work with the Government Offices, local authorities, home improvement agencies and other agencies to publicise and expand the range of products and geographical coverage of regional loans schemes available in the public sector to finance home improvements for vulnerable householders. We will consider how emerging good practice including the regulatory framework can be shared and disseminated to accelerate the availability and take up of loans products. • The future home improvement agency project (Section 2 Chapter 5) will identify and share existing good practice on the provision of independent advice on equity release across the sector. • The work to strengthen local housing advice will include advice and information on equity release. 	CLG	2008/ 2009

Ref.	Action	Dept.	Timing
Sec 2 Ch5	New national rapid repairs and adaptations service and Warm Front		
	<ul style="list-style-type: none"> We will develop new rapid repairs and adaptations services, expanding coverage of handy person services across the country from 2009/10. 	CLG, DH	2009/ 2010
	<ul style="list-style-type: none"> We will sponsor the future home improvement agency project and publish the findings in Autumn 2008. 	CLG	2008
	<ul style="list-style-type: none"> CLG will provide new funding for a three year contract for a National Body for Home Improvement Agencies from 2008. 	CLG	2008
	<ul style="list-style-type: none"> Defra will invest just over £800 million in the Warm Front Programme from 2008/2011. 	CLG/ DH	2010/ 2011
	<ul style="list-style-type: none"> The independent review of private rented sector housing will consider what barriers exist in ensuring the sector consistently offers a quality product, and will examine the impact of demographic and social change on the future demand and supply of the sector. 	Defra CLG	2008/ 2011
Sec 2 Ch6	CLG will implement a number of the Disabled Facilities Grant review recommendations by:		
	<ul style="list-style-type: none"> Increasing the national budget by 20 per cent in 2008, 7 per cent in 2009, and a further 6 per cent in 2010. 	CLG	2008/ 2010
	<ul style="list-style-type: none"> Raising the maximum grant limit. Improving the Means Test. Including access to garden. Relaxing the ring-fence around DFG. Incorporation of Local Area Agreements. Levying limited property charges. CLG will promote the concept of Accessible Housing Registers and will support wider adoption of the London and other good practice models as further funding becomes available. 		

Ref.	Action	Dept.	Timing
Sec 3 Ch7	Lifetime Homes To make Lifetime Homes Standards the norm for new housing, we will:		
	<ul style="list-style-type: none"> • Make adherence to Lifetime Homes Standard mandatory for all public sector housing by 2011. • Encourage key builders to sign up to implementation of existing Lifetime Homes Standards now. • Consult on and then provide detailed design guidance based on the British Standard Draft for Development on Accessible Housing and Lifetime Homes. • Work with stakeholders to identify the most economic way to achieve the flexibility that lifetime homes require. 	CLG	2011
	<ul style="list-style-type: none"> • A clear aspiration for the construction of all new housing to Lifetime Homes Standards by 2013. 		2013
	<ul style="list-style-type: none"> • Review progress against target in 2010 and consider the need for regulation to drive progress. If necessary this could be in place by 2013. 		2010
	<ul style="list-style-type: none"> • Create a new Inclusive Housing category in the National Housing Awards and promote best practice from 2008/09. 		2008/ 2009

Ref.	Action	Dept.	Timing
Sec 3 Ch8	<p data-bbox="386 317 756 352">Lifetime Neighbourhoods</p> <p data-bbox="386 359 927 426">To encourage the development of lifetime neighbourhoods:</p> <ul data-bbox="386 449 1101 1587" style="list-style-type: none"> <li data-bbox="386 449 1101 516">• CLG will publish a report on lifetime neighbourhoods and implementation, working with external partners. <li data-bbox="386 541 1101 653">• The Department for Transport will update its 'Inclusive Mobility Guidance' to support the development of Lifetime Neighbourhoods. <li data-bbox="386 678 1101 789">• The Olympic Village will be used to promote exemplary inclusive design for homes and neighbourhood. <li data-bbox="386 814 1101 926">• CLG will seek to promote exemplary inclusive design through Eco-towns and will commission practical guidance to support this. <li data-bbox="386 951 1101 1062">• CLG will introduce a new Beacon theme on inclusive planning to recognise Councils providing leadership in this area. <li data-bbox="386 1087 1101 1199">• CLG will work with volunteer local authorities and partner organisations, to identify and share good practice in turning existing neighbourhoods into lifetime neighbourhoods. <li data-bbox="386 1224 1101 1419">• The Academy for Sustainable Communities will support the development of lifetime neighbourhoods by ensuring that the concept is embedded throughout its work, for example, by ensuring that resources and products are age proofed. <li data-bbox="386 1444 1101 1587">• CLG and Local Government will fund CABI to embed inclusive design principles in its advisory and enabling activity, and to develop online resources to disseminate best practice. 	CLG	2008/ 2009

Ref.	Action	Dept.	Timing
Sec 4 Ch10	<p>Joining up housing and health and care services</p> <p>Join up housing and health and care services, improve crisis prevention and make housing more personalised:</p>		
	<ul style="list-style-type: none"> • Department of Health (DH) will test the Preventative Predictive Risk Approach in suitable locations from 2008. CLG will link the development of preventative housing services such as repairs and adaptations to the development of this new approach. 	CLG, DH	2008/ 2009
	<ul style="list-style-type: none"> • DH will work on the piloting and introduction of a common assessment framework that will develop and deploy integrated assessment and care planning processes. CLG is working with DH to integrate housing support into the CAF. 	DH	
	<ul style="list-style-type: none"> • DH, DWP and CLG, will support the continuing development of the Single Assessment Process (SAP) to promote joined up health, housing care and benefits assessment. 	DH, DWP, CLG	
	<ul style="list-style-type: none"> • CLG and DH will support local authorities and PCTs, with their new statutory status as named partners, in their duty to work together to agree and deliver a single set of priorities for the local area (as set out in the Local Area Agreement). 	CLG, DH	2008
	<ul style="list-style-type: none"> • CLG and DH will support local authorities and PCTs with their new statutory status as named partners in their duty to work together to agree and deliver a single set of priorities for the local area (as set out in the Local Area Agreement). 		
	<ul style="list-style-type: none"> • The cross-Government Independent Living Strategy, to be published shortly, will identify specific actions required to promote independent living for older disabled people. 		

Ref.	Action	Dept.	Timing
Sec 4 Ch11	To Improve Specialised Housing		
	<ul style="list-style-type: none"> CLG and DH will commission an Innovation Panel to report to an inter-ministerial group jointly chaired by Communities and Local Government and Health Ministers on specialised housing by 2008-09. CLG and DH will work with the Housing Corporation and in the future, with the Homes and Communities Agency and the Office for Tenants and Social Landlords, to consider what options there are for supporting re-modelling and re-provision. 	CLG, DH	2008 2009
	<ul style="list-style-type: none"> The Housing Corporation will be spending £8.4 billion in 2008-11 on new affordable homes and within this is keen to provide funding for new specialised housing. 	Housing Corp	2010
	<ul style="list-style-type: none"> DH will make an additional £80 million available to support innovation and strategic development of extra-care housing by 2010. 	DH	2008
	<ul style="list-style-type: none"> DH will assign £115 million of PFI credits in 2007-08 to projects covering adult social care delivery, including extra-care housing. 	DH	2008
	<ul style="list-style-type: none"> DH, Housing Corporation and CLG will work together on future work looking at value for money, cost-effectiveness and improving outcomes of specialist housing. 	DH, Housing Corp, CLG	2008
	<ul style="list-style-type: none"> CLG and DH will publish a toolkit for local strategic planning of specialised housing to support local authorities and others to plan and feed into Local Development Frameworks in 2008. 	CLG, DH	
	<ul style="list-style-type: none"> CLG will develop good practice guidance on Choice Based Lettings for vulnerable people, including vulnerable adults. 	CLG DH	

Annex A: Where to find more information

Useful website links

Organisations:

Abbeyfield UK
www.abbeyfield.com/

Actuarial Profession
www.actuaries.org.uk/Display_Page.cgi?url=/index.html

Age Concern England
www.ageconcern.org.uk/

Association of Retirement Housing Managers (ARHM)
www.arhm.org/

Audit Commission
www.audit-commission.gov.uk/

Better Government for Older People (BGOP)
www.bgop.org.uk/home.aspx

British Association and College of Occupational Therapists
www.cot.org.uk/

Care and Repair England
www.careandrepair-england.org.uk/

Care Services Improvement Partnership
www.csip.org.uk/

Carers UK
www.carersuk.org/Home

Centre for Policy on Ageing
www.cpa.org.uk

Centre for Sheltered Housing Studies (CSHS)
www.cornwall.ac.uk/csbs/index.php?page=_Home

Chartered Institute of Housing (CIH)
www.cih.org/

Commission for Architecture and the Built Environment
www.cabe.org.uk/

Commission for Rural Communities
www.ruralcommunities.gov.uk/

Counsel and Care
www.counselandcare.org.uk/

Directgov
www.direct.gov.uk

Elderly Accommodation Counsel
www.housingcare.org/

English Longitudinal Study of Ageing
www.ifs.org.uk/elsa/

Equality and Human Rights Commission
www.equalityhumanrights.com/pages/eocdrccre.aspx

ERoSH
www.shelteredhousing.org/

Extra Care Charitable Trust
<http://extracare.hcldev.co.uk/>

Foundations
www.foundations.uk.com/

Government Actuary's Department
www.gad.gov.uk

Help the Aged
www.helptheaged.org.uk/en-gb

Home Builders Federation
www.hbf.co.uk/

Homeless Link
www.homeless.org.uk/

Housing and Older People Development Group (HOPDEV)
www.communities.gov.uk/housing/housingmanagementcare/housingolder/abouthopdev/

Housing Associations Charitable Trust (HACT)
www.hact.org.uk/

Housing Corporation
www.housingcorp.gov.uk/

Improvement and Development Agency
www.idea.gov.uk/idk/core/page.do?pageld=1

IndependentAge
www.independentage.org.uk/

Institute for Fiscal Studies (IFS)
www.ifs.org.uk/

Institute for Public Policy Research
www.ippr.org/

International Longevity Centre UK (ILC-UK)
www.ilcuk.org.uk/

Joseph Rowntree Foundation
www.jrf.org.uk/

King's Fund
www.kingsfund.org.uk/

Learning Improvement Network (LIN)
www.dh.gov.uk/en/Policyandguidance/Organisationpolicy/IntegratedCare/Changeagentteam/DH_4073980

National Assembly for Wales
www.wales.gov.uk/

National Housing Federation
www.housing.org.uk/

New Dynamics of Ageing (NDA) Programme
www.newdynamics.group.shef.ac.uk/

Northern Ireland Assembly
<http://www.niassembly.gov.uk/>

Office for National Statistics
www.statistics.gov.uk

Personal Social Services Research Unit (PSSRU)
www.pssru.ac.uk/

Polari
www.casweb.org/polari/

Policy Research Institute on Ageing and Ethnicity (PRIAE)
www.priae.org/

Royal British Legion
www.britishlegion.org.uk/

Royal Society for the Prevention of Accidents (ROSPA)
www.rospa.com/

Scottish Government
www.scotland.gov.uk

UK Coalition on Older Homelessness
www.olderhomelessness.org.uk/

Welsh Assembly Government
<http://new.wales.gov.uk/?lang=en>

Key documents:

A Sure Start to Later Life – Ending Inequalities for Older People (2006)
www.communities.gov.uk/publications/corporate/surestart2?view=Order+form&supplierId=437877

Pre-strategy document
www.communities.gov.uk/index.asp?id=1510252

Ministerial speech to Fabian Society (June 2007)
www.communities.gov.uk/index.asp?id=1511335

Housing Green Paper (July 2007)
www.communities.gov.uk/index.asp?id=1511890

HOPDEV linked publications (various)
www.communities.gov.uk/housing/housingmanagementcare/housingolder/publicationsabouthousing/

Supporting People strategy – Independence and Opportunity (2007)
www.spkweb.org.uk/NR/rdonlyres/4E92E1E2-B5EF-42B4-AD0C-FE5B68C4330B/12855/bm07024supportingpeoplestrategy.pdf

Our health, our care, our say: a new direction for community services (2006)
www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_4127453

Opportunity Age (2005)
www.dwp.gov.uk/opportunity_age/first_report.asp

Independent Living Review (2008)
www.officefordisability.gov.uk/independent/

Housing Corporation strategy for housing in an ageing society (Forthcoming in 2008)
www.housingcorp.gov.uk

Investing in Independence: Housing for Vulnerable People Strategy
(Housing Corporation 2007)
www.housingcorp.gov.uk/server/show/ConWebDoc.11648

Improving the Life Chances of disabled people (January 2005)
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Annex B: Acknowledgements

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Abbeyfield UK	CABE
Academy for Sustainable Communities	Cambridge City Council
ACRE Blue Skies Group	Cambridge Older People's Enterprise
Age Concern England	Campaign for Homosexual Equality (CHE)
Age Concern Dorset	Care and Repair England
AIMS	Care Services Improvement Partnership
Anchor Trust	Care Services Improvement Partnership – North East, Yorks and Humberside
Ashford Council	Centre for Policy on Ageing
Association of Retirement Housing Managers (ARHM)	Centre for Sheltered Housing Studies (CSHS)
Audit Commission	Chartered Institute of Housing (CIH)
Barnet Council	Chiltern Invadex
Basaira Elderly Centre	Commission for Rural Communities
Beth Johnson Foundation	Conway Borough Council
Better Government for Older People	Counsel and Care
Birmingham Council	Coventry University
Bolton Council	Crown Golf plc
British Association and College of Occupational Therapists	Croydon Council
Broxbourne Borough Council	

Devon County Council/
Supporting People in the South West

Disability Rights Commission

Disabled Living Foundation

Dominion Housing Group

Dorset County Council

Dorset Older People's Forum

Ealing Council

Eastbourne Borough Council

Ekta Project

Elderflowers Projects Company Limited

Elderly Accommodation Counsel

Elders Council of Newcastle

Elizabeth Finn Care

Epic Trust

EROSH

Extra Care Charitable Trust

Family Mosaic

Focal Research Ltd

Foundations

Full Circle Housing

GO South East

Grandparents' Association

Greater London Authority (GLA)

Great Yarmouth Council

Hackney Social Services

Hammersmith and Fulham Council

Hanover Housing Association

Harrow Churches Housing Association

Harrow Council

Hartrigg Oaks, York

Helen Hamlyn Research Centre

Help the Aged

Home Group

Home Improvement Trust

Homeless Link

Hornsey Housing Trust

Hounslow Council

House Builders Federation

Housing Associations Charitable Trust
(HACT)

Housing Corporation

Housing21

IDeA

Institute for Public Policy Research

International Longevity Centre UK
(ILC-UK)

Islington Council

ISS Healthcare	Newcastle-upon-Tyne Elders Council
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Joseph Rowntree Foundation	Northern Housing Consortium
Kent Housing Group	North Tyneside Council
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Lewes Co-Housing Scheme	Peabody Trust – Darwin Court
Lincolnshire County Council	Peabody Trust – Sundial Centre
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London Councils	Polari
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Mansfield District Council	Quality of Life Partnership Housing Group
McCarthy and Stone plc	Raglan Housing Association
Merton Council	Reading Council
Mid-Sussex District Council	Retirement Housing Group
Milton Keynes Council	Riseborough Research and Consultancy Associates
National Assembly for Wales	Riverside Group
National Housing Federation	RNIB
Nehemiah Housing Association	
Newcastle City Council	

RNID
RoSPA
Royal Borough of Kensington and Chelsea
Royal College of Art
Royal Town Planning Institute
School for Policy Studies
Scottish Government
Servite Houses
Sheffield City Council
Sheffield 50+
Shelter
SHN Partnership
Society of Retired Leaseholders (SORL) in Sheltered Housing
Southwark Council
Spelthorne Borough Council
Stepnell Limited
Strategy Excellence Network: HQN Ltd
Surrey County Council
Telford and Wrekin Council
Threshold Co-Housing
Tudor Trust
Tunbridge Wells Borough Council
Tunstall
United Kingdom Home Care Association
UK Coalition on Older Homelessness
University of Bristol
University of Reading
University of York
Volunteer Network Centre
Welsh Assembly Government
Westminster City Council
West Wiltshire Housing Society
Willow Housing and Care Ltd
Wolverhampton City Council
Women's Design Service
Worcester Community Housing

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The ageing of the population will be one of the greatest challenges of the 21st century for housing. This strategy sets out our response to this challenge, our plan to create Lifetime Homes in Lifetime Neighbourhoods.