

## **LOCAL GOVERNMENT AND HOUSING COMMITTEE**

### **STRATEGY FOR OLDER PEOPLE AND HOUSING**

#### **Purpose**

1. This paper seeks the Committee's views on housing issues to be addressed by the Strategy for Older People in Wales.

#### **Summary**

2. Following the Committee's discussion of housing for the elderly (4 July 2001) and housing research programme (18 July 2001), Members felt that it was vital for the Strategy for Older People in Wales to have sufficient regard for the housing needs of older and elderly people. The Minister for Finance, Local Government and Communities subsequently wrote to the Minister of Health and Social Services to convey the Committee's views. It was agreed that the Committee would consider the proposals on housing issues within the Strategy for Older People in the spring term. The Committee's views will be conveyed to the Minister of Health and Social Services to inform the further development of the Strategy for Older People.

#### **Background**

3. A Strategy for Older People in Wales is being developed in full collaboration with our partners by April 2002. It will cover the Welsh Assembly's commitments to older people in need of long term health and social care as well as consider the impact on older people of all other aspects of policy for which the Assembly is responsible. It will also look at the effects of non-devolved matters such as benefits and pensions on older people in Wales.

4. The main purpose of developing the Strategy for Older People in Wales is to provide a structured basis for the National Assembly for Wales and other bodies to develop future policies and plans which reflect the needs of older people and recognise changing demography and social trends. People will progressively live longer and more healthy lives but will require care, support and services at key points which are more personalised and integrated. Through the Strategy we hope to provide a framework that helps to ensure that in Wales we are proactive in planning for and addressing these changes rather than reacting to pressures and events.

5. The day to day development of the Strategy is being led by Dr Brian Gibbons AM as Deputy Health Minister. He chairs a Steering Group of expert representatives including older people. There has been an extensive consultation programme on the Strategy – including 27 focus groups with older people, a major conference, meetings with pensioner organisations, sessions at Assembly Regional Committees as well as extensive written consultation. The draft Strategy will be completed for consideration by the Health and Social Services Committee in April and, following a plenary debate, will be published for consultation by the summer.

## Consideration

### Progress of Strategy

5. The Strategy Steering Group have discussed housing issues on a number of occasions and have recognised that it is a key issue to address in formulating the Strategy. They have considered a literature review of extant research findings on housing services for older people, as well as papers from organisations involved in this field. Issues raised include:

- To date there is little evidence to suggest that strong links or integrated services are developing between health, social services, housing, the private sector and voluntary agencies.
- Access to a range of adaptations large and small scale repairs as well as on-going maintenance are essential to ensure that older people can remain independent in their own homes.
- It is important to address the availability and suitability of special forms of housing which meet the needs of older people.
- Information and communication technologies can enhance health care and social care delivery and especially in assisting the shift towards delivery of services within the community rather than institutional settings.
- **Sheltered Housing:** debate is required about the options for meeting older people's housing needs and what part "sheltered" housing should play in the future. Any consideration of sheltered housing should start from the principle of promoting independence and participation rather than treating older people as passive and dependent users of services and support.
- **Equity Release:** It is likely that low-cost equity release products can be better developed following the implementation of current government proposals in relation to

private sector housing renewal and the alterations to the regulation of mortgages under the Financial Services Authority.

- **Housing Associations:** Housing is a crucial element in any care or well-being strategy. However, with a few notable local exceptions, the role of housing associations as principal players in health and social services strategies has not been fully explored. It has been suggested that the current regulatory system does not encourage housing associations in Wales to seek roles outside the regulated landlord function. It is asserted that Housing associations are capable of providing and/or running a diverse range of supported accommodation for elderly and disabled people.

## National Assembly for Wales - Policy

6. The Welsh Assembly policy and plans in relation to housing and older people covers a range of issues:

### i. **The Housing Strategy and Older People**

"Better Homes for People in Wales" sets out a clear vision for housing in Wales: "We want everyone in Wales to have the opportunity to live in good quality, affordable housing. We want them to be able to choose where they live, and to decide whether buying or renting is best for them and their families."

In considering the specific needs of older people, the Strategy contains policies on Care and Repair services (discussed below at iv) and the adoption of Lifetime Homes standards (discussed below at ii). The Strategy provides details of how the Assembly is implementing the recommendations of the Royal Commission on Long - Term Care. Among the actions directly relevant to housing are those introduced in April 2001 to ease the pressure on those entering care to sell their homes to pay care costs. These include increasing the capital limits for means testing, increasing personal allowances, and giving councils the power to provide loans to meet care costs, thereby avoiding the need to sell the home during the owner's lifetime.

### ii. **Current Housing Models – Older People.**

Flexible Tenure for the Elderly (FTE) scheme

All purpose-designed sheltered housing schemes for the elderly that are provided by Registered Social Landlords using Social Housing Grant are required to be made available on FTE terms or for rent, according to the needs of the individuals.

Under the FTE scheme, an elderly owner-occupier whose home is no longer suitable for his/her needs can reinvest the proceeds from the sale of their home to purchase an equity share of a property within a designated FTE development. Rent is paid on the share that remains with the landlord. There is no minimum equity share but the purchaser is required to invest all but £3,000 of the sales proceeds. On surrender of the lease, the landlord is able to repurchase the equity and offer the dwelling to a new FTE applicant, or for rent.

There are 163 designated schemes in existence containing 2,130 dwellings. Of these only 156 dwellings are subject to FTE arrangements. No FTE schemes have been built since 1997.

### Lifetime Homes

Since April 2001 all dwellings provided using SHG are required to meet lifetime homes standards. This will make all new stock accessible to people of all ages with impaired mobility.

### Extra care

So far only one extra care scheme has been built (in Newport) but others are planned. The one built is based on a model developed in England by the Hanover Housing Association. The model is intended to fill a gap in the spectrum of provision between sheltered housing and residential care and to postpone or eliminate the need for elderly people, who are unable to live without support, to enter residential care establishments.

### iii. **Housing for the Elderly Research Project**

The National Housing Strategy signals the Assembly's intention to commission research on the demand for elderly person housing. To provide a context for further research into particular forms of provision, a study will be commissioned to profile the nature and scale of older people's age-related housing and domiciliary care and support requirements now and in the future, together with a broad indication of how future wealth-holding patterns might impact on the need for state assistance.

There is a broad correlation between increasing age and increasing infirmity and need for support and care. The age-related housing and home-based care and support requirements of older people can therefore be defined as the needs that some older people have for dwellings with particular design characteristics or specific aids to mobility, and for care and support provided at home. This initial contextual study will seek to estimate existing levels of need for dwellings with particular design features and adaptations and those care and support needs capable of being met at home and to project these forward to 2031.

#### iv. **Other issues, including Care and Repair and the use of technology**

There are 26 care and Repair agencies, covering all parts of Wales, as well as the national body, Care & Repair Cymru. They help people to access grants to install adaptations and to repair their homes, and can organise and supervise any work needed. They perform a vital service for many elderly and disabled people, who would otherwise continue to live in unsatisfactory conditions or be obliged to move into long-term residential care. Care & Repair will receive £1.36 million in funding from the Assembly in 2002-03. This is set to rise to £3.2 million in 2003-04, which will put the movement on a more secure financial footing.

Care & Repair Cymru will also be administering the new Rapid Response Adaptations Programme, which will have £500,000 of funding in the financial year 2002-03. It will help provide ramps, handrails and other small adaptations to enable elderly people to remain in their homes and to help facilitate speedier discharge from hospital.

Disabled facilities grants (DFGs) provide help with the cost of carrying out adaptations to enable disabled people (many of whom are elderly) remain in their own homes. The grants fall into mandatory and discretionary categories. Mandatory grants are subject to a means test, and are allocated by local authorities up to a maximum in Wales of £24,000. Discretionary grants can be used as 'top-up' grants in some circumstances.

The Assembly is currently consulting on proposed reforms to private sector renewal arrangements. These include giving local authorities the power to give DFG applicants preferential loans to help meet the cost of their contribution towards adaptations to their homes.

Home repair assistance, which is not means-tested for those aged 60 or older, offers quick minor repairs. The Assembly has revised the regulations governing this assistance and it is now available up to a maximum of £5,000 per application. This is of particular value to elderly people as it is very often the case that minor repairs and adaptations enable them to continue to live in their own homes in comfort and safety.

The Assembly is taking steps to make sure that the benefits of new and existing technology are made available to social renting households. Older households are likely to benefit more as a proportion of tenants. The Community Fire Safety Working Group recommended the installation of domestic fire sprinklers in all new social housing and of hard-wired smoke detectors in all existing social housing. This was endorsed by Local Government and Housing Committee in November and will be actioned from April 2002.

Discussions have recently taken place with Royal National Institute for the Blind and Royal National Institute for the Deaf about how to improve new social housing for deaf and blind people (the majority of whom are elderly). These meetings have explored the use of induction loops and it is likely that the possibility of providing these using Assembly funding will be examined further.

### **Action for Committee**

7. To note this paper on Housing and Older People and to identify any particular issues that the Committee think should be given a priority by the Steering Group in formulating its draft report on a Strategy for Older People in Wales.

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