AGE Today
Research, information and comment on older people’s issues
Summer 2003
Issue 4
Housing, homelessness and older people

Help the Aged

- Housing options – making the right choice
- Older homeless people – surviving at the margins
- 10 facts on older people and housing – see back cover
Welcome to the fourth issue of AGEToday

The theme of this issue, housing, is a vast topic, so we've chosen to focus on areas where Help the Aged and the agencies we work with are actively involved in improving the situation for older people. As a result, we've highlighted some topics that otherwise get little coverage, like the housing problems experienced by vulnerable older people.

As the number of older people grows, so their housing needs become more diverse. We've looked at some innovative ways of expanding the range of provision available. For many older people, choosing whether to stay at home or make other arrangements is a crucial decision. High quality, accessible housing advice can make it easier to negotiate the potential minefield.

For those who do stay at home, repairs and maintenance often represent a significant financial burden. We assess the likely impact of recent changes in the law in this area. Of course, not all older people are fortunate enough to have their own homes, so we have also looked at the specific issues facing older people who end up homeless.

Finally, as with all issues that affect older people, we argue for more and wider consultation, so that older people can play a real part in shaping the decisions that affect them.

If you feel strongly about the issues covered, please let us know. We're also keen to hear your ideas for future issues of the magazine.

Michael Lake
Director General

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New funding for extra care housing

About AGEToday
AGEToday is an essential reference for anyone concerned with improving the circumstances of older people throughout the UK.

Next issue—Spring 2004
The theme for the next issue is ‘Citizenship: the difference older people make’. Please send any ideas for contributions to:
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Help the Aged responds

The extra care housing sector is to get a government cash injection worth £87 million over the next three years. The money will be used to fund innovative schemes, giving older people a better choice of housing with care options. Announcing the news in July 2003, Health Minister Stephen Ladyman said: ‘The Government is determined that older people will choose the type of care that suits them rather than having a choice forced on them by Whitehall or the local council. Extra care housing has a role to play in helping to make sure that older people get the right care in the right place at the right time.’

Help the Aged welcomes the announcement. This funding should increase the range of options for older people who need care, and improve their quality of life. But more money is not a panacea. Older people must be fully involved in the design of services and facilities intended for them, and those services and facilities must meet all their needs – not just the physical and functional.
The next 20–30 years will see a major increase in the number of people aged 65 and over. By 2011, there will be 1.2 million more people of retirement age than in 1998. This growth, combined with current trends in home ownership and the make-up of households, will mean there are more older owner-occupiers and more people living alone. Currently, around 5 per cent of people aged 65+ live in sheltered housing, and another 5 per cent in care homes.1 Older, smaller one-bedroom or bed-sit-type sheltered properties are becoming harder to let (Fletcher et al, 1999) as older people increasingly demand the same spacious, high quality accommodation as other age groups (Tinker et al, 1995).

A genuine choice
A willingness to face up to these issues and embrace new ideas is essential if future policies are to give older people the kind of housing they want. And, of course, policymakers must consider what older people really want and need.

Giving older people a real choice means offering a range of housing options, recognising the fact the older people are a diverse group with diverse needs, and making sure there is adequate funding. There must be a strong commitment to improving the quality of older people’s lives. Most importantly, older people should be fully involved in all aspects of planning and decision-making.

The options
It is widely accepted that for most older people, staying in their own homes and being cared for by members of their family is the most desirable housing option (Dalley, 1993). For the last 20 years, government policy has been based on this principle.

However, there is evidence that some older people would prefer to move, perhaps into a smaller, more manageable property (McCafferty, 1994; Sykes and Leather, 1996). A significant minority will opt for specialist provision of some kind: this includes private sheltered housing, co-housing and residential care. ‘Very sheltered’ or ‘extra-care’ housing is a major growth area at the moment, with the government announcing a major new funding initiative at the start of July (see page 3). This ranges from ‘communities of interest’ like homes for former teachers, nurses or followers of a particular religion, to dedicated retirement communities like Hartrigg Oaks in Yorkshire or Bradely in Staffordshire (Dalley, 2002). While many older people are already actively choosing and funding these options themselves, a wider range of options will be needed in future to accommodate the increasing diversity of older people’s needs.
As the number of older people in the UK increases, their housing needs grow more diverse. So how can we make sure future provision meets those needs, and gives older people a truly free choice over where they live?

What do older people need?
Hansen (2002) argues that architecture significantly affects how people feel about where they live. She suggests architects have a responsibility to ensure older people benefit from good design, and that their housing incorporates elements shown to improve quality of life. There is more and more evidence to suggest that older people resent the assumption that they need less space than younger age groups (Fisk, 2002; Kellaher, 2002).

Brenton (2002) emphasises the importance of older people choosing and managing their own community. The concept of ‘co-housing’ is increasingly popular in parts of mainland Europe, particularly the Netherlands. Brenton outlines the benefits and highlights the potential difficulties of introducing this communal or co-operative form of living to the UK.

Getting older people involved
The amount of money available for housing investment rose significantly in 2000 and 2001. To combat long-standing neglect, this trend must continue — and be accompanied by a new ‘mind-set’ (Heywood et al, 2002). The report states that ‘the most effective method of arriving at a new mind-set, which would influence researchers, policy makers and practitioners, is to involve older people in the policy and practice process.’

This is already happening in some areas, but whether older people’s views are truly represented and whether they are leading to real change is doubtful, especially within housing services planning. If older people are to have a real influence over their own housing choices, they need to work closely with architects, designers and planners at all stages of the process. By doing this, we can start to address the diverse needs of older people not only today but in the coming decades.
Housing: what do older people think?

There are some commonly-held views about older people and housing: that older people prefer to move to sheltered housing when they become frail, that they need less space, and that they can put up with poor housing conditions. But what do older people themselves really think?

Many older people – particularly those from black and minority ethnic communities – want to live close to other family members. For this group, living near a place of worship is also important.

Meeting diverse needs
Older people are not a homogenous group. Traditionally, housing providers have focused on the increasing frailty of many older people, but the evidence shows that older people’s housing preferences are shaped by lifestyle choices rather than by worries about health. Room to house computers and grandchildren are just as important as ease of access and care provision. Most of all, older people expect to be consulted about housing design and services and to be given the opportunity to evaluate the services they receive.

Home-owners and tenants
Older home-owners feel more independent than tenants, but many – particularly those who are frail or disabled – worry about repairs and maintenance. While older owner-occupiers view their homes as valuable capital assets or investments, they also worry about having to sell their homes to pay for residential care. Older people living in rented accommodation tend to be less satisfied with their housing than owner-occupiers.

Poor housing conditions
Poor housing conditions are the principal cause of dissatisfaction among tenants, and over half of the older people surveyed identified at least one aspect of their house that needed attention. A third had ill-fitting and draughty windows, and a quarter said their home was damp. When people were asked how their houses could be improved, better heating and insulation were the highest priorities. More than one in ten older people said they often felt cold because they could not afford enough heating.

Lifestyle choices
Contrary to what many planners think, most older people do not want less space. For many older people, hobbies or socialising with family and friends form a central part of their lives, and they need just as much space as when they were younger.

Research shows that up to four-fifths of older people would strongly prefer to remain in their own home for as long as possible. In the event of disability, three-quarters of older people would have their homes adapted rather than move.

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5 Ibid.
Homing in on housing: what do older people really want?

Roger Clough, Mary Leamy and Les Bright

A three-year research project by the Department of Applied Social Science at Lancaster University and the charity Counsel and Care set out to find what older people really think about housing, and how they make their decisions. The report, Homing in on housing, was launched at the House of Lords in July 2003.

Housing is one of the most important aspects of an older person’s life – but how do older people make their decisions? This was the question facing a research team that included older people, along with representatives from the public, private and voluntary sectors. The team analysed the housing pathways of nearly 1,000 older people from urban and rural England in order to give policymakers a clearer picture of their true housing needs.

‘Listen to us’

The overwhelming message was ‘Listen to us and act quickly’. Older people are fed up with being asked for their opinions then nothing being done. They want to see results in their lifetime. And just like younger people, they want good quality, spacious housing:

‘Just because we are retired and not 100 per cent fit, doesn’t mean we can’t have hobbies. So many people are vegetating in flats because of no facilities. Garden sheds and cycle racks are a must.’

The other chief findings were:

- As people age, their home and garden become more important to them, not less, because they spend more time there. If anything, older people need more space.
- Hopes and fears about the future strongly affect decisions about where to live. It is not just a rational, objective process.
- Being near services, friends and family is important, as is living in a friendly, safe neighbourhood.
- Many people move because of failing health, falls and reduced mobility. But the decision to stay put or move may also depend on the individual’s own history, hopes, fears, personality, health, social network and finances. The desire to remain independent is another key factor.
- A move in later life can be a daunting prospect, both emotionally and practically.
- People often make decisions without knowing all the facts.
- Professional help is less important than help and support from family members.
- Many fight shy of moving to a retirement community, but some were pleasantly surprised when they did.
- Money is central to housing decisions. People will only consider options they think they can afford.

For a copy of Homing in on housing, price £9 (including p&p), contact Roger Clough (tel: 01524 222354, e-mail: cclough@lancaster.ac.uk) or Les Bright (tel: 01733 566425, e-mail: BrightLes@aol.com). Four free briefing papers, Housing decisions in old age: 1, 2, 3 and 4, are available from Counsel and Care on 020 7241 8528.
Choosing whether or not to stay at home is a tough decision. Many older people feel that none of the available options is exactly right for them – and uncertainty about the future only adds to the difficulty of making the right decision.

Making the case for a move are ‘push’ factors – home upkeep, distance from family, loneliness, anxieties about crime, problems with stairs – and ‘pull’ factors, like wanting to be closer to relatives or have a more manageable home. On the other hand, a whole raft of emotional and practical ties – memories, fear of the unknown, status within the local community or wanting space for family and friends – point towards staying put.

Even for older people who know what they want, things don’t always go smoothly. Those who want to move may not be able to find affordable, appropriate properties in the right location; those who want to stay may find it hard to access support services. And almost everyone will find it difficult and time-consuming to weigh up all the choices available and reach a conclusion that is right for them, their families, neighbours and social care staff.

Addressing the issues
Fortunately (at least for the next generation of older people), some of these issues are now being addressed.

A number of Home Improvement Agencies and other groups have developed local ‘Housing Options’ services (see page 11). ‘Care Direct’, a joint central and local government initiative, has been piloted in south-west England, while Better Government for Older People is helping older people get involved in developing services and expanding local options (see the ‘House for Life’ project, page 13).

HOOP, EAC’s popular housing options appraisal tool, is currently being developed further and will form a central part of the Housing Options Online website. EAC is working with a number of partners, including Help the Aged, to develop better online information for older people (www.housingcare.org).

A mixed picture
But the news isn’t all good. Housing Options services are still few and far between, and many older people are unaware of their existence. Good quality advice is still hard to find, and what is on offer too often reflects providers’ interests rather than older people’s needs. New initiatives leave existing services competing for scarce resources. Overall the picture remains mixed, although there are some hopeful signs.
Housing advice

Making advice accessible

Joe Oldman, Help the Aged Homelessness and Housing Needs Project Manager

Older people are failing to take advantage of housing advice that could help them stay independent for longer. A range of new government initiatives aim to make help and guidance more accessible.

Good housing advice can help older people:
- improve or adapt their own homes;
- identify suitable alternative accommodation;
- avoid homelessness; and
- deal with practical problems like landlord disputes and trouble with benefits claims.

However, evidence shows that older people are much less likely to seek advice than other age groups. Some don’t know what’s available, while others rely on friends, relatives or carers for advice, or think advice services are targeted at young people. Private tenants and older homeless people are particularly cut off from advice.

Research has identified various potential solutions: all housing advice services should have a strategy for attracting older people, specialist services should be clearly signposted, and information should be gathered so that policy-makers can identify gaps in services. There is widespread consensus on the benefits of proactive outreach services like roadshows, surgeries and home visits. So how is the agenda being taken forward?

Taking the initiative

Better Government for Older People, the National Service Framework for Older People, Better Care, Higher Standards, Supporting People, Community Legal Service initiatives, benefit reforms and the Homelessness Act 2002 have all helped improve the provision of advice to older homeless people.

In 2001, the Government set up a major new initiative, Care Direct, a one-stop advice service covering social care, health, housing and benefits. The initial pilots have now been integrated into the Pension Service, which itself plans to start offering a one-stop service.

In the same year, the Government also set up the Housing and Older People Development Group (HOPDEV). In March 2003, HOPDEV held a conference focusing on housing advice. Key issues raised included the need to consult older people, and for agencies to work with each other. The group is now putting the recommendations into practice, and helping produce a directory of specialist housing advice and information services for older people. A one-day conference for housing advisers is planned for later this year. For more information on HOPDEV, go to http://www.housing.odpm.gov.uk/information/older_people/#intro

Help the Aged is supporting a major HOPDEV national conference, which will look at improving the delivery of housing advice services to older people.

The conference, to be held in London on October 24, will also focus on the development of the sector.

For more information, contact Andy Lawson on 020 7793 4710.
This research is funded by Help the Aged and Bridge House Estates Trust Fund.

The report, Silent Silhouettes, written by Frontline Housing Advice and the Office for Public Management, will be published in autumn 2003. For details, contact Help the Aged.

First, size. While the older population is growing – and the percentage of black and ethnic minority elders is growing even faster – older people from black and ethnic minority communities still represent a relatively small section of the population. Linked to this is the fact that strategic planners and mainstream service providers tend to take a broad-brush approach to planning and delivering housing-related advice services.

The report reviewed four London boroughs’ housing and advice service plans and found little attention had been given to developing a robust understanding of local demand and supply. Analysis was often based on total numbers and categories of need, rather than specific understanding of particular client groups.

Service providers are not basing their provision on reliable information. In some cases, data on the age of service users is not being collated. Even where data on age and ethnicity is collected, it is often impossible to analyse effectively the kinds of problems and issues users face.

There is also a lack of knowledge about literacy among black and ethnic minority older people and about the ways they go about seeking advice. This, combined with cultural insensitivity, means that many find it difficult to access information about their rights.

Many black and ethnic minority elders have a legacy of mistrust in statutory bodies, based on historical experiences of discrimination and on their own or friends’ experiences of trying to engage with local authority departments. They also tend to see mainstream advice services as being exclusively for young people. Instead, many rely on ‘trusted’ individuals, community organisations and places of worship, which are not only under-resourced but fall outside existing information networks and referral mechanisms.

Institutional complacency, isolation and discrimination mean black and ethnic minority older people find it harder to access housing advice than their white counterparts, according to a report out this autumn.

Dee Springer, Director, Frontline Housing Advice

The report, Silent Silhouettes, sets out to look at why current housing advice provision is failing to reach black and ethnic minority elders. Initial findings suggest there are a number of reasons why this small but growing group are finding it difficult or impossible to access the services they need.

A broad-brush approach

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A legacy of mistrust

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Housing options are becoming more complex and diverse: so where can older people turn for objective advice? Elderly Accommodation Counsel and Care & Repair England are trying to make tough decisions a little more straightforward.

**John Galvin, Director**

**Care and support: Elderly Accommodation Counsel**

Elderly Accommodation Counsel (EAC) is a national charity that helps older people choose and finance accommodation that suits their needs. A team of three advisers offer guidance on:

- care and support for people who want to stay in their own homes;
- moving to sheltered and retirement housing, close care and assisted living environments; and
- moving to care homes.

They can also advise on how to finance the chosen option.

**An evolving service**

EAC is constantly adapting to meet changing client needs. Many people who need a high level of care may not feel they have many choices; they may also find it difficult to make decisions. In the past year, we have:

- developed a new way of describing care homes which captures their ethos, culture and management style (see 'Care Options'); and
- strengthened and expanded our telephone service for particularly frail older people.

**Care options**

The Care Options package will include:

- a database of information about the UK's 20,000 care homes, accessible through the EAC and Help the Aged websites; and
- an appraisal tool to help older people evaluate their needs and express their preferences.

Call the EAC Advice Line on 020 7820 1343.

**Marilyn Hambley, Programme Co-ordinator**

**Should I stay or should I go?**

Care & Repair England's 'Should I Stay or Should I Go?' programme aims to help older people access the help they need through new local Housing Options services.

The programme offers a range of advice and practical help, including:

- information and advice about housing options;
- home visits to discuss the pros and cons of moving;
- help with application forms and liaison with housing providers;
- visits to potential new homes;
- organising removals and purchase or disposal of furniture;
- training and information for other professionals working with older people; and
- giving feedback to local planners about the lack of suitable retirement housing.

Pilot services are currently running in Bristol, Derbyshire Dales, East Riding of Yorkshire, Leeds and parts of Warwickshire, with a Burnley project planned for later this year. For detailed information on setting up a local service, go to www.careandrepair-england.org.uk/sisosig/index.html.

**Should I stay or should I go? (2003) looks at an established local housing options service in Bristol, highlighting the views of the older people and professionals who use it.**

To order a copy (price £10 incl p&p), call Care & Repair England on 01629 820284 or e-mail info@careandrepair-england.org.uk.
In February 2003, the Government published a paper calling for better local provision of adaptations (like walk-in showers and stairlifts). The budget for Disabled Facilities Grants was increased from £88 million to £99 million in 2003/4. However, many campaigners believe this is still not enough to meet the growing demand.

Efforts are also being made to improve the delivery of small aids, such as grab rails. By 2004, health and social services must have a single, joint community equipment service in place and be providing equipment to 50 per cent more people. There are clear opportunities here for local older people’s champions to influence and monitor local progress.


Sue Adams, Director of Care & Repair England, looks at the help available to older people who want to stay in their own home

Housing options

State of repair

From July 2003, local authorities have a new power to provide whatever help with private sector repairs they consider most appropriate. For 2004/5, the Government has allocated an extra £30 million to help councils improve housing for ‘vulnerable’ households.

Winners and losers

Councils may decide to offer advice on borrowing to pay for repairs or releasing equity instead of providing grants. This will create bigger variations in local provision and, inevitably, there will be losers as well as winners. To date, each increase in local councils’ power has led to reduced spending on private sector renewal. As local authorities must consult with the public about their private sector housing policies, there is an opportunity to influence local provision.

Care and Repair in the UK

Nearly a third of local authorities in England and seven council areas in Scotland do not have a Home Improvement Agency (HIA). Wales and Northern Ireland both have full coverage.

Care & Repair Wales – 02920 576286
Care & Repair Scotland – 0141 221 9879
Foundations (HIAs in England) – www.foundations.uk.com
Care & Repair England (campaigning body) – 01363 82704
Shelter N. Ireland (north and west) – 02871 882147
Fold Housing Association (south and east Northern Ireland) – 02890 428314

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Fair provision

Fundamental questions are being asked about the support being given to poor people in different housing sectors. Although half of those living in poverty are owner-occupiers, 92 per cent of state support for housing costs goes to people in the rented sector. This situation must be reviewed as a matter of urgency.

3 Regulatory Reform (Housing Assistance) Order 2002.

‘My mother is a Housing Association tenant. An occupational therapist from Social Services has recommended converting her bathroom into a shower room, but the Housing Association can only pay half the cost. When she asked about a disabled facilities grant, my mother was told there was no point applying as there wasn’t any money available.’
Housing plus: providing support and care for older people

Sheltered housing offers a range of options that can help older people stay independent for longer.

Many people need help with everyday living as they get older. Much of this is provided informally by family, friends and neighbours and some is bought in, with the older person staying in their own home. But one in 20 over-65s moves into housing with some form of support or care attached, and a further 5 per cent live in care homes.¹

A home for life

Some 500,000 people in the UK live in sheltered housing—more than in residential and nursing care combined. Residents live independently in specially designed accommodation that offers a ‘home for life’. Most schemes provide warden or scheme manager support, communal facilities, an alarm system and laundry services.

Meeting changing needs

Increasingly, older people are demanding more space and access to good quality care in their own homes. ‘Extra-care schemes’ or ‘very sheltered housing’ offer personal care around the clock, providing a real alternative to residential care while allowing older people to retain their independence. This kind of care is significantly increasing older people’s options.

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The National Consortium of Sheltered Housing (ERoSH) promotes good practice in sheltered housing. Help the Aged fully endorses EroSH’s key message that all forms of sheltered housing are integral to community care and to the new ‘whole systems’ approach, which seeks to bring together health and social care. Professionals in health, social care and housing need to work together to make the best use of this valuable resource.

¹ DoH/DH/DTLR (2000) Quality and choice in older people’s housing

A House for Life

Vera Bolter

Better Governance for Older People and the UK Older People’s Advisory Group

In the Newcastle-based House for Life project, older people helped a design team adapt a typical council house to suit the needs of older occupants. Priorities included redesigning the kitchen, bathroom and heating and lighting systems, leveling entrances and widening doorways, installing a lift and creating a low maintenance garden.

For a copy of House for Life 1999–2000, contact the Newcastle Healthy City Project on 0191 233 0200 (cost £1 to cover postage).

Throughout this issue of AGE Today, you’ll find examples of the kinds of housing queries SeniorLine is dealing with at the moment. SeniorLine is a free, confidential telephone service run by Help the Aged. Call SeniorLine on 0808 800 6565.

Supporting People
a rough guide

Sue Ramsden, National Housing Federation Policy Officer

Supporting People is a new initiative designed to promote independent living. So what will it mean for older people?

Supporting People will work with local government, service users and support agencies to promote cost-effective, reliable housing-related solutions that help vulnerable people maintain their independence.

By putting all the costs related to housing support into a single ‘pot’, the Government also aims to clarify the position regarding Housing Benefit, which up to now has been paying for support as well as housing.

The pot, which will be administered by local authorities, will cover sheltered housing support costs like warden costs and community alarms, homelessness funds and Home Improvement Agency (HIA) funds: areas of vital importance to older people.

A new approach to service

As well as streamlining the administrative side, Supporting People represents a new approach to service:

- Resources will be tied to the person, not the property.
- People should get support on the basis of need rather than demand.
- Services should be monitored for quality, with every support scheme currently funded being reviewed by April 2006.
- Services should be developed by local partnerships of social, health and housing services, users, providers and other representative groups and be tied to other local strategies.

Services for older people make up the bulk of Supporting People, in terms of both people and costs. Over 500,000 people live in sheltered housing and many of these receive warden support or a community alarm service, both of which are now funded through Supporting People. Supporting People will also fund home security services, floating support for resettled homeless people, work with minority ethnic older people and general preventative work.

Meeting older people’s needs

From April 2004, local authorities will be able to commission new services based on a mapping exercise carried out in 2002 to evaluate and identify supply, needs and gaps. Possible action points include:

- developing extra care sheltered housing schemes;
- providing extra care housing for people with dementia;
- expanding the scope and capacity of HIAs; and
- reviewing community alarm schemes.

The key challenges for agencies serving older people are to make sure older people themselves have a say in the services commissioned on their behalf, and to maintain a balance between protecting those who receive existing services and developing new models.

Find out more

For a copy of Supporting People – a question and answer guide, price 25p, call the National Housing Federation on 0870 010 7676.

More detailed information for housing providers, advice agencies and older people is available at www.spkweb.org.uk.
Housing options

New housing for old?

Alan Burnett, Help the Aged Policy Officer

Although most older people want to carry on living in on their own homes, it isn’t always an easy option. A new report calls for flexible, imaginative alternatives for those who need help and support, but don’t want to move into sheltered housing or residential care.

Time for fresh thinking and new ideas, published by Care & Repair England, looks at three main areas of innovation:

- **Co-housing** – self-managed housing projects planned and built by groups of older people.
- **Homeshare** – where young key workers needing affordable accommodation share a flat or house with an older person needing companionship and support.
- **Retirement villages** – purpose-built settlements for older people.

Housing co-ops, homeshare schemes, retirement communities and ‘assisted living complexes’ are already well-established on America’s west coast. But could these ideas work in the UK? What is clear is that there are viable alternatives to mainstream individual housing and specialist accommodation; and that the housing needs of older people in this country are becoming more and more diverse.

**Putting theory into practice**

**Homeshare** schemes involve older householders sharing their house or flat with a younger ‘homesharer’ in return for practical help and companionship. This simple but effective idea has enormous potential, particularly in major cities and university towns.

A demonstration co-housing scheme is planned for London, consisting of 24 flats – owner-occupied, shared ownership and rented. The all-female occupants will decide their own management policies.

**Gifted housing** can bring peace of mind to older home-owners with limited financial resources. The home-owner donates their property and, in return, gets help with the upkeep of their house and garden, has their Council Tax and water rates paid and is given a community alarm.

**Further reading**

M Brenton, F Heywood and L Lloyd (2002) Housing and older people: changing the viewpoint, changing the results. The Housing Corporation and HOPE Network looks at housing providers’ attitudes to vulnerable older people and their need for privacy and dignity. Available for £10 (incl p&p) from London & Quadrant Housing Trust on 0208 557 2057.

C Holland and S Peace (eds) Inclusive housing in an ageing society (2001) describes a wide range of potential housing solutions, including lifetime homes and smart home technologies. Price £18.99 plus £2.75 p&p. Available from Marston Book Services, tel: 01235 465500, e-mail: direct.orders@marston.co.uk.

Time for fresh thinking and new ideas (2002), published by Care & Repair England, is available free of charge from 0115 982 1527.

**Homeshare International**

tel: 020 7351 3851, e-mail: HI@homeshare.org, web: www.homeshare.org

For information on gifted housing, call Mary Cooke at Help the Aged on 01225 447 800.
Two new research reports highlight the difficulties facing older Housing Benefit claimants

The Housing Benefit system is complex and poorly run, and many older people have trouble making a successful claim. The consequences of failing to receive the money due to them can be severe.

The consequences
Problems with benefits cause stress and anxiety, and can lead to fuel supplies being cut off or even eviction and homelessness. People may also find it impossible to escape homelessness, for example because they can’t access hostels or are forced to abandon new tenancies.

Managing claims
Often, older people were expected to ‘manage’ their benefits themselves. Claims failed because information was not passed between offices. The more vulnerable the older person, the less likely they were to manage.

Poor administration
Long delays, errors and lost claims meant that some older people were issued with court summonses through no fault of their own. Other problems included difficulties in transferring between benefits, lack of eligibility for Community Care Grants and financial abuse, where benefits were stolen or hijacked by thieves, unscrupulous landlords and shopkeepers.

Change for the better
Recommendations under discussion with the Department for Work and Pensions include:
- simplifying claim forms and procedures, and encouraging take-up;
- partnership working with voluntary agencies, and between statutory agencies;
- ensuring older people, particularly at times of crisis or vulnerability, get the help they need.

A fuller briefing paper, Benefits tangles, has been prepared for Help the Aged and the UK Coalition on Older Homelessness.

New pilot scheme
The DWP is running pilots in 10 ‘pathfinder’ areas to look at the impact of replacing Housing Benefit for deregulated private tenants with a Standard Local Housing Allowance: a flat rate payment based on area and family size. The scheme is designed to simplify payments and give tenants a financial incentive to ‘shop around’ for reasonably priced accommodation. However, it may cause difficulties for older people with mobility problems who can’t find a property that matches the local allowance or move to a cheaper area.


For copies, contact Shelter on 020 7505 2180/2043.

Full report £18.50, summary free.

I’m a social worker, and I’m trying to arrange residential care for a 94-year-old client who’s currently renting a sheltered flat. The scheme wants a month’s rent to cover her notice period, but her Housing Benefit will stop when she moves out. She can’t afford to pay a month’s rent herself.

The last resort?
Possession action – the last resort? calls for dramatic improvements to Housing Benefit administration and for legislative reform to encourage social landlords to focus on debt recovery rather than possession. For a copy of the report (price £7.00) contact Citizens Advice at www.citizensadvice.org.uk/policysale.html or call 020 7833 2181.
Problems in the private sector

From harassment to poor conditions: a major new study from the Universities of Bristol and the West of England outlines the problems faced by older people living in private rented housing

The report, funded by Help the Aged, found that older private tenants were experiencing verbal, physical, psychological and financial abuse from landlords. The study also found evidence of:

- neglect, including disrepair of property;
- widespread ignorance of the law on the part of tenants and landlords;
- landlords harassing tenants with the intention of evicting them;
- abuse or harassment from other tenants and builders; and
- problems with landlords’ agents.

Older people with regulated or protected tenancies face particular difficulties, especially when their homes change hands; and situation is worst in areas where house prices are high.

The research looked in depth at the reasons why older people live in the private rented sector; and at the development of adult protection policies and procedures. Although tenants are protected by law to some extent, existing legal remedies are not always adequate, especially when it comes to problems with Housing Benefit.

The research also found evidence of good relationships between older tenants and landlords. Some landlords went beyond their legal responsibilities, responding to older tenants’ needs promptly and sympathetically.

The way forward

The report concludes by looking at how voluntary and statutory agencies could improve the support they give to older private tenants. The main recommendations cover:

- establishing a secure form of private sector tenancy for older people;
- regulating the private rented sector;
- improving access to legal remedies for older private tenants;
- authorities’ responsibility to provide a tenancy relations service;
- Housing Benefit reforms;
- training and education for police and service providers; and
- the need for agencies to keep age-related records;
- funding for advice agencies, including specialist staff for older people;
- developing a wider range of social rented housing options for older people.

Better protection

The new Housing Bill introduces a mandatory national licensing scheme for Houses in Multiple Occupation, including bed and breakfast hotels. It also includes a new health and safety rating system which will change the way housing standards are assessed by focusing on how poor conditions affect occupants. However, it is not yet clear whether sufficient resources will be allocated to implement the new measures.

“I’ve had a regulated tenancy for 73 years. The new owner is refusing to complete the relevant part of the housing benefit claim form, so my claim can’t be processed. Now he’s issued notice to quit and tried to put the rent up without following the proper procedures.”

Overcoming barriers

Housing rights

Three different organisations outline how they are protecting older people’s housing rights

A working partnership

Annemarie Enright
Housing 21 Tenant Partnership Manager

Housing 21 works closely with its tenants to ensure services are tailored to their needs. Two tenant board members provide valuable input into the management of the organisation and the Housing Services Committee, which monitors all housing and property services, and is made up predominantly of tenants.

Informal networks

Not all tenants want to be involved in a formal structured way, and some find it difficult to get to meetings. Under the new Court Voice initiative, an active tenant from each Court acts as a conduit for communication between Housing 21 and tenants, complementing the more structured Tenants’ Association and Tenants’ Forum arrangements. All these initiatives, whether formal or informal, contribute to better, more effective services by giving older tenants the opportunity to get their views across.

Raising standards

Sue Parkinson
Housing Corporation

A new charter for Housing Association residents sets out the levels of service they should expect from their landlord. The charter, updated to reflect the Housing Corporation’s new Regulatory Code, covers issues such as the right to live in the home, repairs, how to get more involved in the running of the Housing Association and how to complain if things go wrong.

A charter for housing association applicants and residents will be sent out free of charge to Housing Association residents this summer and autumn. To view the Charter, go to www.housingcorp.gov.uk. The way forward: our approach to regulation sets out details of the Corporation’s regulatory code and is also on the website.
A new Help the Aged report by researchers at the University of the West of England looks at how innovative projects around the country are improving the lives of older homeless people.

Official figures put the number of older homeless people in the UK at 4–5,000, but the real figure is likely to be higher as many older people will be classified under different categories, like mental health or disability. The Older Homelessness Partnership Programme (OHPP), a consortium of the Housing Associations' Charitable Trust (hact), Help the Aged and Crisis, is funding 17 projects aimed at helping what it describes as 'the forgotten homeless'. A new report, Surviving at the margins, looks at what these projects have achieved to date.

### Challenging myths

The report challenges the perception of older homeless people as 'tramp'-like figures who 'choose' this lifestyle. Most of the 75 service users interviewed had worked, and many had settled lives before becoming homeless.

### Report findings

The report stresses the need for ongoing support in areas such as mental health, social care and benefits. Voluntary agencies’ struggle for funding leads to uncertainty and recruitment problems, which have a knock-on effect on older people. Recommendations include providing funding for user involvement, developing specialist services for people vulnerable to homelessness and benefit reform.

### Who are older homeless people?

- Street homeless
- In temporary housing
- In specialist supported housing
- Resettled but at risk of future homelessness
- Housed but at risk of landlord action

### Why do older people become homeless?

Homelessness can result from a combination of factors, including:

- Poverty and unemployment
- Lack of family or other relationships
- Institutional lifestyles, for example being in the armed forces
- Substance misuse or mental health problems
- Lack of cheap accommodation or appropriate care and support

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**Case studies**

1. **The homeless owner-occupier**

Ms A, aged 60, had a small mortgage on her flat. She became ill and had to give up work. After four months of living on her £3,000 savings, she discovered she was too old to sign on and had to claim her pension. She was not told about other benefits. When she ran out of money, she sold her flat. Because she had £15,000 of capital, the council told her she was not eligible for council housing.

2. **The long-term homeless man**

Mr B, aged 65, lost his job after taking time off to care for his sick parents. He lived in their home until they died but then couldn’t afford to keep it and moved into a hostel. He struggled with the statutory services. ‘I’d been out of work a long time but they seemed to think, “You should be able to cope, you’re intelligent,” so I got no help.’

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Resettlement can give older homeless people a new lease of life, so why do so many tenancies fail? A new report looks at the factors that make the difference between success and failure.

Resettling older homeless people is the first British study to examine resettlement outcomes specifically for older homeless people, and to follow up resettled homeless people of any age for two years. The report looks at the resettlement of 64 older people in London, Leeds and Sheffield, the problems that arose and how these were managed, and the factors that influenced their circumstances, behaviour and aspirations.

Problem areas

Some people settled quickly, socialised with neighbours and friends, and got involved in activities. Others found it harder to adjust. After 24 months, 61 per cent were still housed, 18 per cent had abandoned their accommodation, 10 per cent had been evicted and 11 per cent had died.

Tenancy failures were most frequent in the first three months and peaked again after month 15. Some early failures occurred because people were not ready to settle, or because of personal problems and poor coping skills. A few in Leeds and Sheffield moved to accommodation that desperately needed repair and decoration, and couldn’t cope with the situation.

Many tenancy failures during months 16-24 were due to housing management problems. Some abandoned shared houses because of problems with the other tenants. Some with mental health and alcohol problems were evicted from registered care homes because the staff could not manage their aggressive behaviour. Several experienced persistent problems with claiming Housing Benefit and fell into rent arrears. This situation was made worse when housing providers started demanding money and threatening them with eviction.

Making it better

The study identified several areas where changing current practice could increase the number of successful resettlements. These include assessment, post-resettlement support, the provision of supported housing, standards of accommodation, managing Housing Benefit and training and guidelines for resettlement and housing support workers.
Older people and homelessness

An effective alternative?

Many older homeless people find themselves trapped in temporary accommodation because of a lack of suitable permanent supported accommodation.

New research suggests that, properly handled, sheltered housing could offer an effective alternative and provides practical recommendations.

Sheltered housing and the resettlement of older homeless people – based on a survey of 21 sheltered schemes in the north west – found that most sheltered tenancies were successful. However, the report also highlights the problems faced by residents with alcohol issues, mental health problems, learning difficulties or a history of offending, for whom mainstream provision may not offer enough support.

Making it work

Thorough assessments and care planning before the start of the tenancy are therefore vital. Some residents, particularly those with alcohol problems, will need ongoing support and access to specialist care. Tenancies are also more likely to succeed where resettlement workers work closely with scheme managers and where tenants:
- have supportive friends or family;
- know the area;
- get on with their neighbours; and
- get involved in social and leisure activities.

The report’s recommendations include providing specialist training for scheme managers to deal with issues like alcohol and mental health problems and establishing clear contracts at the start of a tenancy. It also suggests new models of sheltered housing specifically for older homeless people, including schemes offering high levels of care and support.

Supporting people

The new ‘Supporting People’ funding regime may also help make sheltered housing a more viable option for older homeless people, particularly by providing floating settlement support for older residents in addition to traditional warden schemes. See page 14 for more details.
A new Help the Aged report has found that loneliness and isolation are common among older homeless people, even after resettlement into permanent housing. So what can be done to help this vulnerable group?

The report, ‘If we tell you what we think: the views of older homeless people on their journey out of loneliness’, looks at what causes loneliness, at the barriers that stop older homeless people accessing services and facilities, and at practical ways of tackling isolation, promoting psychological well-being and promoting active ageing.

The research involved 160 older people.

Moving forward

The report identifies a number of barriers to alleviating social isolation and loneliness, including inappropriate or poor housing. This has led to the development of two new projects for socially isolated, homeless and former homeless older people based in London’s East End.

City and Hackney Alcohol Service (CHAS) is working with older people to help them reduce their alcohol intake, deal with depression, build up confidence and skills and reduce isolation. Services include relaxation, counselling, complementary therapies such as homeopathy and shiatsu and adult education.

Live Choices is a meaningful occupation project run by St Botolph’s Project. It provides basic skills training for people who have been homeless as well as access to resources in the wider community, including volunteering opportunities. Close local partnerships enable the project to reach vulnerable older people, make facilities more accessible and develop new activities where needed.

The report, ‘If we tell you what we think: the views of older homeless people on their journey out of loneliness’, is available later this year from Help the Aged.
Affordable and accessible housing in a safe and secure environment can help older people – even those experiencing ill-health or disability – stay in control of their lives. New guidance aims to help health and social services include housing in local plans for older people’s services, and ensure older people are involved in planning housing strategies.

Developing effective housing strategies

Preparation of older people’s strategies – linking housing to health, social care and other local strategies (2003) by Peter Fletcher Associates and the University of Birmingham Centre for Urban and Regional Studies can be downloaded free from the ODPM website at www.housing.odpm.gov.uk/information/olderpeople/strategy/pdf/document.pdf

issues around the UK

Current issues

Northern Ireland
Lucy Cochrane, Help the Aged Northern Ireland Advice and Advocacy Worker

- A shortage of bungalows is affecting those needing single-storey accommodation.
- A lack of emergency accommodation means some homeless older people are sharing rooms.
- Many private tenants are entitled to just four weeks’ notice to quit.
- Rate rebate claimants have to present the deeds of their house to the rates collection office, or pay for a solicitor’s letter confirming ownership.
- Housing benefit claimants may be asked to present photo identification in person – difficult for those with mobility problems.

Wales
Rose Jones, Help the Aged in Wales Information Manager

- Welsh housing stock is the worst in the UK, with 1 in 12 houses in poor condition.
- Many older owner-occupiers live in houses that lack modern facilities and which are decreasing in value.
- During the last year alone, the National Assembly for Wales has provided central heating for over 8,400 older householders.

Scotland
Angela Yih, Housing Policy Officer, Age Concern Scotland

- 30 per cent of owner-occupiers aged over 80 live in houses that need more than £4,000-worth of repairs.
- Nearly 8 per cent of older private renters live in homes that are below the Tolerable Standard set out in the 1996 Scottish House Condition Survey.
- A new Task Force will focus on promoting a culture of maintenance and repair in the private housing sector.

Housing for older people

Poor housing
1. Nearly one in five people over 60 lives in housing that is structurally unfit, in bad repair, or needs modernising. This increases to nearly one in three for owner-occupiers over 85.(1)
2. Private rented properties are three times as likely to be unfit as owner-occupied ones, and are most likely to be occupied by older people living alone.(1)

Ethnic disadvantage
3. Black and minority ethnic elders experience worse housing problems as many live in inner city neighbourhoods with high levels of poverty and poor housing.(2)

Feeling the cold
4. More than one in 10 older people feel cold at home because they can’t afford heating (3) and one in seven older households does not have central heating. The situation is worse among the over-80s.(4)

Stay or move?
5. 80 per cent of older people would strongly prefer to stay in their own homes for as long as possible.(3) Even among disabled older people, 75 per cent would rather get their homes adapted than move.(5)

Access to advice
6. Five UK research reports found that housing advice services are under-used by older people.(6)
7. Only a small number of pensioners can currently get advice on deciding whether to stay or move. A network of housing options services is needed across the UK, to help people facing this dilemma.

Home improvement agencies (HIAs)
8. Some parts of the UK still do not have HIAs, yet by 2010 three-quarters of older people (aged 65+) are likely to be owner-occupiers.(7) The Government is aiming for national coverage of HIAs by 2005.

Homelessness
9. More than 48,000 people over 50 were estimated to be unofficially homeless in England and Wales in 1997. This total was made up of 27,000 living in B&B accommodation, 21,000 in hostels and 700 sleeping rough.(8)

Shrinking spaces
10. The more ‘special’ the housing, the more likely it is to be used by over-80s and the less space is provided. Public sector sheltered flats (39m²) are smaller than similar flats for younger people, and than private retirement flats (60m²).(4)

Sources:
(4) EPSRC EQUAL (2001) J Hanson, L Kelleher and M Rowlands Profiling the housing stock for older people: the transition from domesticity to care. London: University College London.