

Our Housing **AG**enda: meeting the aspirations of older people in Wales

A report by the Expert Group on
Housing an Ageing Population in Wales

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Llywodraeth Cymru
Welsh Government



Our Housing AGEnda: meeting the housing aspirations of older people

Audience: A report presented to Carl Sargeant AM, Cabinet Secretary for Communities and Children

Overview: This document is the report of the Expert Group on Housing an Ageing Population established by the former Minister for Communities and Tackling Poverty in December 2015.

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Further copies: This document is available on the Welsh Government website.
<http://gov.wales/topics/housing-and-regeneration/housing-supply/expert-group-on-housing-an-ageing-population/?lang=en>

If you do not have access to the internet, are unable to print the report or need this information in another format, please contact the team on 0300 025 8173 or at the above address, who will be able to help.

This report is also available in Welsh.

Please note that where statistics and figures are derived from reports compiled by external organisations, these have been sourced but not verified by Welsh Government.

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Housing plays a crucial role in enhancing the health and well-being of the population. As we age, being in a supportive environment and in the right house can play a part in combatting loneliness and isolation and supporting us to live well at home. Given older people can spend up to 90%¹ of their time in their home - where it is, how warm it is, how easy it is to move around - is fundamental to a person's quality of life.

However, it is important to acknowledge the role housing plays throughout life, and not only in later life. Viewing housing through a life course lens is crucial if we are to anticipate the next generation's demands, needs and preferences for different choices. This report emphasises the need to build houses that can be adapted and which can sustain people at different stages of the life course, incorporating sight loss, sensory loss, dementia and barrier-free design features to facilitate access and mobility.

Yet current housing supply in Wales does not reflect the lifestyle choices that people want or need as they age. This report addresses this issue and invites a range of stakeholders to consider their role in developing a transformational experience in housing for older people in Wales. This applies to both new and specialist provision and to making better use of existing housing stock, particularly in areas such as the Valleys that traditionally have low-value housing but high numbers of older people with chronic long-term illnesses.

Commissioned by Lesley Griffiths AM, former Welsh Government Minister for Communities and Tackling Poverty, the 'Expert Group on Housing an Ageing Population' met over the course of 2016 to develop practical and deliverable proposals to inform Welsh Government's policy approach, building on the preliminary work undertaken by the Ministerial Advisory Forum on Ageing² and Public Policy Institute Wales in this area. We have taken a person-centred approach throughout our work and acknowledge that we

¹ Office of the Deputy Prime Minister: London (2006); *A Sure Start to Later Life: Ending Inequalities for Older People*, A Social Exclusion Unit Final Report.

² The Ministerial Advisory Forum on Ageing was formerly known as the National Partnership Forum. The Forum is sponsored by the Minister for Social Services and Public Health to support the delivery of the Welsh Government *Strategy for Older People 2013-2023, Phase 3, Living Longer, Living Better*. The membership of the Forum includes representatives from health, local government, third sector and most importantly, older people representing networks across Wales.

are all part of a wider environment outside the home – our relationships with other people, our neighbourhood and community is important. We have attempted to reflect this broader perspective in our work rather than exclusively focusing on bricks and mortar.

We sought the views of a range of stakeholders through our engagement activity in the summer and invited key ‘experts’ to provide evidence to the Group on what could work in what context. We heard from national and local government, private, third and public sectors, builders, planners, designers and architects, financiers, advisers and social workers, as well as older people.

In taking the report forward, we acknowledge the importance of shared responsibility between all citizens: older people and their networks; the private sector; government; housing associations and private sector property developers, amongst others. We have identified particular barriers to enabling older people to ‘stay put’ or ‘move by choice’ to the right environment. Taking steps to stimulate the housing market for older people will not only increase the supply and choice of new housing, but will also help facilitate the circulation of existing housing stock and in turn increase housing choice and availability for other groups of the population.

The report highlights some key points. They are mainly about understanding what people want and need; widening housing options; closer integration of services; supporting people to plan for their housing requirements in later life; good design; embracing technology; a planning system that enables and facilitates; trusted financial products and ownership options so that decent housing becomes more affordable for a greater number of older people and public funding to help incentivise and realise the vision. None of these actions can be taken forward in isolation – we view them as a suite of actions that need to be taken forward together if we are to achieve transformational change.

I would like to thank all the Expert Group members and the contributors to the report and in particular the support provided by the Secretariat, Catrin Davies and Meinir Edwards at Welsh Government. My thanks also to everyone who gave their time to share with us their experiences and to inform our thinking as a Group.

In presenting this report to the Cabinet Secretary for Communities and Children, Carl Sargeant AM, we are mindful that there is no quick fix. Planning, designing and delivering better housing choices to meet the housing preferences of older people requires a long-term perspective; creative and innovative solutions and the involvement of all citizens and sectors to address the challenge. We believe that this report is the first step in that direction. Preparing for later life is an issue we all need to address.

Professor Judith Phillips OBE

Chair, Expert Group on Housing an Ageing Population, January 2017



The Expert Group welcomes the Welsh Government's commitment to delivering 20,000 additional affordable homes during this term of Government.³ This report makes a strong case for ensuring that a significant proportion of these new homes are suitable for our ageing population. Notwithstanding the importance of offering affordable housing, this report also highlights that what we need is a good mix of affordable and private homes for sale and rent and the foresight and innovation to be testing out new housing choices and ownership models in Wales for people in later life.

The key facts which follow this Executive Summary (page 11) is intended to provide a snapshot of the current position in terms of housing and ageing in Wales and to highlight some of the key statistics which have helped inform the recommended actions in this report.

It makes good policy sense to get housing right for our ageing society. Better quality and suitably located housing can make it possible for people to live at home for longer; it has the potential to create more resilient and connected communities and should be seen as a key component in delivering the vision set out in the Well-being of Future Generations (Wales) Act 2015⁴. There is also great potential for some of the structures being established by the Act, particularly the Public Services Boards⁵, to ensure that housing is integrated more fully into action being taken at the local level to achieve the well-being goals.

Getting housing right makes financial sense too. Poor quality and inaccessible housing are often the root cause of falls and trips in the home; can contribute towards feelings of loneliness and isolation and can cause delayed transfers of care. All these come at an enormous cost to the NHS, social services and other public services. At a time when social care budgets for people over the age of 65 are under pressure, there is a strong

³ This commitment can be found in *Taking Wales Forward*, Welsh Government's programme for 2016-21

⁴ The Act is about improving the social, economic, environmental and cultural well-being of Wales.

⁵ Public Services Board, established under the Well-being of Future Generations (Wales) Act 2015, are responsible for improving the economic, social, environmental and cultural well-being in its area by strengthening joint working across all public services.

case for continued and innovative investment in services which support people to live fulfilled lives in their home and in providing a broader range of housing options.

This report does not advocate a “one size fits all” approach. There is no “typical” kind of older person and the experience of ageing will be different for everyone, depending for example on where they live, what they can afford, the type of house they’re in and what and who they have around them. The experience and expectations of ageing will also be influenced by a whole range of factors, including language, culture and ethnicity. Local authorities should aim to develop a better strategic understanding of the housing needs of different groups and communities, particularly the most vulnerable and disadvantaged, and plan and facilitate better housing options.

The five sections of this report represent the five key themes identified by the Expert Group as the cornerstones of its work programme for the year. Each section highlights the mission critical issues and actions which the Expert Group believes must be addressed in order to effect transformational change. The priorities for action arising from the report can be summarised as follows:

- A better understanding of the housing preferences and choices of older people through integrated assessment;
- Different stakeholders need to stimulate the market, creating demand with innovative solutions and providing choice for older people;
- Closer partnership working between Housing, Health, Social Care and the third sector is needed;
- Individuals need to plan for their housing requirements in later life;
- Designers should recognise older people in what they design;
- Planning should prioritise older people;
- Increased investment and financial incentives are important to stimulate the market and enable creative solutions across all tenures to be adopted, to build new homes and improve existing housing for older people;
- Access to information, support and advice is crucial. People need information to help them make the right housing choices at the right time and in the right way;
- Technology, community equipment, aids and adaptations can transform the way people live – enabling people to live independent and fulfilling lives for longer.

We need to find ways of identifying these opportunities and be open to innovation.

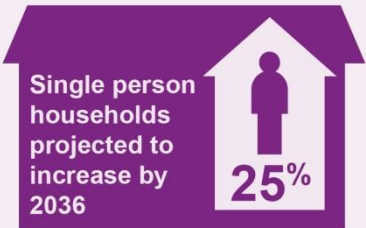
For each action in the report, the Expert Group has sought to estimate the timescale within which work could commence - short term (next 6 months) and medium term (next 2 years). Accordingly, each action is marked up as ST (short term) or MT (medium term). A further summary is provided at Appendix 2. The Group has also sought to identify, at a very high level, the organisations and sectors considered the most appropriate leads for taking forward the different actions.

For a policy to be effective, it must make a positive difference to people. In reaching its conclusions, the Group sought to ask itself the question, “What difference could all this mean to me, my mother, father, relative or friend?” If the actions in this report are taken forward, citizens should find that they are supported to live in their home of choice; that they know what options are available should they need extra support; that they know what new technologies and design can help them, what finance is available and where to go to get information to assist their decisions.

There is commendable work going on across Wales to support people in their homes and to provide housing which is suitable for older people. It has only been possible to showcase a selection of the various examples of good practice brought to the Group’s attention but it is hoped that these will serve as inspirational models to others looking to be part of the transformational change which is envisaged.

To “do nothing” is not an option since “doing nothing” will only exacerbate the problem and render many public services unsustainable in the longer term. The Expert Group would like to see Wales being more ambitious – a place where public, private and third sectors work well together to innovate and co-create. The benefits for individuals, their families, and for society at large could be great.

Housing and ageing in Wales - some key facts*



01

In 2011, 52% of people age 65+ and living alone were in 3 or 4 bed properties.

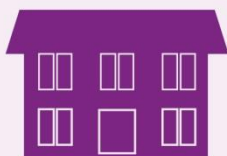


02



In 2011, 81% of people aged 65+ owned or had shared ownership of their property.

03



66% of all recently built properties (and 71% of private sector properties) have 3 or more bedrooms.

04

In 2015, over

70% of people aged 75+ reported that their day to day activities were limited due to a health problem/disability.



05



06



1 in 9 people over 60 living with sight loss.

07



In 2015-16, 51% of people 65+ estimated to have dementia were diagnosed with the condition.

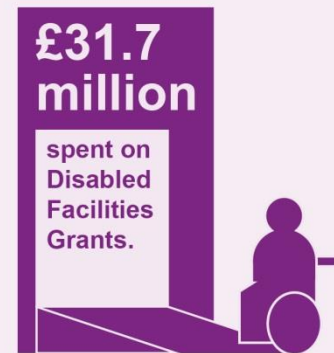
08



Net Current Expenditure on social care services for the 65+ increased by 23% between 2005-06 and 2015-16.

09

2,253 dwellings improved for older recipients in 2014-2015 and



10

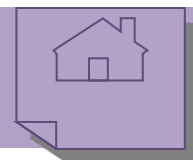


Supporting People Programme spent over £11.2 million in 2015-16 to provide over 18,200 units of support to help people 55+.

11

* Information sources provided at Appendix 5

1. Understanding the housing requirements of older people



*If we are going to provide the right type of housing for our ageing population, we need a clear picture of what **demand** looks like – now and in the future.*

Key actions

1A	Commission an update of the Welsh Government's Local Housing Market Assessment ⁶ guidance to support a more detailed and consistent approach to the collection and analysis of quantitative and qualitative data relating to the housing needs ⁷ of an ageing population in Wales. [ST]
1B	Take steps to ensure that the assessment of housing needs are an integral element in the development of local authorities' well-being plans ⁸ and NHS requirements towards the well-being of future generations with a view to maximising the preventative contribution of housing. [MT]
1C	Ensure that the views and preferences of older people themselves are at the heart of local authority proposals to widen housing options. Make sure that housing developments reflect the aspirations of older people as well as their needs. [MT]
1D	Support the Welsh Local Government Association and relevant partners to ensure that there are the skills and capacity within local authorities to engage with a diverse range of older people (and future generations of older people) and to enable key information and data to be analysed and understood properly. [MT]

⁶ This guide enables local authorities to develop an understanding of the nature and level of housing demand and need in their local housing markets.

⁷ Housing "needs", "market demand", "requirements", "preferences" and "aspirations" are all terms used to describe, in one form or another, what people need and want in terms of housing. It has proved difficult to identify one word which encapsulates the meaning of all these words. The Expert Group's view is that all five elements should be integral to developing a total understanding of the local housing market.

⁸ Each Public Services Board must prepare and publish a local well-being plan setting out its local objectives and the steps it proposes to meet them. The local well-being plan sets out how the board intends to improve the economic, social, environmental and cultural well-being of its area by setting local objectives.

1E	Develop effective mechanisms for tracking progress towards responding to the housing needs of older people in a manner which reflects the long term demographic changes. [MT]
Lead: Welsh Government, Welsh Local Government Association (WLGA), local authorities, NHS and key partners	

Why? These actions will:

- provide better intelligence to enable local authorities to improve the housing choices available for older people in their areas;
- help establish the scale of the demand of a growing consumer market for housing for older people, across all tenures;
- support making the business case for capital investment for new and viable housing that meets the lifestyle choices and future care or support needs of people in later life;
- inform and influence planning decisions;
- enable better decision making across housing, health, social care and planning;
- ensure that housing becomes a key component of the wider population needs assessment and planning process as required under the Social Services and Well-Being (Wales) Act 2014⁹.

Context

The evidence presented to the Expert Group during its twelve month investigation has demonstrated very clearly the central role which housing can play in enabling people to live longer, healthier lives. Improving the quality and supply of housing suitable for older people is not an issue for which there are simple solutions. If public agencies are to respond to this challenge they need to take action across a broad front.

The first priority in any strategic response to the growth in people's life expectancy is to make an assessment of the scale of the challenge. Local authorities are already charged with making an assessment of the scale of housing need for the population as a whole. The Group is clear that this assessment now needs to be extended to include the impact of people living longer. Knowing a person's age does not allow conclusions

⁹ The Act aims to improve the well-being of people who need care and support, and carers who need support. It changes the way people's needs are assessed and the way services are delivered, with people having more of a say in the care and support they receive. It also promotes a range of help available within the community to reduce the need for formal, planned support.

to be drawn about their housing preferences. However, it is possible, with the right data and qualitative information, to draw meaningful conclusions about the requirements and needs of older people in the round.

Evidence collected by the Group indicates that local authorities are approaching this task in different ways and with varying degrees of effectiveness. As a consequence, there is a lack of solid data on which to make the case for local action aimed at widening the range of housing choices available for older people wishing to move.

The Local Housing Market Assessment (LHMA) is widely used across Wales to guide work in this area. The Welsh Government's guidance on undertaking LHMA's was helpfully supplemented in 2014 by the Welsh Local Government Association's *Getting Started with your LHMA: A Step by Step Guide*¹⁰. The LHMA's main focus, however, is on affordable housing. Information about the demand for all types of housing, reflecting the expectations and requirements of older people, is less readily available.

Current guidance and practice does not, therefore, sufficiently reflect the demographic shift that is taking place in Wales. As a result, the assessment of the housing requirements across tenures and sectors is not sufficiently comprehensive. We were encouraged by the evidence we received from a small number of Welsh authorities beginning to draw on external sources of expertise to assess the extent to which their ageing population would, for example, be making demands on housing incorporating elements of care. We were also made aware of a number of authorities making use of the Housing LIN's SHOP@ predictive modelling tool.¹¹ The Group would encourage those authorities that have not already done so to apply this or other tools to their own circumstances alongside a range of qualitative data.

The Expert Group believes that it is particularly important for the assessment of housing needs to be an integral part of population assessments¹² and the development of well-being plans. Local authorities need to think about the housing options available to older people as part of assessing their wider care needs. To provide a greater understanding of this issue, the group organised a practitioner workshop¹³ in November 2016 involving social services and housing staff from local authorities and housing associations. The workshop was intended to influence the development of more detailed guidance for local commissioners. The Group would encourage further multi-disciplinary work of this nature in order to develop a greater understanding of the contribution that housing can make to reduce the growing pressures on social care budgets.

¹⁰ <http://gov.wales/docs/desh/publications/141101-getting-started-with-local-housing-market-assessment-guide-en.pdf>

¹¹ <http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPAT/?>

¹² The Social Services and Well-being (Wales) Act places a duty on local authorities and Local Health Boards to assess the population's care and support needs, including the support needs of carers. This assessment is known as the 'Population Needs Assessment'.

¹³ <http://www.housinglin.org.uk/Events/ArchivedEvents/ArchivedHousingEventDetail/?eventID=885>

Alongside these quantitative assessments, gaining a good understanding of “what matters” to people in terms of housing in later life is crucial to strategic planning. This should include understanding the needs and aspirations of more marginalised and under-represented groups and integrated assessment of care needs by Social Care and the NHS too. Wherever possible, the intention with regard to older persons housing should be to facilitate choice and to accommodate the preferences of older people. This requires that authorities should understand the demands arising from the ageing population and that any considerations of housing need must be about much more than numbers.

Understanding the housing and care requirement of a rural part of Wales

Cylch Caron will be a health, social care and extra care resources for Tregaron and the surrounding area. It will consist of a GP surgery, community pharmacy, outpatient clinics, community nursing services, long-term care and day care. There are also plans for 34 flats for people who require extra care and support to remain in their own homes and six integrated health and social care places for people who no longer need to stay in hospital, but require more support before they return home.

In making the case for the project, a range of information and data was captured and analysed, including information on the following:

Demographic data

- Current
- Projected
- Condition related information e.g. dementia

Catchment

- Resident populations served
- Registered populations served (health)
- Movement, flow and demand
- Allocation/Access criteria

Regulatory Compliance

- Care and Social Services Inspectorate Wales (CSSIW)
- Healthcare Inspectorate Wales (HIW)
- Housing Inspectorate
- Planning
- Environmental

Workforce

- Employment status
- Clarity of roles
- Training/Development
- Union engagement

Governance

Agreed and robust governance document/partnership

Service Model

- Integrated modelling across Housing, Health and Social Care
- Utilization of existing assets
- Quality of community resilience

Financial Viability

- Capital Costs
- Revenue Costs
- Benefits realisation
- Simplified robust routeing of multiple sources
- Housing stock analysis for the catchment area
- A survey to establish housing needs today and in the future to gauge the market demand

Identifying potential demand for specialist housing

Strategic Housing for Older People Analysis Tool (SHOP@) is a free online analysis tool to help local authorities and providers identify potential demand for different types of specialist housing in England and Wales.

In 2016, SHOP@ was used to predict the demand for specialist accommodation for older people by 2030 across the 6 North Wales authorities that come under the Betsi Cadwaladr University Health Board. In summary, it highlighted:

- a requirement for c1,200 Extra Care units across the six authorities, with a likely 50-50 split between social housing and leasehold;
- a requirement for c1,600 mainly leasehold retirement housing units;
- no change on the current residential care requirement and a requirement for c1,600 nursing care units.

These figures predict the additional number of units required and are offered as an example only of the type of predictive information that can be derived using the SHOP@ tool methodology. These figures have not been verified by Betsi Cadwaladr University Health Board and, as this section of the report points out, such predictive data should be used alongside a wide range of qualitative data to fully understand the need and demand for different housing options amongst older people.

2. Supporting the right choices



We must ensure that there is **support** for people who wish to “stay put” whilst also **widening housing choice** and **enabling** people to “move on”.

Key actions

Supporting people at home

2A	Continue to invest in and strengthen aids and adaptations services and the organisations which provide these, expanding their role where possible, to enable more people to “stay put” or move to a safer, more energy efficient, affordable and connected environment with community support. [ST]
Lead: Welsh Government, other funders and potential delivery organisations	
2B	Ensure that relevant professionals are trained to work across professional boundaries to see the connections between health, social care and housing issues and that they have the right knowledge about ageing and the local housing provision. [MT]
Lead: Welsh Government, WLGA, NHS, Public Service Boards and relevant partners	
2C	Ensure ongoing, active engagement of older people in the design and delivery of provision and services, seeking to involve people and groups who are less likely to be engaged. [ST]
2D	Support social connectedness ¹⁴ , community cohesion ¹⁵ and social capital ¹⁶ amongst older people by identifying successful models and sharing this good practice, with support for set up and roll out across Wales. [ST]

¹⁴ Social connectedness is the measure of how people come together and interact.

¹⁵ Establishing shared values and building better relationships by bringing people together across cultural divides, no matter a person's age, gender, race, sexual orientation or religion.

¹⁶ The network of social connections that exist between people, and their shared values and norms of behaviour, which enable and encourage mutually advantageous social cooperation.

Lead: Commissioners of housing services and provision at all levels and delivery bodies including local authorities, housing associations, NHS, Social Services, School for Social Care Research, Age Alliance Wales, citizens, the third sector and wider stakeholders

2E Consider how best to ensure wide and easy access to consistent all-Wales information and advice that supports transition planning for people in mid and later life. The specific needs of some user groups (for example Welsh Language speakers and people who have other language or access requirements) should be considered in developing this service model, as well as the needs of the relatively high percentage of people aged 50 and over who do not regularly use the internet. [ST]

Amongst the practical measures that could be considered are:

- a mechanism for drip-feeding, at key transition points, messages around the importance of being proactive and forward-thinking in terms of making decisions about housing;
- a “one stop shop” type telephone or web based information and advice service, building on tools, systems and channels which are already in place.

Lead: Welsh Government, WLGA and key partners

Widening housing choice

2F Offer a choice of housing which is most likely to meet the housing requirements of the local ageing population. Local solutions are likely to be made up of a mix of housing types and tenures. Actions 2F-2J should be heavily influenced by a thorough assessment of housing requirements as proposed in section 1 of this report. [MT]

Lead: Local authorities and housing providers across all sectors

2G Explore ways of developing market housing for rent or sale that are designed to meet the housing needs of an ageing population, ensuring that the contribution of this sector is maximised. [MT]

Lead: Welsh Government, working with the WLGA, housing associations, private developers, private landlords and key partners

2H Raise awareness amongst local authorities, housing associations and the private sector:

- (i) of examples where existing mainstream or purpose-built specialist housing stock, for example sheltered accommodation schemes, have

	<p>been successfully renovated to sustain an ageing population. There should be a focus on innovative examples where there is clear evidence to support the benefits which have been realised as a result. This could then lead to a pilot renovation project in Wales. [ST]</p> <p>(ii) of the potential for innovation in housing provision for an ageing society. [ST] This could include:</p> <ul style="list-style-type: none"> - a sponsored annual competition to encourage innovation in the design of purpose-built housing for older people or age-sustainable¹⁷ housing – which would work in both urban and rural contexts; - public exhibitions to highlight different housing models and lifestyle choices in later life, drawing on available evaluation and evidence studies; - consideration of specific sites where there is potential to provide housing for an ageing population with a view to establishing a pilot scheme.
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Lead: Welsh Government, WLGA and key partners including universities and housing providers, professional and trade bodies

<p>2I</p>	<p>Test less established housing models in Wales. [MT] Practical measures that could be considered are:</p> <ul style="list-style-type: none"> • extending the commitment to co-operative housing in Wales and investigating the feasibility of supporting a pilot co-housing initiative for older people in Wales and a home share scheme; • ensuring that there is financial and professional support and advice available to facilitate community led housing solutions.
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Lead: Welsh Government, Wales Co-operative Centre, UK Cohousing Network and key partners

<p>2J</p>	<p>Consider applying restrictions and incentives to land being sold off by Welsh Government, the NHS or local authorities to increase the provision of housing that is suitable for an ageing population. [MT]</p>
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Lead: Welsh Government and WLGA/local authorities, NHS and the wider public sector

¹⁷ For the purpose of this report, “age-sustainable homes” refers to homes which are capable of sustaining people through their life course.

Why? These actions will:

- help to enhance people's experience of ageing in Wales, enabling people to live happily at home for longer;
- lead to a greater supply of housing that is suitable for our ageing population, subject to some of the "planning" actions being taken forward in tandem;
- help share good practice from Wales, UK and further afield;
- stimulate innovation in the refurbishment of existing homes and the design of new homes;
- provide a broader choice of accommodation and lifestyle options to help meet the diverse needs of the population of Wales.

Context

Supporting people at home

The evidence we have regarding the preferences of older people is that the majority of people wish to remain living where they are as they age. The Group believes this should be a matter for individuals and families to decide and that an appropriate level of support should be made available to support independent living. The services which are currently provided in the form of aids and adaptations, befriending, information and advice, occupational therapy, community nursing and social care are going to be ever more vital as the population ages in Wales.

The Expert Group recognises that Care & Repair Cymru agencies offer a much valued service to the many people all across Wales whose first choice is to "stay put" for as long as possible. The contribution which relatively small scale investments in housing adaptations and improvements can make needs to be at the heart of efforts to improve the well-being of older people. It was also noted that Care & Repair Cymru are already taking positive steps to bridge the divide between housing and health with their "Managing Better" service and "Warm Homes on Prescription" pilot. The Group was keen to see continued investment in these kinds of services. However, given the growing pressure on public services, the Group also believes it will be essential to place a growing emphasis on support from families, harnessing the energy and good will which is to be found within communities and encouraging and enabling people to develop solutions for themselves. There is a responsibility on all citizens to be proactive and creative in looking after themselves and the people around them and in planning for their own needs as they age.

The Expert Group believes there is enormous potential for agencies, sectors and communities to work together more closely in order to make the home a better and safer place for older people. The new structures and workforce development

programmes being established as a response to the Social Services and Well-Being (Wales) Act 2014 provide an opportunity to do things differently and to bring about the sort of step change which demographic pressures require. It was noted by the Group that a stronger NHS community response was starting to develop, for example in the 'Care Closer to Home' strategy in Aneurin Bevan University Health Board (ABUHB) in partnership with Greater Gwent local authorities, the Citizen Panel¹⁸ and third sector bodies. It is important that Housing be recognised as a core element of such strategies and not simply an "add on". The 'In One Place' initiative was also noted as a good example of integrated working, with ABUHB, local authorities and housing associations coming together to help people with complex health and social care needs move out of hospital or health/social services funded private residential establishments into their own home.

Information and advice has featured strongly in the Expert Group's discussions and has been identified by almost all stakeholders as a key component in getting housing right for our ageing population. Many people will not seek help to make their home a safer and warmer place unless they are supported to do so and many people will not move unless they are prompted and encouraged to think about their options. There is more that could be done to ensure that our ageing population have the right information to make sound decisions about what is right for them.

Widening housing choice

Whilst it is important to ensure that people feel supported to "stay put", the Group believes that there is also a compelling case for ensuring that people have the choice to "move on" to more suitable housing if they wish. The Expert Group heard evidence to suggest that, in Wales, people over the age of fifty are interested in moving to more suitable accommodation.¹⁹ Other evidence from England and Wales shows that people in the pre-retirement ages are also thinking about "re-sizing"²⁰. An innovative pilot study recently completed in North Wales and funded by the Intermediate Care Fund has also shown that providing bespoke services which support people through the journey of deciding whether to move can facilitate relocation to accommodation which suits their preferences.²¹

¹⁸ The Blaenau Gwent Citizens Panel is made up of residents from across Blaenau Gwent who are interested in having a say on and influencing the services that they use.

¹⁹ About one fifth (18.4%) of people aged 50+ living in households in Wales said they would like to move home (Source: 2004 Living in Wales Survey) in Hillcoat-Nallétamby, S., & Ogg, J. (2009). To move or not to move? Residential relocation behaviour amongst older citizens in Wales. Report Commissioned by The Office of the Chief Social Research Officer for the Welsh Assembly Government.: 10.1017/S0144686X13000482.

²⁰ Hillcoat-Nallétamby, S., & Ogg, J. (2013). Moving beyond "ageing in place": older people's dislikes about their home and neighbourhood environments as a motive for wishing to move. *Ageing and Society*, doi: 10.1017/S0144686X13000482.

²¹ Hillcoat-Nallétamby, S. & Sardani, A. (2015). *Qualitative Evaluation Report. The Moving On Service*. Report commissioned by Canllaw, Porthmadog, with funding from the Intermediate Care Fund.

Some of the older people who engaged with the Expert Group were starting to worry about how they would cope with the on-going maintenance of their home and garden. Others were clearly anxious about “staying put” and ageing in a place where there was inadequate public transport, where they no longer felt safe or where they struggled to get out because of mobility issues.

In trying to understand more about the barriers which sometimes prevent older people from moving, the Expert Group received evidence that the reasons were numerous and varied. These included a lack of awareness of housing options, combined with a lack of suitable properties in the locality. Older people will often face financial barriers preventing them from moving and the lack of any practical support generates further difficulties.

The Expert Group believes that creating a climate where moving in later life becomes a realistic and positive choice could bring a range of benefits, not only for older people themselves but also by freeing up larger family-sized properties and by reducing demand on public services. Such a climate is largely dependent upon there being more attractive housing available locally which is better suited to the aspirations and interests of older people. The extent of this local housing “offer” should be planned and developed in response to a sound assessment of the housing requirements of the local population, as described in the previous section of this report.

The Group does not believe that there is a single solution to the housing needs of older people. This suggests there should be a variety of responses to the challenge of widening housing choice and improving housing supply. More could be done to make creative use of existing stock, but there is also scope for building new homes which are capable of sustaining people through their life course (age-sustainable housing); for developing schemes which are targeted at meeting some of the more complex needs of our ageing society and for piloting housing models which are currently less tested in Wales, for example co-housing, home sharing models, retirement villages, park homes and intergenerational living.

The Expert Group identified some particular gaps in current provision. There is still very little in terms of extra care housing or retirement housing aimed at owner occupiers, despite the fact that a large percentage of older people in Wales own their property. The Group was encouraged by the growth in extra care provision available for social rent in recent years as a result of the Welsh Government’s grant programmes. Given the pressure on public resources and the impact of welfare reform, it believes that an immediate priority should be more mixed developments incorporating features which might attract a wider range of tenants. Increasing the provision of general needs market housing for affordable rent and for sale should also be considered a key element of any housing strategy going forward. Older people will not always require specialist housing solutions.

It is clear that, in some parts of Wales, there are barriers which make it more difficult to provide the type of housing choice to which our ageing population aspires. Land for development can be hard to find and the higher costs associated with building bungalows and more specialist forms of housing introduces an element of risk for developers. Furthermore, there are particular viability issues faced by housing providers and developers in some rural areas and valley communities. Some of these issues and possible solutions are covered in more detail in section 5 of the report.

This section of the report is fundamentally about providing the services and products which will meet older people's very diverse housing needs. It is a matter of striking a balance between investment in services and initiatives which enable people to remain in their home with confidence; renovating existing stock; building new general needs and specialist accommodation to meet the aspirations of present and future generations of older people and embracing less traditional housing and lifestyle models.

The next section highlights why it is vital to get the design of the immediate built environment and design of the interior right as these actions to increase supply and choice are taken forward. Planning will also have a key enabling role, but we also recognise that this transformational change will depend to a large extent on the appetite for innovation amongst housing commissioners and providers, combined with the availability of public investment.

Care & Repair Cymru supporting people to live safely and independently in their own homes

Case study

Mr and Mrs D live in an isolated and remote part of Denbighshire. Mr D became ill with a degenerative condition some years ago and Mrs D became his carer. As Mr D's condition worsened, Mrs D found that her whole day revolved around his needs. She did not have the skills, money or time to look after the family home which over time fell into disrepair.

While doing the weekly shop, Mrs D saw Care & Repair publicity. Mrs D made a tentative enquiry about the windows of her home as she felt they needed replacing but could not afford to have the work done.

Mr & Mrs D were not known to Social Services or any other organisation, possibly due to their rural isolation, but they are also very private people and reluctant to ask for help or support.

The difference made by Care & Repair

The Care & Repair Technical Officer made an initial home visit to assess the condition of the windows in the client's property. During this visit, a full Healthy Homes Check identified other areas of help and support, including:

- Charitable funding was found to replace some of the windows. The Agency recommended a number of approved contractors. One was chosen by the client and the work was completed under the scrutiny of the Technical Officer to ensure quality and good value to the client.
- A Disabled Facilities Grant (DFG) was applied for and received which paid for the bathroom to be adapted to assist Mr D to bathe.
- A Rapid Response Adaptation Grant (RRAP) paid for grab rails and hand- rails to be fitted inside and outside the property.
- A grant for home energy efficiency was applied for, and the property had loft insulation installed.
- The clients were paying £80 per month to their gas supplier, a sum they could not afford. The Caseworker arranged for the bill to be re-assessed and Mrs D now pays £20 per month.
- Neither Mr D nor Mrs D were in receipt of the correct level of welfare benefits. Their entitlements were reassessed resulting in an increase in allowances generating more income into the household.
- The Care & Repair Caseworker advised Mr & Mrs D that they were both entitled to free eye checks and glasses.
- With the agreement of the client a referral was made to Social Services for future help and support.

Exciting over 55s city centre development in Newport

Derwen, part of the Pobl Group, has been working in partnership with Newport City Council to support the regeneration in the city centre and meet the demand for housing for older people in the area. The new development will be on the site of an existing building which along with others in area have been a blight on the community, attracting anti-social behaviour.

Designed to HAPPI principles, the development consists of 39 one and two bedroomed apartments and will have a striking iconic appearance, supporting the re-imagining of this vibrant and viable place.

Importantly, the proposed new building has been informed by considerable feedback from Derwen's residents and Newport Care & Repair's customers. It includes a roof top garden (with allotments) and green internal spaces which will dovetail with the proposed public space opposite. It will also incorporate a new entrance to the public car park, a commercial unit on the ground floor and a bike/scooter store.



Image courtesy of Derwen Cymru

UK's first senior cohousing scheme – for women aged 50 and over

In 1998, six older women who already knew each other attended a workshop which introduced the concept of senior cohousing as developed in the Netherlands. The friends decided to act on the Dutch example and create their own Older Women's Co-housing (OWCH) community in London. Nearly twenty years later, there are now 17 flats for sale and 8 for social rent on a purpose-built, new development in High Barnet, London. And, in December 2016, the first occupants moved into the co-housing community with others set to move in this year.

Despite identifying a number of possible sites for development in the early days, little progress was made, partly due to planning difficulties. However, in 2010, Hanover Housing Association found and purchased a redundant school in High Barnet, London. After much lobbying by OWCH and support from the then local Director for Adult Social Care who supported the argument that a senior co-housing community can reduce the need for health and social care services; planning permission was granted in 2013.

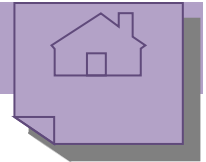
OWCH members introduced the scheme to the wider Barnet neighbourhood and, with the support of Hanover and architects Pollard Thomas Edwards, organised public meetings and drop-in sessions for women to find out more about co-housing and living independently in a shared community.

The collective spirit of co-housing ensures that decisions are taken by consensus at group meetings; household management is carried out via small task groups and the OWCH group residents are truly self-managing. Members share cars to make the most of limited parking facilities; there is a common room on the development which is used to good effect for all kinds of purposes, including some common meals. Importantly, residents look out for each other as helpful neighbours and demonstrate to other older people that senior co-housing offers a fulfilling and valuable way of living for their final years.



Image courtesy of Tim Crocker

3. Living with confidence in older age



*If we want to empower people to live **independent** and **fulfilled** lives for longer, we need to build communities and homes where people can live with **confidence**.*

Key actions

3A	Develop a set of indicators around accessible places – where people can live with greater ease and feel connected to people and services. This would cover features such as “neighbourhood walkability”, “accessibility to public spaces and buildings”, “accessibility of public transport” and “affordability of housing”. These indicators should be promoted throughout Wales, highlighting the benefits for all of better accessibility. They should become key to decisions relating to the commissioning of services and provision and feature strongly in the planning of major infrastructure investments, for example the City Region deals. In Wales, there is also a need to focus on rural areas so that we build supportive and supported rural communities where older people can live independent and fulfilled lives. [ST]
Lead: Ageing Well in Wales, WLGA and partners	

3B	Ensure a more integrated housing/social policy approach so that decisions relating to housing and land allocations routinely take into account accessibility to services and transport links. [ST]
Lead: WLGA/local authorities	

3C	Ensure that the built environment and planning features more strongly in Local Authority Ageing Well Plans ²² . [ST]
Lead: WLGA/local authorities, supported by Ageing Well in Wales	

²² Ageing Well Wales is a national programme hosted by the Older People’s Commissioner for Wales. Plans outline how each Local Authority will contribute to the aims of the programme.

3D	Consider the feasibility of a review of Building Regulations ²³ as a mechanism for future-proofing Wales' private housing stock. New build general needs housing should be built to age-sustainable and care-ready standards in the same way as affordable housing is subject to Lifetime Homes Standards ²⁴ . Specialist housing for older people has already seen the benefit of the recommendations set out in the HAPPI ²⁵ reports. [MT]
Lead: Welsh Government	

3E	Take a person-centred approach to design, ensuring that new homes are designed to accommodate the projected health needs and diversity of our ageing population. [MT]
3F	Audit the accessibility of the current housing stock and assess the scope for further adaptations and capacity to accommodate the use of Assistive Technology ²⁶ to make homes more suitable for the ageing population. [ST]
Lead: Local authorities, housing associations and other housing providers	

3G	Support programmes which aim to increase the energy efficiency of existing homes and new builds and continue to support new schemes which highlight the link between energy efficiency measures that improve the quality of homes or buildings and associated positive health impacts. [ST]
Lead: Welsh Government, Energy Suppliers and funders in general	

3H	Ensure the universal provision of Broadband and GSM ²⁷ networks across Wales which will facilitate and enable the use of technology to enhance quality of life and independent living, especially in rural areas. [MT]
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²³ Building Regulations 2010 covers the construction of new buildings and the alteration or extension of an existing building.

²⁴ A set of 16 design criteria that provide a model for building accessible and adaptable homes.

²⁵ The original 2009 HAPPI report identified 10 overarching features that underpin age-friendly housing. Barac, M., and Park, J., (2009) *HAPPI: Housing our Ageing Population: Panel for Innovation*, Homes and Communities Agency.

²⁶ An umbrella term that includes assistive, adaptive, and rehabilitative devices for people with disabilities and also includes the process used in selecting, locating, and using them.

²⁷ GSM stands for 'Global System for Mobile Communications' - mobile telephony system that is widely used in Europe and other parts of the world.

31	Promote access to and use of assistive technologies within the existing housing stock and, longer term, look at how it might be possible to develop housing with smart, integrated technology to promote independent living and provision of community-based health and social care. A useful first step would be to identify examples of innovation in Wales and beyond and encourage further innovative practice by instigating a design and technology competition for housing for older people. [ST]
Lead: Welsh Government, Local Health Boards, WLGA/ local authorities, universities and relevant partners	

Why? These actions will:

- Help ensure that accessibility to key services is a key consideration when designing communities and planning and designing new homes;
- Reduce levels of loneliness and isolation;
- Ensure that we do what we can to make existing stock more suitable for our ageing population whilst at the same time building new homes which are “age-sustainable”;
- Help maximise the potential for technology to enhance people’s experience of ageing;
- Contribute towards the vision of a reduced carbon footprint and help tackle fuel poverty.

Context

For a home to work, it helps if it is in an accessible location as well as being age friendly and flexible inside. This is why we have included in this section a few actions relating to the built environment. The Expert Group proposes any further work in this area should be aligned with Ageing Well in Wales, the national partnership programme chaired and hosted by the Older People’s Commissioner. The Group was very clear as to the central role which better design should play in developing housing better suited to the needs of older people and that the emphasis on design needs to extend to a much clearer focus on accessible places, making sure that services and amenities are accessible to older people. The ability to ‘walk to the shops’ is even more important for older people than it is for the population at large.

The Group also received evidence about the important contribution which effective design can make to the quality of life older people are able to enjoy in developments specifically targeted for that age group. It was very reassuring to hear, for example, that some housing associations in Wales are building to high standards of accessibility, incorporating the Visibly Better standards of the Royal National Institute of Blind People

and dementia friendly features into their schemes. Much has been achieved by the Welsh Government's Warm Homes Programme²⁸ too and the Group is keen to advocate innovative new build projects with minimal energy requirements and low Carbon emissions. Driving down the energy requirements and running costs of homes whilst still keeping people warm and well should be considered even more central to the aim of creating "a globally responsible" and "healthier" Wales.

In line with the public health principle of seeking to make a difference for the whole population, improving the design of existing homes must be considered a priority. The Group was very encouraged by the work now underway by Welsh Government to gather evidence on housing conditions in Wales and the action being taken by local authorities and housing associations across Wales to introduce an enhanced adaptations system. It was strongly supportive of the development of more comprehensive performance indicators which acknowledged the importance which even small scale adaptations like handrails can make to the quality of a person's life. It also noted, with some concern, that those receiving state funded support represent only a small percentage of the population who might benefit from improvements to their homes.

The statistics set out at the start of this report serve to underline the issues and challenges which present themselves as our population ages. Close to 29,000 older people received support for some sort of adaptations to their home from Care & Repair Cymru agencies in 2015-16.²⁹ In 2014-15, 31.7 million was spent on disabled facilities grants.³⁰ At 31 March 2016, 23,000 adults were receiving homecare in Wales.³¹ However to put this in context, by 2039 the number of people aged 65 and over is projected to increase by 292,000, (44%) compared to 2014³².

In light of this, a central priority for the coming period should be to strengthen preventative interventions through encouraging and incentivising people to make their own arrangements to make homes more resilient. The Group felt that Care & Repair agencies would have a central role to play in responding to this challenge and that government and local authorities should place a stronger focus on the use of loans to support improvements in this area. The Group felt that this is an area where the government should be able to incentivise individual Care & Repair Cymru agencies to develop small scale trials designed to encourage innovation and creative solutions.

²⁸ The programme provides funding for energy efficiency improvements to low income households and those living in deprived communities across Wales.

²⁹ Care & Repair Cymru, *Consult Respond Change: Annual Review 2015-2016*, Care & Repair Cymru

³⁰ Welsh Government, Assistance for housing improvement: <http://gov.wales/statistics-and-research/assistance-housing-improvement/?lang=en>

³¹ Welsh Government, Assessments and social services for adults in Wales, 2015-16
<http://gov.wales/docs/statistics/2016/160907-assessments-social-services-adults-2015-16-en.pdf>

³² ONS, National Population Projections, 2014-based Statistical Bulletin
<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/bulletins/nationalpopulationprojections/2015-10-29>

Design Quality Requirements

The Expert Group was very clear that the Welsh Government should maintain its commitment to requiring all social housing projects to be designed with Lifetime Homes Standards in mind and that it was important to highlight for the wider construction community what good practice in this area looked like. Whilst there is now some evidence of market housing providers reflecting certain elements of this approach in their design for new homes, there was a strong case for incorporating Lifetime Home Standards into building regulations for all homes, although recognising that this proposal should be subject to a full impact assessment ahead of any change being made.

The Group felt strongly that Wales should be aspiring towards well-designed, accessible, adaptable and energy efficient homes and that this should apply to general needs housing in the private sector just as it does in the affordable sector through the Welsh Government's design standards. The Group drew inspiration from the work of the All Party Parliamentary Group on Housing and Care for Older People inquiry (HAPPI reports) and this supports the principle that more accessible and usable dwelling designs, integrated within communities, have considerable potential to provide a positive living environment for the ageing population.

Information and Communication Technology

The role of government and the wider public sector should not be restricted to supporting improvements to the physical infrastructure of the homes of older people and harnessing the use of modern digital technologies also needs to be seen as a priority going forward. Technology can play a key role in assisting people to live independently whilst at the same time keeping people connected and less likely to experience loneliness and isolation. A generational shift is underway and, over time, older people will become increasingly sophisticated in their use of technology and social media. Within this context, opportunities should be found to make homes technologically smarter and to maximise the use of technology to enhance the health and independence of individuals and support resilient communities.

Creating safe living environments for people living with sight loss and Alzheimer's across South Wales

Linc Cymru Housing Association Ltd (Linc) extra care schemes across South Wales are built to comply with the Royal National Institute of Blind People (RNIB) Platinum standards and are Dementia friendly as recognised by the Alzheimer's Society. The contrasting colour schemes enable people with sight loss to navigate independently around the building and the dementia friendly design helps with orientation. The effect of this approach to design is dramatic and is evidenced by the difference it has made to some of their residents who have been able to regain their independence and reduce or eliminate their care package simply because their environment no longer fails them.



Image courtesy of Linc Cymru

Sustainable refurbishment of terraced miners homes in Penrhiwceiber

The UK and Welsh Governments have set a target of reducing greenhouse gas emissions by at least 80% by 2050. Within this context, improving the energy efficiency of homes is becoming increasingly important.

In partnership with the Welsh Government's Heads of the Valley initiative, Cynon Taf Community Housing Group undertook the modernisation and alteration of 9 traditional Welsh terraced houses to demonstrate how these pre 1920 properties could be made more energy efficient and fit for modern living.

The Penrhiwceiber Eco Terrace project involved conversion of four of the dwellings into two bigger properties, due to a need for larger housing in the area. The interiors were redesigned and reconfigured to increase their energy efficiency and to provide open/flexible space. Part of the purpose of the project was to show that the refurbishment of existing stock can be a viable option and comparable to the costs of demolition and replacement with new build, whilst at the same time preserving the sense of character and place that matters to people and communities.

The houses have had their carbon dioxide emissions and heating bills significantly reduced as a result of the measures that have been installed. BRE Group estimates that we need to be refurbishing 908 properties a day to the required standards to meet the 80% emissions target set by the UK Government. [King, C. (2014), *Penrhiwceiber Eco Terrace: Achieving housing for the 21st century and the UK's 2050 carbon reduction target*, BRE information paper 5/14]



Image courtesy of BRE

Bungalows for the over 55's in the Bristol area

Cooper's Close is the Anchor Society's high quality development of chalet bungalows designed specifically for the over 55's. The Society was formed in 1769 and has been providing support for older people ever since with a particular focus on social isolation. Construction was completed in 2011 and more sites for similar developments are in the pipeline.

These properties were available to purchase outright or under a shared ownership scheme with the assistance of the Society and include 2 double bedrooms, a fully fitted kitchen, off street parking, private garden and wheelchair access.

The development comprises two types of house design, wide and narrow frontage. It represents an economical model that has proved popular with people who are ready to downsize their garden rather than their living space.

In a chalet bungalow survey residents said:

"I looked for a ground floor flat but now I would definitely recommend this"

"We looked at flats but were put off by the travel distance to the car, this couldn't be better"

"Our friends would love to live here"



Image courtesy of Quattro Design/ Paul Bullivant

Brecon Dementia Friendly Community

Established in 2014, this community-led, voluntary not-for-profit group provides guidance and advice on how to make the physical environment dementia friendly. Brecon was the first community in Wales to receive official 'Working to become Dementia Friendly' recognition from the Alzheimer's Society, and is now influencing the development of other dementia friendly communities within Powys and beyond.

The Group has established a local Brecon Dementia Action Alliance bringing together over 50 regional and local members to improve the lives of people with dementia. It links with organisations and agencies, shops and businesses, offering advice and support on how to become dementia friendly. This includes organisations such as Brecon Medical Practice, Brecon Library Service, Dyfed-Powys Police, Brecon Mountain Rescue, Mid and West Wales Fire Service, Lloyds Bank and Theatr Brycheiniog as well as local schools. Powys County Council Housing department has also forged close links with the initiative, receiving guidance and staff training.

The Group run Dementia Friends information sessions in the community to give people a better understanding and awareness of dementia and the small things that could be done to make a big difference to those living with dementia.

4. A planning system which prioritises our ageing population



*Getting **planning** right is crucial if we want to enable the delivery of a broader range of **housing choices**.*

Key actions

<p>4A</p>	<p>Articulate a clear national policy, giving a high priority to housing an ageing population in Wales. This is crucial because it will help dictate the way other related policies, not least Planning Policy Wales³³, are articulated and translated into action on the ground, filtering through to local planning policies and development management practice. [ST]</p>
<p>4B</p>	<p>Amend Planning Policy Wales and related guidance to:</p> <ul style="list-style-type: none"> • encourage local planning authorities more explicitly to engender the creation of mixed age friendly / lifetime neighbourhoods. • attach greater national weight to older persons' housing provision as a material planning consideration and to positively encourage the development of a range of innovative and healthy housing solutions, (including private sector initiatives) that meet the housing demands and needs of an ageing population and bring wider social, economic and environmental benefits. [MT]
<p>4C</p>	<p>Strengthen practice guidance and produce tools to enable delivery. [MT] Amongst the practical measures that should be fully considered are:</p> <ul style="list-style-type: none"> • The full housing demand and need for accommodation for older people to be robustly assessed in line with revised Local Housing Market Assessment (LHMA) guidance. Such demand and need should be fully reflected in the overall housing and five year land supply³⁴ requirements to be planned for in local development plans³⁵; and the specific

³³ Planning Policy Wales sets out the land use planning policies of the Welsh Government.

³⁴ Local planning authorities are required by Planning Policy Wales to ensure that sufficient land is available, or will become available, for a five-year supply of land for housing. To demonstrate this, local planning authorities prepare a Joint Housing Land Availability Study each year, based on meeting the housing requirements identified in their adopted development plans.

³⁵ Local Development Plans set out the Local Planning Authority's proposals and policies for future development and use of land in its area.

	<p>requirements for older people should be separately identified. (See Section1 recommendations).</p> <ul style="list-style-type: none"> • The setting of separate numerical targets for housing for older people in local development plans based on the evidence of the LHMA; • A presumption to apply that planning permission is granted for properly formulated proposals to meet a demonstrable local need; • Within the scope of above presumption, the formulation of criteria based policies in local development plans clarifying the circumstances in which such schemes will be allowed; • In combination with the above, the identification and targeting of specific areas and particular sites suitable for such provision; • The formulation of local 'exceptions policies' for housing for older people in rural areas similar to the policies already in place for affordable housing.
<p>4D</p>	<p>Issue guidance to local planning authorities on the interpretation and practical application of the planning Use Class definitions³⁶, particularly the unintended consequences of the current distinctions between Use Class C2³⁷ and Use Class C3³⁸. [ST]</p>
<p>4E</p>	<p>Develop incentives which may attract private sector house builders into the housing market for older people – to build specialist housing and age-sustainable housing. Financial incentives or exemptions from certain requirements could help overcome the fact that house builders often perceive housing for older people as high-risk and costly to deliver. Consideration should be given to offering a full nationwide exemption from affordable housing</p>

³⁶ The Town and Country Planning (Use Classes) Order 1987 (as amended) puts uses of land and buildings into various categories known as 'Use Classes'.

³⁷ Use Class C2 is defined as: *“Use for the provision of residential accommodation and care to people in need of care (other than a use within a class C3 (dwelling house). Use as a hospital or nursing home. Use as a residential school, college and training centre”*

³⁸ Use Class C3 is defined as “a dwelling house (whether or not as a sole or main residence) —
(a) by a single person or by people living together as a family, or
(b) by not more than 6 residents living together as a single household (including a household where care is provided for residents).”

	obligations (and perhaps from some other specific planning obligations too) and from the Community Infrastructure Levy, ³⁹ over a limited period of (say) five years in order to kick-start the market. [MT]
4F	Hold conferences and seminars to promote the enhanced policies and guidance ensuring wide engagement with house builders; housing associations; and housing, social care, health and well-being professionals. The 4 yearly reviews of Local Development Plans provide the ideal opportunity to integrate new approaches and policies. [MT]
Lead: Welsh Government, WLGA and local authorities	

Why? These actions will:

- Send a clear message to local authorities and housing providers about the need to ensure that we have a housing stock in Wales which is fit to meet the challenges of an ageing population and which makes Wales a “great place to grow old”⁴⁰;
- Empower and enable local authorities to deliver housing which meets the needs identified in their integrated assessments of the housing and care and support needs of their population;
- Remove some of the barriers that currently deter private sector operators from entering the “older people” housing market whilst also offering incentives;
- Increase the supply of housing that is suitable for our ageing population and widen housing choice across all tenures.

Context

The planning system has considerable untapped potential to enable a wider housing choice and increase the supply of housing that is suitable for an ageing population across all tenures.

Local Authority Planning Officers told us that stronger and clearer national policies and guidance could facilitate the process and help deliver a wider range of housing choices for older people. Current policies and guidance focus on securing an overall mix of

³⁹ The Community Infrastructure Levy (CIL) is a charge per square metre of new development and is collected as development is implemented. To date CIL charges have only been adopted by a small number of local authorities in Wales.

⁴⁰ The Welsh Government’s *Strategy for Older People in Wales 2013-2023* aims to make Wales “a great place to grow old”.

housing types and tenures to meet a range of housing requirements, but do not require any special attention or priority be given to delivering housing that is suitable for older people.

Despite learning of a few examples where local planning authorities had enabled the development of housing solutions for older people, the Expert Group sensed that this kind of practice was very much the exception rather than the rule across Wales. Opportunities appear to be being missed. Local Development Plans rarely include specific policies and even fewer target specific sites or areas as suitable for meeting the housing needs of older groups. We also learned that very rarely do local planning authorities seek an element of housing designed specifically for older people in Planning Obligations⁴¹ attached to large scale residential planning consents.

Many local authority planning officers raised the issue of viability in relation to both the provision of general housing suitable for older persons, such as bungalows, and specialist housing for older people with a variety of associated facilities. Specialist retirement housing schemes normally include significant areas of non-saleable floor space (in the form of communal spaces) which can account for up to 30% of the total build footprint⁴². Profit margins are thereby squeezed, challenging the economic viability of such developments.

As highlighted by the key facts at the start of this report, a significant proportion of older people own their home. The role of the private sector, therefore, in increasing housing supply is crucial in meeting the housing needs of this particular cohort. During the course of the Expert Group's investigation, developers affirmed that the higher land and build costs were fundamental disincentives and unlike the provision of housing at the other end of the spectrum (i.e. starter/affordable housing), there are currently no policy or fiscal incentives to provide housing that is suitable for our ageing population. Retirement house builders often find themselves in competition for land with non-residential developers (e.g. those seeking to develop retail stores, care homes, offices, storage facilities etc) who are not subject to the same obligations and charges, particularly so in relation to centrally located brownfield urban sites which, by their very nature, are ideally suited for specialist retirement housing. This means that retirement house builders aren't operating on a level playing field in the land market. As a result, opportunities for new housing for older people, in particular retirement housing and extra care housing, are lost. The whole situation appears to be compounded by the fact that homes for older people often fall within Use Class C3 and thus within the scope of affordable housing contributions. Conversely, extra care housing schemes are often deemed as falling within Use Class C2 and therefore do not count towards the Local Authority's five year land supply which includes only Use Classes C3 and C4 developments. It appears that developments which count are often prioritised at the

⁴¹ Planning Obligations are agreements to overcome obstacles which may otherwise preclude planning permission from being granted and are the result of negotiations on these matters between the developer and the local planning authority.

⁴² "Footprint" refers to the area of land that is taken up by the permanent foundations of the development.

expense of those which do not. Furthermore, the Community Infrastructure Levy (CIL) can also result in prejudice, favouring, for example, the development of a retail use of a site as opposed to a retirement housing scheme on the site.

We believe that the actions in this section of the report would help ensure that the planning system positively encourages the development of a range of innovative and beneficial housing solutions that will help meet the housing needs of an ageing population and bring wider health, social, economic and environmental benefits.

The City of Cardiff Council – removing some of the planning barriers to providing housing for our ageing population

Cardiff Council has recently consulted on a draft Planning Obligations SPG (Supplementary Planning Guidance), which it is anticipated will be approved early in the New Year. The SPG identifies the Council will seek a reduced contribution from sheltered housing/retirement homes for Open Space and Community Facilities (where a significant element of communal facilities are provided onsite), and that it will not seek contributions towards Affordable Housing, Open Space or Community Facilities from specialist accommodation that provides a 'significant element of care'.

Alongside its Planning Obligations SPG, work is also being undertaken on the preparation of a Community Infrastructure Levy (CIL). CIL enables local authorities in England and Wales to raise funds from developers who are undertaking new building projects in their area. The Levy (or 'CIL') is a charge per square metre of new development and is collected as development is implemented.

As part of the preparation of its CIL, a viability study commissioned by Cardiff Council concluded that "retirement properties and extra care properties (in Cardiff) are not considered to be able to afford to pay a CIL charge at the present time. As such, no CIL charge has been proposed for extra care (assisted living) and retirement homes through its Draft Charging Schedule.

It is currently anticipated that the Cardiff CIL will be adopted towards the end of 2017. Both the Cardiff Community Infrastructure Levy Economic Viability Study (2016) and the CIL Draft Charging Schedule can be viewed on the City of Cardiff Council website at www.cardiff.gov.uk/cil

5. Making housing more affordable and incentivising change



*If we want older people, wherever they live in Wales, to have a better choice of housing, then we will need more homes that are **affordable**, **financial incentives** that will address viability gaps in certain parts of Wales as well as **independent financial information** and advice.*

Key actions

5A	Look for opportunities to make the best use of capital and revenue resources where there are clear and common outcomes to be delivered across the housing, health and social care portfolios to meet our ambition of widening the housing offer for older people. [ST]
Lead: Welsh Government, WLGA/local authorities, Wales NHS Confederation/NHS Wales and other funders and commissioners	

5B	Ensure that there are affordable homes available for sale and rent and seek to increase diversity of tenures. We should be learning from projects which have succeeded in offering shared ownership ⁴³ and shared equity/ ⁴⁴ golden share ⁴⁵ , for example, which could make properties affordable to those in housing need who could not normally afford to purchase. [MT]
Lead: Welsh Government, WLGA/local authorities and housing providers across all sectors	

5C	Provide financial incentives that aim to address the financial viability issues faced by developers in some parts of Wales, for example in areas of population scarcity and low market values. [MT]
Lead: Welsh Government and other funders	

⁴³ A form of house purchase whereby the purchaser buys a proportion of the property and pays rent on the remainder, typically to a local authority or housing association.

⁴⁴ Shared equity works by providing the buyer with a loan which will form part of the deposit for the property they want to buy. The buyer then takes out a shared equity mortgage on the remaining part of the property's value.

⁴⁵ 'Golden Share' homes are homes where the asking price is capped at an affordable level (e.g. 80% of market value) on first sale and all subsequent resale.

5D	Ensure that there are trusted equity release ⁴⁶ options available so that people can more easily fund their retirement, right size or adapt their home as their needs change. [ST]
5E	Ensure that comprehensive financial information and advice is available at key life stages. This will help encourage people to plan ahead and make timely decisions about their finances. It should also help make people aware of their rights and entitlements to financial support. [ST]
5F	Develop a new national scheme that packages a number of incentives under the banner of Help to Stay, Help to Move Wales . This would include some of the incentives and ideas proposed above and would help facilitate people's move to a more suitable and sustainable dwelling. There should be one brand and one point of contact for people to access all relevant information and support. [MT]
Lead: Welsh Government, in partnership with building societies, financial advisers, Care & Repair Cymru and other key partners	

5G	Consider the feasibility of providing tax relief incentives, for example Stamp Duty Land Transaction Tax ⁴⁷ relief/exemption or council tax holidays for "last time buyers". [ST]
Lead: Welsh Government and WLGA/local authorities	

Why? These actions will:

- Increase the availability of housing that is affordable for older people and the range of tenure options;
- Mean that it becomes easier and simpler for older people to receive independent information and advice about financial matters and financial products which may be able to help them "stay put or "move on";
- Help ensure that resources are increasingly aligned with cross-cutting strategic outcomes and goals as opposed to being planned and allocated on a silo basis.

⁴⁶ Equity release refers to a range of products that enable people to access the equity (cash) tied up in their home if they are over the age of 55.

⁴⁷ Stamp Duty Land Tax (SDLT) is a charge payable when buying a property or land over a certain price.

Context

The Expert Group believes that there needs to be a concerted approach from public agencies to the challenges and opportunities associated with widening housing options for older people and that public agencies responsible for housing should consider the role of public funding in driving innovation. There are important wider public benefits to be gained by targeted investment in housing solutions for older people, including improvements to well-being and reduced pressures on the NHS and social care. The Welsh Government should consider the extent to which it wants to target this sector as part of its wider affordable housing investment programme. The group recommends very strongly that any such investment should be specifically designed to drive integrated solutions across housing, health and social care.

There is a growing body of evidence which suggests that house builders have been slow to respond to the commercial opportunities surrounding the growing number of older home owners in Wales. Whilst it is important to respond to the housing needs of all older people, not just those that are home owners, the Group believes that a central element in responding to the housing needs of older people should be to maximise the extent to which individuals who do have wealth tied up in their homes are incentivised to utilise that wealth to generate greater demand for age appropriate housing solutions.

The Group received a presentation from Legal and General who had concluded that responding more creatively to the housing needs and interests of older people could unlock up to £820 billion in property wealth and 7.7 million spare bedrooms across the UK.⁴⁸ There is further evidence from Knight Frank that 25% of over 55s want to move into some sort of retirement housing in the future.⁴⁹ Knight Frank also conclude that the lack of housing options for older people has a negative impact on the rest of the housing market, inhibiting movement up and down the housing ladder.

Separate research from Jones Lang LaSalle pointed out that there was a potential requirement for an additional 725,000 housing with care units across the UK by 2025, which at the current rate would equate to 50% of all new homes built at the current rate.⁵⁰ And the residential property research team at Savills highlighted international comparisons demonstrating that there is substantial room for growth across the UK in the proportion of older people living in housing designed and built specifically for them.⁵¹

The Group is convinced that this emerging consensus amongst property experts highlights a real opportunity for all parts of the housing sector. Older people themselves already make a significant contribution in responding to their evolving

⁴⁸ *Last Time Buyers*, Legal & General, in conjunction with the Centre for Economics and Business Research (CEBR).

⁴⁹ *Retirement Housing Update*: October 2016, Knight Frank.

⁵⁰ *Retirement Living: Where is the opportunity?*, Jones Lang LaSalle 2015

⁵¹ *Spotlight: Housing an Ageing Population*, Savills World Research, October 2015

housing needs. Housing equity built up by older homeowners over recent years could make an even greater contribution moving forward. But older people will only make this greater contribution if they are provided with an attractive range of housing options which reflect their needs and interests and which persuades them to invest. Even in areas where there is a flourishing housing market, the development of these compelling options for investment will require commitment and interest from commercial house builders as well as from local and central government.

The Expert Group was concerned that there is an even greater need for action by government in those areas of Wales where house builders perceive that development is uneconomic. In those areas, public agencies should be prepared to consider financial incentives aimed at ensuring that development is financially viable and that homeowners do have an incentive to move. The purpose of any financial interventions should be to ensure that older people have a range of housing alternatives wherever they live. Due to the pressure on public resources, the group believes that it will be important to structure those alternatives in such a way so that the extent to which older people can fund their housing needs and interests themselves is maximised.

Public investment also needs to be channelled towards the needs of those who are renting or who are vulnerable. The Group realises that this will represent a real challenge to housing organisations. It has been concerned by the evidence it has received regarding the impact of welfare reform on the ability to plan sensibly in this area. It was, however, encouraged by the housing developments which have already been pursued in Wales which enable those with very different housing needs to live side by side. The compelling evidence from the private sector referred to above has highlighted the latent demand which exists for developments of this nature. Within this context, an appropriate role for public sector agencies would be to use public finance to de-risk developments which expand provision for older people where the market is slow to respond. There is, for example, scope to expand the use made of shared ownership as well as other forms of tenure which involves a public as well as private contribution from the individuals concerned. The public sector needs to accept a more prominent role in those areas where population scarcity and low market values conspire to make private solutions even less viable.

Housing associations and the Welsh Government should also give further consideration to the use of financial incentives to encourage older people to move to homes with fewer rooms. The evidence regarding the number of spare bedrooms in homes owned by older people highlights the wider public benefits which could be achieved by moves of this nature. Furthermore, whilst some older people would like to downsize, they recognise that the fees and charges involved in moving are sizeable and would leave them with little equity after their move. The Group believes that further work should be done to calculate the cost and benefits involved in such schemes which are designed to incentivise.

It is also important that any move towards placing a greater emphasis on the equity tied up in people's homes should be accompanied by an equal emphasis on developing independent sources of advice regarding the risks associated with these sorts of investment decisions. Some third sector organisations, particularly Care & Repair Cymru, have started to respond in innovative ways to fill this information and advice gap for older people. This good work needs to be harnessed and should be viewed as an important component in the taking forward of some of the actions in this section. There should however be a recognition that this is a complex and technical area which ultimately needs to be considered in more detail by the financial services industry more generally.

The Group believes that the evidence set out in this report amounts to a compelling case for action on the part of all those involved in housing in Wales. That action will not always involve financial commitments. This report points to a number of policy changes that could make a difference and highlights the importance of incentivising for older people to reinvest the housing equity tied up in existing homes. It also makes the case for wider investment by government because investment in housing improvements for older people will also make an important contribution to the wider housing sector. As the Welsh Government develops its housing proposals for its next term of government, the Expert Group would therefore urge it to consider identifying a budget specifically designed to incentivise homes for older people.

Older Persons Shared Ownership (OPSO)

This scheme is available to the over 55's in England and offers help to buy any home that's for sale on a shared ownership basis. The purchaser buys an initial share (between 25% and 75% of the home's value) based on what they can afford and pays rent on the remaining share. There is then the option of buying further shares in their home in the future or selling their share for its value at that time. If the purchaser chooses to buy the maximum 75%, they will pay no rent on the remaining 25%.

The following eligibility criteria apply:

- you are aged 55 or over;
- your household earns £80,000 a year or less outside London, or your household earns £90,000 a year or less in London
- you are a first-time buyer, you used to own a home but can't afford to buy one now or are an existing shared owner looking to move.

Military personnel are given priority over other groups through government funded shared ownership schemes.



Guiding principles

These are some of the principles which the Group believes should guide policy in relation to housing an ageing population:

- The home is a meaningful place and the attachment of a person to their home extends far beyond the physical structure.
- Housing has an important role to play in helping to tackle loneliness and isolation and in providing the foundation to enable people to live independent and fulfilling lives.
- There is a strong correlation between housing and health and it is evident that for older people, better housing improves their health and sense of well-being.
- Taking steps to stimulate the market for housing for older people will not only increase the supply and choice of housing for older people, but will also help facilitate the circulation of existing housing stock and in turn increase housing choice and availability for other groups of the population.
- Providing homes that are suitable for an ageing population should be seen as a priority for the planning system, which has the potential to act as a key enabler in increasing housing supply and choice.
- Housing is key to realising the vision set out in The Well-being of Future Generations (Wales) Act 2015 and the Social Services and Well-Being (Wales) Act 2014. These Acts also offer opportunities for join-up between policy areas and for closer integration of services on the ground.
- Whilst it is important we seek to understand and meet the needs of the current generation of older people, it is also important that we anticipate the housing needs and aspirations of future generations of older people.
- We should be building houses and neighbourhoods that can be adapted to sustain people throughout different life stages, incorporating sight loss, sensory loss, dementia and barrier free design features to facilitate access and mobility.
- Access to information and advice is crucial. People need information to help them make the right housing choices at the right time and in the right way.

- It is important that there is increased awareness, particularly amongst professionals in the housing and health/ social care sectors of what ageing means for the way people live their lives so that practice can be shaped accordingly.
- Technology, community equipment, aids and adaptations can transform the way people live – enabling people to live independent and fulfilling lives for longer. We need to find ways of identifying these opportunities and be open to innovation.
- The UK Government's welfare reform agenda has important implications in terms of people's ability to afford a decent home and impacts on the viability of some housing developments.
- People should be able to choose between “staying put” with care or “moving through choice” and supported to make the right choice.
- Different housing options need to be sustainable and manageable for individuals (for example, financially and in terms of maintenance) and for the environment (incorporating smart and eco-friendly design) to ensure long term improvement to people's health and well-being.
- Financial incentives have a key role to play in stimulating the market and in enabling creative housing solutions.



Recommended timescales for implementation

The Expert Group has identified below the actions which it considers could be taken forward in the short term (next 6 months) and the medium term (next 2 years). This is intended as a guide in terms of when the Expert Group considers work on each of the actions could start and recognising also that many of the actions will need to continue over this term of Government and longer term.

Actions	Time period
1A, 2A, 2C, 2D, 2E, 2H, 3A, 3B, 3C, 3F, 3G, 3I, 4A, 4D, 5A, 5D, 5E, 5G.	Short term (ST)
1B, 1C, 1D, 1E, 2B, 2F, 2G, 2I, 2J, 3D, 3E, 3H, 4B, 4C, 4E, 4F, 5B, 5C, 5F.	Medium term (MT)



Group background and membership

The Expert Group was set up to by the Welsh Government in December 2015 to provide advice on future policy in relation to housing an ageing population. The Expert Group was asked to consider in detail some of the issues highlighted by the Ministerial Advisory Forum on Ageing in 2015 and the Public Policy Institute Wales in its reports *Housing for Older People in Wales: An Evidence Review* and *Meeting the Housing Needs of an Ageing Population in Wales: Report of Recommendations*.

The Expert Group's membership was as follows:

- Professor Judith Phillips OBE, (Chair), Deputy Principal, Stirling University
- Alan Hatton-Yeo, Lead, Age Friendly Wales programme, Volunteering Matters Wales
- Angela Morrison, Director, Quattro Design Architects
- Catherine Evans O'Brien, Office of the Older People's Commissioner for Wales
- Ceri Jackson, Director, Royal National Institute of Blind People (RNIB) Cymru and Chair of Age Alliance Wales
- Dr Chrissie Pickin, Executive Director of Health and Well-being, Public Health Wales
- Councillor Dyfed Edwards, Leader of Gwynedd County Council and WLGA Housing Spokesperson
- Gary Day, Land and Planning Director, McCarthy and Stone Retirement Lifestyles Ltd
- Jeremy Porteus, Director, Housing LIN Cymru
- Julie-Ann Haines, Customer Director, Principality Building Society and Chair, Council of Mortgage Lenders Cymru
- Lorraine Morgan, Consultant on Ageing and member of the Ministerial Advisory Forum on Ageing
- Dr Malcom Fisk, Centre for Computing and Social Responsibility, De Montfort University and Senior Research Fellow
- Parry Davies, former Director with responsibility for Social Services and Housing Services in Ceredigion County Council
- Robin Tetlow, Chairman of Tetlow King Planning Ltd
- Ruth Marks, Chief Executive, Wales Council for Voluntary Action
- Dr Sarah Hillcoat-Nallétamby, Associate Professor, Social Policy and Ageing, Centre for Innovative Ageing, Swansea University
- Walis George, Chief Executive, Grŵp Cynefin



Approach to engagement and involvement

The Expert Group met on a monthly basis on 14 occasions and heard from a number of expert witnesses, benefitting from the perspectives and ideas of a range of professionals and practitioners.

Individuals and organisations were also invited to contribute their views on some of the key issues between June and September 2016. Over 250 responses were received as part of this engagement activity from local authorities, housing providers, professional and representative organisations, people aged 49 and under and people aged 50 and over.

The Expert Group is grateful to the WLGA for facilitating a process whereby questionnaires were issued to the Chief Planning Officers of local authorities in Wales to gain a better understanding of the way Local Development Plans take account of the housing needs of the local ageing population. Responses were received from 14 local authorities.

With support from the Housing Learning and Improvement Network, the Expert Group organised a stakeholder engagement workshop in November 2016 in order to focus specifically on some of the fundamental issues relating to the assessment of the housing requirements of our ageing population and how this assessment then influences and shapes the commissioning and planning processes.

The Group received several examples (from across Wales and beyond) of housing developments designed to meet the needs of an ageing population, ranging from sheltered accommodation and housing with care to innovative examples of housing which incorporates technology services and energy efficiency measures and community led housing initiatives. It has only been possible to include a small selection of examples in this brief report.

The minutes of all meetings of the Expert Group, its Terms of Reference and a summary of the responses to the engagement activity can be found on the Welsh Government web pages.

<http://gov.wales/topics/housing-and-regeneration/housing-supply/expert-group-on-housing-an-ageing-population/minutes/?lang=en>

The following were invited to give evidence, either at meetings or separately through conversations with the Chair, Professor Judith Phillips OBE:

- Shona Martin, Living Well Manager, Melin Holmes
- Anna Kear, Executive Director, UK Cohousing Network
- David Palmer, Cooperative Housing Project Manager, Wales Cooperative Centre
- James Batchelor, Alertacall
- Anne Thomas, Linc Cymru
- Neil Williams, Care & Repair Cymru
- John Marr, Senior Policy Adviser, Council of Mortgage Lending
- Stephen Smith, Director of Housing Partnerships, Legal and General
- Anthony Oldfield, Director – Healthcare, Alternatives, Jones Lang LaSalle
- Philip Schmid, Associate Director – Healthcare, Alternatives, Jones Lang LaSalle
- John Cottrell, Senior Director, Nathaniel Lichfield & Partners
- Davina Powell, Senior Planner, Nathaniel Lichfield & Partners
- Jane Carpenter, Planning Director, Redrow Homes Ltd
- Veréna Womersley, Operations Director – Assisted Living, Castleoak
- Susan James, Head of Marketing, Castleoak
- Will Phillips, Technical Director, Taylor Wimpey South Wales
- Scott Sanders, Corporate Director, Derwen Cymru
- Rhys Parry, Head of Development, Pobl
- Juliet Bligh, Institute of Public Care
- Brian Jones, Isle of Anglesey Council
- Gwyneth Rowlands, Isle of Anglesey Council
- Lyndsey Campbell-Williams, Medrwn Môn
- Sue Browne, Torfaen County Borough Council
- Professor Patrick Olivier, School of Computing Science, Newcastle University
- John Griffiths, Technology Specialist, Trade Group, UK Trade and Investment
- Dr Kevin Doughty, Director, i-Centre for Usable Home Technology (iCUHTec)
- Bill Halsall, Architect and Landscape Architect, Halsall Lloyd Partnership
- Albert Heaney, Director of Social Services and Integration, Welsh Government
- Neil Hemington, Chief Planner, Welsh Government
- Luned Jones, Housing Statistics, Knowledge and Analytical Services, Welsh Government
- Professor Anthea Tinker, Kings College London
- Tamsin Stirling, Independent Housing Consultant
- Steve Milsom, Vice Chair, Caerphilly 50+ Steering Group

The Expert Group is grateful to the individuals and organisations above for their useful contributions. It also wishes to thank the many others who took part in less formal conversations with the Secretariat and members of the Expert Group and in so doing helped them develop a fuller picture of where we are now in terms of housing for our ageing population and where we need to go next. The Expert Group was particularly fortunate to have benefitted from the insight brought by Baroness Kay Andrews OBE as

a result of her involvement in the work of the All Party Parliamentary Group on Housing and Care for Older People and Select Committee on National Policy for the Built Environment.

The Expert Group has undertaken an initial assessment of the impact of some of the proposed actions in this report on specific groups within society from the perspective of fairness and inclusion. However, it is recommended that further work be undertaken, as appropriate, to appraise the social, economic and environmental impact of specific actions in the event of them being taken forward.



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