



The challenge of a generation

Written by Matthew Fox, a former housing association Chief Executive and a consultant on retirement housing.

Introduction

We all know that older people are the fastest-growing part of the population, but social landlords have in general failed to recognise what a massive strategic issue this is for their organisations. Given that one third of all housing association residents are already over the age of 65, this is not an issue that can only be left to the few associations that specialise in older people's housing. At a minimum, every social landlord needs to engage with the following key issues.

Quality homes

As residents age, homes that were once suited to their needs, cease to be so. Yet housing associations do not regularly review the fit between a home and its resident. There are some key questions that housing associations should be asking themselves. These include what the commitment to a 'home for life' means for your organisation. Does it mean a commitment to provide sheltered or semi-sheltered housing in due course to all residents who need it? If it does, how will you provide that?

Associations should also know what percentage of their residents are in homes that are already unsuitable for them; for example, because of stairs, a lack of wheelchair access or walk-in shower, or because the house has a garden the resident cannot maintain.

Looking ahead, landlords should know what percentage of their residents will find themselves in homes that are not suitable for them in the next five and 10 years. What plans do you have to ensure that such residents have homes that are suitable for them? If they need adaptations to their homes in order to remain living there, how will you fund the work?

Quality of life

As their residents age, housing associations should be asking themselves what their responsibilities are with regard to helping older residents obtain appropriate care plans and how you determine what is appropriate.

- Do you know what percentage of your older residents have care plans that provide them with all the care they should reasonably expect and how many do not have appropriate care plans?

- If it is the case that your residents have personal care plans, should you know how well those plans are managed by the resident?

Loneliness is a big issue for many older people and housing associations should be asking themselves how many of their residents are lonely and what the organisation's responsibility is, if anything, to help address this.

Fuel poverty is a problem for many older people and it is important to know which of your residents do not heat themselves properly in winter and therefore risk damaging their health. With a growing emphasis on health and wellbeing:

- What percentage of your older residents spend more than 10 per cent of their income on energy?
- What is your responsibility to help to address fuel poverty?

As highlighted in the recent Tunstall Healthcare White Paper, 'Unleashing the power of digital technologies: Revolutionising housing with care with life enhancing technology', technology can play a big part in helping older people maintain their independence.

- Do you have any responsibility to ensure your residents have the right assistive technology in place?

Quality advice

Older people, not just in social housing, but across society need more and better advice to help them often unaware of all their housing or financial options and the advantages and disadvantages of each. For instance, many older people under-claim the benefits to which they are entitled.

Questions social landlords may want to consider, include:

- Should landlords be responsible for providing quality advice on finances, health and housing to older residents and how do you monitor the quality of such advice?
- What percentage of your older residents have obtained such advice and acted on it?
- Do you know what percentage of your older residents are digitally-savvy and what percentage should be?
- Do you have any responsibility to increase that percentage?
- Are you linked in with FirstStop Advice, the national housing for older people helpline funded by DCLG?

Conclusion

As central government looks for every possible way of making resources go further, it is hard to believe that it will continue to ignore the fact that more than half of all older residents in social housing under-occupy.

Dealing with under-occupation may well be the largest value-for-money initiative of them all. As the pressure mounts on older residents, they will look to their landlords to provide solutions. It's better to prepare for that now than wait until it becomes a crisis.

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