

Key issues in the assessment of older people's housing needs in Wales

An Institute of Public Care and Housing LIN discussion paper

July 2016

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Discussion paper

1 Background

This discussion paper by the Institute for Public Care and the Housing LIN, sets out the key issues that need to be considered by local authorities as well as by national government, to improve our understanding of the current and future housing needs of our older population, particularly in the context of the current health and wellbeing agenda in Wales. It sets out the key elements of a successful older people's housing needs assessment and the type of information that is needed; this is not intended as a comprehensive guide but rather signals the range and type of information needed and poses a series of questions for how to develop and improve practice in this area in Wales.

2 Introduction

The older population in Wales, along with the rest of the UK, is increasing both in absolute numbers and as a proportion of the total population. Between 2015 and 2035, the number of older people in Wales is projected to rise by 37%, while growing as a proportion of the population from about one-fifth to more than one-quarter¹. The very old population (aged 85 and over) is projected to increase even more rapidly, and this is the group most likely to need some care and support. Older people are a diverse group in terms of their social, cultural, financial and social resources and preferences. Some may wish to down-size to more accessible accommodation, and others want to remain in their own home with a range of practical support and care.

Making sure that there is housing suitable for the older population in both the public and private sector is vitally important in terms of its potential contribution to health and wellbeing, including its role as a preventative service. Concerns have been expressed about current supply both in terms of its quality and quantity; there is a need to seek housing solutions that are much more positive, attractive and less stigmatising than those that have been seen as appropriate in the past. Assessing older people's housing needs is an essential first step in identifying what kind of housing (and in what quantities) is required to meet those housing needs.

¹ StatsWales – Accessed online - 01/10/2015 at: <https://statswales.wales.gov.uk/Catalogue/Population-and-Migration/Population/Projections/National/2012-Based/PopulationProjections-by-Year-Gender>

3 What should be considered as part of an assessment?

3.1 A review of relevant national and local policy and strategy documents

Over the last ten years, the Welsh Government has issued various pieces of guidance for councils to undertake Local Housing Market Assessments (LHMAs) and published supplementary tools to assist council determine the housing needs of their populations². A review of these for the Welsh Government's housing for older people expert group reveals that little detailed information is provided on assessing the housing needs of older people and, where it does happen to be referred to, is predominantly around the supply of affordable sheltered or extra care housing for rent to the exclusion of other housing and tenure types.

A survey of planning authorities in Wales for the expert group revealed that only one Local Planning Authority identified specific policies on housing for older people – and even in that case the plan is emerging rather than adopted. Although, about two thirds of respondents identified some relevant policy and almost all some other relevant guidance or strategies on older people's housing e.g. Housing Strategy, Wellbeing Strategy.

At the same time, the Social Services and Wellbeing Act 2014 provides the legal framework for improving the well-being of people who need care and support in Wales, including considering the suitability of accommodation: *"I live in a home that best supports me to achieve my well-being"*³. The Well-Being of Future Generations (Wales) Act 2015 places a requirement on public bodies to consider the long term well-being including setting well-being objectives against the national well-being goals; the latter include goals to which housing make a vital contribution.

In 2013, the Welsh Government published a Strategy for Older People in Wales 2013-2023 which included the following outcome for delivery by 2023:

"Older people have access to housing and services that supports their needs and promote independence."

A recent study, identified that current and future supply will need to cover a wide range of housing options suitable for older people, from ordinary private housing and general needs social housing with or without some degree of support (adaptations, telecare, floating support) to sheltered housing, extra care housing and nursing and residential care homes, with some limited development in co-operative and co-housing models⁴.

As a growing proportion of older people are owner occupiers, many of whom are mortgage-free, it is important to look at supply across tenures. The local authority, Registered Social Landlords and private providers of retirement housing and housing with care are all relevant to the question of current and future supply.

² Welsh Assembly Government (2006) *Local Housing Market Assessment Guide* and (2014) *Getting Started With Your Local Housing Market Assessment: Step by step guide*, WAG

³ Welsh Government Social Services and Well-being (Wales) Act 2014 Part 2 Code of Practice (General Functions)

⁴ Carter L & Hillcoat-Nallétamby S (2015) *Housing for Older People in Wales: An Evidence Review*, Public Policy Institute for Wales.

Assessing supply involves not just mapping what is being provided by whom but also collecting evidence about performance, quality, accessibility and availability of services. For example, there can be long waiting times for adaptations, and not all sheltered housing is fit for purpose. This information will need to be obtained from local providers, but there may well be a lack of understanding of how fit for purpose specific housing services, such as sheltered housing, actually are in delivering outcomes for older people.

The services considered needs to go beyond simple housing provision. There is a range of related housing services that are relevant as they enable older people to continue to live independently in their own home, and so can impact on demand for other health and social care services. These include: Supporting People services; aids and adaptations; handyperson services; home improvement services; community alarm services; information and advice; community equipment.

Assessing the supply of accommodation and services which widen the range of housing options for older people in Wales, is not only about assembling the data, but also involves trying to understand some of the wider relationships. For example, what is the relationship between sheltered housing and care homes? Which schemes are good at supporting people in the community and why? What are the potential numbers that could have been cared for in the community if other forms of accommodation, such as extra care housing were available? How fit for the future is current provision in terms of tenure, location, accessibility etc? The Welsh Government has commissioned Sheffield Hallam University to examine some of these questions in relation to extra care housing in particular (due to report later this year).

3.2 An assessment of the profile of the current and future housing demand for housing for older people in Wales

As set out in the Housing LIN's Strategic Housing for Older People Analysis Tool for Wales⁵, understanding current and future housing demand in Wales requires an analysis of a range of factors beyond pure demographics and the supply of sheltered or extra care housing. And, as is recognised in a recent SSIA report⁶, there are a number of different trends concerning the population of older people in Wales:

- A population that is living longer, with a corresponding increase in the conditions of old age, such as dementia.
- Over 100,000 older people living in poverty in Wales, and growing concerns about loneliness (particularly older men)⁷.
- Older people are more likely than other age groups to be living in rural areas⁸, where access to support services can be very challenging, with associated risks of increased social vulnerabilities and poor resilience.

⁵ <http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPAT/>

⁶ Social Service Improvement Agency (2016) The anatomy of resilience: helps and hindrances as we age, SSIA

⁷ AgeCymru (2014) Op.cit.

⁸ Wales Rural Observatory (2013) Older People and Place in Wales: demography, policy and community.

There are also housing specific issues which will impact on demand which are not adequately covered in existing Local Housing Market Assessments, such as:

- More than three-quarters of older people in Wales own their own home. Average house prices in Wales in April 2016 were nearly £140,000⁹, indicating that many older people might be interested in appropriate housing for sale or lease.
- Many older people live in housing that is less than suitable, either because of the poor fabric of the property, or its unsuitability for someone who is older and has a disability. It is estimated that a third of older people live in non-decent or hazardous housing.
- Older people in Wales are likely to have low occupancy rates in their homes: 71% of households aged 65 and over had two or more rooms above their requirements in 2011. Provision of more attractive alternatives could encourage older people to move, with the result of more availability of family housing.
- Fuel poverty is a particular concern in relation to older people, due to the greater time that older people spend at home and their need for warmth to maintain their health. Recognising the potential effect of fuel poverty on the health of older people, the Welsh Fuel Poverty Strategy (Welsh Government, 2010) aims to eliminate fuel poverty past 2018.

Other areas that will impact on demand, include approaches to local health and social care services¹⁰: so, for example, a change in culture away from placing people in care homes and enabling them to live independently in specialist or other forms of housing, requires a shared understanding across housing, health and social care professionals and leaders, and will impact on housing demand; co-operation and joint working between housing and health can deliver specialist forms of housing which can impact on hospital stays and improve health and well-being, including the management of long term conditions.

Demand data will raise questions which need to be explored: For example:

- How is the distribution of older people likely to change (for example, changes in the proportion of the population that are aged 85 and over)?
- What is the general condition of housing occupied by older people and what proportion might be capable of adaptation?
- Are there groups within the population potentially requiring specialist services?
- Are there patterns of particularly high demand across the locality?
- What is known about the expectations and preferences of older people locally in terms of their housing desires?
- What proportion of the older peoples' population currently in receipt of residential care may have an alternative option given the development of extra care housing?
- What impact will trends in say, the care home market, have on demand for housing?

⁹ Land Registry <http://landregistry.data.gov.uk/app/ukhpi/explore>

¹⁰ Moultrie K & Rattle N (2015) *The Care Home Market in Wales: Mapping the Sector*, PPIW

3.3 Engage with older people and other relevant stakeholders

When estimating future demand for housing services it is important to understand what people's expectations might be and what would be their preferences. Most research indicates that older people want to stay in their home for as long as possible¹¹; however, it notes that there is a growing body of research indicating that given the opportunity, some would consider moving¹². Research suggests that a third of older people are interested in the idea of retirement housing and may well be prepared to move home, but that they are often unaware of their housing options¹³. As the post-war baby boomers grow older, it is likely that expectations will change – particularly in relation to the quality and flexibility of housing options, as also recognised in the All Party Parliamentary Group on Housing and Care for Older people HAPPI 3 inquiry report¹⁴.

As well as national research, it is important to engage with older people locally and other relevant stakeholders to understand their experiences, preferences and expectations, as well as any perceived gaps in existing provision and knowledge of housing options. Local surveys may provide evidence to add to qualitative data from focus groups and interviews with older people

3.4 Identify gaps in provision and areas of oversupply of housing for older people

Local authority planners and commissioners need to be clear about the volume and quality of housing suitable for older people that might be needed, where that can be located, and how it will fit in the broader health and wellbeing agenda locally. As well as the outcome of engagement with older people and other stakeholders as a mechanism for identifying gaps in provision and areas of oversupply of housing for older people, there are a number of ways to model demand in order to compare with current supply and identify area of over- and under-provision, typically drawing on the application of norms of supply on population data.

All these models require some caution and attention should be paid to the local context – for example, low levels of owner occupation would imply that there will be limited demand for housing with care for sale. Wider neighbourhood and factors, such as the level of antisocial behaviour, fear of crime and community activities, may also be relevant to lack of, or excess, demand in some localities.

¹¹ Pannell J, Aldridge H and Kenway P (2012) *Market Assessment of Housing Options for Older People*, London: New Policy Institute. <http://npi.org.uk/publications/housing-and-homelessness/market-assessment-housing-options-older-people/>

¹² Carter L & Hillcoat-Nallétamby S (2015) *Housing for Older People in Wales: An Evidence Review*, Public Policy Institute for Wales.

¹³ Shelter (2012) *A better fit? Creating housing choices for an ageing population*, Shelter.

¹⁴ Best R & Porteus J (2016) *Housing our Ageing Population: Positive Ideas*, Housing LIN

3.5 Identify options based on good practice and innovation

There is a widely agreed need to provide greater housing choice for older people with a range of tenure options which are “care ready”¹⁵. Carter and Hillcoat-Nallétamby¹⁶ stated that: *if we are to provide older citizens with real choice of appropriately designed, adapted and affordable housing and community living environment options, this could mean:*

- *Seeking service solutions which enable older people to down-size or relocate to more supported living environments if they wish, or;*
- *Thinking ahead and planning for “lifetime-smart” homes so that housing stock can be built to become age-sustainable rather than catering to age-specific needs or;*
- *Finding alternative solutions to financing and organising communal living arrangements, such as those offered through co-housing or co-operative models.*

These are not mutually exclusive options. The Chartered Institute of Housing¹⁷ also makes the case for taking a more strategic approach in order to shift of attention to the opportunities for housing provision across all tenures which could:

- attract older people to move earlier, or actively plan for a later home move, rather than this being triggered by a crisis, such as bereavement or after a serious fall.
- release more existing family housing of all tenures.
- enable local housing markets to operate more efficiently (where coupled with adequate funding/mortgage options).
- provide opportunities for more integrated planning and delivery of housing with health and social care, for example through developing bespoke housing alongside new health centres, or through the use of ‘hub and spoke’ models (services based in local flexicare or retirement schemes available to residents of retirement or general housing in the local area) as part of a wider community resource¹⁸.

4 Moving forward

As recognised by the Welsh Government’s expert group on housing and ageing and its sub-groups, an ageing population with increasingly diverse characteristics and needs requires a wider range of housing choices in Wales; this provides opportunities as well as challenges to ensure that the supply of suitable and affordable accommodation and service options is appropriate, whether it be so that older people can choose to age in place and “stay put”, or by “moving on”¹⁹. There is a need for more partnership and integration between housing, health and social care; and strong links with planning to provide an enabling context for the development of suitable schemes. Finding the finance for new developments will be challenging, but the high proportion of older owner occupiers may be willing to pay for attractive and accessible alternatives to their current home, freeing up family housing for other cohorts. To make the right decisions about

¹⁵ Homes and Communities Agency (2009) *Housing our Ageing Population: Panel for Innovation*, HCA

¹⁶ Carter L & Hillcoat-Nallétamby S (2015) *Housing for Older People in Wales: An Evidence Review*, Public Policy Institute for Wales

¹⁷ CIH (2014) *New approaches to housing for older people*, CIH/Housing LIN

¹⁸ CIH (2014) *New approaches to housing for older people*, Housing LIN.

¹⁹ Carter L & Hillcoat-Nallétamby (2015) Op. cit.

their housing options, older people will need access to good information both practical and financial in a way that meets their needs.

While this briefing focuses on the supply and demand for housing among older people as the focus of a housing needs assessment, we must also think about how to facilitate the effective operation of the housing market to ensure the delivery of appropriate services. So what is the relationship between the commissioner and the provider in this context? What is the role of national and local government in facilitating the change needed? How can or should housing providers work with the wider health and social care services to deliver better outcomes for older people?

Key questions for the expert group going forward are therefore:

- Is the current guidance and good practice advice on assessing the housing needs adequately reflect housing needs of older people? Does this include approaches to assessing the quality and sustainability of current services?
- Is there sufficient and current information available at a local and national level to support the analysis needed? Is it clear where this information is found? Does it look beyond the more obvious factors affecting demand including at the wider system?
- Does planning guidance reflect the importance of the older people's housing agenda, and require consideration in local housing planning documents?
- Is it clear how the wider public sector can contribute to this agenda; for example, through the provision of information and resources?
- Is there a joined up approach across housing, social care and health to assessing and meeting the needs of older people, including their housing needs?

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APPENDIX 1

Useful facts and figures

- There are 189,905 units of general needs housing stock, 34,277 units of supported, including sheltered stock and 2,041 units of extra care stock in Wales²⁰. Only a minority of older people live in sheltered housing, even amongst those aged over 85 years. Sheltered or retirement housing is mainly social rented. There is very limited specialist accommodation for those with dementia.
- The majority of older people households are owner-occupied: 76% of households aged 65 and over in Wales owned or had shared ownership of their home²¹. The prevalence of owner occupation is lower among the very old, although over 70% for households aged 85 and over were owner occupiers in 2011²².
- Just over 25% of older people households in Wales are in social housing²³. The proportion of older people households that are in social rented accommodation increases with age. In 2011, among those households where the household reference person is aged 50 to 64, 14% are social renters. This increases to 19% for those aged 85 and over.
- Around 6% of older people households are in privately rented housing. Private rented housing tends to be in poorer condition than other housing types²⁴. For example, according to Shelter Cymru, two in five privately rented homes have at least one serious health hazard; and more than one-third of households in fuel poverty (36%) are in the private rented sector²⁵.
- According to CSSIW, as at April 2015, there were 22,706 beds across Wales in 673 care homes, an average of 33.8 beds per home.²⁶ According to Age Cymru more than one-third of older people are self-funders who pay all the costs of their care in a care home²⁷.

²⁰ Carter L & Hillcoat-Nallétamby S (2015) *Housing for Older People in Wales: An Evidence Review*, Public Policy Institute for Wales.

²¹ Daffodil projecting the need for care in Wales website.

²² ONS (2011) Census - <https://www.nomisweb.co.uk/census/2011/>

²³ Daffodil projecting the need for care in Wales: <http://www.daffodilcymru.org.uk/>

²⁴ Daffodil projecting the need for care in Wales website

²⁵ SDR 205/2010 (2008) *Living in Wales: fuel poverty*.

²⁶ PPIW The Care Market in Wales: Mapping the Sector October 2015

²⁷ Age Cymru (2014) *Older people in Wales: facts and statistics*, Age Cymru.