

Housing Learning and Improvement Network Conference, 23 March 2018

Good afternoon everyone.

Thank you very much to Emma for such a warm introduction, and to the Housing Learning and Improvement Network for inviting me today.

It's a real pleasure to be with you to talk about the work of the Communities and Local Government Select Committee inquiry into "Housing for Older People".

There is a huge amount to celebrate about increasing life expectancy, caused for example by advances in medical treatments, a drop in the level of smoking and reductions in the more dangerous heavy industries of the last century all contributing to greater longevity.

There are many issues to address related to this improved life expectancy however, from our policies and practice in relation to pensions, health and social care for older people, through to work and leisure pursuits.

On so many of these issues we need to have long term, fit for purpose strategies, but all too often this isn't the case. If we continue to fail to get to grips with the reality of our ageing population, we will be failing to proactively create the kind of society for older people which all of us want and expect to exist both for ourselves and our loved ones.

Housing is fundamental to all of us, no matter our age. Shelter. A roof over our head. It's a key necessity, an imperative and a human right, whatever background we come from.

The Housing, Communities and Local Government Select Committee decided to explore what steps we as a nation are taking to ensure that the housing on offer for older people now and in the future is suitable and fit for purpose.

We decided to examine this topic in detail because of how important housing in later life is – the issue had also been consistently raised in evidence submitted in relation to an earlier inquiry on social care, and it was clear that it warranted a separate inquiry.

People's housing needs and preferences often change as they grow older and as through all stages of life, older people may want to make changes to how and where they live.

An appropriate, comfortable, warm, well-located and affordable home can help to safeguard a person's physical and mental health, wellbeing, social life and independence, while the opposite can have a very detrimental and even life-limiting impact.

Like any other age group, older people are diverse and their housing needs and options are similarly varied. Older people's housing preferences will be informed by their age, their housing tenure, where they live in the country, their income and savings, their health and their individual preferences.

We are very grateful to everyone who contributed to our inquiry. We received more than 100 submissions from local authorities, housing developers and providers, academics, think tanks and members of the public.

The themes emerging from our written evidence were explored in five evidence sessions and supplemented with informal evidence from members of the public who contributed to our web forum, a survey of the members of Later Life Ambitions and visits to supported housing schemes which varied in their location, type of provision, tenure and level of affordability.

We found that the variety and complexity of older people's housing provision means that there are a range of key issues impacting on older people —from home maintenance, adaptations and repairs, to access to financial advice, housing supply and increasingly a range of issues affecting older people living in the private rented sector —and our recommendations seek to address these issues.

The top level and most important conclusion of our investigation is that the broad and complex landscape of older people's housing, combined with the pressing growth in the number of people living longer calls for **a national strategy which brings together and improves the policy framework on housing for older people**, and encompasses all of the recommendations made in our report.

The report makes many recommendations, and I'll focus today on some of the key ones:

Central to the national strategy is wider availability of housing advice and information to help older people make informed and timely choices about how and where they live. We heard repeated evidence that the majority of older people are prompted to think about making a change in their housing only as a result of a crisis in their health or ability to cope, rather than because they are thinking proactively about how and where they want to live.

The evidence we received indicated that many older people would like to move in later life but often the practical, financial and emotional aspects of moving home prevent or delay them from doing so. We also heard evidence from older people who had moved, but regretted not having done so much earlier when they were still young and mobile enough to settle in and establish a network of friends and community relationships in their new home.

All of this means that for many older people there is a high level of stress and anxiety about moving and a feeling that it is not a choice, but rather something that is forced on them by circumstances. Of course, moving home is not something that all older people either want or need to do, but when older people are in control of their decision to move, the outcomes are likely to be better for everyone. This creates an urgency in relation to the need for access to advice and information. So our first recommendation is that **the existing FirstStop Advice Service should be re-funded by the Government to provide an expanded national telephone advice service, providing holistic housing advice to older people and signposting them to local services.**

We also found that most older people do not plan to move and wish to stay in their current home for as long as possible. As people get older, keeping their home well maintained and free from hazards can become more challenging, and a failure to do so can lead to dangers emerging in the home which can become a threat to health and safety or simply a source of great anxiety. Our second recommendation is therefore that **the coverage of Home Improvement Agencies (HIA) should be expanded so there is access to at least one HIA with a handyperson service in each local authority area.**

Home Improvement Agencies and handyperson services, undertaking small repairs, maintenance and adaptations, have a significant role to play in ensuring that the homes of those who 'stay put' are comfortable, healthy and safe and don't end up precipitating a crisis or contributing to worsening health and wellbeing.

We received evidence of some of the barriers older people face when they are seeking to move home, including around access to lending and financial advice, and the limited range of financial products available - so we recommended that **a range of measures to help older people overcome the barriers to moving home should be implemented.**

These include an accreditation scheme for companies which provide tailored services for older people moving home; better customer service and guidance from lenders when applying for a mortgage; and widened access to shared ownership and shared equity.

One of the biggest issues the committee identified is the problem of housing supply. It is clear that, as too few homes continue to be delivered to meet housing need across the country, there are insufficient homes which are suitable for older people being built. I see this point illustrated no more clearly than in my own constituency, where I meet older people all the time who are living in larger family homes which are expensive to heat and maintain, simply because they love their local neighbourhood and are desperate to stay in it, but there are no options available for them to move into a smaller, accessible home. **We therefore recommended that the National Planning Policy Framework should be amended to emphasise the vital importance of the provision of housing for older people and the government's new standard approach to assessing need should explicitly address the housing needs of older people.**

It would be much easier to monitor the delivery of new homes for older people if they were subject to a separate planning policy. So we recommended that in order to facilitate the delivery of new homes, specialist housing should be designated as a sub-category of the C2 planning classification, or be assigned a new use class altogether.

We also recommended that Councils should publish a strategy explaining how they intend to meet the housing needs of older people in their area and, in their Local Plans, identify a target proportion of new housing to be developed for older people and identify suitable, well-connected sites for it.

Older people who wish to move should be able to choose from a wide range of housing to accommodate their needs and preferences.

However, the evidence we heard suggested there was a shortage of desirable mainstream, accessible and specialist housing and bungalows in both the private and social sectors. Since the government scrapped the compulsory requirement for new homes to be built to the Lifetime Homes standard, many new homes are a missed opportunity since they are not built in such a way as to be adaptable to the needs that many people develop later in life.

The committee therefore concluded that **all new homes should be built to the Category 2 Building Regulations standard so that they are 'age proofed' and can meet the current and future needs of older people.** We saw evidence that where the requirement to be accessible and adaptable is the only main design consideration, this doesn't always deliver design which is good in every respect. A requirement to embed high standards of accessibility and adaptability within the mainstream of housing design will therefore help to drive up the quality of design of older people's housing.

Specialist housing, particularly extra care housing, can safeguard and promote the health and well-being of older people and their carers.

However, concerns about the costs related to this type of housing and lenders' reluctance to provide mortgage finance for specialist housing may prevent older people from purchasing this type of property. We therefore **recommended that the Government should accept the Law Commission's code of practice and consider introducing sector specific legislation in order to promote consumers' and lenders' confidence in specialist housing to enable more housing providers to be able to access the finance to build.**

While the supply of new, suitable homes for older people continues to lag behind the need, increasing numbers of older people are living in the private rented sector. In 2015-16, 17% of people over the age of 55 lived in private rented housing, more than double the total number of households doing so in 2005-06, and that proportion is set to rise further. There are particular problems facing older people living in the private rented sector, in terms of security of tenure and the anxiety that this can bring, the condition of some homes – the highest proportion of non-decent homes is now in the private rented sector at around 28% and there is often great difficulty in securing the adaptations that may be needed. I have certainly seen examples of all of these problems in my constituency – in one case a resident was living with no hot water, in another a constituent in her 70s was evicted by a private landlord who put up the rent to a level she could not afford on her pension, and there are many cases in which residents who have suffered strokes, or become unable to manage the stairs have not been able to have even basic equipment like grab rails installed because the landlord will not give permission.

The committee therefore recommended that the review of the Disabled Facilities Grant should be undertaken to consider how tenants in the private rented sector can secure the adaptations they need within a reasonable timescale, and looking at the level at which the DFG cap is set.

The right kind of housing can help to keep older people healthy, support them to live independently and in the longer-term reduce the need for home care or residential care and lead to savings in health and social care budgets. We recommended that **the social care green paper should consider the range of housing for older people, in particular the potential for extra care housing to play a greater role in providing social care alongside home care and residential care.**

A new national strategy for older people's housing should take full account of this and be closely linked with the forthcoming social care green paper.

A comprehensive strategy for older people's housing is essential for many reasons. Ensuring that we are delivering suitable, accessible homes in sufficient numbers is a critical part of creating the kind of society we want an ageing population to be able to live in. It is also, in my view, a critical component of a broader strategy for public health – poor housing is a public health issue, and housing which is cold, damp, full of trip hazards and impossible to adapt to changing mobility needs is a direct contributor to increased trips, falls, respiratory illness, depression and ultimately to NHS costs through GP appointments and hospital admissions. Conversely, good quality, warm, thermally efficient, accessible housing directly helps to keep people fitter for longer. We cannot deliver a social care system which works and is financially sustainable, if housing is not a key part of the picture.

The role of housing in communities is important – while some older people want to move a long distance, many would far prefer to be able to stay in the neighbourhood they know, to maintain their friends, and their relationship with their GP and other local services. Building a range of accessible homes for older people to 'right size' into is an important part of ensuring diversity and inclusivity in our communities, and to combatting loneliness and isolation.

It is also clear, however, that left to its own devices, the housing market will not deliver sufficient numbers of accessible and adaptable homes, or specialist accommodation to meet our need. Housing providers, whether in the social or private sectors, need a policy framework to respond to, and they are very responsive. The sector will innovate and develop new products in order to meet policy requirements, as it has done in the past with policies such as zero carbon homes and lifetime homes. After an initial investment, the cost will come down. But housing is also vulnerable to cost engineering. Without a framework of requirements to meet, it is often the features which make a home more accessible and adaptable – slightly more generous doorways and hallways, for example, which are cost-engineered out.

Our report sets out a wide range of recommendations for improving the delivery of housing for older people, and the conditions in which some older people are currently living, as well as for equipping and empowering all of us to be more in control of our housing as we age and our needs change. But most important, is the need for a robust and proactive policy framework because without this, housebuilders will continue to under-deliver – so I hope very much that the government, in their formal response to our report, will accept and act on the recommendations we have made.