



## Seizing the strategic opportunity in Wales: our ageing population & housing

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The challenge in terms of an ageing population and housing has particular characteristics in Wales. Older homes, many of which are not easily made energy efficient or adaptable for people with mobility issues, older home-owners with low amounts of equity in their homes and fewer market options for older people given relative low property values in many parts of Wales (and therefore lower profit margins), are just some examples. And, at a national level, we have had a bit of a tendency to think quite narrowly about housing options for older people – staying put = Disabled Facilities Grants and/or Care & Repair services plus maybe a bit of equity release, specialist housing = extra-care or sheltered/retirement housing, in its variety of forms, plus some highly specialised schemes for older people with particular needs around dementia. Floating support funded by Supporting People has, in most parts of the country, moved to being tenure neutral, but as with any service, there are constraints on supply.

So plenty of challenges then. But, also a great opportunity over the coming months to look strategically at housing for older people in Wales. A number of factors are at play here.

### Our knowledge base is improving

The Public Policy Institute for Wales has recently published an updated assessment of housing need at national level<sup>1</sup>, an evidence review of housing for older people in Wales<sup>2</sup> and a report of recommendations on meeting the housing needs of an ageing population<sup>3</sup>. In response to the last, the Minister for Communities and Tackling Poverty has agreed to establish a time-limited stakeholder group to examine some specific issues and to provide her with advice on housing and older people.

The Wales Audit Office has recently published a report on supporting the independence of older people<sup>4</sup> which looked at housing and housing-related support as wider preventative services which can reduce demand for health and social services. It provides some useful examples and critique of current practice.

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<sup>1</sup> <http://ppiw.org.uk/files/2015/10/Future-Need-and-Demand-for-Housing-in-Wales.pdf>

<sup>2</sup> <https://ppiw.org.uk/files/2015/09/Report-Housing-for-Older-People-in-Wales-Evidence-Review-FINAL.pdf>

<sup>3</sup> <https://ppiw.org.uk/files/2015/09/Report-of-recommendations-Meeting-the-Housing-Needs-of-an-Ageing-Population-in-Wales-FINAL.pdf>

<sup>4</sup> <http://www.audit.wales/system/files/publications/Independence-Older-People-2015-English.pdf>

And of course there is the wide range of resources produced by the Housing LIN, both Wales-specific<sup>5</sup> and broader<sup>6</sup>. An important recent addition to these resources is the state of the nation report into extra-care housing in Wales<sup>7</sup> which provides an overview of the current provision of extra-care and projected demand, alongside ideas for how extra-care housing can be enhanced and what role it might play in the future.

So there is plenty of information and advice upon which those making decisions at a national level in Wales and those planning and delivering homes and services for older people at regional or local level can draw.

## **Politics**

For my money, after the elections to the National Assembly for Wales next May, there will be a coalition government and some, if not significant, change in the individuals who sit around the Cabinet table. Might housing stay within a wider communities and poverty portfolio, as at present, or be combined with the economy or even health and social care? Will there be a deputy minister for housing? There are many possibilities, any of which can provide the context for both making the case for housing and for links to be made between housing and other areas at both policy and practice levels. Whatever the outcome of the May 2016 result, we need a coalition of ideas as follows.

## **Putting housing for older people in the mix**

In practical terms, there are (at least) four groups of levers which provide opportunities for housing for older people to be embedded in thinking, not just about housing, but beyond to other policy areas. The four are:

### Legislation

The Well-being of Future Generations (Wales) Act 2015<sup>8</sup> expects public bodies to apply the sustainable development principle in their decision-making and work. Guidance on the Act notes that in order to show that they have done this, public bodies will need to think long-term, look at prevention (how to stop problems getting worse or stop them happening in the first place), integrate, collaborate and involve people. This is an ideal context for looking at housing for older people.

The Social Services and Well-Being (Wales) Act 2014<sup>9</sup> also has a focus on prevention and early intervention and requires consideration of an individual's well-being. Appropriate housing and housing-related support are considered to be important to well-being.

The Planning (Wales) Act 2015<sup>10</sup> aims to deliver reform of the planning system in Wales, to ensure that it is fair, resilient and enables development. The Welsh Government notes that, taken together with proposed changes to secondary legislation, policy and guidance, the Act will support delivery of the homes, jobs and infrastructure that Wales requires, including homes for older people. The PPIW report of recommendations calls for integration of a strategic planning approach which addresses older people's housing needs, particularly in rural settings.

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<sup>5</sup> <http://www.housinglin.org.uk/HousingRegions/Wales/>

<sup>6</sup> <http://www.housinglin.org.uk/>

<sup>7</sup> [http://www.housinglin.org.uk/library/Resources/Housing/Housing\\_advice/HLIN\\_ECH-in-Wales\\_Report\\_FINAL.pdf](http://www.housinglin.org.uk/library/Resources/Housing/Housing_advice/HLIN_ECH-in-Wales_Report_FINAL.pdf)

<sup>8</sup> <http://gov.wales/topics/people-and-communities/people/future-generations-bill/?lang=en>

<sup>9</sup> <http://gov.wales/topics/health/socialcare/act/?lang=en>

<sup>10</sup> <http://gov.wales/topics/planning/legislation/planning-wales-act-2015/?lang=en>

The Housing (Wales) Act 2014 has enabled the 11 local authorities that still have housing stock to exit the Housing Revenue Account Subsidy System. A number of these authorities are actively planning to build new homes or are already doing so; a great opportunity to think about homes for older people. Enabling older people to downsize, whether to smaller general needs homes or specialist accommodation can be a very efficient use of resources.

### The implementation of policy

The Welsh Government regeneration framework, Vibrant and Viable Places (VVP)<sup>11</sup>, involves the investment of over £100million between 2014 and 2017. A number of town centres across Wales have a significant VVP programme, providing an opportunity to integrate housing and other services for older people, such as provision of advice, into their regeneration activity and outcomes.

The review of independent living adaptations published in early 2015<sup>12</sup> made a series of recommendations on how the current adaptations system can be improved. Doing this will enhance the role of housing in delivering prudent healthcare as can services provided by housing organisations that facilitate prompt hospital discharge<sup>13</sup>.

### Finance

Housing has been successful in attracting additional capital through the Wales Infrastructure Investment Plan<sup>14</sup> and housing organisations are involved in Intermediate Care Fund projects and initiatives.

In terms of ensuring at least adequate, if not sufficient, capital investment in housing, the case for housing as infrastructure needs to be made as loudly as possible. The main topics of conversation in relation to Wales' additional borrowing powers to date, have been the Metro for South East Wales and the widening of the M4. For me, housing is as important a component of infrastructure as transport, schools, hospitals and digital communications. Ensuring large infrastructure projects always consider opportunities to develop housing alongside other components of infrastructure is vital and housing for older people should be part of the mix across the whole of Wales.

There will be a significant consequential from Help to Buy 2 which will be loan funding. Some of this could be used to significantly expand the combined home improvement and houses into homes loans scheme<sup>15</sup>, possibly to include energy efficiency measures and target some activity at providing homes suitable for older people.

The second phase of Housing Finance Grant<sup>16</sup> is currently in the stages of being planned and will begin in 2017-18. It could include an extra-care and/or broader older people's housing component. At the very least, it needs to be flexible so that such housing is not excluded.

### Making the most of the sector's track record

The housing sector has a good reputation for delivery and this can be built upon in the next Assembly term. Housing associations have been able to effectively use additional capital resources allocated to housing in the current term of government; this track record has been vital to the continued allocation of additional resources. However, a clear forward investment

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<sup>11</sup> <http://gov.wales/topics/housing-and-regeneration/regeneration/vibrant-and-viable-places/?lang=en>

<sup>12</sup> <http://gov.wales/statistics-and-research/review-independent-living-adaptations/?lang=en>

<sup>13</sup> <http://www.prudenthealthcare.org.uk/housing/>

<sup>14</sup> <http://gov.wales/funding/wiipindex/?lang=en>

<sup>15</sup> p7 <http://gov.wales/docs/desh/publications/150731-homes-for-wales-bulletin-en.pdf>

<sup>16</sup> <http://gov.wales/topics/housing-and-regeneration/grants-and-funding/housing-finance-grant/?lang=en>

plan over a full term of government could achieve more, enabling organisations to plan and supply chains to develop.

Organisations within the sector are also working with different forms of lower cost construction, e.g., Barnhaus<sup>17</sup> and are supporting the development of different models of housing such as co-operative housing. The ongoing programme of support for co-operative models of housing provided through the Wales Co-operative Centre<sup>18</sup> gives scope for groups of older people to come together to form a housing co-op or co-housing group and be supported by housing associations in doing this.

To make the most of the opportunities briefly mentioned above, plus a whole range of other opportunities that have not been mentioned here, a programme of action on older person's housing that can be implemented in the next Assembly term is needed. From my perspective, this should include:

- a strategic vision on housing for older people as recommended in the Housing LIN state of the nation report on extra-care housing in Wales. This needs to be supported by a clear, well-evidenced narrative to ensure that having appropriate housing and support services for older people are rightfully seen as a powerful form of prevention, rather than simply as making demands on increasingly scarce resources
- consideration of housing for older people as an integral part of all relevant funding streams and policies; policy makers, funders and others can ask 'is there potential to integrate older people's housing into this programme/initiative?'
- a specific fund for capital investment in extra-care housing which can be used to lever in private sector interest and investment (through the Wales Infrastructure Investment Plan or similar mechanism). As recommended in the state of the nation report, something similar to the Department of Health's Care and Support Specialised Housing Fund in England.<sup>19</sup>
- a significantly expanded home improvement/houses into homes loan scheme which provides opportunities for people to make their homes safer, more energy efficient, more accessible and to bring more empty homes back into use which could provide opportunities for older people to move into more appropriate accommodation/downsize

These are just some ideas; there will be many more that could be included in a programme of action. It will be important for organisations to have flexibility to try out different ways of doing things, whether that be new ways of building homes, or different ways of meeting needs such as co-operative, mutual or intergenerational models of housing.

If we do little about older people's housing in Wales, the stakes are high in terms of increased costs to health, social care and crucially to older people themselves and their families and carers. Collectively, we have a great opportunity to do more - we should take it!

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<sup>17</sup> <http://www.walesonline.co.uk/news/wales-news/grand-designs-style-house-costs-just-7945802>

<sup>18</sup> <http://www.walescooperative.org/our-work/support-for-co-operatives-and-social-enterprises/support-for-co-operative-housing-schemes/>

<sup>19</sup> <http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/FundingExtraCareHousing/DHCapitalFundingProgramme/>