

# **Policy Review – Social Justice and Regeneration Committee**

## **Housing Options for Older People**

### **Care & Repair Cymru’s Consultation Response**

**Deadline 26<sup>th</sup> September 2003**

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#### **HOUSING OPTIONS FOR OLDER PEOPLE**

#### **CARE & REPAIR CYMRU’S CONSULTATION RESPONSE**

### **INTRODUCTION**

Care & Repair Cymru welcomes the opportunity to consider and respond to the Consultation Document ‘Housing Options for Older People’. In framing our response, we have drawn on a reservoir of experience and knowledge gained from working to address the needs of older and disabled people from a health, social care and housing perspective. Greater experience has been gained through listening to the voices of older people, what they want or need and how Care & Repair can meet those needs.

Historically, Care & Repair Agencies have been associated with repairs for older people in poor housing. The majority of older people live in homes that they own or rent privately. For many the risks of falls or exacerbated ill health can be identified within the home. As many of these require small repairs or minor adaptations to make the home safe or more appropriate, there are difficulties in accessing builders to undertake small works. Care & Repair can provide this service through putting together a package of services to carry out small repairs or large adaptations.

For many older people, the concerns about the home they live in are often focused on how they can maintain their home. This includes undertaking small repairs or general maintenance work. There may also be difficulties within the home, which often arise when areas become hard to access, such as the stairs or steps. There may also be constraints in using the bathroom, which would include getting in and out of the bath and accessing the toilet.

Moreover, older people are generally on a lower income and there is often anxiety over how any maintenance, small repairs or larger pieces of work can be paid for. In addition, the cost of heating the home is of greater concern to older people than those of below retirement age.

Care & Repair Cymru starts from the perspective that what older people want are packages of repair and adaptation that are flexible, fast and can meet their needs. This applies to general maintenance and small repairs as well as larger works and adaptations. This perspective has been developed through listening to older people and gaining a clear picture of what the individual wants. This is often a package of support to the person and repairs to the property. This package is tailored to meet the individual needs and requirements of the person. Care & Repair starts from the person, the service is designed to be fast and flexible and is time intensive, to ensure that the person's needs are met fully.

Such a package can mean the difference between remaining at home, in security, safety and comfort, and having to move to another form of accommodation.

Since 1987, the Care & Repair movement in Wales has grown substantially, resulting in all Wales coverage today. While there are now Care & Repair Agencies in all counties in Wales, there are also a plethora of services developed to meet the housing needs of older and disabled people living in Wales.

The portfolio of work that Care & Repair undertakes includes services that blend together problems with solutions. These include:

- **Care & Repair Service:** As noted the service is time intensive to ensure efficiency in meeting the needs of older and disabled people. The aim is to discover the needs of the older person and put together a package that meets their needs and requirements. For example, from the first point of contact the Agency can provide information and support. This starts with an assessment of what the person needs and wants, which is then translated into a package of support and repair. Following a healthy homes and Benefits check, the Agency can 'handhold' in ensuring any grant application forms or Social Security Benefit Application forms are completed. As part of the package, there can be a brokering in small repairs services through either the Handy person, or through a recognised builder to undertake the work. The person is supported throughout the process from the first contact through to the completion of works.
- **Safety at Home:** The aim is to address the problems for older and disabled people who are to be released from hospital to a safe and secure home. Safety at Home has provided small works and or small adaptations through referrals from Occupational Therapists from the Social Service Department working within the hospital. Safety at Home has a preventative element in undertaking repair to reduce the risk of accidents in the home. This service has been highly rated by service users, demonstrated within the Care & Repair Agency client satisfaction survey and through other sources.

- **Dementia Services:** Adre 'n' Saff and Home & Safe are services that enable people with dementia to remain safely at home for as long as possible. Thus, allowing their families or carers peace of mind. There are several ways of enabling a person with dementia to remain safely at home, which include the use of Smart Technology, such as falls or heat sensors. There are other types of sensors and alarms in use also. Other packages of repair can include grab and other rails and safety features such as key safes.
- **Handyperson:** With just under half of Wales covered by handyperson services, many minor repairs have been undertaken that could not have been completed by mainstream builders or contractors, as the work would have been seen as too small. The lack of minor repairs increases the risk to independent living and heightens the need for intervention from health and social services.

Other services are developed specifically to engage with the health sector in Wales and to take forward the health, social care and wellbeing agenda. These include

- **Renewal with Care:** Care & Repair Agencies, with Local Authorities provide a brokerage role, assisting older and vulnerable homeowners who need extra help to participate in the renewal process. Support for the homeowner through the whole process, a welfare benefit and social care assessment to maximise income is provided. This is combined with securing additional funding with clients to fill the gap between grant aid and renewal costs as well as small repairs and safety/security projects.

**Good Practice** - In the Merthyr Vale Neighbourhood Renewal Area, Merthyr Care & Repair provides a local 'hands on' service with a dedicated worker offering help in making the most of the range of grants available. For example, through group repairs, Home Repairs Assistance, Home Energy Efficiency System, and Disabled Facilities Grants, advice on benefits, brokerage and support. This has contributed to widespread satisfaction with the Renewal Area. The take-up of group repairs in phase 1 of the scheme has been 100%.

- **The Rapid Response Adaptations Programme:** This initiative supported and funded by the Welsh Assembly Government. It was introduced in 2002, providing a service to older and disabled owner occupiers to facilitate the discharge from hospital to a safe home. An equally important role of the Programme is to prevent injury through accidents, thus preventing admission or readmission to hospital. This Programme builds upon the Safety at Home service that has been provided by Care & Repair Agencies in many parts of Wales.

"In old age, people see housing as possibly the most essential factor in whether they will be able to manage".

Through listening to older people and developing services accordingly, Care & Repair has gained a holistic understanding of the needs of older and disabled people. This is with particular reference to the difficulties that inappropriate housing conditions present for the ability of older people to maintain independent living.

This includes the need to ensure that older people's homes are warm and affordable to live in. This is particularly important given that disproportionately, the availability of central heating is less for older people and continues to become less accessible the older a person is.

The recent publication of the National Fuel Poverty Strategy has taken steps to ensure that all older and vulnerable disabled people have access to warmth, identifying grants and help to heat the home through improved heating systems and up to date home insulation.

Care & Repair Cymru, in partnership with the Welsh Assembly Government and Care & Repair Agencies has developed services with the ethos of ensuring that older and disabled people living in Wales can live in homes that are safe, secure, warm and appropriate to the needs of individual older and disabled people.

## **Facts and Figures**

Research into demographic change as well as housing condition surveys have highlighted both an ageing population and, in Wales in particular, an ageing housing stock. Tenure of property and household income also has a bearing on the need for Care & Repair services.

- The population of Wales is older than that of other countries in the UK. 20% of the Welsh population is retired, a proportion second only to the South West of England in the United Kingdom as a whole.
- By 2031, 41% of the British population will be over 50 years old, compared to 27% currently. By 2015, 9% of the population of Wales will be over 75 years old, some 14% higher than is expected to be the case in England.
- By the year 2040, the number of people over the age of statutory retirement will have increased by 48%.
- Again by 2040, the number of people over 75 will have increased by 74% and the number over the age of 85 will have be the sharpest and most dramatic rise, a staggering increase of 114%.
- The housing stock in Wales is generally older than elsewhere in the U.K., with more than 1 in 3 houses built before 1919 compared with 1 in 4 for the U.K.
- Most people do - and will increasingly - live in their own homes. 90% of older people live in ordinary housing and, in keeping with the general trend, older people increasingly own their own

homes. This has not occurred at the same rate as for the population as a whole. Nevertheless, ownership amongst people in Britain aged 65 and over has increased from 57% in 1991 to 66% in 2001 and, although properties are generally mortgage free, households are responsible for meeting repair and improvement costs and the cost of adapting their homes to meet changing needs.

- Only a small percentage of older people choose or need to live in residential care or sheltered housing. In the U.K. only 5% of older people live within sheltered housing.
- A recent study over a period of three years highlighted that 82% of participants, who were all over the age of 60 years, wished to remain in their own homes.
- Research has highlighted that ‘access to adaptation and repairs are essential to ensure that older people can remain independent in their own homes’.

## **CONSIDERING ISSUES AROUND GEOGRAPHIC AND DEMOGRAPHIC DIVERSITY**

In addition to issues around tenure, income and age, there are geographical considerations, which have a direct effect on whether people can access services.

Wales is geographically and demographically diverse, with 80% of the Welsh landmass containing ‘rural housing’. It is also recognised that some counties have a greater percentage of older people than others. For example, Conwy has 26% of its population over the age of retirement, compared to 16.5% in Cardiff. In some respect, the higher percentage of older people in some counties is due to changes in migratory patterns. Yet, proportionately, there are higher numbers of older people in the rural areas of mid, west and north Wales, with lower numbers in the south of Wales.

Research has recognised that there has been a polarisation of services for older people, especially in rural areas. There is a shortage of occupational therapy services, as well as a shortage of home care or support services in some areas. In some cases the services that are available are less appropriate to the needs of older people. Moreover, some older people may have more difficulty accessing services due to the distance that has to be traveled, as well as difficulties accessing transport to enable travel.

It is, therefore, imperative that access to information about services is equal across Wales. There is specifically a need for a wider publication of services available to older people, particularly those living in hard to reach or rural areas. An ‘Information Bus’, on similar lines to a mobile library could be of benefit in rural areas, as would ensuring information is available through mobile services.

### **Addressing the issues set out for consultation**

Care & Repair Cymru's response addresses the issues set out in the consultation paper, in order for the review to be taken forward. It is appropriate to discuss the options for each issue in order to identify a clear picture of services currently available that provide a range of options for older people in terms of housing.

## **1. MECHANISMS TO ENABLE OLDER PEOPLE TO REMAIN IN THEIR OWN HOMES**

### **● Equity Release (including consideration of Reversion Schemes)**

It is Care & Repair Cymru's view that there is a need for flexible choices and models in terms of equity release schemes. Any scheme would need to be locally developed and delivered to ensure success. This could be undertaken in a number of ways through using local resources such as the local authority or through a local recognised and registered lender.

As part of the aims of the Welsh Assembly Government, there is to be a full and detailed exploration of Equity Release. There is a need to have a workable model that fits with the needs of older people living in Wales.

In line with these aims, Care & Repair Cymru was funded in 2000 to research the effectiveness of equity release schemes through the development of pilot projects in different parts of Wales. Three different type of product were piloted.

In concluding the report, it was noted that:

- The pilot projects can only be said to have secured some limited success. In large part this is due to the on-going difficulties presented by the financial and regulatory frameworks within which they were required to operate. Nevertheless, there has been willingness by all of the partners within the groups to think flexibly and innovatively.
- It is likely that low-cost equity release products can be better developed following the appropriate implementation by local authorities of the opportunities presented by the Regulatory Reform Order 2002 and the alterations to the regulation of mortgages under the Financial Services Authority.
- Further progress would be made through alteration to current regulatory requirements in relation to Registered Social Landlords' ability to secure borrowings in a limited way for private sector use on housing stock funded through the public sector. This would be in addition to the ability to recycle some 'Homebuy Option' receipts for equity release.
- In recent years some research has addressed the issue of equity release for older homeowners.

None of these have been specifically directed at the Welsh market. Although many of the issues are similar to those in other parts of the country, there are dimensions that will have a particular Welsh context. Accordingly, it was recommended that the National Assembly for Wales funds research in Wales directed at the identification of demand for equity release.

- The Welsh Assembly Government is working with Care & Repair and other partners to explore the need to establish a Welsh Intermediary Lending body.

A seminar was held in March 2003, along with the production of a comprehensive report that outlined how Equity Release could be used to facilitate older home owners to remain living with independence in their own homes. The Equity Release Report is attached for information.

Care & Repair Cymru recognises the limitations of equity release schemes. Many older people who release equity do so to facilitate a series of very small works, often releasing more equity than is needed. There are implications for older people on low incomes, who may receive the 'Minimum Income Guarantee, soon to become the Pension Credit. The money released through equity release may, in fact, be viewed as an income or savings, disqualifying eligibility for Pension Credit, thus further reducing the household income.

There is a clear need to take forward the discussion around equity release, involving Consumer Credit organisations and the Pensions Service, as well as local authorities and lenders, the voluntary sector and older people themselves. This may demystify equity release and promote sound regulation of lenders participating within this type of scheme.

The introduction of an education service within the work place, targeted at people who are planning to retire within a few years, could consider the idea of equity release as an option for the future. With a reduced income how will any adaptations or maintenance be paid for?

- **Adaptations service and waiting times**

There are acknowledged difficulties in terms of waiting for adaptations to take place. As already highlighted, there is a shortage of occupational therapists and long waiting times for assessment. Additionally, there are long waiting times once assessments have been completed and agreed.

Care & Repair Cymru welcomes the approach of the Benchmark Club in Wales. Care & Repair Cymru was involved in the development of the Benchmarking Club and has produced a good practice guide for use by Care & Repair Agencies in Wales.

In terms of home improvements and adaptations, Best Value and Benchmarking are aimed at providing quality standards to ensure effectiveness and efficiency across the housing and social service sectors.

New research recently produced by Contact Consulting has highlighted, in particular, the need for integrated practice by local authorities with Care & Repair.

This is of significant importance, as there are particular concerns in relation to the national shortage of Occupational Therapists. This in turn has a clear impact on the efficiency and effectiveness of the adaptations service and the ability to reduce waiting times. It is often the case that waiting times are linked to access to assessment. It is Care & Repair Cymru's view that this issue could be addressed through developing closer links between Social Services and Care & Repair. For example,

- Training for Occupational Therapy Assistants in undertaking assessments, which would be in line with the requirements within the Unified Assessment Process in terms of Contact Assessments
- Through partnership working with the Local Authority Social Services Department, Occupational Therapists could be based within Care & Repair Agencies on a part or full time basis
- Almost half of Welsh Care & Repair Agencies have a Handyperson service, where the Handyperson undertakes small repairs or adaptations within the home of older and disabled people. This resource could be utilised, again in line with the Unified Assessment process, with basic training for Handypersons on primary assessment.

Taking clear positive steps to address the shortages of Occupational Therapists would have an impact on effectiveness and a possible reduction of waiting times. However, through innovative use of services akin to Occupational Therapy, the adaptations could be accessed more readily.

- **Funding of housing related projects through health money**

Since Care & Repair Cymru's inception, work with the health sector has been progressing in a number of ways. Care & Repair has worked with Health Authorities across Wales, developing links with Health Visitors at a local level and highlighting the importance appropriate and safe of housing for older people.

Mechanisms are put in place to consider appropriate work to be undertaken jointly. It is recognised that appropriate housing is a key to ensuring better health through, for example, reducing the risks to independence by admission to hospital following a fall or deteriorating health conditions.

Following on from this recognition, 'Emergency Pressures' money from health authorities, then Local Health Groups and currently Local Health Boards, was utilised by Care & Repair Agencies in some parts of Wales to develop health based schemes, linking with referrals by health professionals.

Examples of the use of health or Emergency Pressure money are:

Ogwr Care and Repair

This was the first Care & Repair Agency in Wales to establish a formal agreement with a health authority. This project provides a home safety service to enable safe discharge from hospital of older and

vulnerable people. This example of joint working pioneered further opportunities for joint initiatives throughout Wales.

### Safety at Home Project

The Rhondda, Cynon Valley and Taff Ely Care and Repair Agencies received additional winter pressures funding to provide a fast-track supplementary service to the year round work of Care and Repair. The project to provide minor repairs and adaptations to clients homes was designed to help facilitate effective discharge from hospital and to prevent both admissions and readmission. Referrals were made to the agencies by community or hospital occupational therapists working for Rhondda Cynon Taff Social Services and NHS hospital discharge and A & E staff.

In Care & Repair Caerphilly, a relationship was developed with local GP practices, where a Care & Repair Officer was based at the local surgery. Referrals were made via the GP or the Practice Nurse. Patients were made aware of the service at the Practice. This was also funded through Local Health Group money.

Additionally, funding from the Local Health Board have been made available to grow Care & Repair services in the Swansea area. In addition, the Agency receives grant funding for the NHS Trust, which enables Swansea Care & Repair to carry out repairs through referrals made by Health Visitors.

Furthermore, Care & Repair Agencies have developed strategic links with Local Health Boards. This has resulted in representation from Local Health Boards being part of the Care & Repair Agencies Strategic Business Planning Committee.

At a national level, Care & Repair Cymru has developed several innovative ways of highlighting the importance of appropriate housing for older people to people working within sectors of the health service.

Care & Repair Cymru has produced Pharmacy bags, into which people's medication from prescriptions are placed. Through working with local pharmacies, the ability of individual older people, district nurses and others to access help and information from Care & Repair has been improved.

Development of further links with health professionals at a local level has been targeted through the development of an Information Pack for Health Professionals in conjunction with Shelter Cymru. This Information Pack is delivered through Information Seminars, in which Care & Repair Agencies work with Care & Repair Cymru and Shelter Cymru to highlight the importance of appropriate housing for older people to an audience of local specialised health professionals.

- **The role and funding of domiciliary care services**

The role of the domiciliary care service has been identified as a way of enabling older people to remain at home and live independently with support. Trust would be developed between the domiciliary care provider and the older person thus the carer would have a sound knowledge of the older persons needs. A relationship could be developed between the domiciliary care service and Care & Repair at a local level, which in turn would enable a referral system to be developed.

Domiciliary care service providers could refer to Care & Repair for small repairs, maintenance or adaptations to enable to person to remain in their own home, while Care & Repair Agency staff could refer people who would benefit from an input from domiciliary care to facilitate independent living.

- **Links with Communities First**

Local Authorities across Wales have been discussing the development of the community regeneration agenda with their partner organisations. Local Authorities hold a gatekeeping role in terms of how funding is accessed. With the need to link local agendas to the wider strategic aims of the Welsh Assembly Government, including the Strategy for Older People and the Health, Social Care and Wellbeing Strategy, the partnership between Care & Repair and the Local Authority is paramount. This partnership could enable Communities First funding to be directed to improving the homes of older and disabled people, to maintain independent living and avoid social isolation.

## **2. The role and future of Sheltered Housing**

Care & Repair Cymru recognises that in some instances it is appropriate for older and disable people to move to sheltered housing and would support the findings for research, through consultation, as outlined in the Report. As has been noted, approximately 5% of older people live in sheltered housing across the U.K., with the majority of older people wishing to remain in their own homes for as long as possible.

Although sheltered housing is seen by many as an appropriate option for older people, for example, through features such as, enhanced security, community alarms and social contact, it is also recognised that there are negative aspects to this form of housing. These have been identified as the location of the housing scheme, which are often in isolated areas, away from towns or the locality that people have lived in for many years. This means that many older people become disengaged from their social networks and familiar surroundings and sources of informal support.

Many older people would prefer a low-rise development, but many sheltered housing developments are built with stairs to access upper level accommodation. The interior design of the property may also be limited to space for a single person or a couple, which highlights the lack of provision for visitors,

family or friends to visit.

Recommendations within the Report highlight suggestion of ‘Garden Villages’ based on European models. However, it may be beneficial and more appropriate to the needs of older people to receive support within their own homes, enabling them to remain within their own communities with social networks. Supported housing or housing with support has been used to good effect to facilitate independent living for various groups with specific support needs. It would seem appropriate to involve domiciliary care workers or support workers, provided through ‘Supporting People Grant’ to provide support and enable independence.

- **Co-ordinating sheltered housing with other care schemes**

For many the prospect of sheltered housing is unattractive, as it is often associated with the end of life and segregation from mainstream society. The provision of support within the home may enable older people to gain increased independence. Support services would need to be flexible to accommodate changing needs and the focus would need to be client –centred, supporting independence.

- **Best Practice regarding the flexibility of design**

It is the view of Care & Repair Cymru that there is a need to enhance Best Practice in terms of extending the housing options of older and disabled people. The principles of barrier free housing and lifetime homes have been included within new build properties. However, this is often only with the social rented housing sector.

All new build properties should be built to these standards regardless of tenure. Yet, the need for changes to the home often come in later life, and often in a property that is older. As noted in Wales, there is a large proportion of housing that has been built prior to 1919 and is occupied by older people.

There is a need to ensure that building regulations are flexible but ensure good practice in enabling adaptations and changes to dwellings.

## **Care & Repair in Wales**

Care & Repair has received enhanced funding from April 2003, from the National Assembly for Wales to assist in achieving the vision that "all older people shall live in homes that are safe, secure, warm and appropriate to their needs." This enhanced funding will ensure that a basic sustainable core service is

maintained in all counties.

The commitment by the National Assembly for Wales has demonstrated an acknowledgement of the need for specialised housing related services for older and disabled people. As has been identified, Care & Repair places the housing needs of older and disabled people at the centre of the service, facilitating the continuation of independent living.

In order to underpin this, Care & Repair Cymru has produced an information booklet for Local Authorities to consider how, through the deregulation of private sector housing grants, there are opportunities to contribute to the health, social care and wellbeing of older and disabled people in Wales through housing adaptations and repairs. This document is attached for information.

The document sets out the opportunities for Local Authorities to develop home improvement services, through Maintenance Grants, which can cover the costs of labour or materials to maintain the home. Research has demonstrated that regular maintenance of the home will ensure safety and that the home is appropriate to the needs of the older person.

Other options include Grants for People with Dementia, Handyperson Grants, as well as Healthy Homes Checks. It has been recognised that through ensuring that older and disabled people live in housing that is safe, secure, warm and appropriate to their needs, there are clear health and social care gains for local statutory bodies and most importantly for older and disabled people themselves.

### **3. Conclusion**

Care & Repair Cymru believes that all older people should have a home that is safe, secure, warm and appropriate to their needs. The opportunity provided to respond to the consultation paper has enabled Care & Repair Cymru to express this belief and to make a clear contribution to the debate.

The ability for older people to live in appropriate housing is key to other aspects of wellbeing, which include independent living, with little or no intervention for social services or other social care organisations. This ensures that older people can live independently and remain part of their local community and are less likely to become socially excluded or isolated.

The services offered by Care & Repair can help to enable older and disabled people to remain in their own homes, providing options and information. The provision of a holistic service from Care & Repair, placing the needs of the individual at the centre, means that older people receive information about the type of housing options that are available.