

## **Housing an Ageing Population in Wales – Help shape our thinking**

### **Response form 4 – general stakeholders**

#### **1. What can Wales do to plan ahead so that supply and choice of houses for older people more closely matches demand?**

- As a result of the Expert Panel's work, Welsh Government should provide strategic leadership to the Housing sector by publishing a Strategy for Housing an Ageing Population together with an Action Plan and Monitoring Framework for its implementation
- Welsh Government should issue Wales level Planning Guidance to ensure that Councils and the Private and Voluntary Sectors give a priority to the Housing needs of Older People in their forward planning including in relation to building standards for new builds aimed at older people.
- Local Housing planning should be informed by consistent Wales level criteria to reflect the perspective of housing and related support needs of older people
- Councils should support greater integration between the housing, health and social care sectors of needs assessment and strategic planning at local level in a meaningful way through the new Partnership structures under the Social Services legislation in a way that does not leave Housing as the junior partner
- Councils and their Housing partners should actively engage with older people locally – of all age groups and needs – to help inform local plans and housing developments from the older citizen's perspective
- The Private and Voluntary sectors must be given an equal status and place at the table in developing the market for older peoples housing
- An on-going research programme should be funded to inform Government and Councils about future housing needs and demands of older people as part of their requirements to undertake Population Assessments (Generations and Social Services and Well-being legislation)
- The business case for investment in housing and related support for older people needs to be made more strongly and recognise the untapped potential for expansion and value for money in taking a preventative approach in the housing sector – as well as health and social care.

- The new Information, Advice and Assistance (IAA) services that are mandatory under the new social services legislation must be extended to include information on all alternative housing choices, moving or staying put and how to maintain independent lives. There is a clear balance to be struck between the role and responsibility of public sector organisations in supporting older people as they age and that of the individual in planning for old age in a way which maximises choice and the likelihood of being able to sustain independence.
- Councils and Health Boards need to work together with RSLs and the voluntary sector to provide comprehensive information to older people about all aspects of housing. An on-line Wales level library of resources and case studies should be made available as a result of the Expert Panel's work to inform future planning of demand and need. This would need to be kept updated.
- Within the overall strategic approach, the position of specialist housing for older people including Extra Care, Sheltered Housing, Residential Care etc should be clear and based on evidence from other parts of the UK, as well as Wales specific findings.

## **2. What housing options do you think would best meet the needs of the diverse ageing population of Wales, both in a rural and urban context?**

- Given the diversity of the ageing population in Wales from 60 to 100+ with varying degrees of physical, mental, social, economic etc need, then similarly the housing options need to be as wide as possible and cater for all requirements.
- All of the options and more outlined by the Expert Panel are important to consider and to develop in Wales. Development funding/backing would be particularly important in respect of the more innovative and unusual options outlined such as group housing, co-housing, inter-generational housing. It is not necessarily the build element that needs funding but the information, advice and guidance and advocacy for people wanting to look at these sort of housing options that is so vital. Finance is a key issue where help is needed. Use of case studies, support networks etc has been helpful elsewhere eg England, Scotland. These options are likely to take time to build an impetus behind but will only do so with support from Councils etc.
- Residential and Nursing Homes have an important place in housing older people and should not be demonised. Quality of Life programmes operating in well run homes can be life enhancing. A clear strategy and development plan for Care Homes, as recommended by the Commissioner for Older People in her 2014 Report, is essential.

- Within all of those options, housing and support that meets the particular needs of older people with dementia is in scarce supply and given the growth in the number of people with this devastating condition, it must be a priority to consider this group, if ambitions for dementia friendly communities are to be achieved.
- Whilst “top end” sheltered accommodation has been market driven to prominence, wider options and availability are needed at lower levels to enable older people to consider down-sizing confidently. Modernising the stock of sheltered and very sheltered housing is an on-going priority.
- Assisted Living models, particularly those offered in the Voluntary Sector need expansion. Some of these small homes provide excellent housing and support eg Abbeyfield. It is a housing model that needs to be nurtured and grown. It offers a solution to loneliness in old age through companionship – a problem which more generally the housing sector has a valuable role to play in tackling.
- In the 1990s the small care home flourished, looking after 2-3 people in a homely environment and sometimes as part of a family. It suited some older people very well. This has disappeared to a large extent, with regulatory and financial pressures but the model could be revisited and updated.
- Another variation of this, used in respect of learning disability but relevant to older people is Supporting Lives – the equivalent of foster care almost where 1 or at most 2 people would be looked after and nurtured in a family home. Whilst always likely to be small scale it again offers an options that would suit some older people and the model could be modified and developed for them.
- Within community settings the availability of Care and Repair type services, maintenance, disabled facilities and equipment, trusted services etc is essential in keeping older people independent in their own homes. This support needs to be expanded on a social and commercial basis as the ageing population grows.
- Greater investment in “telecare” i.e. technology to support older people to remain safe in their own homes is needed, with in particular, incentives to utilise latest “smart” technology so that it becomes the norm for all older people. Related training and support for professionals and citizens is important. This has particular application in rural settings.

**3. What home ownership options work well, or could work well in your view, in Wales - making it more affordable for some people to right-size in later life?**

- Home ownership for older people represents financial security, connections to their family and memories and a legacy to leave to loved ones. All three of these are important in future ownership models and enable “ageing in place” in the community wherever possible.
- Improvement is required to Housing finance/mortgage options for older people that recognise that they are living and working longer and that “traditional” family structures are no longer the only model. More choice in the availability of ownership options for single older people is required. Also financial models for group/shared ownership housing would help grow that ownership model.
- The Housing Association model of ownership has been successful but needs to be sustained and developed for retirement housing options which need to be more readily available.
- Extra Care has developed well in Wales but needs a new impetus and updated design models to meet changing needs. In particular, social housing options dominate and ownership in the private owned and rented sectors are not so numerous. It is also a model that could be applied to the care home sector so that the room is owned and only care paid for – reducing the burden of high care home fees.

**4. Old age often means fixed incomes. How can older people be supported financially to fund home improvements or to move house?**

- Whilst Equity Release has been around for some years, there are not many schemes that older people can feel confident about and provide value for money. Further development of equity release models is needed to tackle these issues and offer flexibility for home maintenance and improvement, adaptation for disabled access, right-sizing etc. Solving these problems will help older people who want to stay in their own home or move.
- Saving for retirement is an essential factor to be encouraged for those in work but the level of retirement income people have through their pension is also important. Any diminution of the value of the state pension and the protections currently in place (the “triple lock”) will impact on housing flexibility for older people
- The “grey” market of older people is large and will expand further. This must offer opportunities for the private sector to realise the potential and develop tailored financial schemes as well as incentives for older people in respect of improvements, maintenance etc.

- Trusted trader schemes give confidence to older people that they will get a fair deal and are safe when they pay for maintenance and improvements. These need further expansion and external independent monitoring.

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