



advice and support for older age

**Independent
Age**

Housing for older people inquiry – Communities and Local Government Committee

March 2017



About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility. A charity founded over 150 years ago, we're independent so you can be.

Website

For more information, visit our website www.independentage.org

Helpline

We give free, confidential advice over the telephone for older people, their families and carers on issues such as getting help at home, adaptations, care assessments, paying for care, staying in touch with other people and welfare benefits.

Call our team of experts on 0800 319 6789, Monday to Friday, 8am-8pm, and Saturday to Sunday, 9am-5pm, or email your query to advice@independentage.org

Registered charity number 210729

Introduction

We welcome this inquiry from the Communities and Local Government Committee on housing for older people. We know that quality housing has a huge impact on the potential for independence and wellbeing in later life and as such this is a key topic for Independent Age. This short response focuses on three areas in particular: the impact of the cap on Housing Benefit from April 2017, home adaptations and the importance of looking at the private rental market for older people.

Funding of specialist supported housing – the Housing Benefit Cap

Supported housing plays a vital role in maintaining independence for many older people. We also know it makes economic sense: the National Housing Federation (NHF) has estimated that supported housing makes net savings to the public purse of £940 per resident per year¹.

But there has been a worrying lack of investment in supported housing options and availability is failing to keep up with existing and future demand. Around 16,000 more specialist homes for older people are needed every year to close the gap by 2030².

Given this context, we echo the concerns of many in the housing sector that the impact of the Local Housing Allowance cap on the amount of Housing Benefit payable for supported housing will be considerable, making it hard for housing associations to invest in developing new supporting housing schemes.

While we welcomed the temporary exemption of supported housing from both the planned 1% rent reductions and the capping of the amount of rent Housing Benefit will cover to the relevant Local Housing Allowance level, we now need to see supported housing placed on a sustainable footing for the long term.

Home adaptations

We know that even if we achieve an increase in the number of specialist supported housing the vast majority of older people will continue to live in general needs housing. These older people may require adaptations to be made to their home. Housing policy must therefore follow a twin track approach – improving adaptations for those who want to remain living in their own homes, and specialist retirement housing for those who can access them.

The announcement at the Spending Review 2015 that the Government would more than double the Disabled Facilities Grant budget to £500m by 2019-20 and the need for the DFG to benefit people in the care sector offers a great opportunity to improve home adaptation for older people. The Department should assure itself that as many people are aware of the Fund as possible and monitor its effectiveness.

¹ National Housing Federation, *Proposal for a strong and sustainable future for supported and sheltered housing*, 27 June 2016

² Ibid.

In 2016 the Building Research Establishment (BRE) calculated that the annual cost of poor housing to the NHS was at least £1.4 billion³. Once again we can see that there is a strong economic case to be made in favour of an ambitious housing strategy that responds to the needs of an aging society.

The importance of looking at older renters

Much of the narrative about older people and housing has focused on older homeowners finding themselves in large unsuitable houses, with limited opportunities for downsizing. While this is undoubtedly an issue, forthcoming research from Independent Age highlights the growing numbers of older households living in private rented accommodation⁴. Our report finds that just under a quarter of older households (2.4 million people in England) live in rented housing and an estimated half a million older people live in private rented property. Furthermore, the most recent English Housing Survey highlights that there has been a decrease in the number of older people living in social housing. The number of social renters aged 65 plus decreased from 22% to 16% in the past decade⁵.

Older renting households are in general not well off and the challenges they may face are similar to younger people in the rental market: insecurity of tenure, unaffordability, poor conditions, management standards and the inability to leave the rental market. They are also less likely to be satisfied with their accommodation, with 32% saying they felt it was unsuitable, compared to 22% of social renters and 15% of owners.

Older renters also face additional challenges, such as:

- The need to make adaptations in their rental properties, but not always being given permission to do so.
- The need to be near specific GP or social care services.
- Coping with rising rents when on a fixed pension income.

Older renters as a group tend to be disadvantaged in other ways too. More than half of older renters live alone and nearly three quarters have a disability or chronic illness. Compared to home owners, private renters were 2.5 times more likely to report high levels of loneliness. Poverty levels among older private renters are higher than older people in other housing situations: a third of older private renters are living below the poverty threshold after they have paid their rent.

³ The cost of poor housing to the NHS, Building Research Establishment, April 2016

⁴ This report from Independent Age is due to be published in late Spring 2017

⁵ English Housing Survey, <https://www.gov.uk/government/statistics/english-housing-survey-2015-to-2016-headline-report>

Box 1: Private older renter case studies

Mr Y is 72 and lives by himself in a private rented flat on the outskirts of London. He has lived there 7 years. Until recently, he had to make up a difference of £180 a month from the shortfall between his rent (£800 a month) and the level of Housing Benefit payable. He did this initially through savings, and when he became eligible for Attendance Allowance, he used this to pay the shortfall. His landlady has recently put the rent up to £950. He has been paying this out of his pension income (he receives guaranteed Pension Credit) and his AA, but after he also pays his bills, he has very little left. He says he manages on about £60 a week, which just covers his food. 'When you can't work anymore, you've got to tighten your belt.'

His landlady has suggested he should leave and he is worried that she will try to make him move. 'She's ok, but you never know when she's going to bite. And of course, this isn't mine, so I've just got to take what comes'.

Margaret lives alone in Northern England and has lived in her house since the late 1980s. She lives on a private estate in a detached house owned by a company. She has multiple health conditions and is finding it increasingly difficult to go up and down her stairs so she asked her landlord to install a downstairs loo for her. After months of delay she has agreed to pay for the loo if her Landlord pays for it to be installed. In the past she has paid for hand rails to be installed and she has paid for a new cooker when the old one stopped working – "they said if you can prove you really needed it (new cooker) we will pay for it but I thought 'I can't be bothered'". She has asked for repairs and maintenance but she explains that it frequently "falls on deaf ears". Margaret is also careful not to ask for too much from her Landlord because she doesn't want them to see her as a nuisance – 'I've got two floorboards in my bedroom and I can feel them going through but I daren't tell them before I get the toilet in as they are liable to have a fit – but they will have to be done or I will go through the floor'.

These case studies of course can only hint at the many difficulties older people in the rental market are living with. We would urge the Committee to widen the scope of its inquiry to include the growing group of older renters in its consideration of the housing landscape for older people.