



Inquiry into decent and accessible homes for older people

Summer 2019

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APPG for Ageing and Older People

Focusing on current political and legislative issues before Parliament which affect older people

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Introduction: reflections on older people's housing

Rachael Maskell MP, Chair of the All Party Parliamentary Group for Ageing and Older People

The All-Party Parliamentary Group (APPG) was established to engage with the political and legislative issues affecting people in later life. As part of our work in the 2017-2022 Parliament we decided to pursue an in-depth inquiry to understand the detrimental impact of poor housing on older people's physical, mental and social wellbeing. The inquiry looked to:

- Gain insight into the unique challenges older people face in different housing tenures;
- Understand the connection between poor housing standards and public health concerns;
- Produce recommendations on how to improve housing for older people.

We held meetings between November 2018 and May 2019, hearing from a range of expert speakers on key topics including: the impact of poor quality, inaccessible housing on health, issues in supported housing and the private rented sector and the importance of home improvement agencies. We also accepted written evidence and are grateful to the organisations and individuals who submitted their views. A list of organisations who submitted evidence can be found at the end of this report. This report outlines the key themes to emerge and the recommendations made by the APPG for Ageing and Older People.

The APPG inquiry on decent and accessible homes for older people identified major problems in the UK housing market. Many older people are living in unsafe, unsuitable and unhealthy accommodation, with little hope of being able to move somewhere better or improve their homes. Unless we work to find tangible solutions, like those detailed in this report, older people and some of the most vulnerable in society will continue to live in substandard and unsuitable accommodation, the implications of which could be devastating to their physical, mental and social wellbeing.

One of the recurring themes that has come up time and again throughout this APPG inquiry is the link between housing, health and care. Living in poor quality inaccessible homes, whether owned or rented, has a detrimental impact on older people's physical and mental wellbeing. We have also heard about links between living in unsuitable accommodation and increased feelings of social isolation and loneliness among older people. It is vital that we address the social needs of older people alongside their housing need. This means creating supportive age-friendly communities that make it easier for older people to develop friendships and take part in social activities.

For the UK's 1.4 million people over the age of 65 with unmet care needs,¹ everyday essential tasks like getting out of bed, going to the toilet or getting dressed are inextricably linked to their living circumstances and are often made worse by poor housing conditions. This might be because they don't have the right facilities in their homes for a carer to be able to cook, clean or help with their healthcare. They might also struggle to get the right adaptations for their needs or to give them the independence for them to be able to look after themselves, which might be something as simple as having handrails in the shower and on the stairs, or more substantial

such as wider internal doors and stair lifts. Going further, telecare and telehealth equipment that is designed to help people who live at home manage their long-term health conditions, can also have huge potential to improve older people's lives but we need to ensure the benefits of new technology are widely available.

We know that poor housing is increasing the strain on the social care system and the NHS. For instance, the cost to the NHS of delayed discharge from hospital is a staggering £500 a minuteⁱⁱ and not having a suitable home to return to can be a key issue causing delays and compromising successful rehabilitation and return to independence. It is vital that we find long-term solutions to ensure that an ageing population can live in decent and accessible homes.

There have been some achievements in improving housing options for older people in recent years. For example, supported and retirement housing developments can provide excellent services for some older people with a good balance between independence, care and support. However these developments are a very small part of the market and are unlikely to provide a solution for most older people in need in the foreseeable future. Legislation like the Homes (Fitness for Human Habitation) Act 2018 will go some way to improving housing standards and providing protections for older people in the private rented sector.

In recent years we have seen a reduction in home ownership in the younger generation, fueling the beginning of an expansion of the number of older people living in the private rented sector. We are especially concerned about people with low retirement incomes for whom increasing rents and insecure tenancies can cause huge amounts of stress, made worse by the development of care and support needs when there is a lack of social or supported housing to move into. We have to consider whether we need different, more sustainable solutions for the long term, such as more truly affordable social housing and social housing with care and support. This is not an issue which can be ignored, and we have set out clear solutions in this report that we expect the Government to take notice of.

Across all tenures, the problem remains that many older people are not living in homes that are suitable for their needs. Many older people face unique age related challenges, and more of them should have the option of moving to affordable supported housing. Yet for many older people, moving away from their homes would mean moving away from their communities and support networks. However suitable a new home may be in terms of good housing conditions and accessibility, being uprooted from friends, family and neighbourhood could have a very detrimental effect on wellbeing.

We must make it possible to improve the condition of the current housing stock so that older people living in their homes are safe and well. It is also crucial that local authorities are able to plan and build new general purpose homes in the UK that are fully accessible, adaptable and built for life.

We call on the Government to accept the recommendations in this report and make them the basis from which they can work to improve housing standards and make better connections between housing and public health challenges, thus improving life for this and future generations of older people.

Recommendations

This report has 13 recommendations, each of which will be discussed in the following chapters:

- Recommendations 1 to 5 will be discussed in the first chapter on recognising the importance of ‘decent’ accessible housing for older people.
- Recommendations 6 to 9 will be discussed in the second chapter which will be on how we deliver ‘decent’ and accessible homes for older people.
- Recommendations 10 to 11 will be discussed in the third chapter on specialist housing for older people.
- Recommendations 12 to 13 will be discussed in the final chapter on making the private rented sector work for older tenants.

1. Review of the Decent Homes Standard to include accessibility criteria

The Government must incorporate higher accessibility standards into the current review of the Decent Homes Standard. This revised standard must then be applied to all estate refurbishment programmes to make more decent, accessible housing suitable to meet the needs of an ageing population.

2. Energy efficiency as a national infrastructure priority

The Government should set more ambitious targets to improve the energy efficiency of the housing stock. It should commit to bringing 2 million UK low income homes up to EPC band C by 2020 and all 6 million low income homes up to EPC Band C by 2025. To achieve this, the Government should designate energy efficiency as a national infrastructure priority.

3. Integrate housing issues into health and care strategies and health and care issues into housing strategies.

Government must exercise leadership to ensure that the Secretary of State for Health and Social Care and the Secretary of State for Housing, Communities and Local Government integrate housing, health and care into their planning frameworks and strategies and report annually on progress. This would include building on the aspirations agreed to by 26 key stakeholders including these departments in the ‘Memorandum of Understanding on Improving Health and Care through the Home 2016’.

4. Legislate to ensure all new homes are built to lifetime standard

Government must legislate to ensure that all new homes are built to the lifetime homes standard (Category 2, Part M of the Building Regulations) to make them flexible to the needs of older and disabled people and ensure we are building homes fit for the future population.

5. Planning and housing strategies

The Government has now published its guidance on planning housing for older and disabled people as part of the Neighbourhood Planning Act 2017. But it should go further than this and make sure that the housing requirements of older and disabled people are a much stronger component of the National Planning Policy Framework.

6. Restore funding for national and local housing advice services

The Government should accept the Housing and Local Government Select Committee’s recommendation to restore funding to a comprehensive national housing advice service for older and disabled people.ⁱⁱⁱ Government should also support local government to make sure there are joined up sources of housing advice in all localities.

7. Investment in HIAs and handyperson schemes

Government must invest in Home Improvement Agencies and handy person schemes to ensure older people in all localities have access to the advice, funding and practical help they need to live in decent accessible homes. It should encourage these services to work in partnership with others to create a one-stop shop approach that can advise all aspects of the home from small jobs to more substantial work to enable independence and wellbeing.

8. Increase funding of the Disabled Facilities Grant (DFG)

Government must continue to increase the funding of the Disabled Facilities Grant to support more vulnerable older people to remain living in their homes and improve the delivery and administration of grants to reduce waiting times.

9. Ensure Housing, Health and Wellbeing Grants work for older people

The Government must take stronger actions to ensure older people can remove hazards, such as trip hazards, poor lighting and damp from leaking pipes or broken guttering, from their homes and ensure they are warm and dry. It should make additional funding available to enable local authorities to offer Housing, Health and Wellbeing Grants, loans and other assistance which will improve different aspects of the home environment to reduce pressure on the health and social care system.

10. Adopt a national strategy on supported and specialist housing

Government should have a national strategy on supported housing for older people that encompasses the comprehensive refurbishment or replacement of the existing sub-standard stock (in close consultation with residents) and ensure that all specialist retirement housing meets agreed high standards to tackle the current variations in the quality of schemes.

11. Extend housing options available to older people

Government must make it easier to deliver better alternatives for older people living in unsuitable housing. This should include funding and planning reforms to expand the availability of housing with care, such as extra care housing, in both the private and social sectors as well as making sure alternative accessible and affordable general purpose housing is available to buy or rent.

12. Improve conditions for private renters

The Government must follow through on its commitment to abolish 'no fault evictions' for private tenants because this, alongside such measures such as landlord licensing, would mean tenants felt able to complain and thus help to tackle disrepair and improve standards across the sector. At the same time we must increase the housing options available in the social rented sector to provide greater security and genuinely affordable rents.

13. Work to increase adaptations in homes and housing stock in the Private Rented Sector

Government should work with private landlord organisations to increase the availability of housing in the private rented sector that is flexible and adaptable to older and disabled renters. This should include making the criteria for obtaining a Disabled Facilities Grant more inclusive of private renters with increased local authorities capacity and resources to deliver grants to this sector.

Chapter 1

Recognising the importance of ‘decent’ accessible housing for older people

Over 2 million older people (60+) live in non-decent properties in England.^{iv} There is clear evidence showing the link between poor housing conditions and long-term health conditions such as heart disease, stroke, respiratory problems, and the worsening of conditions such as arthritis^v - as well as evidence on the impact of falls and other accidents^{vi}. Non-decent housing that is cold, damp, hazardous and inaccessible impacts on both the physical and mental health of older people. It creates obstacles to remaining independent, being able to leave the home and engage with the community and being able to receive care and support at home. It also means many older people are forced to spend longer periods in hospital because their homes are unsuitable or ill-equipped to allow them to be discharged. Delays in hospital discharge affect recovery while placing further pressures on the NHS^{vii}. Inaccessible homes in a poor state of repair are also likely to lead to premature moves to residential and nursing care, which are much more costly than most adaptations and repairs required by older people.

Versus Arthritis provided evidence that: ***‘Poor or inaccessible housing can delay people leaving hospital. In England in 2017–18, there were a total of 51,330 days classified as ‘delayed transfers of care’ because of patients awaiting community equipment and or minor adaptations to their home.’***

Recommendation 1:

Review of the Decent Homes Standard to include accessibility criteria

Government must incorporate higher accessibility standards into the current review of the Decent Homes Standard. This revised standard must then be applied to all estate refurbishment programmes to make more decent, accessible housing suitable to meet the needs of an ageing population.

Progress on tackling non-decent homes has stalled in recent years based on the English Housing Survey for 2017-18^{viii}. This is part of broader housing problems affecting all age groups. We know that other countries in Europe are making better headway to improve older people’s housing as set out in a series of reports by the Housing Our Ageing Population Panel for Innovation (HAPPI) and commissioned by the APPG for Housing and Care^{ix}. These suggest improvements that go beyond basic standards to encourage better accessibility and design standards related to: adaptability, storage, ventilation, light, balconies and outdoor spaces.

The Local Government Association told us: ***‘In the Government’s (Social Housing) Green Paper, it announced a review of the Decent Homes Standard. Significant progress has been made in bringing council owned housing up to the Decent Homes standard, and the Government can help support further improvement by providing the freedoms and flexibilities that will allow councils to invest in their housing stock over the longer term.’***

It is positive that we now have clear examples of how housing can work better for older people. However, the Government should incorporate higher accessibility standards, into the current review of the Decent Homes Standard. This will make sure the public sector has clear targets to bring the existing housing stock up to a level that addresses the needs of an ageing population. It is especially important to improve the definition of ‘modern facilities’, under which it is essential to bring bathrooms and kitchens to higher accessibility standards.

Recommendation 2:

Energy efficiency as a national infrastructure priority

The Government should set more ambitious targets to improve the energy efficiency of the housing stock. It should commit to bringing 2 million UK low income homes up to EPC band C by 2020 and all 6 million low income homes up to EPC Band C by 2025. To achieve this, the Government should designate energy efficiency as a national infrastructure priority.

Making homes more energy efficient will also tackle the problem of cold homes. During winter 2017/18 in England and Wales there were almost 46,000 excess winter deaths among older people, 92% of all excess winter deaths^x. At the root of many winter deaths are cold, poorly insulated homes. Guidance published by NICE in 2015 highlights the health implications of living in a cold home – estimated to cost the NHS at least £1.36 billion per year – and calls on health services, housing associations and local authorities to work together to reduce fuel poverty and its associated health impacts.

Recommendation 3:

Integrate housing into health and care strategies, and health and care issues into housing strategies.

Government must exercise leadership to ensure that the Secretary of State for Health and Social Care and the Secretary of State for Housing, Communities and Local Government integrate housing, health and care into their planning frameworks and strategies and report annually on progress. This would include building on the aspirations agreed to by 26 key stakeholders including these departments in the ‘Memorandum of Understanding on Improving Health and Care through the Home’.

An estimate of some of the costs of poor housing for the NHS suggests a staggering £1.4 billion every year^{xi}. Specifically, the estimated savings to the NHS from addressing excess cold is £848 million per annum. The savings to the NHS from addressing fall hazards are £425 million for first year treatment costs.^{xii} Poor housing also affects many other elements of health and wellbeing, including anxiety, depression and loneliness, the costs of which are not included in these estimates. There is now widespread recognition of the importance of integrating measures to improve housing into health and care strategies, nationally and locally, as well as ensuring that housing strategies fully address the health and care needs of current and future residents.

However success in addressing housing issues in national strategies on health and care is still patchy. For example, a Memorandum of Understanding 'Improving Health and Care through the Home' was issued in 2014 and then updated in 2016 to include significant developments like Sustainability and Transformation Partnerships. It was signed by 26 organisations, including the Department of Health and Social Care, NHS England, the Royal Society for Public Health, the Ministry of Housing and Local Government, the Local Government Association, and the Association of Directors of Public Health. It sets out principles for joint working for better health and wellbeing outcomes through action on housing; a framework for national and local cross-sector partnerships to provide healthy homes, communities and neighbourhoods; conditions for developing integrated and effective services to meet the needs of individuals, carers and families with a range of local stakeholders; and what shared success might look like.^{xiii}

However, as the Centre for Ageing Better pointed out in their presentation to the APPG, there was limited mention of housing and nothing on the importance of housing adaptation and repair in the NHS Long Term Plan. This is in spite of the transformative role that homes play as primary determinants of health, and the high priority given to prevention and public health as crucial elements in planning for the future health of an ageing population.

Whilst the link between housing and health was recognised when funding for housing adaptations (the Disabled Facilities Grant) was included in the Better Care Fund, the importance of measures to increase the availability of decent accessible housing is not reflected in documents such as the Social Housing Green Paper. Plans for further de-regulation of house building, such as extending the scope of 'permitted development' where industrial and commercial buildings can be converted to housing without any building or planning regulations, suggest a lack of understanding of the importance of decent accessible housing for health and wellbeing.^{xiv} And an analysis of Sustainability and Transformation Plans carried out by Care and Repair England in 2017 found the majority of these made little reference to housing and very few approximated to the ambitions of the Memorandum of Understanding.^{xv}

Similarly local housing strategies often don't reflect measures housing authorities could take to address the health and wellbeing of local residents. For example, in 2016, 47 per cent of authorities had not produced a Regulatory Reform Order that would have enabled them to flex the regulations governing the Disabled Facilities Grant funding to better meet residents need for housing adaptations and repair^{xvi}. Since 2004 London has built the requirement for all new homes to meet life time homes standard into its Local Plan, but Habinteg's analysis of Local Plans outside London found that only 22% of housing due to be built by 2030 are planned to meet life time home standards^{xvii}.

Recommendation 4:

Legislate to ensure all new homes are built to lifetime standard

Government must legislate to ensure that all new homes are built to the lifetime homes standard (Category 2, Part M of the Building Regulations) to make them flexible to the needs of older and disabled people and ensure we are building homes fit for the future population.

The Government should act immediately to make Category 2 Part M of the Building Regulations, commonly referred to as the 'lifetime homes' standard, mandatory. This would mean that all new housing would be built so it could be adapted more easily, should the need arise in future. This comes with a small increase in cost to the developer, but produces significant long-term savings by greatly reducing both the cost of future adaptations and the accidents and ill health that increase demand on the NHS and social care.

Recommendation 5:

Planning and housing strategies

The Government has now published its guidance on planning housing for older and disabled people as part of the Neighbourhood Planning Act 2017. But it should go further than this and make sure that the housing requirements of older and disabled people are a much stronger component of the National Planning Policy Framework.

Decent homes for older people must be considered in the context of age-friendly places where residents feel safe and secure. Decent homes that promote the health and wellbeing of older people must be tied to local provision such as transport, medical care, shops and community support. The National Policy Planning Framework (NPPF) has a critical role in establishing age-friendly places. There needs to be a clear requirement on local authorities to consider the wider built environment and accessible services at the same time as planning for more accessible housing.

Chapter 2

Delivering ‘decent’ and accessible homes for older people

Chapter 1 made the case for recognizing the importance of decent and accessible housing, and integrating it into public policy. This chapter looks in detail at the tools, ways and means of delivering this housing in practice. We believe it is especially important to consider where the systemic barriers for older people are in order to meet their housing needs, and what resources are needed to make the system work better. This practical approach should be at the vanguard of reform to improve housing delivery.

Recommendation 6:

Restore funding for national and local housing advice services

The Government should accept the Housing and Local Government Select Committee’s recommendation to restore funding to a comprehensive national housing advice service for older and disabled people.^{xviii} Government should also support local government to make sure there are joined up sources of housing advice in all localities

96 per cent of older people live in mainstream housing and most would prefer to continue living independently at home for as long as possible. There are currently limited options for moving to other homes that might suit their health and accessibility needs better. Many older people need help to make difficult choices about where to live.

Recommendation 7:

Investment in HIAs and handyperson schemes

Government must invest in Home Improvement Agencies and handy person schemes to ensure older people in all localities have access to the advice, funding and practical help they need to live in decent accessible homes. It should encourage these services to work in partnership with others to create a one-stop shop approach that can advise all aspects of the home from small jobs to more substantial work to enabled independence and wellbeing.

Over the last 30 years we have seen the success of practical low cost approaches, especially in the voluntary sector, to improve older people’s housing through local care and repair schemes, and advice on how to pay for adaptations. Home Improvement Agencies and local handy person services help thousands of older people to have essential repairs and adaptations carried out, but are currently only able to reach a fraction of those who need help.

Lord Best told us: **‘Home Improvement Agencies do such good work, but their services aren’t available everywhere and they reach a relatively small number of people. They need to be massively scaled up so that they can reach all areas, and all people who would benefit from them.’**

All local authorities should ensure that older people have access to comprehensive advice and assistance with repairs and adaptations across all tenures – owners, social renters and private

renters. Measures such as compiling, maintaining and quality assuring lists of reliable, trusted traders and local care and repair agencies could address older people's worries about being exploited by 'cowboy' builders. Contact with local services can also provide a gateway for older people to find out about other services and entitlements. For example a handyperson called in to change a light bulb can spot other hazards in the home and provide advice or signposting to the older person on how issues like damp, cold, grab rails etc. could be addressed as well as signposting to other services.

The Centre for Ageing Better told us: ***'There is strong evidence that minor adaptations are particularly effective at improving outcomes and reducing risk when they are combined with other necessary repairs and home improvements, such as improving lighting and removing trip and fall hazards.'***

Recommendation 8:

Increase funding of the Disabled Facilities Grant (DFG)

The Government must continue to increase the funding of the Disabled Facilities Grant to support vulnerable older people to remain living in their homes and improve the delivery and administration of grants to reduce waiting times.

The Government has committed to funding the DFG until 2019/20 and has increased the amount available. We need a long-term commitment to this funding continuing along with other reforms: to make the DFG more efficient, cut waiting times and reach many more older and disabled people needing help. The review of the DFG carried out in 2018 found that the number of DFGs completed by local authorities decreased between 2010/11 and 2015/16 and only reached 2010/11 levels in 2016/17. Reductions in funding to local authorities since 2010 have led to a reduction in local authority funding for adaptation and repair and cuts in the teams that administer the delivery of DFGs.^{xix}

It is right that the Government has maintained its commitment to the DFG and increased funding to enable more older and disabled people to receive assistance. Last year the Government reviewed the DFG, as part of its preparations for the Green Paper on social care. The review was not just about DFG funding for specific items such as showers, stair lifts and ramps – but also examined DFG as part of an overall system designed to help more people live independently. The review found many existing services operate within disjointed systems where they end up competing with each other rather than collaborating.

Recommendation 9:

Ensure Housing, Health and Wellbeing Grants work for older people

The Government must take stronger actions to ensure older people can remove hazards (such as trip hazards, poor lighting and damp from leaking pipes or broken guttering) from their homes and ensure they are warm and dry. It should make additional funding available to enable local authorities

to offer Housing, Health and Wellbeing Grants, loans and other assistance which will improve different aspects of the home environment to reduce pressure on the health and social care system. As well as the assistance provided through the DFG there is a need to restore local authority capacity to offer grants and loans for basic repairs and renovations that can address hazards and prevent further deterioration. If homes are neglected they become increasingly expensive to put right.

Local authorities have ‘discretionary’ powers to offer assistance under the Regulatory Reform Order 2003, but financial constraints have resulted in a decline in the actual assistance offered. The Government must review its whole approach to repairs and renovations for vulnerable and low income groups living in substandard conditions. This review must be extended to firstly take account of standards that allow an older person to live independently, and secondly must include the accessibility of home environment. Taking action to systematically address non-decent housing will improve the health and wellbeing of older people whilst protecting our existing stock of homes for future generations.

The Local Government Association told us: ***‘There have been multiple short-term funding pots that seek to address different aspects of preventing poor housing impacting upon health and wellbeing. The LGA proposed moving away from numerous short-term grants each with their own conditions, towards a joined-up Prevention Transformation Fund that could better prevent dependency on the health and social care system.’***

The inquiry heard that many older owner-occupiers on a low income may need grants or loans to carry out repairs. Even where a home-owner has significant equity in their property, equity release may not necessarily be the best way forward, while for many it is not even an option, especially those residing in certain regions where house prices have not increased at the same rate as London and the south east. Many older people are also put off by fears about managing substantial works, such as roof repair and bathroom and kitchen redesign and need help with project management

On the use of equity, the Institute of Housing told us: ***‘Many older households do not have high levels of savings or equity in their homes to fund home improvements . . . there is an argument for renewed funding and support to help older homeowners to make improvements to their homes – a renewal grant or loan – alongside information and advice to access reliable contractors to undertake the work.’***

Improving the design of different forms of adaptations and assistive technology can also help to reduce any perceived stigma associated with it. Many older people do not like the idea of being stuck with poorly designed and unappealing aids and equipment. This problem is partly a consequence of ageist attitudes towards different forms of assistance. One approach to overcome this problem is to take a ‘universal design’ approach towards products and services to make them suitable and appealing to all age groups. This can be applied to home adaptations such as grab rails, which can be made multi-functional and integrated with home décor.

Karbon Homes told us that ***‘Current minor adaptations, such as grab rails, are important to aiding mobility and to prevent people becoming disabled by their homes. However, the current products are not attractive enough for people to have them installed before they experience a health issue or a crisis such as a fall.’***

Specialist housing for older people

Four per cent of older people live in specialist retirement housing. The supported retirement housing available to older people is represented by a wide range of schemes - in both the social and private leasehold sectors - offering varying levels of care and support. This includes sheltered retirement housing that helps residents remain active and independent by offering basic support with shared facilities and onsite services. Other forms of specialist housing, such as extra care, offer self-contained accommodation with greater levels of care and 24-hour support, which can provide an alternative to residential care homes. Most specialist retirement housing for older people is located in the social rented sector rather than the private leasehold sector. However, the majority of schemes in both sectors offer housing support rather than direct care services.

Overall, specialist housing for older people still represents a relatively small proportion of older people's housing. Given this, there is a strong case for more provision and especially for schemes that offer a care element.

Recommendation 10:

Adopt a national strategy on supported and specialist housing

The Government should have a national strategy on supported housing for older people that encompasses the comprehensive refurbishment or replacement of the existing sub-standard stock (in close consultation with residents) and ensure that all specialist retirement housing meets agreed high standards to tackle the current variations in the quality of schemes.

Our inquiry identified general agreement across the housing sector that we need more good quality retirement housing. The Local Government Association (LGA) estimates we need 400,000 units of supported housing by 2035.^{xx} But as well as the demand for new supported housing there is still a challenge to refurbish and improve existing sheltered housing built during the '60s, '70s and '80s. There are still significant numbers of sheltered schemes offering bedsits or one bedroom accommodation with poor accessibility. Some schemes are badly managed and are not properly maintained. In the private leasehold sector, as well as the impact on health and safety, this deterioration can make retirement properties difficult to sell. This can be problematic for older people who perhaps need to sell-up and move to a scheme offering higher levels of care and support. In the forthcoming Spending Review the Government needs to identify funding targeted at refurbishing, upgrading and decommissioning substandard schemes to offer both suitable and accessible general needs as well as supported housing for older people.

Karbon Homes told us: ***'When undertaking routine appraisals of their stock, all housing associations should consider the potential for regenerating existing sheltered housing schemes. Government should make grant funding available to support this.'***

The Local Government Association believes that: ***'Much of the design and construction of sheltered housing in the social rented sector, and in older leasehold retirement housing, is outdated and unsuited to many older people. Social housing providers, when undertaking reviews of these schemes, should assess the feasibility of making better use of existing sheltered stock or to decommission and invest in new facilities, such as 'care ready' housing.'***

There is also a lack of specialist schemes in the private leasehold and social sectors sector offering a care component. The APPG strongly supports the need for more of these schemes, including extra care housing, which can complement socially rented sheltered housing and offer a positive alternative to residential care and other more institutional forms of housing. We would also like to see more dementia villages designed around the needs of older people such as the Hogeweyk^{xxi} model in Holland, which incorporates supportive features and services with familiar settings for different groups. As part of achieving this in the private sector, the Government must follow through on reform of the leasehold sector, as proposed by the Law Commission, to regain consumer confidence among older people. It should also consider measures such as the reform of planning classifications to make it easier to build housing with care. A stronger regulatory framework would also provide stronger guarantees over the longer-term quality and condition of retirement schemes.

Recommendation 11:

Extend the housing options available to older people

The Government must make it easier to deliver better alternatives for older people living in unsuitable housing. This should include funding and planning reforms to expand the availability of housing with care, such as extra care housing, in both the private and social sectors as well as making sure alternative accessible and affordable general purpose housing is available to buy or rent.

Retirement Home Builders Group told us: ***'At a local level we need to see forward-looking local planning policies that predict, monitor and encourage the supply of retirement housing. Planning authorities should be required to publish a strategy explaining how they intend to meet needs of older people in their area alongside a target housing number for older people in their Local Plan.'***

The inquiry heard that less than 10 per cent of local authorities have both an older persons' housing planning policy and allocated site for such housing^{xxii} – which partly explains the variation in the provision of supported housing in different local authorities. Local strategic planning needs to consider the adaptation and repair of all existing housing stock together, including sheltered and supported housing arrangements and residential care, when planning ahead to meet the housing needs of the current and future older population. We urge the Government to ensure that improvements to the quality of supported housing for older people are part of a wider national strategy on older people's housing which also puts it on a secure financial footing over the longer term.

A key part of ensuring older people have the best housing options available to them is to ensure there are the right resources for essential care and support staff functions. It is right that the Government reversed its decision on the capping of Local Housing Allowance (LHA) for supported housing in the social rented sector. However, this has not resolved the decline in housing support services, especially in sheltered housing which makes up around 71 per cent of all supported housing in the social rented sector.^{xxiii} There is a strong link between the quality of supported housing and the presence of scheme managers (wardens) and professional housing support staff to deliver and facilitate care and support sensitive to the needs and aspirations of older tenants.

The Government must ensure there is sufficient and flexible funding for both the core and 'support' components of housing schemes, which should be based on older residents' individual and community needs. This must include staffing, so sheltered housing can provide a good service for vulnerable older residents.

The Institute of Housing told us that: ***'A national framework of standards and quality would help to ensure that more people understood what retirement housing and housing with care could provide, and make moving a positive choice.'***

Make private renting work for all older tenants

Although older tenants currently make up a small proportion of the private rented sector, there is likely to be a significant increase over the next 20 years.^{xxiv} A report by the accountancy firm PricewaterhouseCoopers predicts that by 2025 more than half of those under 40 will find themselves living in private rented property and overall a quarter of all households will rent privately.^{xxv} Unless the supply of social housing increases or more people purchase their own homes, people will increasingly find themselves living in the private rented sector as they get older.^{xxvi} There is an urgent need for improvements in this sector, in particular with the standard of accommodation and the security of tenancy. If fast progress can be made on these areas it will make a significant difference to older people's wellbeing and quality of life.

Recommendation 12:

Improve conditions for private renters

The Government must follow through on its commitment to abolish 'no fault evictions' for private tenants because this, alongside such measures such as landlord licensing, would mean tenants felt able to complain and thus help to tackle disrepair and improve standards across the sector. At the same time we must increase the housing options available in the social rented sector to provide greater security and genuinely affordable rents.

For many older people living in the private rented sector, the insecure nature of short-term tenancies can make it difficult to put down roots in communities and feel secure in their homes. Measures were introduced in 2015 to reduce 'retaliatory evictions', with new legislation making it easier for tenants to make a direct legal challenge where their accommodation fails to meet basic fitness standards in both the social and private sectors. Last year, the Homes (Fitness for Human Habitation) Act 2018 was also passed with Government support demonstrating a cross-party consensus on the need to tackle rogue landlords offering unacceptable conditions.

In April 2019 the Government also announced proposals to end Section 21 and stop 'no fault evictions' which will in effect create indefinite open ended tenancies. Despite these recent developments however, 27 per cent of households in the sector are still living in non-decent homes^{xxvii}. If the private rented sector is to meet the needs of this sizeable minority, the Government urgently needs to push through with its proposed reforms.

Rising rent levels have a significant impact on older tenants. Unaffordable rents mean many older private renters are in poverty, foregoing food, heating and social activities to pay their landlord. Making a complaint is often not perceived as an option, both because of a fear of eviction and also of the threat of a rent increase. This is an aspect the Government needs to consider in the future, and that needs reforming for private renting to offer security and stability to the majority of older tenants.

Recommendation 13:

Work to increase adaptations in homes and housing stock in the Private Rented Sector

The Government should work with private landlord organisations to increase the availability of housing in the private rented sector that is flexible and adaptable to older and disabled renters. This should including making the criteria for obtaining a DFG more inclusive of private renters with increased local authorities capacity and resources to deliver grants to this sector.

The insecurity of private renting currently plays a powerful role in preventing repairs and adaptations being carried out. Some older tenants live in totally unacceptable conditions but fail to take action because of a fear of eviction. The Government needs to take a more comprehensive approach to ensure local authorities have the capacity to enforce any new measures to protect private tenants. This must include an increase in the number of local authority environmental health officers. It needs to ensure that reform of security of tenure makes it easier to obtain assistance with adaptations through the Disabled Facilities Grant.

The Institute of Housing told us: ***‘Work to raise awareness amongst tenants and the availability of Disabled Facilities Grants for adaptations is needed, as are levers to incentivise landlords to allow adaptations to be carried out.’***

On the implementation of the existing regulations the Local Government Association told us: ‘In a 2015 survey carried out by the Chartered Institute of Environmental Health (CIEH), almost half of the respondents said resources for environmental health teams were just about adequate to provide a basic statutory service. Reductions to environmental health budgets were estimated at roughly 30 per cent, between 2013/14 and 2015/16.’

The Residential Landlords Association (RLA) are seeking to improve professional standards across their membership to improve the sector’s offer to older and disabled people^{xxviii}. This will help the Government’s commitment to reform security of tenure for private renters. The Government and key housing agencies need to work together collaboratively with both the RLA and the National Landlords Association (NLA) to offer training to landlords on how to make their properties more accessible to older and disabled people.

The Local Government Associations told us: ***‘There is a need to increase the awareness of private landlords about how adaptations work so that the growing number of older people in private sector rental accommodation are able to secure appropriate adaptations.’***

The National Landlords Association said that: ***‘The seven percent (of DFGs) that goes towards private tenants will need to be dramatically increased if inaccessibility is to be addressed in a sector that has a high proportion of older properties. Given that there is funding to address the issue, greater efforts need to be employed towards exploring how private landlords can be incentivised to engage, in order to understand the opportunity DFGs can offer in providing tenants with suitable accommodation.’***

Even with future improvements in the private rented sector, for many vulnerable older people the sector is unlikely to offer suitable low cost accommodation. There is growing recognition that affordable social housing is a more suitable and cost effective form of housing for many people on low or modest incomes. The recent Shelter Housing Commission^{xxix} gained cross-party support for its proposed targets for new build in this sector to provide better alternatives to private renting. We must build more general needs and supported housing in the social rented sector to provide real alternatives to those parts of the private rented sector that are completely unsuitable for vulnerable older people on low incomes.

Evidence

We would like to thank the following organisations, groups and individuals who provided evidence to this inquiry:

- Age UK
- Anchor Hanover
- APPG for Healthy Homes and Buildings
- APPG for Housing and Care for Older People
- APPG for Housing in the North
- Associated Retirement Community Operators (ARCO)
- Bristol City Council's Private Housing and Accessible Homes Team
- Building Research Establishment
- Care and Repair England
- Centre for Ageing Better
- Chameleon Technology
- Chartered Institute of Environmental Health
- Chartered Institute of Housing
- Clive Betts MP
- Elderly Accommodation Council
- EROSH
- Foundations
- Generation Rent
- Housing LIN
- Ian Mearns MP
- Independent Age
- Jim Cunningham MP
- Karbon Homes
- Karen Buck MP
- Kirklees Council
- Local Government Association
- Lord Best
- Melanie Onn MP
- Ms. Maggie Ellis
- National Landlords Association
- Northern Housing Consortium
- Older People's Housing Champions Network
- Professor Christine Whitehead
- Residential Landlord Association
- Retirement Home Builders Group
- Royal College of Occupational Therapists
- Shelter
- The Almshouse Association
- The Printing Charity
- UK Collaborative Centre for Housing Evidence
- Versus Arthritis

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