



Cynulliad National
Cenedlaethol Assembly for
Cymru Wales

Social Justice and Regeneration Committee



Housing for Older People

July 2004

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FOREWORD




In the summer of 2003 the newly formed Social Justice and Regeneration Committee chose housing for older people as the topic for our first policy review. Our subject was timely given the launch of the Strategy for Older People in Wales early in 2003 and the raft of initiatives it generated, and the appointment of an Assembly Minister for Older People, John Griffiths.

We approached the topic with the view that any civilised society should ensure that its older citizens can live in comfort and security and as independently as their health allows. Given Wales' ageing population and ageing housing stock, there was a pressing need to examine the challenges that face us in achieving this aim and to find some solutions to them.

We know that most older people wish to remain in their own homes and in the communities where they have lived and worked for much, or all of their lives. In order to help them to do this we need to ensure that help is available with housing repairs and adaptations, together with care services if needed. For those who need higher levels of support, specialist housing will continue to be needed. The challenge for planners and providers is to take the broad view and ensure that the range of housing and care services complement and work in tandem with each other. Just as importantly, if we wish to ensure that future housing and care provision is relevant and responsive, older people themselves need to be involved in the planning and evaluation of services.

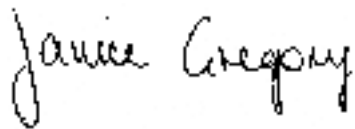
The evidence we received during the review persuaded us that some fresh thinking is needed if housing and related services are to meet the needs and aspirations of older people now, and in the future. We are confident that this report will contribute to that process and help to ensure that current and future generations of older people are able to live independently in comfort and security.

Members of the Committee were impressed by the examples of innovation and good practice they saw in the visits they made, for example extracare



housing schemes, specialist provision for people with dementia, housing for black and minority ethnic elders, retirement villages and home improvement schemes to allow people to remain in their own homes.

We can learn important lessons from these impressive schemes and replicate them to meet the needs of older people across Wales. But these will only be successful if they mesh with the range of other housing and support services provided in local communities. No one form of provision can provide a panacea – future service design must be driven by the needs of people. Services must be steered to fit the needs of people, not the other way round.



Janice Gregory AM
Chair
Social Justice and Regeneration Committee



COMMITTEE PHOTOGRAPHS



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Section 1

Background to the Review





SECTION 1

BACKGROUND TO THE REVIEW

1.1 In January 2003, Jane Hutt, Minister for Health and Social Services introduced the Welsh Assembly Government's Strategy for Older People in Wales. The Strategy highlights the issues that need to be addressed in order to improve the lot of older people. Amongst these issues, the need to "conduct a wide ranging debate about the options for meeting the future housing needs of older people" was identified.

1.2 The Social Justice and Regeneration Committee decided to participate in this debate by undertaking an evidence based review of the housing needs of older people.

The Terms of Reference

1.3 The Terms of reference of the Review were to:

- review current provision of housing for older people in Wales;
- decide, in the light of the ageing housing stock and other considerations, what is required to allow existing older residents to remain in their own home;
- identify what new provision is needed to cater for the needs of an ageing population.

1.4 In addition, the review terms of reference document identified a range of issues which the Committee wished to address in assembling detailed knowledge about Housing for Older People in Wales. Full details of the Terms of Reference are provided in Annex 1.



The Review Process

1.5 At its first meeting of the Second Assembly on 11 June 2003, the newly constituted Social Justice and Regeneration Committee determined to conduct its first policy review into housing for older people. A list of the papers considered by the Committee in association with this decision is at Annex 2.

1.6 In August 2003, the Committee issued an invitation to over 200 organisations to submit written evidence to the review. A list of those that responded is at Annex 3.

1.7 In September 2003, the Committee appointed Nigel Appleton as an expert advisor to guide the Committee through the various stages of the Review process.

1.8 In November 2003, the Committee began to receive oral presentations from a wide range of agencies and organisations. A list can be found at Annex 4. These concentrated on four specific aspects:

- general themes and strategic issues;
- what is necessary to allow older people to remain in their own home;
- special housing and care provision;
- dementia.

1.9 In January 2004, Members of the Committee embarked on a series of visits to agencies and establishments from sheltered housing schemes to Care Homes to examine examples of "best practice". A list of those organisations visited is at Annex 5.

1.10 These various sources of evidence have produced a significant information base from which the Committee has been able to identify a range of issues that are germane to meeting the future housing needs of older people. These are detailed in the subsequent sections of this report where the issues are identified, the evidence outlined and recommendations for further action made.



Section 2

General Themes and Strategic Issues






SECTION 2

GENERAL THEMES AND STRATEGIC ISSUES

2.1 In conducting the Review, Committee members have received evidence from a wide range of organisations engaged in providing for the housing needs or representing the interests of older people. The Committee has made 26 recommendations for consideration by the Minister for Social Justice and Regeneration. These are summarised in Section 6.


2.2 The review was to look at the current provision of housing for older people in Wales, examine what is needed to allow existing residents to remain in their own homes and what new provision is needed to cater for the needs of an ageing population. The Committee recognises that the demographics of Wales are changing so that older people represent a greater proportion of the population. Many of these have no particular need for specialised housing or care services. However the increasing proportion of the older population who are very old indicates that demand for support services and specialised housing in advanced old age is set to rise dramatically. Wales has the highest level of home ownership in the UK, with only 24% of Welsh households living in council or housing association accommodation. The housing stock is old and ageing and the proportion of owner-occupiers amongst older people continues to grow. Energy costs, together with maintenance and repair bills are likely to increase making it more difficult for older people to sustain their homes.

2.3 Available affordable housing stock to rent or buy is limited without people having to commit to increased mortgage payments that go beyond retirement age. Uncertainty over pension incomes, fluctuating mortgage rates and lack of equity in some existing older property militates against older people moving to more appropriate properties.



2.4 Against this background, and following the responses from the written consultation the Committee identified the following broad themes:

- the need for some paradigm shifts in the way we regard older people and their housing situation;
- the need to increase capacity in some service areas e.g. adaptations services, domiciliary care services, and settings, such as residential care or its alternatives, that will provide a context for care;
- the need to tap into alternative sources of funding for housing and related services e.g. funding from health partners, private resources such as equity release;
- the need to promote more joint working between housing, health and social care providers to develop connected services that address the needs of the property and the needs of the individual in an holistic way, and make the best use of available resources;
- the need to make housing accessible and suitable for those with reduced mobility by ensuring that lifetime home standards apply to renovations and all new build homes to help increase the stock of accessible housing and reduce the need for major adaptations in the future;
- the need to ensure that a range of housing and support options is available to satisfy the needs and circumstances of all older people, giving particular attention to the needs of elders from Black, Minority Ethnic communities;
- the need to improve information on housing for older people, both on current provision and demand, levels of housing equity and on the options available to older people themselves;
- the need to evaluate and utilise the potential of new technology in supporting independence, privacy and dignity among older people;
- the need to ensure that community infrastructure issues affecting older people are addressed e.g. public transport, primary



healthcare, post offices etc. and that the views of older people are represented in Communities First partnerships;


- the need for future developments in housing for older people to feed into and be informed by the structures and programmes created by the Strategy for Older People in Wales;
- the need to provide a choice of housing options for older people;
- the necessity of involving older people in the planning and design of future housing provision; and
- the provision of information about the services available.

2.5 The evidence received, supported by the visits made, convinces the Committee that further work at a local level is necessary in every part of Wales to determine the future housing aspirations of older people. Members recognise the need for such service, demand and resource mapping to take into account the requirements of smaller communities, for example those representing Black Minority Ethnic (BME) groups. The Committee believes a national strategy for the dissemination of advice and information to older people that will ensure that information prepared should be on a multi-agency basis. The participation of older people themselves will be beneficial in making older people, their carers and the wider community aware of the options available to them.

2.6 A first step should be the provision of an integrated range of advice, advocacy, information and support services to ensure that older people are aware of their rights and of the options available to them in relation to their housing and care needs. This should mesh with the proposal in the Welsh Assembly Government's 'Strategy for Older People in Wales' to develop 'one-stop' services for older people to maximise income.

Recommendation 1

The Welsh Assembly Government should consider whether, at both local and national levels, the older people's forums established within the framework of the Strategy for Older People in Wales could also engage in the issue of housing and related services for older people.



The Welsh Assembly Government should encourage forums to give priority to enabling older people to engage in and influence the development and subsequent evaluation of housing strategies, structures and services that are intended for their benefits. In particular, the forums should expect to provide a focal point for the development and dissemination of advice, advocacy and information on support services to ensure older people are aware of their rights and options.

2.7 Further guidance and incentive may be required to ensure that these reflect good practice, as developed in the Better Government for Older People programme.

2.8 A large number of organisations point to the need for better partnership working between housing, health and social service departments and between the public and independent sectors. In particular there is concern that the links between housing and health needs exploring in more detail and some agreement on the relationship between the two achieved. Better joint working between housing health and social care agencies needs to be promoted to encourage seamless services, reduce duplication and ensure the best use of resources. Local Authorities and their partners are now required to produce overarching Community Strategies for their areas and a Joint Strategy for Health, Social Care and Well-being to include housing. They are also required to provide Local Housing Strategies. These should provide an opportunity to integrate housing, health and social care planning at the local level. The additional flexibility provided by the Health Act 1999 gives opportunities for collaboration between the NHS and local authority services. However much remains to be done, and the Committee is keen that further opportunities to utilise health funds for housing projects to promote better health continues to be explored.

2.9 The Health and Social Services Committee of the National Assembly for Wales is currently undertaking a policy review on the interface between health and social care services. The Social Justice and Regeneration Committee intends to feed its recommendations, particularly those concerning domiciliary and residential care into that review.


Recommendation 2

The Welsh Assembly Government should amend existing guidance to encourage better joint working between housing, health and social care agencies, building on the new joint planning and funding mechanisms in place at the local level. In particular, by 31 March 2006 each Local Housing Strategy, drawing on the support and guidance suggested in recommendations 3 and 19, should reflect work completed on the following:

- *the role to be taken by sheltered housing, including the development of leasehold, commonhold and shared ownership opportunities to older home owners seeking sheltered accommodation, and the level of provision that may be appropriate;*
- *the local role and provision of enhanced sheltered housing;*
- *the local role and provision of "Extracare" housing;*
- *the local role and provision of residential and nursing care;*
- *proposals to meet the accommodation needs of people with dementia;*
- *proposals to meet the accommodation needs of disabled people;*
- *proposals to meet the needs of older people living in general housing.*

Recommendation 3

The Welsh Assembly Government should establish a task and finish working group to support local authorities in meeting the requirements included in recommendation 2. The group should bring together officials and external experts, and to include representatives of older people. The Committee asks that the Minister report on the work of the group and the completion of the tasks by summer 2006.



Members of the Committee also recognise the valuable contribution the voluntary sector can play in the provision and development of services in the development and delivery of policy and the co-ordination of services between statutory providers. They acknowledge the difficulties surrounding development of new services when the funding for these services is mostly contract based and core funding is severely limited.

Recommendation 4

The Welsh Assembly Government should discuss with Care and Repair Cymru, how that organisation, in collaboration with partners from statutory, voluntary and commercial sectors and linking with older people's forums, might lead an initiative to promote the development of an integrated community based support service for older people.

2.10 Members of the Committee are aware of the numerous ways in which the advancement in technology may improve the capacity of older people to maintain their independence, privacy and dignity. Technology could also provide assistance and re-assurance to carers and assist professionals in assessing and managing risk. This is not only restricted to those benefiting from adaptations in their own homes but also those living in sheltered accommodation and older people who, for example, need the specialist care associated with dementia. In its series of visits throughout Wales and elsewhere Members saw examples of advanced technology bringing benefits. The Committee recognises that in all areas, the potential role of new technology in monitoring well-being and promoting health and safety needs to be developed.

Recommendation 5

The Welsh Assembly Government should promote a standing review, drawing together representatives of health, housing and social care in statutory, commercial and voluntary sectors to keep under review the development of practical applications of new technology and to disseminate information, support implementation and evaluation.



Section 3

What is Required to Allow Existing Older Residents to Remain in their Own Homes





SECTION 3

WHAT IS REQUIRED TO ALLOW EXISTING OLDER RESIDENTS TO REMAIN IN THEIR OWN HOMES

3.1 Many older people wish to remain in their own homes, even though some live in what is regarded as unfit housing. The Committee accepts that the existing housing stock needs improving and believes that the increasing needs for help with adaptations and repair will probably need to be met with increased funding.

3.2 The Committee acknowledges that for many older people the concerns about the home they live in are often focussed on how it may be maintained. This includes undertaking small repairs, gardening and general maintenance work. Older people are generally on a lower income, which often leads to anxiety about how any maintenance, small repairs or larger projects can be paid for. In addition, the Committee is aware that the cost of heating the home is of greater concern to older people than to those below retirement age.

Care and Repair

3.3 Members of the Social Justice and Regeneration Committee wish to acknowledge the work being undertaken by Care and Repair agencies throughout Wales. They offer a valuable service in providing a package of support and repairs that are tailored to meet the individual needs and requirements of its clients. Care and Repair Cymru through its traditional service and expanding portfolio (including the Handyman Service, Rapid Response Adaptations, Safety at Home, Dementia Services and others developed with local authorities and the health sector) play a major role in taking forward the health, social care and well-being agenda.



Recommendation 6


The Welsh Assembly Government should continue to support and promote the work of Care and Repair in Wales, particularly in strengthening their links with health and social care agencies in enabling older people to remain in their own homes. In further developing the range of the service it should engage with Care and Repair Cymru and others in developing initiatives to encourage home maintenance in property occupied by older people.

3.4 The Committee is conscious of the difficulties caused to disabled people and their carers by long waiting times in various parts of the adaptation process. Delays are caused by a shortage of community occupational therapists, outmoded demarcation between different groups of occupational therapists and over rigid operation within the system, creating long waiting times for assessments. Members of the Committee noted that where it had been possible to increase the number of assessments, the time limit for adaptations was reduced. However, this addresses only the "front end" of the problem and an increase in occupational therapy capacity for assessment may simply transfer the delay to a later part of the process. What is needed is a thorough attempt to improve capacity and performance from enquiry to completion.

Recommendation 7

The Welsh Assembly Government should seek solutions to the continuing shortage of occupational therapists. It should seek to establish best practice and provide guidance on ways in which flexible patterns of work that make best use of all available professionals can be implemented; matching skills and experience to the complexity of the case in line with effective good practice.

3.5 The Committee believes that the Welsh Assembly Government should continue to promote the development of Disability Housing Registers across Wales. These would match disabled people to accessible properties, provide information on supply and demand and allow disabled people to move to other areas more easily. However, it is concerned to ensure that the development of a Disabled Persons Housing Service, currently the subject of



a feasibility study being undertaken by Disability Wales and Charter Housing, takes into account the work of Care and Repair to ensure duplication of effort is avoided.

3.6 The complexity and observed inequity of the process for providing Disabled Facilities Grant was criticised and the injustice it visits upon some disabled people and their carers is noted by the Committee.


Recommendation 8

The Welsh Assembly Government should extend its current review of Disability Facilities Grants to include the wider process for responding to the needs of disabled people and related services. The extended review should include:

- *the adequacy of resource provision;*
- *making representations to the UK Government on the eradication of means testing and setting the VAT rate for all works to meet the needs of disabled people, at the lowest possible level;*
- *support from public funds for adaptations to be made available across all tenures and accommodation types and to ensure equality of outcome regardless of tenure;*
- *the effectiveness of the grant in promoting independence as opposed to emphasising functional deficit;*
- *involving recipients and their carers in the design and evaluation of services and*
- *the protection of house holders against unsuitable or poor quality adaptations by reinforcing the rights of the applicant in ensuring grant claims are validated.*

Funding

3.7 The Committee recognises that the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 provides local authorities with



greater flexibility in provision of grants for home improvements and the option of operating loans. The scheme may be used to facilitate small-scale repairs and improvements, improve security and provide a rapid response to urgent housing need.

Recommendation 9


The Welsh Assembly Government should review and, if necessary, renew guidance on the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The guidance should encourage authorities to take advantage of the opportunities to provide more flexible funding for home improvements, including loans, taking into account sensitivity to local circumstances.

3.8 A number of correspondents stated that more health funding would make a welcome contribution to housing for older people. The Committee acknowledges that a number of examples of the use of health money for housing in Wales already exist. Many involve Care and Repair agencies. It is suggested that a pooled budget could be piloted which would include contributions from Local Health Boards for housing improvements 'by prescription' where this affected health. 'Extracare' schemes and rehabilitation flats following hospital stays may be examples where such funding could be justified.

Recommendation 10

The Welsh Assembly Government should explore the introduction of a funding stream to support innovative projects at the intersection of health and housing concerns.

3.9 A number who provided evidence to the review said that many older people experience acute anxiety in relation to crime, including the risk of becoming victims of crime in their own homes. Whilst the fear of crime far exceeds the occurrence of such crime, every one that does occur deeply undermines the confidence and quality of life of the victim and all those who come to hear of it. There are a number of initiatives that look to make a positive contribution to practical deterrence, through the provision of advice and practical assistance. Many have had significant success in



reducing re-victimisation of older people whose homes have been burgled. There is not universal access to such schemes and the services they offer vary. The Committee believes that a higher level of security and peace of mind could be achieved for older people in Wales if a national overview of this activity were to be developed.

Recommendation 11

The Welsh Assembly Government should co-ordinate the provision of schemes that offer advice and practical assistance on security and safety in the home, for instance through an expanded Home Energy Efficiency scheme. It should consider whether, in collaboration with the Home Office and Police Authorities, Community Safety Partnerships and voluntary sector organisations such as Victim Support, guidance should be given on the arrangements for such schemes.

Equity Release

3.10 The Committee recognises that there is a body of opinion that envisages that equity based products will help people make provision for their needs in old age. This is based on the assumption that older home owners are likely to be equity rich yet cash poor and that the development of an appropriate strategy will allow those older people to draw on the free equity tied up in their own homes. However, for a variety of reasons, the Committee notes that the history of products and services to allow such a strategy is a chequered one.

3.11 Regulation of equity release products is vital if consumer confidence is to improve. The Financial Service Authority will be regulating "lifetime" mortgages from October 2004, but the proposed regulation of "reversion" schemes has been the subject of a Treasury consultation exercise, to which the Social Justice Committee has responded. It will continue to lobby the UK Government to introduce regulation in this area and encourage others, including the Welsh Assembly Government to do the same. Similarly, it has written to the Treasury regarding the detrimental effects of equity release on tax liabilities and benefits. It will continue to lobby both in Westminster and Cardiff on this issue.




Recommendation 12

The Welsh Assembly Government should encourage the UK Government to support the proposal, made by the Financial Services Agency, that Equity release loans for home improvement purposes should be removed from the constraints of the Consumer Credit Act 1974 regulations.

3.12 The most fundamental deficiency in the development of equity based schemes is the lack of fit between products and potential market. The minimum value of property threshold is too high, draw-down levels are too inflexible and administrative expenses too costly. Many older people are looking for a simple line of borrowing that they can draw on by borrowing relatively modest amounts to finance lifestyle items such as a holiday, a new car, a new kitchen, replacement doors or windows. Even those who wish to finance more fundamental works of repair or improvement to their homes need access to sums of a few thousand pounds at a time. Some may wish to fund an operation or other episode of care, even here the need is for smaller sums than those generally offered as the minimum advance. For smaller sums in particular, the administrative costs associated with these loans seem costly. Many older people live in lower valued properties; often they will be among those who might see the greatest benefit in access to this type of product but the value of their property is too low to qualify. The Council of Mortgage lenders in Wales has promoted the notion of a national intermediary body for Wales to address a number of these problems and this suggestion has attracted support reflected in the body of evidence provided to the review.

Recommendation 13

The Welsh Assembly Government should establish and fund a 'not for profit' "Welsh Home Improvement Lending Agency" to address the problems associated with equity release. The purpose of the body will be to draw tranches of money from commercial lenders and make them available to older people in more flexible and appropriate ways, working through local delivery agents. The organisation should be granted charitable status, have its financial activities guaranteed



and be supervised by a Board representing a wide range of stakeholders.

3.13 Wide variations in the operation of housing markets and levels of social need across Wales mean that equity release schemes may best be developed at a local level by local authorities and housing associations in conjunction with Care and Repair agencies and the proposed Welsh Home Improvement Lending Agency.

Recommendation 14

The Welsh Assembly Government should encourage local authorities to estimate levels of equity in properties to assess the feasibility of equity release schemes, as part of Local Housing Strategies. They should evaluate the potential of shared equity schemes that could be offered to older people by Registered Social Landlords. They should identify ways of promoting equity release possibly by encouraging Care and Repair agencies to provide information to home-owners using their established outreach services to build trust and confidence.

Personal Care and Support Services at Home

3.14 Domiciliary care services provide a key means of support to enable older people to remain in their own homes. It is clear however that a number of issues need to be addressed in order to maximise the effectiveness of these services. Such services need to be planned and co-ordinated with the range of housing and support services provided e.g. sheltered housing and its variants, Supporting People, aids and adaptations etc. This may best be achieved through local authorities and their partners via their Health, Social Care and Well-being strategies. Workforce recruitment retention and training issues also need to be addressed to permit the development of responsive, high quality domiciliary care, and action to meet the needs of older people requiring relatively low levels of support should be taken to reduce the need for crisis intervention later on.



Recommendation 15

The Welsh Assembly Government should:

- *work with local authorities and local health boards, using existing mechanisms such as Policy Agreements, to encourage an increase in the level of resources available to fund domiciliary care services to allow more people to remain independently at home and reduce demand for residential care and acute medical care;*
- *support the expansion of support services for older people with lower levels of need through partnerships between local authorities and the independent sector using the model outlined in recommendation 4;*
- *encourage, through the Supporting People programme, the development of floating support schemes for older people where they are shown to be relevant and cost effective;*
- *review the issues surrounding recruitment and retention in providing domiciliary care, the provision of non-nursing care in residential care homes and the requirements of flexible, multi-skilled working.*

3.15 Evidence presented to the Committee suggests that the private sector may have the capacity to contribute to the provision of domiciliary care services. This could expand the range of support options for some older people particularly in rural areas.

Recommendation 16

The Welsh Assembly Government should explore with private sector residential care home owners, the potential for providing domiciliary care to older people in line with local needs and how this may be funded.

3.16 Members of the Committee agree that in order to ensure that the needs of an ageing population are catered for in the future, their needs are met in renovating and constructing homes today.



Recommendation 17

The Welsh Assembly Government should lobby the UK Government to introduce building regulations requiring the adoption of Lifetime Homes standards to housing renovations and private sector new-build homes. This would help increase the stock of accessible housing and reduce the need for adaptations in the future.





Section 4

Specialised Housing and Care Provision





SECTION 4


SPECIALISED HOUSING AND CARE PROVISION

4.1 Over the last decade the aspirations and expectations of people entering sheltered housing schemes have changed. Many of the older schemes were unattractive, particularly in areas where local shops and other facilities had disappeared and access to transport was no longer easy. Also, the tendency was to offer small bed-sitter accommodation, sometimes with shared bathrooms and occasionally shared toilets. It is not surprising therefore that demand began to fall. People are now entering sheltered housing schemes at an older age and with greater support needs than was the case in the past. This has led to the growth of 'Very Sheltered' or 'Extracare' Housing.

4.2 Nevertheless, conventional sheltered housing remains popular with many older people and there are high levels of satisfaction amongst tenants of many schemes. There is also a growth in the number of older owner-occupiers who may not contemplate a move to rented accommodation but who do have the necessary finance to purchase sheltered / specialist housing from providers in both the public and private sectors, either as an outright purchase or on the basis of an equity share.

4.3 The Committee was made aware that many providers of sheltered housing for rent are concerned about the future viability of their stock and the difficulties of ensuring that this publicly funded resource remains relevant to the needs of current and future generations of older people. However the Committee believes that the needs and aspirations of older people themselves must be paramount in these matters and that the debate about future investment in the sheltered stock should not be dominated by the concerns of providing organisations.

4.4 In considering the future of sheltered housing and its variants the Committee is concerned that there would appear to be no accurate and



comprehensive data available that covers all categories and tenures of sheltered housing in Wales. The Committee believes this deficiency should be remedied urgently if sound strategic planning is to be possible in this rapidly changing environment.

Recommendation 18


The Welsh Assembly Government should urgently commission a baseline study to provide information on the current provision, category and distribution of sheltered housing and other specialised accommodation for older people in Wales. The study should also examine the capacity of the various categories of sheltered housing (and residential care) to provide support to older people with different levels of need so that a more precise view may be developed of the current and future purpose and role of each style of provision.

4.5 The Committee is convinced of the need for an integrated approach to assessment and allocation procedures. It recognises the need for partnership between local agencies that have responsibility for services and the participation by users of community care services and their carers. This is particularly important in assessing and providing for the needs of Black Minority Ethnic elders and vital in rural areas where the provision of sheltered housing can be problematic. Low concentrations of demand can undermine the viability of schemes but small-scale provision may be appropriate.

Recommendation 19

The Welsh Assembly Government should initiate a strategic review of the provision of sheltered housing and its variants that will support local authorities in undertaking the work envisaged in recommendation 2. The issues to be addressed should include:


- *the need to review the role of wardens to reflect the changing needs of tenants:*
- *the need to engage with Registered Social Landlords and with the private sector;*

- 
- *the need for flexible and small scale provision, especially in rural areas;*
 - *the need to determine the future role to be fulfilled by "conventional" sheltered housing;*
 - *the need to identify the role and purpose of "enhanced" sheltered housing;*
 - *the needs of Black Minority Ethnic elders;*
 - *the need to develop allocation criteria and protocols that mesh with the unified health and social care assessment process;*
 - *the need to identify the minimum requirement for accommodation to be regarded as "Extracare";*
 - *the need to respond to the impact of rising levels of owner occupation on demand for rented sheltered housing accommodation and to consider the provision of leasehold, commonhold and shared ownership options.*

4.6 The change in emphasis from traditional sheltered housing to the provision of "Extracare" may bring with it requests for public funding to enhanced schemes providing additional facilities to support ageing tenant populations. The Committee is of the opinion that such schemes should only be supported if they are identified as necessary in accordance with the local strategies suggested in recommendation 2.

Recommendation 20

The Welsh Assembly Government should issue guidance to local planning authorities on the need to consider the strategic planning implications of new or substantially remodelled sheltered and specialist housing and, in particular, the need to ensure that modernised sheltered and specialist housing meets high standards of accessibility for disabled tenants.



4.7 The Committee is aware that the Department of Health, the Change Agent Team and others have produced guidance on the provision of extracare housing. Such guidance should be consolidated in the Welsh context and include the role of "Extracare" housing together with examples of good practice in Wales and elsewhere.

Recommendation 21

The Welsh Assembly Government should issue specific guidance on the provision of 'Extracare' housing. The guidance should include its view of the potential role Housing with Care/Extracare housing could play within the overall range of housing and support provision for older people and provide examples of good practice in Wales and elsewhere as models for future development.

4.8 Representatives of the Committee visited an example of a Retirement Village in England. It was noted that whereas there are four or five such establishments in England there is no immediate prospect of the concept being trialed in Wales. The Committee accepts such developments are not appropriate to all situations in Wales, but believe they can make a significant contribution in setting a benchmark for all "Extracare" developments, whatever the size.

Recommendation 22

The Welsh Assembly Government should undertake a study to document the potential benefits and financial viability together with the support needs of retirement villages developed by both the private and not for profit sectors. It should further look to provide leverage funding for a demonstration programme of perhaps two or three such villages of various sizes to suit various communities.

4.9 The Committee is conscious that changes in this area of provision will have an impact on the future of residential care in both public and private sectors. Members voiced particular concerns around the rights of residents, especially in situations where closure of a care home may be envisaged.

Recommendation 23

The Welsh Assembly Government should provide guidance on the development of protocols within each local authority concerning the potential closure of a care home. It should convene a working party, drawing upon existing work in other parts of the UK and elsewhere, to develop a voluntary charter of rights for those residents in care homes.

4.10 There has been a growth in the number of older owner-occupiers who may not contemplate a move to rented accommodation but who do have the necessary finance to purchase sheltered/ specialised housing from providers both in the public and or private sector. This trend is likely to continue as the proportion of older owner-occupiers increases.

Recommendation 24

The Welsh Assembly Government should provide guidance to local planning authorities to encourage the development of leasehold, commonhold and shared ownership forms of accommodation designed for older people from conventional sheltered to "Extracare" housing by commercial developers and Registered Social Landlords. Such provision should be set within a strategic framework arising from Recommendation 19.

4.11 Residential Care Services interlink in important ways with housing issues for older people and needs to be seen as part of the wider landscape of housing and care services. The availability and quality of residential care has a direct bearing on demand for specialised housing and housing support services for older people and vice-versa. The residential care sector is currently undergoing significant changes which are affecting its capacity to meet demand and provide a stable care environment for frail older people.

Recommendation 25

The Welsh Assembly Government should work with local authorities, using assisting mechanisms such as Policy Agreements to identify the appropriate level of funding that will allow local authorities to



commission beds from residential care homes at a level that will enable the sector to meet current and future demand, as established in each area and provide stable services for users.



Section 5
Dementia



SECTION 5

DEMENTIA

5.1 The increase prevalence of dementia amongst older people reflects Wales' ageing population and in particular the growing number of people living into their 80's and 90's. Many people with dementia currently move into residential or nursing care. There is a need to provide housing based support to enable an increasing number to remain in their own homes and new forms of provision that will accommodate people with dementia in a housing setting designed to meet the particular circumstances of their condition. This will help them to maintain an element of independence and help reduce the number of admissions to hospitals and residential care. Members of the Committee were particularly impressed with a model scheme for accommodating and caring for people with dementia which they visited County Derry. The Committee would commend that a demonstration scheme on similar lines be piloted in Wales.

Recommendation 26

The Welsh Assembly Government should commission a plan for the delivery to people with dementia and their carers that draws together the local services of health, housing and social care providers in a coherent way. The plan should set out good practice in design and management of both housing and residential care based schemes and provide proposals and leverage funding that will allow two initial model dementia projects to be developed in Wales. The Task and Finish group suggested in Recommendation 3 should support this initiative.





Section 6
Recommendations



SECTION 6

RECOMMENDATIONS


Recommendation 1

The Welsh Assembly Government should consider whether, at both local and national levels, the older people's forums established within the framework of the Strategy for Older People in Wales could also engage in the issue of housing and related services for older people. The Welsh Assembly Government should encourage forums to give priority to enabling older people to engage in and influence the development and subsequent evaluation of housing strategies, structures and services that are intended for their benefits. In particular, the forums should expect to provide a focal point for the development and dissemination of advice, advocacy and information on support services to ensure older people are aware of their rights and options.

Recommendation 2

The Welsh Assembly Government should encourage better joint working between housing, health and social care agencies, building on the new joint planning and funding mechanisms in place at the local level. In particular, by 31 March 2006 each Local Housing Strategy, drawing on the support and guidance suggested in recommendations 3 and 19 should reflect work completed on the following:

- the role to be taken by sheltered housing, including the development of leasehold, commonhold and shared ownership opportunities to older home owners seeking sheltered accommodation, and the level of provision that may be appropriate;
- the local role and provision of enhanced sheltered housing;

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- the local role and provision of "Extracare" housing;
 - the local role and provision of residential and nursing care;
 - proposals to meet the accommodation needs of people with dementia;
 - proposals to meet the needs of older people living in general housing;

Recommendation 3

The Welsh Assembly Government should establish a task and finish working group to support local authorities in meeting the requirements included in recommendation 2. The group should bring together officials and external experts, and to include representatives of older people. The Committee asks that the Minister report on the work of the group and the completion of the tasks by summer 2006.

Recommendation 4


The Welsh Assembly Government should discuss with Care and Repair Cymru how that organisation, in collaboration with partners from statutory, voluntary and commercial sectors and linking with older people's forums, might lead an initiative to promote the development of an integrated community based support service for older people..

Recommendation 5

The Welsh Assembly Government should promote a standing review, drawing together representatives of health housing and social care in statutory, commercial and voluntary sectors to keep under review the development of practical applications of new technology and to disseminate information, support implementation and evaluation.

Recommendation 6

The Welsh Assembly Government should continue to support and promote the work of Care and Repair in Wales, particularly in strengthening their links with health and social care agencies in



enabling older people to remain in their own homes. In further developing the range of the service it should engage with Care and Repair Cymru in developing initiatives to encourage home maintenance in property occupied by older people.


Recommendation 7

The Welsh Assembly Government should seek solutions to the continuing shortage of occupational therapists. It should seek to establish best practice and provide guidance on ways in which flexible patterns of work that make best use of all available professionals can be implemented; matching skills and experience to the complexity of the case in line with effective good practice.

Recommendation 8

The Welsh Assembly Government should extend its current review of Disability Facilities Grants to include the wider process for responding to the needs of disabled people and related services. The extended review should include:

- the adequacy of resource provision;
- making representations to the UK Government on the eradication of means testing and setting the VAT rate for all works to meet the needs of disabled people, at the lowest possible level;
- support from public funds for adaptations to be made available across all tenures and accommodation types and to ensure equality of outcome regardless of tenure;
- the effectiveness of the grant in promoting independence as opposed to emphasising functional deficit;
- involving recipients and their carers in the design and evaluation of services and;

- 
- the protection of house holders against unsuitable or poor quality adaptations by reinforcing the rights of the applicant in ensuring grant claims are validated.

Recommendation 9

The Welsh Assembly Government should review and, if necessary, renew guidance on the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The guidance should encourage authorities to take advantage of the opportunities to provide more flexible funding for home improvements, including loans, taking into account sensitivity to local circumstances.

Recommendation 10

The Welsh Assembly Government should explore the introduction of a funding stream to support innovative projects at the intersection of health and housing concerns.

Recommendation 11

The Welsh Assembly Government should co-ordinate the provision of schemes that offer advice and practical assistance on security and safety in the home, for instance through an expanded Home Energy Efficiency scheme. It should consider whether, in collaboration with the Home Office and Police Authorities, Crime Reduction partnerships and voluntary sector organisations such as Victim Support, guidance should be given on the arrangements for such schemes.

Recommendation 12

The Welsh Assembly Government should encourage the UK Government to support the proposals made by the Financial Service Agency that equity release loans for home improvement purposes should be removed from the constraints of the Consumer Credit Act 1974 Regulations.

Recommendation 13

The Welsh Assembly Government should establish and fund a 'not for profit' "Welsh Home Improvement Lending Agency" to address the problems associated with equity release. The purpose of the body will be to draw tranches of money from commercial lenders and make them available to older people in more flexible and appropriate ways, working through local delivery agents. The organisation should be granted charitable status, have its financial activities guaranteed and be supervised by a Board representing a wide range of stakeholders.


Recommendation 14

The Welsh Assembly Government should encourage local authorities to estimate levels of equity in properties to assess the feasibility of equity release schemes, as part of Local Housing Strategies. They should evaluate the potential of shared equity schemes that could be offered to older people by Registered Social Landlords. They should identify ways of promoting equity release possibly by encouraging Care and Repair agencies to provide information to home-owners using their established outreach services to build trust and confidence.

Recommendation 15

The Welsh Assembly Government should:

- work with local authorities and local health boards, using existing mechanisms such as Policy Agreements, to encourage an increase in the level of resources available to fund domiciliary care services to allow more people to remain independently at home and reduce demand for residential care and acute medical care;
- support the expansion of support services for older people with lower levels of need through partnerships between local authorities and the independent sector using the model outlined in recommendation 4;

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- encourage, through the Supporting People programme, the development of floating support schemes for older people where they are shown to be relevant and cost effective;
 - review the issues surrounding recruitment and retention in providing domiciliary care, the provision of non-nursing care in residential care homes and the requirements of flexible, multi-skilled working.

Recommendation 16

The Welsh Assembly Government should explore with private sector residential care home owners, the potential for providing domiciliary care to older people in line with local needs and how this may be funded.

Recommendation 17


The Welsh Assembly Government should lobby the UK Government to introduce building regulations requiring the adoption of Lifetime Homes standards to housing renovations and private sector new-build homes. This would help increase the stock of accessible housing and reduce the need for adaptations in the future.

Recommendation 18

The Welsh Assembly Government should urgently commission a baseline study to provide information on the current provision, category and distribution of sheltered housing and other specialised accommodation for older people in Wales. The study should also examine the capacity of the various categories of sheltered housing (and residential care) to provide support to older people with different levels of need so that a more precise view may be developed of the current and future purpose and role of each style of provision.

Recommendation 19

The Welsh Assembly Government should initiate a strategic review of the provision of sheltered housing and its variants that will support



local authorities in undertaking the work envisaged in recommendation 2. The issues to be addressed should include:

- the need to review the role of wardens to reflect the changing needs of tenants:
- the need to engage with Registered Social Landlords and with the private sector;
- the need for flexible and small scale provision, especially in rural areas;
- the need to determine the future role to be fulfilled by "conventional" sheltered housing;
- the need to identify the role and purpose of "enhanced" sheltered housing;
- the needs of Black Minority Ethnic elders;
- the need to develop allocation criteria and protocols that mesh with the unified health and social care assessment process;
- the need to identify the minimum requirement for accommodation to be regarded as "Extracare";
- the need to respond to the impact of rising levels of owner occupation on demand for rented sheltered housing accommodation and to consider the provision of leasehold, commonhold and shared ownership options.

Recommendation 20

The Welsh Assembly Government should issue guidance to local planning authorities on the need to consider the strategic planning implications of new or substantially remodelled sheltered and specialist housing and, in particular, the need to ensure that modernised sheltered and specialist housing meets high standards of accessibility for disabled tenants.



Recommendation 21

The Welsh Assembly Government should issue specific guidance on the provision of "Extracare" housing. The guidance should include its view of the potential role Housing with Care / "Extracare" housing could play within the overall range of housing and support provision for older people and provide examples of good practice in Wales and elsewhere as models for future development.

Recommendation 22

The Welsh Assembly Government should undertake a study to document the potential benefits and financial viability together with the support needs of retirement villages developed by both the private and not for profit sectors. It should further look to provide leverage funding for a demonstration programme of perhaps two or three such villages of various sizes to suit various communities.

Recommendation 23

The Welsh Assembly Government should provide guidance on the development of protocols within each local authority concerning the potential closure of a care home. It should convene a working party, drawing upon existing work in other parts of the UK and elsewhere, to develop a voluntary charter of rights for those residents in care homes.

Recommendation 24

The Welsh Assembly Government should provide guidance to local planning authorities to encourage the development of leasehold, commonhold and shared ownership forms of accommodation designed for older people from conventional sheltered to "Extracare" housing by commercial developers and Registered Social Landlords. Such provision should be set within a strategic framework arising from Recommendation 19



Recommendation 25

The Welsh Assembly Government should consider the appropriate level of funding that will allow local authorities to commission beds from residential care homes at a level that will enable the sector to meet current and future demand, as established in each area and provide stable services for users.

Recommendation 26

The Welsh Assembly Government should commission a plan for the delivery to people with dementia and their carers that draws together the local services of health, housing and social care providers in a coherent way. The plan should set out good practice in design and management of both housing and residential care based schemes and provide proposals and leverage funding that will allow two initial model dementia projects to be developed in Wales. This initiative should be supported by the Task and Finish group suggested in Recommendation 3.





Section 7
Annexes





ANNEX 1

POLICY REVIEW – HOUSING FOR OLDER PEOPLE

Terms of Reference

The Terms of Reference for the review are:


- The current provision of housing for older people in Wales;
- In the light of the ageing housing stock and other considerations, what is required to allow existing older residents to remain in their own home;
- What new provision is needed to cater for the needs of an ageing population.

Issues to be addressed

In taking forward the review, the Committee will be considering the following questions (this is not an exhaustive list but is intended to provide a flavour of the sorts of issues the Committee will wish to address):

1. Mechanisms to enable older people to remain in their own homes

- Exploration of a workable model for an Equity Release Scheme appropriate to the needs of people in Wales
- Improving the effectiveness of the adaptation service and reducing waiting times.
- Investigating the opportunities for funding housing related projects with health money (e.g. from Local Health Boards) such as Care and Repair schemes and Adapted Housing Registers and the use of pooled budgets under Health Act 1999 Flexibilities

- 
- The role and funding of domiciliary care services
 - Consideration of reversion schemes
 - Consideration of the link with Communities First
 - Care homes and Homes for the Community

2. New provision to cater for the needs of an ageing population

The role and future of sheltered housing

- Co-ordinating sheltered housing with other care schemes
- The role of new technology
- Retirement villages
- Best practices elsewhere – the UK
- Best practices regarding the flexibility of design.



ANNEX 2

PAPERS CONSIDERED BY THE COMMITTEE

Housing for Older People	2 July 2003	SJR 02-03(p.7)
Housing for Older People – Introduction to expert adviser	15 October 2003	SJR 04-03(p.5)
Series of presentations relating to the policy review on Housing needs for older people – equity release	15 January 2004	SJR 01-04(p.1) SJR 01-04(p.2) SJR 01-04(p.3)
Sheltered Housing and it's Variants	11 February 2004	SJR 03-04(p.4)
Draft recommendations	31 March 2004	SJR 06-04(p.7)
Information on advocacy services	31 March 2004	SJR 06-04(p.13)
Evidence of social care decisions made on the basis of cost rather than care needs	31 March 2004	SJR 06-04(p.14)
Information on equity release	31 March 2004	SJR 06-04(p.15)
Information on practice in relation to recycling adaptations	31 March 2004	SJR 06-04(p.16)





ANNEX 3

LIST OF WRITTEN RESPONSES TO POLICY REVIEW

- The Abbeyfield Society
- Age Concern - Cardiff & the Vale & Healthy Living Centre Wales
- Age Concern Cymru
- Caerphilly County Borough Council
- Cardiff County Borough Council
- Care & Repair Cymru
- Care Forum Wales
- Carmarthenshire Pensioners Forum
- Charter House
- Clwyd Alyn Housing Association Ltd
- Chartered Institute of Housing Cymru
- Conwy Care and Repair
- Conwy Voluntary Services Council
- Council of Mortgage Lenders
- Denbighshire County Council
- Denbighshire Voluntary Services Council
- Dewi Sant Housing Association
- Disability Wales
- Flintshire County Council
- FRSA - The Life Search Project

- 
- Janet Gabriel
 - Glamorgan and Gwent Housing Association
 - Gwerin Housing Associations
 - Hafod Care Association Limited
 - Help the Aged Wales
 - Newport Housing Trust Ltd
 - O.A.P Cwmparc
 - Pontypridd & District Housing Association
 - Powys CBC
 - Registered Nursing Home Association
 - RNIB Cymru
 - Shelter Cymru
 - Swansea Old Peoples Welfare Committee
 - The House Builders Federation
 - The Planning Bureau Ltd
 - Transport and General Workers Union
 - Welsh Federation of Housing Associations
 - Welsh Local Government Association
 - Wrexham County Borough Council



ANNEX 4

LIST OF ORAL PRESENTATIONS

SJR 07-03 (20 November 2003)

Care & Repair Cymru
Welsh Federation of Housing Associations
Welsh Local Government Association
Powys County Borough Council

SJR 01-04 (15 January 2004)

Financial Services Authority
Council of Mortgage Lenders
Care & Repair Cymru

SJR 03-04 (11 February 2004)

Wales & West Housing Association
City of Cardiff





ANNEX 5

LIST OF PROJECTS VISITED

- Abbeyfield Sheltered Housing scheme, Ruthin (12 November 2003)
- Care and Repair, Caerphilly (12 February 2004)
- Help and Care, Bournemouth (23 February 2004)
- Gwalia Housing Association, Burry Port (27 February 2004)
- Llys Y Werin, Gorseinon (27 February 2004)
- Seven Oaks Agency, Derry, Northern Ireland (15 March 2004)
- Care & Repair, Swansea (26 March 2004)
- Family Housing Association (Swan Gardens), Swansea (26 March 2004)
- Ryfield Retirement Village, Warrington (29 March 2004)
- Denbighshire Care and Repair Agency (26 March 2004)
- Taff Housing Association, Butetown, Cardiff (24 March 2004)
- Extracare, Wellwood House, Newport (3 July 2003)



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