

# Good practice briefing: Alternatives to supported accommodation

Maintaining independence and improving choice for older people

## Introduction

Most older people<sup>1</sup> live happy and productive lives, wherever they happen to live, but some find that their quality of life is compromised by poor or unsuitable housing. Approximately 90 per cent of older people live independently in their own homes, with an estimated five per cent of older households living in sheltered and very sheltered accommodation, and five per cent living in registered care homes.<sup>2</sup>

The decision to move to supported accommodation can feel like the only solution to the older person, as advisers such as carers, often have little knowledge of the full range of alternatives. Older people face a number of housing-related issues that may lead them to consider moving.

- In 2001, approximately one third of people over the age of 50 lived in non-decent housing, and this proportion increased with age to over 50 percent of those aged over 85.<sup>3</sup>

- The main reason for properties failing the decent homes standard is poor thermal comfort – homes are poorly heated and/or insulated. For older people this lack of thermal comfort can have serious and potentially fatal consequences.
- Older people often live in housing that is not adapted to their needs; fall and trip hazards are a particular problem.
- Many older people have a low income and do not claim the benefits they are entitled to, resulting in problems paying rent, fuel and other bills.
- Older people are no more likely to be a victim of crime than anyone else, but they often feel vulnerable to criminal acts. This feeling of insecurity compromises quality of life and may lead them to consider moving.

This briefing will look at some of the ways in which older people can be helped to sustain or improve their current accommodation and maintain their independence.

1 For the purposes of this briefing, an older person is defined as someone aged 65 years or older.

2 Department for Environment, Transport and Regions, *Quality and choice for older people's housing*, 2001.

3 Office of the Deputy Prime Minister (ODPM), English house condition survey, 2001, as cited in National Statistics, *Focus on older people*, 2005.

## Addressing housing problems

### Multi-agency working

The Government is promoting multi-agency working to improve care, address social exclusion, and make service delivery more efficient.<sup>4</sup> The Social Exclusion Unit is currently piloting Link-Age Plus, a one-stop shop approach which provides older people with a single gateway to services that include housing, health and social care.

To ensure that older people receive the best possible advice and support, non-housing professionals working with older people should develop links with local housing agencies, such as Shelter or a local authority housing department, who can provide added support. Social workers, health workers and other care professionals should be able to make basic assessments of housing need and, where necessary, make active referrals to a housing agency. Housing Care's *Housing options for older people questionnaire* (HOOP) is a useful starting point when assessing an older person's housing needs.<sup>5</sup>

### Advice

Access to high quality housing advice and assistance allows older people to make positive, informed choices about their future. Effective advice can encourage greater independence and improve their quality of life, thus avoiding a move to supported accommodation. A trusted individual supporting the service user through the whole of the advice process is invaluable.

Research shows that older people tend to access advice from people they know, such as family, friends, or their carers. They are less inclined to use specialist advice providers<sup>6</sup> such as Citizens Advice<sup>7</sup>, DIAL<sup>8</sup> or a local Home Improvement Agency<sup>9</sup> (HIA). Multi-agency working will assist in ensuring that they receive the best possible advice.

Up to £4.5 billion of benefits, including housing and council tax benefits, are unclaimed by pensioners each year.<sup>10</sup> A full benefits check from a local advice service, such as Citizens Advice, will help maximise income and make housing more affordable.

## Adaptations

Research shows that approximately 650,000 people aged over 60 attended Accident and Emergency units in 1999 due to falls, at a cost of approximately one billion pounds.<sup>11</sup> One older person dies every five hours as a result of a fall in the home.<sup>12</sup> Falls often result in a loss of confidence and independence, or a move into a nursing home on leaving hospital.

Adaptations promote independence and help people with disabilities to stay in their own home, helping to avoid hospital admissions as a result of falls and other housing-related accidents. Adaptations may be relatively simple, such as fitting a handrail, or more complex, such as installing a stair lift. Social services should be contacted and they will usually arrange a visit from an occupational therapist to assess what adaptations are required.

Adaptations may be provided as part of a care plan or through a disabled facilities grant under section 2 of the Chronically Sick and Disabled Persons Act 1970. Under this Act, people with disabilities have a right to help from the local authority when making adaptations to their home. The grant is means tested and the amount provided is capped at £25,000. However, the local authority may be able to top it up with either a different grant or loan. Disabled facilities grants are payable regardless of who owns the property and those living in caravans, houseboats and mobile homes are also eligible. If the person moves, the grant does not have to be repaid.

'Staying Put' schemes, HIAs and 'Care and Repair' schemes are locally based, not-for-profit organisations that facilitate, or carry out, building work and a variety of other practical tasks for older people. Many HIAs will conduct free property surveys before carrying out or supervising work. Many HIAs also provide assistance in claiming grants to carry out work. They may also be able to work with the Home Improvement Trust (HIT)<sup>13</sup> to release equity to pay for larger jobs.

### Equity release for homeowners

Many older people living in their own homes are asset rich but cash poor, having a small amount of

4 Social Exclusion Unit, *A Sure Start to later life: ending inequalities for older people*, ODPM, 2006.

5 For more information, visit [www.housingcare.org](http://www.housingcare.org)

6 Pannell, J, and Blood, I, *Housing advice for older people. a briefing paper for Help the Aged*. London: Help the Aged, 2003.

7 For more information, visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

8 For more information, visit [www.dialuk.info](http://www.dialuk.info)

9 For more information, visit [www.foundations.uk.com](http://www.foundations.uk.com)

10 Sefton, T, *Help the Aged winter deaths campaign*, London School of Economics, 2007/08.

11 Scuffham, P, Chaplin, S, and Legood, R, *Incidence and costs of unintentional falls in older people in the UK*, (2003) 57 (9) *Journal of Epidemiology and Community Health*, 740-744.

12 Help the Aged, *Preventing falls briefing*, updated 2008.

13 For more information, visit [www.improvementtrust.fsbusiness.co.uk](http://www.improvementtrust.fsbusiness.co.uk)

savings but lots of equity in their property. Recently, the Government has been encouraging people to free up equity to fund maintenance and the fitting of adaptations.

There are a variety of equity release schemes that offer a lump sum or periodic income in return for re-mortgaging all or part of the home. Alternatively, an interest only loan can be taken out. In each case, part or all of the value of the home will be forfeited when the person moves or dies and the property is sold. Some lenders can arrange loans that will guarantee that the home will not be repossessed while the borrower is still living in the property.

The HIT is a not-for-profit company that advises older people on options for carrying out and paying for repairs and adaptations. It works with other services such as HIAs and can arrange equity release. Advice can also be sought from Age Concern<sup>14</sup> and 'Care and Repair' schemes. It is **essential** that those considering equity release get high quality, independent financial advice.

### Staying warm and addressing fuel poverty

In 2005, half of the 1.5 million households living in fuel poverty in England<sup>15</sup> included at least one pensioner.<sup>16</sup> The consequences are dramatic: in the winter of 2005/06, there were over 20,000 more deaths in the UK among those aged over 75 compared to the non-winter months. There is also an additional strain placed on the NHS as a result of extra hospital admissions.<sup>17</sup>

Winter fuel payments are available to anyone aged over 60. Those over the age of 80 receive an additional payment. Cold weather payments are available for every week of cold weather to those receiving pension credit, and are paid automatically.

Finding a cheaper energy supplier can reduce energy costs significantly, as can paying by direct debit rather than using a pre-payment meter. Energywatch ([www.energywatch.org.uk](http://www.energywatch.org.uk)), the independent energy supply watchdog, can provide more information.

Government grants to improve energy efficiency and tackle fuel poverty are available through Warm Front.<sup>18</sup> Grants are available to private tenants and

homeowners in receipt of benefits, and are available for packages of insulation and heating improvements, including updating central heating. Warm Front can arrange free central heating installation for anyone receiving pension credit, other over 60s will receive a grant toward the cost of installation.

Council tenants should be able to have heating and insulation improved through the Decent Homes Scheme.

### Community care

Services such as meals on wheels and 'night sitters' help older people to remain independent in their own homes. To qualify for these services, the householder or their carer can request a community care assessment from social services. This is an assessment of the individual's needs that will often result in the production of a care plan detailing the services they are entitled to, such as practical assistance to run the home, personal care and help with arranging holidays and recreation. Guidance defines the term 'need' as 'the requirements of individuals to enable them to achieve, maintain or restore an acceptable level of social independence or quality of life, as defined by the particular care agency or authority'.<sup>19</sup>

Local authorities can charge for services as determined by National Assistance Act 1948, but welfare benefits may be used to meet some of the costs.<sup>20</sup> The Government is moving toward a direct payment system in which people receiving help from social services will take control of their own individual budget. This will enable them to choose the type, level and providers of care themselves.

### Home security and fire safety

Fitting security measures, such as window locks, door chains and alarms, not only prevents crime but also increases an older person's confidence, allowing them to continue to live in their own home.

Age Concern and HIAs can offer advice and help fit security measures. A police crime prevention officer can visit an older person to offer advice and assistance on home and personal security.

Local fire and rescue services can also make home visits to advise on fire safety.

14 For more information, visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

15 Spending 10 per cent or more of their income on gas, electric and other fuels.

16 Department for Business Enterprise and Regulatory Reform, *The UK fuel poverty strategy, 5th annual progress report, 2007*.

17 Department of Communities and Local Government, *National strategy for housing in an ageing society, pre-strategy document, 2007*.

18 For more information, visit [www.warmfront.co.uk](http://www.warmfront.co.uk)

19 Department of Health, *Care management and assessment: practitioner's guide, 1991*. Available for purchase from [www.tsoshop.co.uk](http://www.tsoshop.co.uk)

20 For more information contact Citizens Advice and Community Legal Services Direct, [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

## Community alarms and telecare

Community alarms and telecare promote independence and help avoid hospital admissions. Social services can help with accessing these services. A home alarm system provides users with access to a call centre that can offer advice, contact a relative or friend, or alert medical services to an emergency. A wireless pendant alarm can also be provided for when the user is unable to reach the phone. Some telecare providers can be phoned in the event of an unexpected visitor at the person's home. This promotes security and helps to prevent mis-selling of expensive or unnecessary goods and services.

Sensors in the home can remotely monitor health and safety, detecting if an older person has fallen or left the gas on, and can alert a call centre when someone prone to 'wandering' has left the house.

## Housing support

Housing support is usually delivered under the Supporting People programme. It is appropriate for any vulnerable older person, and is of particular help to someone who is being resettled after a period of homelessness or time spent in hospital or prison. Housing support can help deal with mortgage, rent arrears and antisocial behaviour, thus assisting in the prevention of homelessness. Help and advice addressing financial problems; claiming benefits; accessing other relevant services, such as health care, and developing social networks, can also be provided. Support workers can be advocates and provide emotional support.

Support can be provided for older people in their homes. It can be ongoing, but is often intended to be for a limited period with an emphasis on developing the service user's independence. It does not include personal care or health care. To be effective, the service needs to be delivered as quickly as possible after a referral to prevent deterioration in the individual's circumstances.

## Recommendations

- Older people must be given the chance to explore their housing needs with a trusted and knowledgeable adviser.
- Multi-agency working is fundamental in ensuring that there is a joined up approach when providing services to older people. Agencies that work with older people should develop a local directory of services and support, and a library of books and website details to provide initial information. Together these agencies can address housing-related issues to promote independent living, improve health, and reduce hospital admissions.
- Health visitors, social workers and other people who provide services not related to housing need to be able to make a simple assessment of an older person's housing situation and then help them to make an informed decision about their future.
- More should be done to promote the wide range of agencies, grants and schemes that are intended to assist older people to live independently. Using these facilities can provide adaptations that allow an older person to continue living in their own home.
- When considering equity release schemes, older people must seek independent advice from a well-respected organisation in order to protect themselves and their homes.
- Older people need more help to tackle fuel poverty. Local agencies should work together to provide advice and assistance to help older people access grants to improve heating and insulation; information from the census and the Benefits Agency can identify neighbourhoods where older people live to target help locally.

Shelter, the housing and homelessness charity

Everyone should have a home

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[www.shelter.org.uk/goodpracticebriefings](http://www.shelter.org.uk/goodpracticebriefings)

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# Shelter