

# Investing for lifetimes

## Strategy for housing in an ageing society





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# Foreword

As the national affordable homes agency, investing in homes that meet people's needs across their lifespan is a core part of the Housing Corporation's business.

The demography of ageing presents a real and increasing challenge to housing. Not only are the numbers of older people set to increase, but more of us will live longer too. Providing people with a home makes a real difference to their lives. It provides a critical platform for health, life chances, opportunities, well being and happiness – all of which are important whatever your age.

The Government's Housing Green Paper, Homes for the Future, has set ambitious targets for house building which, with an £8.4 billion programme, we are helping to achieve. We want new homes to meet the needs of people today, but also meet future demands and aspirations. Increasing numbers of older people wish to remain in their own homes as they get older, and we therefore support the Government's plans to build all homes to the Lifetime Homes Standard.

For some people, remaining in their home may mean specialist housing, such as sheltered housing or extra care, which they may part own or rent. Key to this is giving older people a choice and the information they need to make those choices.

The Housing Corporation has invested over £30 billion in affordable housing, providing homes for older people in both specialist accommodation and mainstream housing. For over 40 years we have helped shape housing, community and regeneration policy, nationally, regionally and locally. We have been working with government in developing its recently published national strategy for housing in an ageing society and take forward key elements within this document.

In April 2009, a new national housing and regeneration agency, the Homes and Communities Agency (HCA), will be responsible for investment in quality affordable homes. A new independent Office for Tenants and Social Landlords (OFTENANT) will be responsible for regulating social landlords.



**Peter Dixon**  
Chairman

In 2008-09, the Housing Corporation commits itself to facilitating the smooth and effective transition of its responsibilities to the new agencies, working in close partnership with the teams tasked with setting up the HCA and OFTENANT. At the same time, we will continue to ensure successful delivery of our core objectives. In this strategy we present not only a clear agenda and work plan for today, but also an important contribution in shaping policy and delivery for the future, providing a strong foundation and legacy on which the new agencies can build.



# Strategy statement

The Housing Corporation has consistently been committed to delivering affordable homes within strong, thriving neighbourhoods and communities. We believe that a strong and sustainable community or neighbourhood benefits from the inclusion, and responds to the needs, of all its members, including those who are older. Further, communities and neighbourhoods should respond to and address the needs of an ageing society.

During 2008-09, we will continue to use our investment and regulatory powers to promote the provision of homes within existing and new communities that respond to an ageing society and older people's particular requirements for support, care and self-determination, thereby maximising their quality of life.

Housing providers are key players in the creation of mixed and sustainable communities, providing homes and support and care services for older people, within a strategic framework set by regions, local authorities and the health service. The Housing Corporation does not define older people by arbitrary age limits.

The provision of appropriate support and care is key to promoting tenancy sustainment and the prevention of homelessness, as well as reducing the need for, or length of, hospital stays, saving public money and benefiting older people. Support and care may be for short-term intervention or to meet longer-term needs. It may be delivered in residents' own general needs home or in specialist

accommodation, such as sheltered housing or extra care.

The Government seeks to “prepare communities for the multiple challenges that they will face; to ‘future proof’ our society so that it does not alienate or exclude; and to allow everybody, regardless of age, to participate and enjoy their home and their environment as long as possible. To succeed in providing appropriate housing and effective care to all in a more targeted manner, there must be a coherent joined-up plan – that is why we need a national strategy for housing in an ageing society”.

The Housing Corporation has consistently encouraged housing associations to take a role in enabling independence, choice and control at home for older people, supporting their needs with coherent preventative services, including information, advice and advocacy, Home Improvement Agencies, Supporting People and housing options services. This strategy statement continues that approach, rather than representing a significant change of policy direction, and takes forward the Government's vision, above. Additionally, it complements our housing for vulnerable people strategy, Investing in Independence.

## Aims and objectives

To address the issues outlined above, the Corporation will continue to:

- invest a proportion of the capital funding programme on housing which meets the needs of an ageing society (and also directly benefit older people);
- co-ordinate its funding and regulatory systems with those of other parts of government, particularly the Department for Communities and Local Government and the Department of Health;
- identify and promote best practice models and new ideas for the provision of housing, care and support for older people;
- encourage providers to offer choice to older people (including the information to make informed choices) and a maximum degree of independence in the way they live their lives; and
- ensure that all aspects of work related to the strategy are consistent with the Corporation's equality and diversity policy and strategy.

## Housing in an ageing society

Over the next 30 years, the number of people in the UK aged 65 years or more is projected to increase by 75% from 9.7 million to 17 million. The number of people aged 85 or older will increase by 184%. Additionally, a greater number of older people will have greater health care needs, with

projections of increases in the proportion of older people with dementia and disabilities.

Most if not all housing associations have older residents. Currently, 34% of housing association households are headed by someone over 65. Additionally, designated or specially designed housing for older people constitutes 15% of all housing association stock, which is provided by over 40% of associations, some exclusively.

The majority of older people in social housing live in general needs housing stock. The Housing Corporation has consistently encouraged housing associations to plan for how they will meet the needs of all residents as they age, including any support or supported housing needs; this is whether they live in general needs housing, leasehold or specialist housing designated for older people such as sheltered or extra care. In particular, general needs housing associations need to have access to resources to support their older residents.

We continue our approach towards sustainable communities of supporting projects that increase tenure mix in communities which could include shared ownership for the elderly, HomeBuy and co-housing in addition to rent.

Registered social landlords (RSLs) should respond to and address the needs and aspirations of all their residents and communities and ensure their services are appropriate, including for example, but not limited to: Black and Minority

ethnic (BME) elders; older people in rural areas; older homeless people; older people with mental health problems; older lesbian, gay, bisexual and transgender people; older travellers; older people with dementia; and older people with disabilities.

Housing associations' asset management strategies, for both general needs and specialist housing, should be informed by projections of need, demand and aspirations of current and future residents as they age, including adaptations to properties to encourage independent living. RSLs should do this in conjunction with, and in the context of, local (and regional) strategies for older people, ageing society, housing, care and support.

We have a new generation of owner occupiers whose homes and/or incomes may not be sufficient to meet their needs. In order to maintain, and remain in, their homes, releasing equity through trading down may be an option for some. For others this may not be possible and reverse staircasing out of ownership may be more suitable.

Many RSLs provide Home Improvement Agencies, which help older home owners to carry out repairs and maintenance of their homes, including help to access funds and the associated care and support needed to live independently. Housing option services may also be useful for older residents to help them consider the relative advantages and disadvantages of staying in their current home versus moving to a property which better meets their needs, either general or supported housing.

Fuel poverty is one of the factors that leads to older people often living in cold homes, where their health is at risk. Cold, damp homes that are poorly heated have been linked to ill health and early deaths amongst older people. The Decent Homes programme and the Code for Sustainable Homes should ensure that no older person should face fuel poverty due to a non-decent home.

We have encouraged RSLs to work with local and regional government and health services in undertaking analyses of housing markets and needs (including those of older people) in the development of regional and local strategies. In planning to meet current and future needs and aspirations of older people, the quality and design of housing, both specialist and general needs, are clearly important. This should include sufficient space to maintain well being and quality and enjoyment of life, which is why the Housing Corporation promotes the development of two-bedroom accommodation for older people as standard.

The Government has made clear its expectation that new homes and neighbourhoods should be inclusive and sustainable, and better meet the needs of people throughout their lifetimes. The Housing Corporation will continue to work with government and the affordable housing sector to ensure that future investment in affordable housing is relevant to the needs and aspirations of a changing population profile. In particular, the Corporation has stated in the National Affordable Housing Programme Prospectus 2008-11 that we

aim to use our powers “to secure provision of homes within new and existing communities that respond to [older people’s] particular requirements for support, care and self-determination, thereby maximising their quality of life”.

We are committed to increasing the number of homes built to Lifetime Homes standards included within our 2008-11 National Affordable Housing Programme (NAHP).

Extra care housing has emerged as a new and popular model for housing for older people that meets their housing needs, provides support and care and is at its best when it is outward facing and links into the community. The Housing Corporation does not see extra care as a single model of housing and should be seen and planned for in the context of a spectrum of housing provision, which includes general needs housing, care homes and a range of tenure including home ownership.

In our NAHP prospectus for 2008-11 we welcomed bids for new specialist housing schemes for older people, including extra care housing. We require:

- homes for older people to have at least three habitable rooms (except in exceptional circumstances where local need justifies smaller homes);
- bids for grant to provide evidence of housing need that supports the scheme to be developed (e.g. extra care bids that fit with regional and local strategies and have the support of a range of partners including social services and health); and
- links to local and regional housing strategies.



# Delivering the strategy

We will work to ensure the development and provision of high-quality buildings and services that meet the needs of current and future older people, in line with government policy objectives.

Strategy	Action
<b>Quality and design</b>	
<p>We will invest in new general housing that provides quality and control to older people as they seek to live independently, maintain their tenancies and enjoy a good quality of life.</p>	<ul style="list-style-type: none"><li>• We will implement the Government’s changes to the Code for Sustainable Homes, including the proposal that Lifetime Homes Standards be mandatory in the Code at level 6 from 2008 and for all social housing from 2011.</li></ul>
<p>We will encourage the development of inclusive design in sustainable communities and neighbourhoods.</p>	<ul style="list-style-type: none"><li>• We will work with Communities and Local Government (CLG) and the Department of Health to consider what options there are for supporting re-modelling and re-provision.</li><li>• We will ensure dissemination of the findings of a project developing the participation of older people in strategic thinking on society’s changing demands on the built environment and in the development of practical and creative solutions for future housing provision.</li></ul>
<b>Communities and local control</b>	
<p>We will respond to and support the local authority’s role to identify demand and offer choice to older people.</p>	<ul style="list-style-type: none"><li>• During the 2008-11 NAHP, we will invest only in schemes which meet needs identified in relevant strategies, including local authority and regional strategies and health strategies.</li><li>• Working with Communities and Local Government and the Department of Health, we will develop joint good practice guidance on including responses to an ageing society and also housing care and support needs within regional strategies.</li></ul>

## Strategy

## Action

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- Working with the Department of Health's Housing Learning and Improvement Network, we will ensure the dissemination of a project assessing regional housing markets and developing effective strategies for meeting older people's housing demands.
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### Mixed and sustainable communities

We will encourage the provision of support services to older people living in general needs housing, thereby promoting independence and social inclusion.

- In bidding guidance for the NAHP 2008-11, we encourage all bidders to ensure that the needs of vulnerable people are met in general needs housing.
  - We will include older vulnerable people within a regulatory thematic review on vulnerable people in general needs housing.
  - We will ensure the dissemination of an Innovation and Good Practice (IGP) grant funded project for RSLs using their community development and regeneration skills in enhancing quality of life, health and well being of older people.
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### Independence, choice and control

We will support and promote measures that empower people to exercise choice and control including, where relevant, the purchase of their own support and care services.

- We will ensure the dissemination of the findings from an IGP project on individual budgets for older people in specialist accommodation and extra care housing.
- We will work with the Government to further its objectives of greater choice and control, for example the use of Individual Budgets.

## Strategy

## Action

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### Equality and diversity

We will support housing associations to improve the services provided to black and minority ethnic elders.

- We will publish a report of the results of research into the housing, care and support needs of South Asian elders.

We will seek to simplify arrangements for providing adaptations that can help older people to remain in their own homes.

- We will work to implement the outcome of the Government's review of the Disabled Facilities Grant system.
- We will promote the Corporation's expectations of housing associations under our disability duties.
- We will publish guidance regarding our expectations of associations with regards to aids and adaptations.

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### Planning

We will explore how planning, Section 106 and growth areas can better serve the needs of older people.

- We will work with CLG and others to promote the needs of older people in current and planned communities.
- We will disseminate a guide for planners wishing to analyse the characteristics of their older populations and anticipate demand for services.

We will help housing associations and other providers to identify and effectively manage the risks they may face in relation to the provision of housing for older people and to plan ahead for the opportunities and challenges of housing for an ageing population.

## Strategy

## Action

### Targeted regulation

We will ensure that those associations that have built up considerable expertise and skills in managing older people's housing will be rewarded with less intrusive regulation.

- Our Regulation teams are continually assessing funding and performance data to identify those associations most at risk of failing to meet the requirements of our Regulatory Code.

### Risk management

We will signpost best practice responses to the management of risk within the provision of housing with support and care services.

- We will revise and republish our risk management toolkit for housing associations involved in housing with care and support.

We will continue to influence the development of housing policy and programmes for older people.

Strategy	Action
<b>Best practice</b>	
We will commission and disseminate knowledge and expertise about the best practice in housing for older people.	<ul style="list-style-type: none"><li>• We will work with CLG and the Department of Health to develop a joint national research approach to develop and enhance the evidence base in this area.</li><li>• We will work with CLG on future work looking at value for money on capital and cost effectiveness for different types of housing.</li><li>• We will share knowledge and good practice from the IGP project on housing association involvement in the provision of equity release and reverse equity solutions for older home owners.</li></ul>
<b>Analysis and evidence</b>	
We will use our market intelligence to inform policy makers of ways to improve outcomes for older people, and help model the likely impact of changes to policies and programmes.	<ul style="list-style-type: none"><li>• We will continue to analyse our data sources and evidence to underpin policy and delivery of housing for older people.</li></ul>

We will work with a wide variety of organisations and experts.

## Strategy

## Action

### Understanding and learning from the sector

We will ensure that the Homes and Communities Agency (HCA) and the Office for Tenants and Social Landlords (OFTENANT) benefit from our understanding of the operational context for housing associations and other providers of support to older people.

- Field Regulation and Investment teams will keep in close contact with providers and we will ensure that the knowledge they acquire informs our policy making and advice to government.
- We will maintain opportunities for sector stakeholders to engage with and advise the Corporation.
- We will work with the teams preparing for HCA and OFTENANT.

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