Ageing and Society, **17**, 1997, 209–214. Copyright © 1997 Cambridge University Press

Review Article

PROBLEMS AND POTENTIALS OF SHELTERED HOUSING

David Clapham*

Alex Marsh and Moyra Riseborough, *Making Ends Meet: Older People, Housing Association Costs and the Affordability of Rented Housing*, National Federation of Housing Associations, London, 1995, 93 pp., no price, ISBN 0 862 97307 4.
Anthea Tinker, Fay Wright and Hannah Zeilig, *Difficult to Let Sheltered Housing*, Her Majesty's Stationery Office, London, 1995, 174 pp., £17.50, ISBN 0 113 21964 4.
Moyra Riseborough (ed.), *Opening-up the Resources of Sheltered Housing to the Wider Community*, Anchor Studies 3, Anchor Housing Association, Oxford, 1995, 32 pp., £7.50, ISBN 0 906 17827 4.
Bill Randall, *Staying Put: The Best Move I'll Never Make*, Anchor Housing Association, Oxford, 1995, unpaginated, £5.99, ISBN 0 906 17829 0.

For the last twenty years sheltered housing has dominated debates about housing and old age in Britain. There have recently been signs that its pre-eminent position may be threatened by the wider agenda stimulated by the community care reforms. But just when we thought the whole debate had run out of steam, back comes sheltered housing to dominate the policy debate and to re-capture the attention of housing officers. The nature of the debate now differs: gone are the heated discussions over whether sheltered housing is the answer to all our problems; rather, the key question is what to do with the increasing number of 'difficult-to-let' sheltered housing flats. Does this mean that the sceptics (including myself) were right all along and that sheltered housing really was ill-thought out and over-provided? After all, the main defence against these charges was that it was popular. Have older people turned against it too?

The answer to both questions is yes, but as the interesting study by Anthea Tinker *et al*. points out, the picture is more complicated. The authors start by trying to define 'difficult-to-let' sheltered housing and to assess its prevalence. These are both difficult tasks; perhaps the most that can be said is that a majority of local authorities and housing associations report some difficulties and a small number considerable problems. For example, eight per cent of local authorities and 14 per cent of housing associations in England and Wales

* Centre for Housing Management and Development, University of Wales, PO Box 906, Cardiff CF1 3YN, Wales.

https://doi.org/10.1017/S0144686X96006368 Published online by Cambridge University Press

reported that more than half of their sheltered housing stock was difficult-to-let. The reasons for these problems are said in the report to be many, varied and different from place to place. There is evidence of over-provision in some areas which may be due to the blind pursuit of this form of provision in previous years. There is also evidence that the travails of public rented housing and, in particular, the shortage of both capital and revenue resources have left their mark. Some sheltered schemes have been left looking shabby with poor decoration and badly maintained common areas and gardens. Others are sited in areas which have borne the brunt of the deepening concentration of poverty and deprivation characteristic of the 1980s and 1990s. Some schemes have been left behind by rising expectations, which mean that bedsits or flats with a shared bathroom or kitchen, or those without lift access to above the ground floor, are considered to be unsatisfactory by many potential tenants.

One of the reasons given for the unpopularity of some sheltered housing is however that people now have many more options than previously, particularly ones which enable them to stay in their own home and to have their housing and care needs met. We shall return to this topic because it lies at the heart of attempts to form a new policy agenda within the community care framework. It is however evident that the options available presently are limited and not universally available.

The report by Tinker *et al*. discusses various strategies to deal with the unpopularity of some sheltered housing. The authors emphasise that there are no universal answers: what works well in one situation may not in another. They show examples where a scheme's facilities have been upgraded to improve popularity but point out that in some schemes the design does not permit this approach. Some agencies have reacted to their problems by allocating sheltered flats to people with different needs, such as young people or people with mental health problems. Sometimes the facilities may not be appropriate for the new tenants and there may be difficult transitional problems. What happens to the remaining older residents?

Another option has been to convert the schemes into 'very sheltered' or 'extra-care' housing. Several commentators and researchers have been urging this model as a more sustainable form of provision without the ambiguities and contradictions inherent in sheltered housing (Clapham and Munro 1990). Besides the problems which may occur of changing the physical layout of the schemes, the report points out that this form of provision is, perhaps surprisingly, not without 'difficult to let' problems.

Attempts have been made to incorporate sheltered housing more firmly within the community care framework by forging closer links with health and social services agencies as well as with residents of the surrounding area. The report by Moyra Riseborough gives examples of such projects by the Anchor Housing Association. These include extending the warden service to others in the community; running music and movement or preventive health-care programmes in sheltered housing lounges; and basing a home-care team in a sheltered scheme. The main part of the report is a step-by-step guide to the processes which have to be undertaken if such projects are to be successful. These include; auditing the services and facilities which currently exist; assessing the needs of tenants and others; and finally consulting with tenants.

https://doi.org/10.1017/S0144686X96006368 Published online by Cambridge University Press

These schemes are reported as having been largely successful. The innovative projects have opened up new opportunities to tenants and other older people, and the liaison between Anchor and other community care agencies in planning and implementing the schemes has led to a better understanding of the needs of older people. It is admitted however that problems have occurred. Some partnerships have failed and some tenants have objected strongly to the community use of 'their' facilities. This has led Anchor to phase in the community use of existing schemes, although new schemes are let on the basis that community use will occur.

It is difficult to argue against the wider use of the facilities of existing sheltered housing, for as wide a range of needs as possible. This will partially overcome the common criticism that the facilities are under-utilised. These new developments do not however negate the fundamental weaknesses of the sheltered housing model and in themselves do not justify additional investment in this form. It has to be shown that sheltered housing is the most cost effective way of meeting needs, but the case is far from proven.

The problems of sheltered housing have given credibility to a long espoused but more radical approach, which seeks more flexible links among housing, care and support. The knee-jerk association of community care needs with supported housing is increasingly questioned among housing professionals. For example, recent guidance from the Housing Corporation recommends the development of flexible, integrated housing support and care services to meet people's changing needs. However, the guidance is not specific on how this is to be achieved. It urges a stronger involvement by housing agencies in community care planning, but how is this to be achieved when many social service authorities are reluctant to allow housing a full role in the strategic planning process? The evidence is that housing agencies are primarily seen as implementation agencies and rarely as partners in planning community care (Allen and Walker 1994). Consequently the housing dimension is often given insufficient attention and it is hard to see how a more flexible service can be achieved.

Other problems occur. The core of flexibility lies in enabling older people to remain in their own homes for as long as they wish. The key principle in several countries is that no-one should have to move in order to receive care and support. In Britain we are still a long way from making this a reality. A major policy instrument to achieve the goal is the provision of help to older owner-occupiers, through the 'Care and Repair' and 'Staying Put' programmes. The latter are reviewed in the aptly titled *Staying Put – The Best Move I'll Never Make*. The report examines some of the 44 projects which cover a variety of needs under the 'Staying Put' umbrella. All the projects aim to help older home owners to find an appropriate solution to their housing problems through improvements, repairs or adaptations. They arrange grants and loans to fund the work and they manage the repair process. Half of the funding for the running costs of the projects is provided by the government. Local authorities and other community care agencies provide some financial support and charges are made to the clients. Repair and improvement costs are covered from improvement grants and interest-only loans are secured on the house equity.

https://doi.org/10.1017/S0144686X96006368 Published online by Cambridge University Press

While the report is not an evaluation of the schemes, it provides insight into their achievements and problems. On the positive side, over 16,000 people have been helped to undertake repairs, and over 41,000 have been given advice. Projects can act as the 'eyes and ears' of community care and provide an important link with care agencies. Nevertheless, the coverage of the projects remains uneven and they are dependent on grants which have been cut in recent years. The scrapping of mandatory grants has encouraged considerable concern that further cuts are on the way and increased uncertainty for any agency over future funding. In Wales, the government has proposed the abolition of the national Care and Repair Agency, which would leave the funding of projects to the discretion of individual local authorities. A related change has been the recent drastic reductions in the 'Home Energy Efficiency Scheme'. The need among older people on low incomes for energy conservation measures is well understood. The contribution of fairly basic draughtproofing and the installation of energy efficient heating systems on the ability of older people to stay warm at a reasonable cost can be substantial. Many home improvement agencies have used insulation grants as a key element of meeting the needs of older people and allowing them to stay in their own homes.

Other problems reported by *Staying Put* projects include the difficulty of finding alternative accommodation whilst the work is being carried out, and the unavailability in some areas of interest-only loans. A massive expansion of the Care and Repair programme, and extra resources for the improvement grant system, are necessary if the option to stay put is to be open to all older owner-occupiers. It must be remembered that the increase in home ownership and its spread to low income households will increase the need for help with repairs.

The shortage of resources for domiciliary care is a major problem in allowing older people to have the option of staying at home. In many areas this has led to a withdrawal or reduction of services to some older people, particularly those with less severe disabilities. Often housing agencies have been under pressure to make up the shortfall by meeting the resultant needs of their own tenants, but substantial pressure on housing management costs, brought about by compulsory competitive tendering for local authority housing departments and competition in the housing association sector, have led to a narrowing of the housing management task. In this climate care-takers and others who could provide practical help and support to older tenants as part of their job can be viewed as an expendable luxury. As a result, some older people with easily met practical 'low level' needs may not be able to sustain independent living. Although there has been much debate about the need for a social role for housing management, changes in the public-rented sector make it more difficult for landlords to find the resources to put it into action.

In the public as in the private sector there is a gap in the provision of minor repairs and improvements. Both home improvement agencies and public landlords have found it difficult to fund these small but often vital works. One attempt to fill this gap has been through handyperson's schemes. Some 80 per cent of the work undertaken by the schemes costs less than £50. The most

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common jobs are the repair of doors or fencing, small plumbing or roof repairs, and the provision of security locks and smoke alarms as well as changing light bulbs or electrical plugs. Also included are minor adaptations such as the fitting of grab rails, bathing and toilet aids and the creation of ramps. A recent study by *Contact Consulting* found 63 such schemes in England and Wales and concluded that they were very valuable in allowing older people to remain comfortably in their own homes. The schemes were funded from various sources including charges paid by clients, but most relied primarily on funding from social services departments and charitable agencies. Most considered their funding to be fragile and a number had experienced severe financial problems. Their future seemed to be very uncertain.

Perhaps the most important aspect of their housing for many older people is its cost. The report by Marsh and Riseborough confirms many of the worst suspicions of those involved with housing for older people. The report shows that there is substantial inequality in old age. Housing associations have increasingly taken on the job of housing those with low incomes and little wealth. This study of new housing association tenants shows that 90 per cent were in the bottom 40 per cent of the income distribution and half were entirely dependent on state benefits. Over one half of older households had no savings and of those that had, a majority had savings of less than £3,000. Coupled with increasing rent levels and cut-backs in housing benefit, the low incomes of many older people have created a serious affordability problem. The authors estimate that 42 per cent of older tenants had a residual income of less than their applicable income support level. In other words, after paying rent and service charges, the income left over was below the accepted minimum level. The authors conclude that it can no longer be assumed that housing benefit will enable the majority of older people to have a 'modest but adequate' standard of living.

They then focus on ways in which housing associations can ease this problem. They show examples of the provision of advice and assistance to claim the full range of welfare benefits and other services, and suggest that associations should consider the residual income of tenants in setting rent levels. However, the problem stems largely from fundamental government policies, such as the move away from supply side subsidies and the resultant increases in rents. Coupled with cutbacks in housing benefit, this has created both a thrift trap and hardship for many older tenants. Some easing of this situation could be achieved by disregarding income from occupational pensions and by dovetailing more effectively housing benefit with other benefits, but long term solutions need a change in overall direction as well as a fundamental review of the benefits system.

The coverage of these reports highlights the lack of attention to longer term and radical solutions to meeting the needs of older people. The reports emphasise current problems and offer proposals for short term and incremental changes. This is valuable but needs to be supplemented with an alternative framework. There is a widespread acceptance that the current framework is unsatisfactory and that the emphasis should be on a flexible, needs-based alternative, but there is no agreement on its details. There is an urgent need for innovative thinking; without agreement amongst the academics and

https://doi.org/10.1017/S0144686X96006368 Published online by Cambridge University Press

practitioners, there is little prospect of interesting politicians in an alternative approach.

The missing elements would include a finance and subsidy system which provides help where it is needed without disincentives such as the thrift trap. Also missing are policies to ensure that the housing stock is in good repair. The absence of a commitment to the provision of new housing to accessible standards, and cutbacks in the renovation grants system, mean that the housing stock will continue to be inappropriate for many older people, and that it will force on them the choice of unsatisfactory conditions or making an unwelcome move. Even if the house itself is satisfactory there is no appropriate way at present to fund and support the schemes which aim to provide the small practical help which many older people need. Direct payments systems which channel financial help directly to the older person to arrange their own care and support could be an answer. But the recent decision to leave older people out of the new direct payments system rules out one way of resolving this problem.

For any new approach to be implemented, there needs to be a stronger awareness of the centrality of housing within community care coupled with an awareness of community care issues within housing. Many current problems have arisen because of the lack of a community care dimension to housing policy making. Policies are decided without reference to the impact on older people. Housing provides the focus for many aspects of older peoples' lives. Franklin (1996) stresses that a house has many dimensions: a physical structure within which many activities are undertaken; an economic product which involves substantial costs and which may exacerbate poverty in old age, but which for some provides an important asset to finance the costs and the risks of later life; and an important location for the provision of care whether by statutory or voluntary agencies or by friends or family. Perhaps most importantly a house is also a home – a repository of meaning and experience which locates an older person in time and space. This can provide security and give meaning to life. The complexity and centrality of housing is not reflected in current policy making and the major challenge to academics working in this field is to move beyond the present, limited conceptions and to provide a holistic framework which can move policy out of its current myopic focus.

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