



Housing LIN

Connecting people, ideas and resources

RESPONSE TO CARING FOR OUR FUTURE CONSULTATION FROM THE HOUSING LEARNING AND IMPROVEMENT NETWORK

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing Learning and Improvement Network (LIN) is the leading 'learning lab' for a growing network of housing, health and social care professionals in England involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions (see Appendix One for more information about the Housing LIN).

Our track record in providing up-to-date information on all aspects of funding housing with care (extra care housing) means that we are in an ideal position to comment on the 'Caring for our Future' consultation.

For more information on the Housing LIN, visit www.housinglin.org.uk

PAYING FOR CARE: CALL FOR EVIDENCE 8

In what areas would different approaches be needed to reflect the different circumstances of people who are receiving care and support in the range of care settings?

HOUSING WITH CARE – A GROWING PROVISION

Housing with care (also commonly known as Extra Care Housing or flexicare) is a popular and effective solution to supporting vulnerable older people to live fulfilling lives in their own homes.

In August 2013, the Elderly Accommodation Council (EAC)ⁱ recorded over 55,000 housing with care properties in England. It is not known how many are currently in development across the social and private sector housing market. However, work by EAC and the Housing LIN suggests a shortfall of 240,000 units of such accommodation by 2030 (<http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPAT/>).

However, we do know that over 3,000 properties have been awarded capital funding from the first tranche of the Department of Health Care and Support Specialised Housing Fund (administered by the Homes and Communities Agency and Greater London Authority), many of which will be forms of housing with care. The Housing LIN will be responsible for showcasing these new developments.

HOUSING WITH CARE – UNIQUE HYBRID

Housing with care is a form of sheltered or specialist housing for older and disabled people which combines specially designed, purpose-built, disability-friendly self-contained properties with a range of communal facilities and on-site services.

A key defining feature of housing with care, and that which differentiates it from other forms of sheltered housing, is the on-site availability of domiciliary care and support around the clock. This enables many people who would otherwise require residential care to be supported for longer in their own homes, promoting health and wellbeing. Round-the-clock care is a much-valued feature as it not only supports people who would otherwise need to move to residential care, but also provides a sense of safety and security to all those who live there.

With the advent of personal budgets, the way in which the domiciliary care and support in housing with care is commissioned and provided is changing in many authorities. Whereas previously a local authority would block contract all the on-site care, both planned and unplanned, from a single provider, there is now a trend towards a “core and add-on model”: personal budgets are used to fund planned care and support to meet eligible needs – the “add-on” – with different arrangements for ensuring there is care and support available on site around the clock – the core.

CHARGING FOR ROUND-THE-CLOCK CARE

Personal budgets would normally cover planned care only. In housing with care the cost of the on-site availability of care and support between episodes of planned care also needs to be covered. Across the housing with care industry, there are a variety of responses to this. In some areas, the local authority includes an element in the personal budget to cover the cost. More frequently,

it appears that they do not. Instead, one of the following three options is adopted in most cases:

1. The local authority has a limited block contract with a provider just to cover a round-the-clock presence, and may then make an additional charge for this extra service element under their non-residential charging policy following a Fairer Charging assessment.
2. The local authority may make a grant to a provider to cover the round-the-clock care, and the provider may then make a charge to recover the remainder of the cost.
3. The provider may take on the responsibility for providing 24/7 care and support without any contribution from a local authority and make a charge to cover the cost. This may form part of the housing provider's accommodation-related service charge, or be a separate "support", "wellbeing" or "peace of mind" charge (the core charge).

In order to make round-the-clock care and support presence viable, and the charge reasonable and equitable, the cost needs to be divided between all extra care housing occupants, and it is usually a compulsory charge, not an optional one.

At present, a local authority can take the Attendance Allowance or Disability Living Allowance/PIP into account as income when assessing the level of contribution a service user can make, but needs then to also take into account disability-related expenses. In no: 2 and 3 above, where the provider rather than local authority makes the charge for the core element of the service, providers may assume that the Attendance Allowance will be available to the occupant to pay the charge. Yet it appears that there are some local authorities who do not see the "wellbeing" charge as an essential housing or disability-related expense and therefore, the Attendance Allowance has in effect been earmarked as available to contribute to planned care charges, and then available again to pay towards the core charge. This is clearly anomalous and unacceptable.

Thus, it is important to recognise housing with care as a unique setting, with a number of distinctive care and support commissioning and charging issues, which require specific measures in charging guidance to avoid local authorities inadvertently disadvantaging some service users.

The Housing LIN recommends that new charging regulations ensure that a compulsory care-and-support related charge in such settings counts either as an eligible housing or disability-related expense to ensure that the overall charges do not reduce the occupant's income below the defined lower limit/means-tested benefit plus 25% limit.

CUMULATIVE IMPACT OF WELFARE REFORM

In many housing with care schemes, not all occupants will have eligible care needs, and therefore do not have a local authority Fairer Charging assessment. Similarly, some may not be in receipt of Attendance or DLA/PIP though both these groups will need to find the resources to pay this charge. One of the benefits of housing with care is the mix of need levels catered for, and the role it plays in promoting wellbeing and preventing or slowing use of more intensive and expensive health and social care services. Both for these occupants AND those who do have eligible care needs, the issues also need to be seen within the wider context of welfare reform, and the cumulative impact on affordability.

In addition to paying the core charge, disabled people below the age of 65 living in housing with care are being affected by the "bedroom tax". Not only is the amount of benefit for their rent being reduced. In some areas, it seems that the level of benefit to cover the accommodation-related service charge is also being cut proportionately, even though the service charge is generally based on actual costs which remain the same whether living in a one-or two-bedroomed property. Council tax benefit, too, may be reduced. Not all housing with care is defined as Exempt Accommodation under housing benefit regulations. Where it is not, other benefit changes also come into play and it is unlikely that local authority discretionary funds will be able to fully compensate for these losses.

This mainly affects people under 65 with disabilities at present. However, we do not yet know how the funding for supported housing (of which housing with care is one example) will change, nor how further benefit changes will affect older people, the group who make up the majority of the housing with care population. There is a great danger that this popular model which supports the delivery of so many of the health and wellbeing outcomes defined in the Care Bill and other policy documents will become unaffordable and non-viable despite the government investing capital into specialised housing developments.

While the 'Caring for our Future' consultation is only looking at charging for care and support services, it is important to recognise the cumulative impact of the wider changes, such as welfare reform. These could have an impact on the continuity of care and support older (and disabled) people that aids independent living. The alternative could be more costly residential care.

Sue Garwood
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Director

On behalf of the Housing Learning and Improvement Network

September 2013

Appendix One

ABOUT THE HOUSING LEARNING AND IMPROVEMENT NETWORK

With over 40,000 subscribers to its regular e-news bulletins, and 5,600 dedicated members, the Housing LIN is the leading “learning lab” in England for a growing network of professionals from a wide range of disciplines including housing, social care and health, who are involved in all aspects of the development, commissioning and management of specialist housing for older people and other vulnerable groups.

Now an independent network, the LIN was formerly part of the Department of Health (DH) and managed the department’s Extra Care Housing capital programme. The Housing LIN has strong links with government, the Homes and Communities Agency, major trade bodies and key industry players across all sectors.

It has published a range of influential, industry-standard texts, including two Technical Briefs, one about funding in housing with care, http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Technical_briefs/Technical_Brief_02_FundingECH.pdf

and the other about care and support in housing with care http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Technical_briefs/Technical_Brief_01_0610.pdf

Its website has a wide-ranging selection of material to guide and support those involved in housing with care to implement best practice and drive sector learning and improvements. This can be viewed at: www.housinglin.org.uk

ⁱ Statistics on specialist housing provision for older people in England. EAC. August 2013