

SCOTTISH HOUSING DAY 2024

HOMES FOR LIFE

A report and recommendations from
the Scottish Housing Day Partners

Foreword

This Scottish Housing Day we have decided to shine a light on a part of the housing sector that can often be overlooked. The theme of “homes for life” was chosen by the Scottish Housing Day partners to encourage discussion on how the housing sector can better support people to live well as their housing needs change, and particularly in later life.

We know that our population is ageing, and that people’s needs and aspirations are changing – but this does not always seem to be reflected in the homes and services that we deliver.

While the housing sector is dealing with the highest levels of homelessness since records began and a national housing emergency has been declared, it can be easy to allow all of our energy to be focussed on the immediate issue of the thousands of households stuck in limbo in temporary accommodation.

Of course, the homelessness situation requires urgent action, but we also have to be aware of the range of housing needs that others are experiencing, ensuring that the housing system has capacity to support people with aids, adaptations and technology, support to stay at home or to move somewhere more suitable.

Failure to do so risks adding to the challenges faced by the housing sector and adding significant costs to health and social care services. In this report, informed by the Scottish Housing Day partners and other key stakeholders, we call for a renewed focus on accessible housing and a national conversation on housing in later life.

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Chair of the Scottish Housing Day 2024 working group

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1 Introduction

Scottish Housing Day¹ is an annual event which is delivered by a range of partners across the housing and third sectors to highlight and encourage awareness and discussion of a certain housing-related topic.

Scottish Housing Day 2024 focuses on ‘homes for life’, and more specifically how the housing sector can better support people to live well across their lifetime as their needs and priorities change.

The theme builds upon a discussion paper², published in March 2024 by the UK Collaborative Centre for Housing Evidence (CaCHE), the Chartered Institute of Housing (CIH) Scotland, the Royal Institution of Chartered Surveyors (RICS), the University of Stirling, and the Scottish Federation of Housing Associations (SFHA) which highlights housing for older people as a key priority area for policy and practice for the Scottish housing sector.

In the run up to Scottish Housing Day, a number of partners arranged a series of online surveys and focus groups for their respective constituents, and also encouraged stakeholders to hold their own discussions with staff and residents on the subject of ‘homes for life’. The feedback has helped to inform this report, which highlights some of the successes and challenges of delivering homes and services to meet peoples’ needs at every stage of life.

41 people responded to an online survey aimed at members of the public asking if they had thought about their future housing needs. A second survey was aimed at housing professionals, asking to what extent the sector is prepared to support people in later life, what challenges there are and what needs to change. This received 56 responses. One online focus group was held with specialist social housing providers and feedback was also provided by Care and Repair service users.

The Scottish Housing Day 2024 partners are: Age Scotland, the Association of Local Authority Chief Housing Officers (ALACHO), Care and Repair Scotland, the Chartered Institute of Housing (CIH) Scotland, Hanover Housing Association, Housing Options Scotland, Scotland’s Housing Network, the Scottish Association of Landlords (SAL), the Scottish Federation of Housing Associations (SFHA), the Scottish Government, TPAS Scotland, Under one Roof, the University of Stirling, West Dunbartonshire Council, and the Wheatley Group.

1 <https://www.scottishhousingday.co.uk/>

2 Housing for older people in Scotland: a call for discussion:
<https://housingevidence.ac.uk/publications/housing-for-older-people-in-scotland-a-call-for-discussion/>

2 Context

Scotland's ageing population

Scotland's population is ageing faster than in the rest of the UK and the latest census data³ shows that there are more people in the older age groups than ever, with over one million people aged 65 and over (1,091,000). This is over a quarter of a million higher than the number of people under 15 (832,300).

The latest population projections⁴ also show that the number of people aged 65 and over is expected to grow by nearly a third by mid-2045, with the number of people aged 75 and over also projected to increase by 39 per cent. In addition, data from the National Records of Scotland (NRS)⁵ suggests that this will lead to a further increase in the number of small and single person households as older people are more likely to live alone.

As people grow older, their housing needs can change; this might require some simple adaptations to make homes more accessible, or support to move to a more suitable home that's closer to family or local amenities, or easier to manage. Providing the right types of homes for older people can also help to improve health and wellbeing outcomes by allowing people to live independently in their own homes for as long as possible and preventing unnecessary hospital admissions.

But it is also evident that many people don't think about their housing needs or plan for the future, and that it may not always be easy to find the right information and advice about housing.

Where are older people living?

Home ownership is still the most common tenure for older households but the picture is changing.

Recent UK research⁶ suggests that there will be a significant increase in the number of people aged 65+ living in the private rented sector (PRS) rising from four per cent to 13 per cent by 2040. During this period, the proportion of homeowners would fall from 82 per cent to 77 per cent and social renters would fall from 15 per cent to 11 per cent. While the research predicts that this change will be less severe in Scotland with a lower proportion of private

3 <https://www.scotlandscensus.gov.uk/2022-results/scotland-s-census-2022-rounded-population-estimates/#section4>

4 <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-projections/population-projections-scotland/2020-based>

5 <https://www.nrscotland.gov.uk/files/statistics/household-estimates/2020/house-est-20-publication.pdf>

6 <https://housingevidence.ac.uk/wp-content/uploads/2024/06/IA-Report-Final.pdf>

renters than the rest of the UK, the findings are still concerning given that older people living in the PRS are at a significant risk of financial insecurity and have to spend more of their income on housing costs. The research suggests that across the UK poverty levels for people aged 65+ will increase from 17 per cent to 23 per cent by 2040 and that PRS tenants will be disproportionately affected.

Another report⁷ suggests that many older private renters feel insecure and vulnerable and that private renting has not been a positive choice but the result of a lack of other options. This scenario may become more common if house prices continue to rise and social and affordable housing supply in Scotland remains significantly short of demand. This position aligns with research into the experience of middle-age and older private tenants living in Scotland and England which highlighted issues with affordability, lack of knowledge of housing rights, and the need to address key evidence gaps to inform future PRS policy⁸.

The Scottish House Condition Survey⁹ shows that older households are more likely to live in houses (73 per cent) than flats (27 per cent). Older households live in homes with lower energy efficiency ratings and are more likely to be living in fuel poverty - 36 per cent of households compared to an average of 31 per cent. It is also unclear whether the right homes are available to meet people's changing needs and aspirations. Age Scotland's National Housing Survey 2023¹⁰ survey found that:

- 37 per cent of respondents didn't think that their home would be suitable in the next ten years.
- 20 per cent said they needed an adaptation to their home and over half of these had waited more than four months.

How is housing policy in Scotland supporting people in later life?

The Scottish Government has a long-standing commitment to support people to live at home or in a homely setting for as long as possible, but it is not clear how well this ambition is being delivered by current strategies.

Age, home and community: a strategy for housing for Scotland's older people 2012-2021¹¹ was published by the Scottish Government in 2012, with a revised version published in 2018. The strategy presented a vision for housing and housing-related support for older people, alongside a set of outcomes and a framework of actions.

7 <https://www.independentage.org/policy-and-research/keys-to-future-report>

8 https://housingevidence.ac.uk/wp-content/uploads/2024/04/190827-Beyond_Gen_Rent_FINAL2.pdf

9 <https://www.gov.scot/publications/scottish-house-condition-survey-2022-key-findings/documents/>

10 <https://www.ageuk.org.uk/globalassets/age-scotland/documents/policy-and-research/housing/full-report-national-housing-survey-2023.pdf>

11 <https://www.gov.scot/publications/age-home-community-strategy-housing-scotlands-older-people-2012-2021/>

However, the strategy has not been updated since its conclusion in 2021 and there is no current action plan in place to take a new strategy forward.

In March 2021, the Scottish Government published *Housing to 2040*¹², its 20-year vision for housing. It aims to deliver an ambition for everyone to have a safe, good quality and affordable home that meets their needs in the place they want to be.

The strategy acknowledges that there are a considerable number of people whose housing needs are not currently being met and highlights a 2018 report on housing issues affecting disabled people by the Equality and Human Rights Commission¹³ which shows that:

- 61,000 people in Scotland need adaptations to their home.
- Approximately one per cent of housing in Scotland is fully accessible for wheelchair users.
- 10,000 disabled Scots are on housing waiting lists.

A strategic board¹⁴, co-chaired by the Minister for Housing, was set up in October 2023 to oversee delivery of *Housing to 2040* and provide accountability, although to date, there has been no formal reporting on progress.

Scotland's new dementia strategy, *Everyone's Story*¹⁵, was published in May 2023 and sets out a 10 year vision for change. The strategy commits to ensuring that arrangements for housing adaptations become more proactive and preventative to both prevent unnecessary hospital admissions and support people to return home following hospital stays. The first two-year plan for how the strategy is to be delivered was published by the Scottish Government in February 2024¹⁶.

Current Building (Scotland) Regulations 2004 already require the adoption of specific accessibility standards through measures such as minimum door opening sizes to facilitate wheelchair access and lowering the height of electrical switches and sockets. Building Standards technical handbook 2022: domestic buildings' which states regarding accessibility standards: *"Extending standards to address 'liveability' and the needs of occupants supports the Scottish Government's aim of promoting a more inclusive built environment and will better address the changing needs of occupants over time. This approach to the design of dwellings ensures that Scotland's housing stock can respond to the needs of our population, now and in the future."*

12 <https://www.gov.scot/publications/housing-2040-2/pages/2/>

13 https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/Housing-and-disabled-people-Scotlands-hidden-crisis.pdf

14 <https://www.gov.scot/groups/housing-to-2040-strategic-board/>

15 <https://www.gov.scot/publications/new-dementia-strategy-scotland-everyones-story/pages/1/>

16 <https://www.gov.scot/publications/new-dementia-strategy-scotland-initial-2-year-delivery-plan-2024-2026/>

However, the Scottish Government has committed to further increasing accessibility standards and has recently consulted on a review of the Housing for Varying Needs (HfVN) design guide first published in 1998¹⁷. The revised HfVN standards will only apply to new affordable housing delivered through the Affordable Housing Supply Programme (AHSP) and accommodation provided through the Gypsy/Traveller Accommodation Fund.

The new standard for social and affordable housing will also inform a new Scottish Accessible Homes Standard (SAHS) for homes across all tenures through updating building standards and guidance from 2025/26. Proposals include additional space requirements for entranceways and corridors to allow for easier movement through buildings, colour differentiation on different floors of multistorey blocks to help with navigation, indoor space to allow for work or study, and private or communal outdoor space with room for sitting.

At the time of publishing this report we are awaiting the outcome of the Scottish Government's consultation and confirmation of what the new standards will be.

Increased space standards and accessibility across all tenures is vital to ensuring that everyone is supported to live well regardless of tenure. The focus on indoor spaces is also important, as inclusive and accessible design is a key part of helping older people and disabled people to feel included and tackle discrimination and stigma¹⁸. As well as inclusive design standards, the availability of adaptations, aids, technology and housing support can all help to improve the accessibility of new and existing homes.

Scotland's housing emergency

In May 2024, the Scottish Government formally acknowledged the problems with Scotland's housing system by announcing a national housing emergency, with Ministers calling for the reversal of cuts to Holyrood's capital budget, which is set by Westminster. It followed announcements by several local authorities declaring their own housing emergencies, with many saying that they are no longer able to meet their basic housing obligations amid rising levels of homelessness and a lack of housing supply.

While the formal declaration of a national housing emergency has no legal effect, there are calls for the Scottish Government to produce an urgent plan to tackle the problem, alongside an increase in funding to help deliver more social and affordable homes.

¹⁷ <https://www.viva-access.com/wp-content/uploads/2020/06/Housing-for-Varying-Needs-1998-Scotland.pdf>

¹⁸ https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/Thinking-about-Stigma-in-Housing-Health-and-Social-Care-FINAL-13.02.24.pdf

Approaches across the UK

The political focus on housing and ageing differs across the UK. In Wales an Older People's Commissioner¹⁹ has been appointed to champion the rights of older people. The Commissioner has four key priorities:

- Protecting and promoting older people's rights
- Ending ageism and age discrimination
- Stopping the abuse of older people
- Enabling everyone to age well

While the Older People's Commissioner does not have a specific focus on housing, it could provide a useful platform for this type of discussion.

In England, an Older People's Housing Taskforce²⁰ was established by the UK Government to research and make recommendations on providing greater choice, quality and security of housing for older people. The group's report was submitted to the Department for Levelling Up, Housing and Communities and the Department of Health and Social Care in May 2024. However, it is not clear how this will be taken forward given the change of government in July.

A new campaign, Fit for Our Future²¹, was launched in July with Lord Best in the House of Lords. Led by Invisible Creations, PROCare and Foundations, the campaign champions inclusivity and accessibility, urging housing organisations to rethink and enhance their approach to aids and adaptations.

Recommendations

We need clearer focus and leadership on housing in later life at a national level. The Scottish Government should develop a replacement for the older people's housing strategy which expired in 2021 or demonstrate how these housing needs are being addressed through existing structures such as Housing to 2040.

¹⁹ <https://olderpeople.wales/>

²⁰ <https://www.gov.uk/government/groups/older-peoples-housing-taskforce#contents>

²¹ <https://www.fitforourfuture.today/>

3 How well are people planning for the future?

We all experience changing housing needs at different points in our lives, as families grow, children move out, working patterns change, or accessibility becomes more important inside or outside the home.

However, we know from existing research and the work to inform this report that many people still avoid thinking or talking about changes to their home and might be reluctant to move for a number of reasons including:

- Lack of positive narrative around the potential benefits
- Emotional attachment to their home
- Differing needs of people within the household
- Inconvenience of carrying out significant alterations
- Practicalities of moving home
- Family expectations around inheritance
- The cost of making changes or moving
- Lack of attractive options to move to

According to Age Scotland's National Housing Survey 2023²² the vast majority of people aged 50 plus think that their current home is suitable for their needs with only 14 per cent reporting that it was not very suitable or not suitable at all. Of these people, 57 per cent felt their current property was too expensive to heat and 42 per cent mentioned accessibility as an issue. Other considerations included the amount of maintenance required, the home being too big or too small, or being too far away from support networks or local amenities.

When asked about suitability in the next 10 years, 37 per cent thought their current home would no longer be suitable and 23 per cent were unsure.

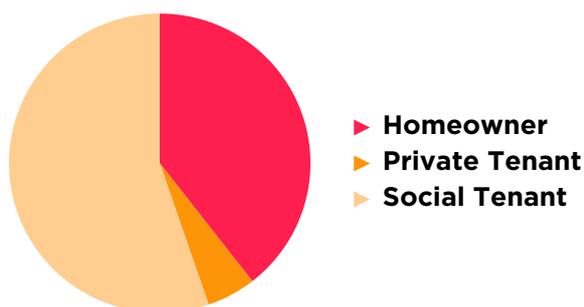
Results of our online survey

The Scottish Housing Day partners ran an online survey aimed at members of the public, asking people whether they had considered making changes to their home, whether they would know where to go for help or advice, and whether they had concerns about how they might fund any changes needed.

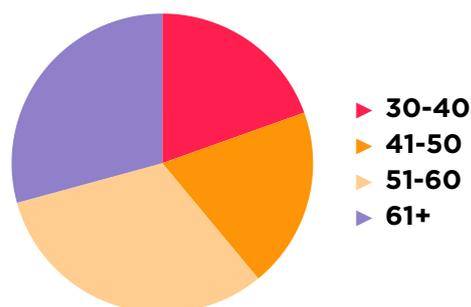
This was a small survey, so will not be statistically significant but gives an interesting insight into how people are planning for future needs. We are also aware that as the survey was disseminated through our own networks, respondents are more likely to be engaged with housing providers and have a higher awareness of the services and support available.

41 people from a range of tenures and age profiles responded.

Tenure of Survey Respondents

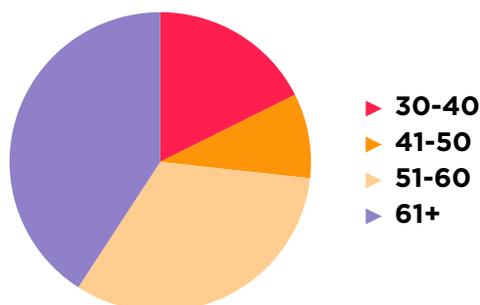


Age of Survey Respondents



Just over half of people (52 per cent) said that they had thought about their housing needs but it wasn't a concern at the moment. The younger respondents were more likely to say they had thought about it but weren't concerned, older respondents were more likely to say they had thought about it and were actively considering changes to their home.

I have thought about it and am actively considering changes to my home



Of all age groups, a high proportion (41 per cent) said that they were actively considering changes to their home or had already made some changes.

Reasons included living in older homes that were expensive to heat and would be difficult or expensive to improve. Others mentioned accessibility issues such as steep stairs, no lifts and need for level access showers or wet rooms.

Those who weren't concerned either didn't think that they had any immediate needs, they had already taken steps to meet needs, or were aware of possible future needs but confident that they could be managed. Only three people said they hadn't thought about their housing needs at all.

We asked if the respondent had considered making changes or moving home, if costs would be a concern. 78 per cent said they did have concerns about affordability. This included paying for adaptations and uncertainty about the availability of financial assistance, or potential costs associated with moving home.

Respondents had a range of opinions on where they might want to live in the future. 34 per cent wanted to stay in their current home, although half of these would want to make some changes. 34 per cent would like to move to a smaller home or a different location and 15 per cent said they wanted to move into specialist housing designed for older people.

Where would you like to live in later life?



Over half of people (59 per cent) thought that they would know where to go for information or advice about their housing. Some were already actively engaged with their local authority or housing association or said that they would approach them if needed. One respondent mentioned Citizens Advice, and another listed Care and Repair. One person was involved in developing a local co-housing group with a focus on creating strong support networks.

37 per cent said that they wouldn't know where to go for information or advice. Comments suggested a general lack of information about housing for older people or that available information was not always helpful. One respondent described having difficulty communicating with housing staff and sometimes receiving conflicting or confusing advice.

We also asked how the housing sector could better support people to live well in later life. Suggestions included raising awareness of the help that is available, increasing the range of housing options for older people (including sheltered housing, co-housing and care homes), and more funding for aids, adaptations and technology to help people live at home.

“A national campaign to inform people what help is available and where they can source it would be helpful. Also, we need to be using population data to effectively plan for the future housing needs.”

“There needs to be more affordable suitable properties for later life... assistance with making that move too - a lot of people don't want to move because they don't want the upheaval, but if there was an organisation to assist with this more people may be inclined to consider it.”

Feedback from Hanover Housing Association

Hanover Housing Association, a specialist housing and care provider and a member of the Scottish Housing Day working group also provided feedback from their tenant surveys. As a specialist provider, most of Hanover's customers live in sheltered, very sheltered and housing with care properties which can include communal areas, on-site staff, meal services and care and support services.

Regular engagement with customers reflects a range of needs and preferences across different housing types and customer groups. The presence of onsite staff is highly valued by most tenants, but particularly those in very sheltered housing and housing with care developments where residents are likely to have more complex needs. Staff were seen as providing peace of mind and a key source of advice and information.

In terms of future needs, mobility scooters are becoming a more frequent discussion point, especially in older housing developments that were designed when these types of mobility aid were less common and so may not have enough room for storage. This example highlights the need for homes to keep up with changing needs, demands and aspirations.

Tackling stigma

We need to normalise conversations about ageing and changing housing needs, encouraging people to think proactively and positively about making changes. Evidence from a large scale study looking to tackle stigma around housing, place, age and disability (ISPA) notes that lack of investment in community services/networks, as well as accessible amenities, in homes and neighbourhoods can have a negative and stigmatising impact on excluded groups²³.

By focusing on the positive aspects of inclusive design, adaptations, down sizing or moving to a home or location that better suits someone's needs, we can help people to view changes in a positive light, not as an inferior option or last resort.

The way that adaptations look can be off putting for some people who might want to avoid their home becoming overly clinical. Some organisations are exploring how adaptations and equipment can be provided to meet different tastes and to blend in more with every day decor and home accessories.

23 https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/Thinking-about-Stigma-in-Housing-Health-and-Social-Care-FINAL-13.02.24.pdf

Case study

Invisible Creations is redefining home adaptations by blending functionality with style, offering grab rails that double as everyday items like toilet roll holders, shower shelves, and bathroom caddies. By proactively installing these attractive adaptations, housing associations can shake the stigma of clinical looking aids, enhance the tenant's independence and well-being, while preventing falls and reducing the risk of hospitalisation, relocation and costly removals and installations.

Two residents share how these innovations have impacted their lives. George Bell, 74, living with severe arthritis at Karbon homes, praises the stylish grab rails for enhancing his safety and blending seamlessly with his decor. "I haven't had any falls since in the bathroom since I've been here, which makes a change because I've had falls in the past." Russ Bradford, 48, living with Young Onset at Believe housing, highlights how the products offer "a fantastic alternative" to clinical-looking aids. "They increase your confidence and give you a sense of purpose."

Invisible Creations proudly work in partnership with PROCare, who manufacture and distribute a total bathroom solution for both adaptations and general needs applications.

Find out more at hello@invisiblecreations.co.uk



The following example shows how different adaptations can be used to meet a range of different needs and budgets.

Examples showing different adapted bathrooms - Curb

Curb is part of the Link Group and provides property development, maintenance and management services across Scotland. The bathrooms in this example were installed as part of remodelling work at a sheltered housing complex in 2019. The project used a specification for the work to demonstrate what adaptations can look like and how they might appeal to commercial clients. While the costs may be higher than some “standard” adaptations, the quality materials and finish show what can be achieved given adequate space and budget.



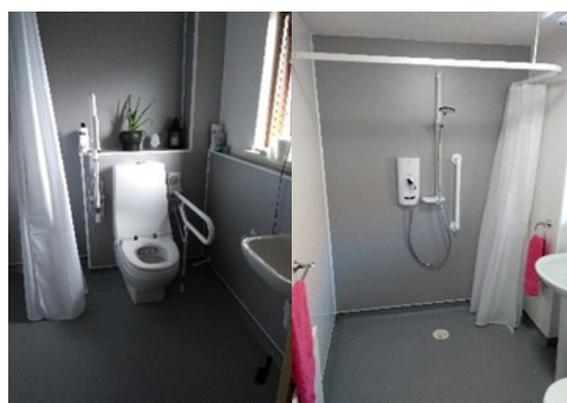
Wet floor shower



Level access shower



Low step in shower



Standard wet floor shower rooms

Recommendations

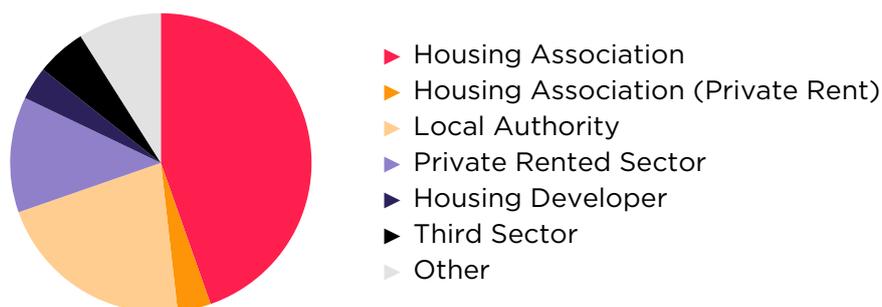
Scottish Government should launch a national conversation about housing and later life. This would help to normalise talking about a range of different housing needs and raise awareness of advice, information and support that is available nationally and locally.

4 Ensuring our homes are fit for purpose

How well prepared is the housing sector?

We ran an online survey across the housing sector in July, asking practitioners how well prepared they thought the housing sector was to support our ageing population. We asked about existing homes and services, new development, and what could be done better. The survey was promoted by Housing Day partners and through social media and we received 56 responses from a range of housing professionals. Again, this is a small scale survey and the findings are not statistically significant, but they do provide an interesting overview of experiences across the housing sector.

Housing sector survey responses - what part of the housing sector do you work in?



61 per cent of respondents don't think that housing stock is at all prepared to support Scotland's ageing population. 39 per cent thought that housing was somewhat prepared and no respondents said that the housing sector is well prepared.

Those who didn't think housing was at all prepared mentioned the need for greater accessibility across all general needs housing as well as delivering more fully wheelchair accessible homes, particular issues with ageing housing stock and tenements, and poor transport links in rural areas. Lack of funding for adaptations was frequently mentioned and increasing financial pressures on social landlords making it more difficult to invest in existing and new homes. One respondent commented:

“Our adaptations service works relatively well and we have good links with local occupational therapist (OT) teams but there is a real lack of funding. We have usually spent our grant allocation by the middle of the year and we front-fund for the remainder of the year but this means that most of the next year's funding is already allocated.”

Another said:

“Locally, we are seeing challenges in terms of funding this work. Budgets are being cut by extraordinary amounts which pushes pressure to housing providers and homeowners to self-fund necessary work. With an aging population and more complex needs, serious consideration is required on prioritisation of funding and ring-fencing funds for this purpose to ensure it is being spent on this work.”

Others highlighted long waits for OT assessments and the confusing process for adaptations and residents’ lack of awareness of the help available.

We asked what challenges developers face when building homes to be accessible or easily adaptable. The top response was additional costs involved (40 respondents) followed by accessibility not being a customer priority (27 respondents) and the planning system (25 respondents). Comments included a lack of national commitment to the delivery of accessible housing and issues with increased costs associated with additional space requirements – although one respondent did challenge the assumption that building in accessibility will always add costs. It was suggested that national targets or changes to the planning system would be needed to encourage the development of smaller homes for single people and more accessible homes.

One response (from a housing association) mentioned the competing pressures of delivering as many homes as possible to meet demand or delivering fewer more accessible homes.

“One of the biggest challenges I’ve noticed, is the weighing up of delivering as many properties as possible - as there are often big council waiting lists - with creating properties that are specially adapted. For example - in a lot of developments, you may have 60 new homes delivered, but only two of them are accessible. It’s because accessible homes cost more, take longer to build as they don’t fit the same blueprint as most other homes and being specialised units, they can’t go towards the general housing demand. In effect, accessible and adapted homes are a good idea, but the current overwhelming housing demands and waiting lists are still overruling it to a large extent.”

Finally, we asked what should be changed to better support people in later life. Comments called for strong political leadership at a national level and financial commitments to deliver new homes and adapt existing homes. The need for adequate support services and better partnerships with health and social care was mentioned, as was the importance of the environment outside of the home including good transport links, access to social activities and good local amenities.

Adaptations

The provision of aids and adaptations can support people to remain independent at home for longer and prevent accidents such as trips and falls which might need treatment or admission to hospital. It is clear that investing in prevention can result in better outcomes for individuals and provide better value for money. However, evidence suggests that adaptations are still underfunded with many social landlords regularly running out of budget causing rationing of resources and delays in delivery.

Despite this, the Scottish Government's housing support budget for 2024/25, including funding for housing association adaptations, was cut by three per cent. The budget notes stated, "Reduced funding for the adaptations programme to reflect overall capital pressures. This is likely to lead to a reduction in the number of adaptations that can be taken forward."²⁴ It did also suggest that some landlords may decide to fund adaptations from their own budgets or in partnership with Integrated Joint Boards. In reality, this will be difficult given other budgetary pressures.

Different approaches to adaptations in different areas and different funding streams across tenures also add complexity to the system and can be difficult for individuals to navigate, particularly those living in the PRS or who own their own homes and may not know where to go for information and advice.

Research has shown that while there are examples of good practice in Scotland, the systems for delivery are fragmented, overly complex and bureaucratic²⁵. Older people who have experienced the process have described it as a "fight" highlighting poor public awareness of how to access adaptations²⁶.

These issues with the adaptations system have been apparent for some time and the Scottish Government has undertaken a range of reviews in recent years. Guidance on the provision of equipment and adaptations for local authorities and NHS Boards was published in 2009²⁷ with a range of good practice guides, toolkits and information²⁸ to support improvements to services, before being updated in 2023²⁹.

In 2011 the Adaptations Working Group (AWG) was established to make recommendations on how to achieve better outcomes through investing in adaptations.

²⁴ Scottish Budget 2024/25 stage 4 tables: <https://www.gov.scot/publications/scottish-budget-2024-25/documents/>

²⁵ <https://housingevidence.ac.uk/publications/adapting-the-adaptations-process-tackling-the-barriers-within-policy-and-practice/>

²⁶ https://www.agescotland.org.uk/assets/000/000/554/making-adaptations-work-for-older-people-in-scotland---age-scotland---university-of-stirling---may-2023_original.pdf?1709565917

²⁷ https://www.sehd.scot.nhs.uk/publications/CC2009_05.pdf

²⁸ <https://www.gov.scot/policies/independent-living/housing-adaptations/>

²⁹ <https://www.gov.scot/publications/guidance-provision-equipment-adaptations-2/>

Two reports were published in 2012, *Adapting for Change*³⁰ and *Planning Ahead*³¹. The Scottish Government then implemented a pilot scheme, *Adapting for Change*, which ran in five areas from 2014-2017 producing a full evaluation³² and summary of learning points³³. Independent research³⁴ has also highlighted examples of good practice and where barriers to adaptations need to be addressed.

The Scottish Government consulted on an updated version of the 2009 guidance in 2022, seeking views on the clarity of the guidance and on the impact on any equality groups. The Scottish Government has also committed to a full review of the adaptations system but the timescale for this being undertaken is not clear.

An independent review of the adaptations system was also published in 2023³⁵ with recommendations on how to improve the process and outcomes for older people.

Recommendations

The Scottish Government's review of adaptations must be taken forward as an urgent priority.

It should consider unmet need for adaptations, provision of adequate funding and a tenure blind approach, ensuring easy access to advice and information for everyone, no matter where they live.

Technology and digital inclusion

As technology advances, opportunities are being created to support people in different ways and the housing sector needs to be at the forefront of innovation. *Technology Enabled Care in Housing*³⁶ (TECH) gathers and shares practice of what's already working well and what's on the horizon.

The *Scottish Household Survey 2022*³⁷ shows that the social housing sector has the lowest level of digital connectivity with just 80 per cent of households reporting that they have internet access compared to 94 per cent of owner occupiers and 96 per cent of private rented tenants. While 99 per cent of 16 to 34 year olds report using the internet, this falls to 76 per cent of people aged 60 or over.

30 <https://www.gov.scot/publications/adapting-for-change-final-report-adaptations-working-group/>

31 <https://www.gov.scot/publications/adaptations-working-group-paper-planning-ahead/>

32 <https://www.gov.scot/publications/evaluation-adapting-change/>

33 <https://www.gov.scot/publications/evaluation-adapting-change-learning-points/>

34 <https://housingevidence.ac.uk/publications/adapting-the-adaptations-process-tackling-the-barriers-within-policy-and-practice/>

35 <https://www.sfha.co.uk/mediaLibrary/other/english/104956.pdf>

36 <https://www.techhousing.co.uk/>

37 <https://www.gov.scot/publications/scottish-household-survey-2022-key-findings/documents/>

The Scottish Convention of Voluntary Organisations (SCVO) works with social landlords and communities to improve digital inclusion³⁸ helping more people to benefit from internet access.

Support from the third sector

The third sector provides a lifeline for many people delivering a range of services to support people with different needs. Third sector organisations often work across tenures reaching private tenants and homeowners who may be less likely to be engaged with services provided by local authorities.

While local organisations can tailor their services to the communities they work with, short term funding and different arrangements across local authority areas can make it difficult for people to find what's available in their area. For example, Care and Repair³⁹ is a highly valued service that helps older and disabled people to stay in their homes but is only available in 28 local authority areas, and the grant assistance available to people differs across those local authority areas.

Feedback from Care and Repair customers below highlights the transformative nature of some of the work being carried out, helping people to live well at home and regain their dignity. However, some also speak of lack of awareness of the service or how it would have been better to have work carried out at an earlier stage.

More could be done to ensure consistency of services across local authority areas and to promote what is available locally so that people are more able to plan ahead.

Experiences of Care and Repair customers

“We were completely unaware of C&R but they came into our lives at a time of real need and we are so grateful. The contractors worked quickly and very tidily - no mess at all! They were very kind & respectful of my elderly parents. I felt safe leaving her with them & they did a good job - the door & ramp will make a huge difference to my parents.”

38 <https://scvo.scot/p/34539/2020/01/21/supporting-digital-inclusion-in-scotlands-social-housing-sector>

39 <https://careandrepairsotland.co.uk/>

Experiences of Care and Repair customers (continued)

“Thank you VERY much Emma (from Care and Repair) for being so understanding and patient with me over the months as it was an extremely stressful and upsetting time as nothing that social work had suggested was helping John. We’re absolutely delighted with the work and John has now learned how to use the Geberit toilet which he’s finding gives him back his dignity. The wet room has made life much easier for us both and the contractor was absolutely superb and very professional.”

“Care and Repair service was good. Contractor carried out works within short timescale, satisfied with works. I understand everything takes time to do. It would have been very helpful to have had this in place when I was more able. Health now failing fast.”



The Role of Housing Support

Housing support covers a range of tasks that can help people to remain independent at home, reduce isolation or support a move home from hospital. The exact nature of the support provided will be tailored to individual needs but could include help to arrange an adaptation, making links with local community groups or help to ensure the person is receiving the right benefits, and other support to help people achieve their own goals.

Housing support is more often provided to social housing tenants but can be made available to people living in any tenure. Understanding the role and value of housing support can help to ensure that people receive the support they need to live well for longer.

However, a recent report⁴⁰ suggests that housing support can be misunderstood and that funding for such services is less transparent than for other housing and health services. It recommends greater effort in highlighting the positive benefits of housing support services and promoting examples. It suggests that housing support funding can result in longer term savings to the public purse but calls for more detailed research into funding streams, the scale of support being provided, costs and savings. A second phase of the research is currently underway.

5 Supporting people to move home

Proactive planning

We know that the majority of older people want to stay in their current home, but making a proactive decision to move to a more suitable home can have a lot of advantages.

For those making the move, benefits could include a more easily manageable home, better energy efficiency, or closer proximity to support networks or local amenities. Older people are also more likely to be living in homes with more bedrooms than they need so moving can help to free up larger homes for families.

As mentioned earlier in the report, encouraging and normalising discussions about housing and changing needs will be hugely beneficial in tackling stigma and helping people to make the right decision for themselves. Leaving a decision too late and having to make an unplanned move after a crisis like a fall or hospital admission can add stress to an already difficult situation and in some cases contribute to faster deterioration.

Recent work on the role of the housing sector in supporting people living with dementia suggests that private tenants and homeowners find it more difficult to access advice and information about their housing options. Other people with lived experience of dementia talked about how they had tried to plan ahead but didn't realise how long it might take to find the right home or didn't have a good understanding of social housing application and allocation systems.

Local authorities and some third sector organisations can provide advice and information for people thinking about moving home but it's clear that people aren't always accessing these services when they need them. More effort should be made to make people aware of housing options services – this could be part of the national conversation mentioned earlier in this report.

Case study

Housing Options Scotland provides housing advice, information, and support to disabled individuals, members of the Armed Forces Community, and people aged 55 and over. As Scotland's population ages and the housing landscape becomes more challenging, we've seen a significant increase in people seeking our advice, especially those in the 55+ age group.

In the financial year 2023-24, 40% of our client base were aged 55 and over. Our clients in this age group have a unique set of challenges to deal with.

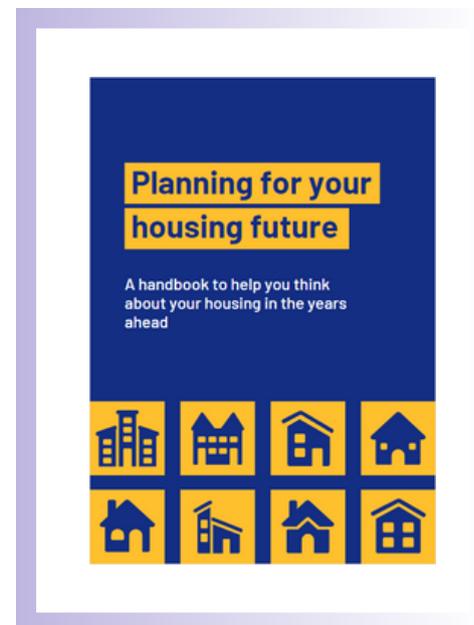
Our discussions with the older people we support has led us to develop our new "Planning for Your Housing Future" handbook. Designed as a conversation starter, this tool outlines the key considerations for planning your housing future—topics we often overlook. It's intended to help you to take the time to discuss it with a family member or friend or reflect on personally, helping you identify what's important to you in housing now and in the future.

The guide covers everything from size and location to comfort and security, with space on each page to jot down your thoughts, concerns, and questions. If you have any worries or uncertainties, the guide also includes a list of organisations at the back that can offer advice.

The guide launches on Scottish Housing Day 2024 and is available both in print and online.

For more information about the guide or help with planning your housing future as an older person, anyone can contact Housing Options Scotland through our website.

www.housingoptionsscotland.org.uk



Practical support to move home

Some people may be put off moving because of costs and practicalities which may involve sorting through a lifetime of possessions, making decisions about what to keep if moving to a smaller home, packing and unpacking, and arranging any work needing done at the new home. Even if a decision has been made to move, the process can be daunting.

More should be done to support access to practical assistance for people wanting to move home. This could include signposting to existing services and local organisations, or help to access funding such as discretionary housing payments or the Scottish Welfare Fund for low income households.

Recommendations

There is a need to ensure access to cross tenure advice and information to help people understand the different types of support that are available to them. The national conversation recommended above would help to promote services and encourage people to seek help when needed.

6 Building for the future

Understanding housing need

Local authorities must assess the need for specialist housing within their Housing Need and Demand Assessment and set out how this will be met in the Local Housing Strategy (LHS). However, despite this statutory guidance, population projections showing an ageing population, and recognised existing shortfalls in accessible housing, it's not clear that we are building the right homes to meet future needs.

The National Planning Framework (NPF4) makes little mention of housing for older people and there is no national target to deliver accessible homes. This is despite the fact that the Planning (Scotland) Bill (2019) contained multiple provisions within it directly relating to this, including Section 3CD:

“The Scottish Ministers must, as soon as practicable after the end of each two-year period, lay before the Scottish Parliament a report on how the planning system is operating to help ensure that the housing needs of older people and disabled people are met.”

The reports were to contain information about the extent to which the planning system is operating to ensure that new housing that meets the needs of older people and disabled people is constructed.

An independent report commissioned by Homes for Scotland completed one of the most comprehensive surveys of its kind to understand the full extent of housing need across Scotland. The report⁴² which surveyed 13,690 people across Scotland found that 28 per cent of households in Scotland face one or more forms of housing need, equivalent to 693,000 households. This included:

- 373,000 concealed households (i.e. an individual or group wishing to move to form their own household but unable to do so)
- 185,000 households living in properties they are struggling to afford
- 123,000 households living in overcrowded accommodation
- 85,000 households living in properties that required specialised housing adaptation or support due to specific needs such as disabled access
- 85,000 households living in unfit properties

42 <https://homesforscotland.com/download/existing-housing-need-in-scotland/?wpdmdl=4635&refresh=65acfb449d0481705835332>

The Scottish Housing-with-care Taskforce estimates that only 0.5 per cent of people aged 65 or over in Scotland live in a retirement community compared to 5 per cent in Australia, 5.5 per cent in New Zealand, and 6 per cent in the USA⁴³.

A recent report⁴⁴ published by SFHA considered the availability of specialist housing with care and support finding that:

- Almost 10,000 disabled people are on housing waiting lists
- Only 17 per cent of local authorities in Scotland set a target for accessible or adaptable housing
- 19 housing associations offer housing, care and support services
- Social landlords offered 7,750 supported housing lets in 2018/19
- Social landlords employ nearly 4,000 care and support staff

During the Covid-19 pandemic, supported housing lets dipped to 6,775 in 2020/2021 but the latest Scottish Housing Regulator statistics show the number of lets back up to 8,171 in 2022/23⁴⁵.

The role of the private sector in delivering new homes

All new homes built for sale in Scotland regardless of tenure must adhere to the Building Standards Technical Handbook: Domestic Buildings which states regarding accessibility standards:

“Extending standards to address liveability and the needs of occupants supports the Scottish Government’s aim of promoting a more inclusive built environment and will better address the changing needs of occupants over time. This approach to the design of dwellings ensures that Scotland’s housing stock can respond to the needs of our population now and in the future.”

“The guidance in this standard... has been based around and developed from issues that are included in Housing for Varying Needs and the Lifetime Homes concept developed by the Joseph Rowntree Foundation.”

Additionally, since 2007 home builders have been mandated to consider the future provision of accessible adaptation, providing home owners with the ability to temporarily or permanently adapt new homes to meet individual user needs. For example, provisions already exist for:

- Accessible thresholds: ensuring a barrier free access into homes and throughout the house

⁴³ https://www.arcouk.org/sites/default/files/SHWCT%20findings%20document%20June%202022_1.pdf

⁴⁴ https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/Report_Housing-Scotland-Models-of-housing-with-care-and-support.pdf

⁴⁵ <https://www.housingregulator.gov.scot/landlord-performance/statistical-information/>

- Future accessible WC and shower facilities upon a primary level of a home
- The provision of grab rails as well as installation of more permanent features such as a stair lift

The exit of McCarthy and Stone (one of the UK's largest specialist retirement home builders) from Scotland in 2019 left a huge gap in the private market in terms of the delivery of new build homes for older people. The company's exit highlighted the systemic challenges facing all organisations involved in the delivery of new homes across the country, namely:

- navigating a slow and unpredictable planning regime which currently takes an average processing time of 62 weeks for major residential applications (against a statutory timeframe of 16 weeks)
- high land values compounded by fewer and fewer sites coming forward that are deliverable and suited to older people's housing
- the cumulative impact of ongoing regulatory change facing private home builders and housing associations alike, with examples such as the proposed updates to Housing for Varying Needs adding additional costs to an already expensive development process

That said, responding to market demand, multiple home builders across Scotland have been incorporating age-friendly design across their developments, with some launching divisions focused on the delivery of age-friendly housing including Juniper Residential (part of Cruden Group) and Brio Retirement Living (part of Places for People).

Given the range of accessibility features already incorporated in new build homes, alongside house types that are deliberately designed to make adaptation easier for future homeowners, more can be done to highlight how new build homes meet the needs of older occupiers.

Delivering specialist housing

Homes that are designed to meet specific needs such as wheelchair accessible housing, amenity housing, sheltered or very sheltered housing and housing with care can help people to remain independent for longer and avoid unplanned admission to hospital or a care home. While improving accessibility of all homes will help to ensure that mainstream housing is suitable for most people as they age, some will need the additional features and support provided in specialist accommodation.

While sheltered housing is a fairly familiar concept, the potential of the housing with care model has not been fully realised.

What is housing with care?

Housing with care is a model which offers tenants step-up-step-down care which can be adjusted to meet changing needs at any time. This approach can reduce the need for treatments in clinical settings, hospital stays or moves into care homes which can be costly and disruptive.

Varis Court is a purpose-built housing with care development built by Hanover Housing Association in Forres. It provides 33 flats including seven extra care units for people living with dementia, 21 care units and an augmented care unit (ACU) of five flats. The five ACU flats were initially leased by the NHS and staffed by an NHS nursing team allowing a greater level of care for people requiring short stay support within a homely setting.

An independent evaluation of the ACU provision showed some reduction in emergency hospital admissions and length of stay for people over the age of 65 with associated savings to the health service. Unfortunately, after renewing the six-monthly lease a number of times, the NHS decided to end the arrangement. The flats are now used to provide unscheduled short stay (USS) services staffed by onsite Hanover care teams.

This example shows how short term contracts and commissioning arrangements can create additional financial risks for housing associations making this a difficult model to replicate despite evidence of the benefits. This issue is explored in more detail below.



46 <https://vimeo.com/304578490>

47 https://ihub.scot/media/6047/moray-evaluation-fnct_april19.pdf

The Scottish Housing-with-care Taskforce⁴⁸ cites a number of potential benefits of expanding the provision of housing with care including:

- Reducing delayed discharge which costs the NHS an average of £262 per bed per day.
- Freeing up family sized homes and increasing capacity across the housing market.
- Tackling loneliness by creating opportunities for residents to socialise.
- Filling the gap left by the reduction in nursing home beds which fell from 39,150 in 2010 to 37,252 in 2021.

The group makes a number of recommendations to support the supply of housing with care in Scotland, particularly encouraging private sector investment:

- Introduce clear definitions and regulation to protect customers and provide clarity for investors.
- Address lack of clarity in the planning system by creating a new planning use class, introducing national targets for housing with care.
- Introduce Section 75 reliefs to allow housing with care providers to compete with developers on land costs.

Social sector specialist housing provider focus group

We held an online focus group with specialist housing and housing with care providers, asking whether we have a good enough understanding of housing need, what the barriers are to developing more specialist housing and what needs to change. The main points from the discussion included:

- Lack of joined up data – health data on prevalence rates is often missing from housing need and demand assessments at a local level and there is no national strategy to drive the provision of specialist accommodation.
- Working reactively rather than proactively – lack of data can mean that services are reacting to changing needs rather than planning ahead or preventing the need for more serious interventions. Better co-ordination with partners and a better understanding of roles in achieving shared outcomes could help with future planning, e.g. avoiding delayed discharge.
- Inequal partnerships – specialist housing providers often rely on funding and support services from health and social care partnerships, but contracts can be short term and commissioning arrangements can be changed with little notice. This leaves much of the financial risk with the housing provider.

- Lack of flexibility in grant funding – Scottish Government grant funding does not cover communal areas in specialist developments making them more challenging for social landlords to deliver and pushing up costs for residents. The lack of flexibility also creates barriers to redeveloping homes that are no longer fit for purpose or that don't align with customer expectations. For example, older sheltered housing developments that were designed as bedsits are not attractive to most people who want more living space for themselves or for visitors but funding is not available to repurpose them.

Recommendations

There is a clear need for closer partnership working between housing, health and social care to balance the financial risks involved in delivering specialist housing.

The Scottish Government should develop a new national strategy on the supply of specialist accommodation, setting out evidence on existing supply, future projections and the role of different partners in delivering homes and services.

The new National Care Service should include formal recognition of housing within revised structures.

7 Conclusion and summary of recommendations

Existing research and feedback from Scottish Housing Day partner members and networks, online surveys and focus groups suggests that our housing system needs to adapt to keep up with changing needs and aspirations to make sure that our homes are fit for the future.

While new build homes are built to higher standards of accessibility than ever before, more can be done to ensure that there are a range of housing options available to meet different needs within mainstream housing, but also the provision of specialist housing for people who do need extra support.

Talking more openly about changing housing needs will help to tackle stigma, normalising conversations about housing and raising awareness of different services that are available nationally and locally.

A clear message throughout, is that investing in prevention and better partnership working results in better outcomes for individuals and better value for money. This is true of aids, adaptations and technology to support people to live well independently, and the provision of more specialist housing and support services.

Recommendations

- 1** We need clearer focus and leadership on housing in later life at a national level. The Scottish Government should develop a replacement for the older people's housing strategy which expired in 2021 or demonstrate how these housing needs are being addressed through existing structures such as Housing to 2040.
- 2** Scottish Government should launch a national conversation about housing and later life. This would help to normalise talking about a range of different housing needs and raise awareness of advice, information and support that is available nationally and locally.
- 3** The Scottish Government's review of adaptations must be taken forward as an urgent priority - it should consider unmet need for adaptations, provision of adequate funding and a tenure blind approach, ensuring easy access to advice and information for everyone, no matter where they live.
- 4** There is a need to ensure access to cross tenure advice and information to help people understand the different types of support that are available to them. The national conversation recommended above would help to promote services and encourage people to seek help when needed.
- 5** There is a clear need for closer partnership working between housing, health and social care to balance the financial risks involved in delivering specialist housing.
- 6** The Scottish Government should develop a new national strategy on the supply of specialist accommodation, setting out evidence on existing supply, future projections and the role of different partners in delivering homes and services.
- 7** The new National Care Service should include formal recognition of housing within revised structures.



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