

Older people and housing

A decent home is fundamental to people's well being. As people grow older their housing needs can change. Older people spend between 70 and 90 per cent of their time in their home, thus a warm, secure environment that meets individual requirements is crucial.¹

¹ ODPM, *A sure start to later life: ending inequalities for older people*, 2006.

This factsheet is one of a series published by Shelter. Factsheets dealing with other housing and homelessness issues can be downloaded from <http://england.shelter.org.uk/policy/policy-825.cfm>

Bad housing wrecks lives

Shelter believes everyone should have a home. We help people find and keep a home. We campaign for decent housing for all.

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Background

The term 'older people' usually refers to those who are aged 65 or over, the age at which men can claim the state pension, although this is not a strict definition. For example, due to health problems or lifestyle factors such as alcohol misuse, people younger than 65 may require services or accommodation for older people.

England has an ageing population with people living longer and low birth rates. In 2005, there were almost 9.4 million people over retirement age (18.5 per cent of the total population).² It is projected that the proportion of people in this age group will continue to rise. By 2021, 10.6 million (or 19.4 per cent) will be in this age group – an increase of 13 per cent.³ The ethnic profile of older people is changing. By 2026, the older black and minority ethnic (BME) population in the UK will have doubled from 800,000 in 2004⁴ to more than 1.8 million.⁵

Number of people over retirement age in England

Year	Number of people (millions)	Percentage of total population
2005	9.4	18.6
2021	10.6	19.4

Source: Population trends 126, Winter 2006

Ethnicity by age, 2001

Age	50 to 84 (percentage)	85 and over (percentage)
White	96.5	98.9
BME	3.5	1.1

Source: Census 2001, Office for National Statistics, 2001

Older people are a hugely diverse group. Some older people are amongst the most vulnerable and isolated in society. People over 65 are more likely than those from other age groups to have contact with friends or neighbours less than once a month. However, the majority of people over 65 lead independent, active lives. Older people are more likely than those in younger age groups to feel positive about the area they live in and are as likely as young people (aged 16 to 24) to participate actively in their communities for example through volunteering.⁶

² National Statistics: Population Trends No 126, Winter 2006.

³ This takes account of the increase in women's state retirement age from 60 to 65 between 2010 and 2020.

⁴ Source: Office for National Statistics, Crown Copyright 2006. This figure includes all white non-British and non-white ethnic groups.

⁵ Age Concern quoted in ODPM, *A sure start to later life; ending inequalities for older people*, 2006.

⁶ Home Office, *2003 Home Office Citizenship Survey: people, families and communities*, 2004.

Income and poverty

Pensioners (women over 60 and men over 65) have a lower average income than other adult age groups, and are at higher risk of income poverty. Nineteen per cent of all pensioners (2 million) are in poverty before housing costs, and 17 per cent are in poverty after housing costs (1.8 million).⁷ The average median net income for all pensioners after housing costs in 2004/05 was £185 for couples and £138 for single pensioners.⁸

There are, however, big differences in the income levels of older people. People with private pensions and savings generally have much higher incomes than those who rely solely on state pensions. In 2004/05, almost 70 per cent of pensioner households depended on state benefits for at least half of their income.⁹

In Great Britain, 17 per cent of pensioner couples and 21 per cent of single pensioners live in persistent low income.¹⁰ One factor contributing to low incomes among older people is a lack of awareness, and take-up, of entitlements. For example, in 2004/05 nearly 30 per cent of pensioners entitled to Pension Credit did not claim it.¹¹ In the same year, more than 10 per cent of pensioners entitled to Housing Benefit, and more than 40 per cent of those eligible for Council Tax Benefit, did not claim.¹² Some older people have problems accessing and utilising their money, resulting in poverty, regardless of income. For example, those with mobility problems can find it hard to get to the shops to buy food or to the post office to pay bills and top up pre-payment cards for gas and electricity.

Profile of housing occupied by older people

The majority of older people live in the 'general housing stock' – a break down of the type of housing these people live in and their household composition is detailed below.¹³

Owner occupation

The vast majority of older people are homeowners. In England, 73 per cent of people aged 65 and over are homeowners. Of this, 67 per cent own their home outright, compared with 31 per cent of the total population.¹⁴ The proportion of older homeowners is set to increase further as levels of home ownership in the population have risen in recent decades.

Older owner-occupiers sometimes decide to 'downsize' to a smaller home which is less expensive to run and easier to maintain. A survey by Council for Mortgage Lenders among people buying their property from the equity of their previous home, found that over two-thirds were over 65 or retired. It also showed that over a

⁷ DWP, *Households below average income: an analysis of the income distribution 1994/5-2004/05*, Table 6, 2006.

⁸ DWP, *Pensioners' income series 2004/5*, Table 2.1, 2006.

⁹ DWP, *Pensioners' income series 2004/5*, 2006.

¹⁰ National Statistics, *Social Trends, No 36*, Table 5.20, 2006.

¹¹ National Statistics, *Pension credit estimates of take-up in 2004/2005*, first release, 2006.

¹² DWP, *Income-related benefits estimates of take-up in 2003/2004*, 2006.

¹³ ODPM, *A sure start to later life: ending inequalities for older people*, 2006.

¹⁴ CLG, *Survey of English Housing*, Live table No S106, CLG, 2006.

third of cash buyers traded down by buying a cheaper property.¹⁵ People sometimes move to a different area when they retire, for example to the coast or abroad or to be closer to family members. 'Equity release schemes' are becoming increasingly popular for older homeowners. These work by providing a loan on the value of a property. The loan is paid as a lump sum and/or in monthly instalments.¹⁶ The company recovers the debt by selling the property after the homeowner has died or when the homeowner sells the property – for example to move into a care home. Anyone considering an equity release scheme should seek independent financial advice and, if appropriate, discuss their plans with family members.

Renting

In England, 22 per cent of people aged 65 and over rent their home from a local authority or housing association. This represents a third of tenants in the social sector.¹⁷ According to Age Concern, many older people in the social rented sector seldom have the option to move to another accommodation. One factor relating to this is that a lack of quality housing discourages older tenants in larger houses from moving to smaller properties.¹⁸

Only three per cent of pensioners live in the private rented sector, compared with nine per cent of the total population. Nearly 11 per cent of those renting privately are aged 65 and older.¹⁹

Household composition

Most older people live in married couples or on their own. Women are more likely to live alone, especially at older ages. In 2002, 60 per cent of women over 75 and 29 per cent of men over 75 lived alone. This is partly due to women's longer life expectancy. In the UK, single older people rarely live with other people, such as their children or other family members. In 2002, only five per cent of men and eight per cent of women aged over 75 lived with others.²⁰

Household composition varies across ethnic groups. Older Asian people (including Indian, Pakistani and Bangladeshi people) are less likely to live alone than other older people.²¹

Options for older people when their housing needs change

As people become older, factors such as decreasing mobility and illnesses relating to old age sometimes mean that their accommodation is no longer suitable without some support or adaptation. Some people decide to 'stay put' in their current home, while others move into specialist accommodation for older people. The housing options available are described below.

¹⁵ Council for Mortgage Lenders, *Rich or retired? a profile of cash purchasers in the UK*, December 2004.

¹⁶ Hayes, P, *Housing and support for older people: a good practice guide*, Shelter, London, 2006.

¹⁷ CLG, *Survey of English Housing*, Live table No S106, CLG, 2006.

¹⁸ Age Concern, *Housing, policy position papers*, 2006.

¹⁹ CLG, *Survey of English Housing*, Live tables, Table S104, 2006.

²⁰ DWP, *Focus on older people*, Palgrave Macmillan, 2005.

²¹ DWP, *Focus on older people*, Palgrave Macmillan, 2005.

Staying put

Care and support

Support and care provided in the home can help people live as independently as possible without the upheaval of moving. Services offered to people in their own home range from help with shopping and budgeting, meals on wheels, and care services, such as help with dressing, washing and administering medication.

The majority of care and support services for older people in England are provided by local authority social services departments. Charges for these services depend on the amount of money an older person has available to them and not all local authorities charge.

Charities and private support organisations also provide care and support services to older people in their homes who are not eligible or do not wish to access social services support.

Health care services, such as community nurse services and GP visits, are provided and paid for by the NHS. In some areas of the country, Care Trusts have been established to provide integrated social and medical care for older people.

Adaptations

Adaptations to the home and equipment provided for people to use can make staying put a feasible option where existing accommodation would otherwise have become unsuitable. They can help prevent the 'slips trip and falls' and other household injuries such as burns that can be especially dangerous to older people. Research into the costs and benefits of adaptations concluded that they represent good value for money.²²

The number of people in England with a medical condition or disability that required specially adapted accommodation was estimated at 1.4 million in 2004–05. Seventeen per cent of those aged 65 and over who required specially adapted accommodation were living in unsuitable accommodation.²³

A survey by Help the Aged found that more than half of those who responded said they found moving around the house difficult. The two areas of the home that were most cited as causing difficulty were the stairs and bathroom/toilet. Nineteen per cent of respondents said their homes were fitted with disability adaptations and 16 per cent had someone who came into their home regularly to help them move around.²⁴

The Government has a commitment to built Lifetime Homes Standards into to new homes. Lifetime Homes Standards require features that allow for flexibility and adaptability to be designed into homes when they are built.

Local authorities also offer a range of schemes to help with home improvements, such as low cost loans and equity release, as well as grants to homeowners and others to help to repair, renovate or adapt their home. A Disabled Facilities Grant (DFG) is a grant for essential adaptations to give a disabled person full access in

²² ODPM, *A sure start to later life: ending inequalities for older people*, 2006.

²³ DCLG *Survey of English Housing, trends in tenure and cross tenure topics*, Table S148, 2006.

²⁴ Age Concern, *When a house is not a home, Older people and their housing*, 2001.

and around the home. For example, a DFG can be used to provide access to the kitchen and bathroom facilities.

Home improvement agencies are not-for-profit organisations that assist eligible vulnerable home owners or private sector residents who are elderly, disabled, or on low incomes, to carry out a range of improvements, from small repairs, to major renovation or adaptation.

Specialist accommodation options

Some older people need or wish to move to accommodation where they can receive more support. Around 10 per cent of older people live in sheltered or retirement housing, or in a residential setting such as a care home. These main options are described in more detail below.

In **sheltered or retirement housing** residents have their own flat, bungalow or small house. Residents retain the privacy and independence offered by having their own front door, but have the security of knowing that there is a 24-hour alarm system to alert someone should they need help, and often a warden or manager on site. Some schemes have a communal lounge area for socialising and other facilities. Extra care sheltered housing schemes provide a higher level of support and care than other retirement housing. For example, meals may be provided and care staff can offer support with dressing and bathing.

The benefits of moving to sheltered accommodation can include improved health and alleviation of stress and worry. Conversely, some people find they have to move away from their local area and can become more isolated and potentially vulnerable.²⁵

Sheltered housing can be rented from the local council or a housing association and occasionally from a charity, or purchased privately.

Retirement villages are communities of older people, typically comprising 100 or more purpose-built residential units which are owner occupied or part-owned. They are a relatively new development in the UK.²⁶ Retirement villages offer older people a combination of independence and security, as well as opportunities for social engagement and active life.²⁷ Some retirement villages have an on-site care home. Accommodation in retirement villages is sometimes rented from the council or a housing association and sometimes purchased privately.

Care homes are designed for older people who require a higher level of support than that which can be provided in their own home or in retirement housing. The term 'care home' describes communal accommodation that offers personal and medical care. Personal care includes providing food and help with washing and getting dressed. Social services and the NHS are sometimes required to pay for all or a proportion of the costs of living in a care home. Some homes are run by profit-making companies and others are run by charities or non-profit-making trusts.

²⁵ ODPM, *A sure start to later life: ending inequalities for older people*, 2006.

²⁶ Hayes, P, *Housing support for older people: a good practice guide*, Shelter, 2006.

²⁷ Croucher, K, *Making the case for retirement villages*, Joseph Rowntree Foundation, 2006.

Key issues in housing for older people

This section outlines key issues related to housing for older people. The first section looks at housing conditions and fuel poverty-related problems older people face as a result of their physical environment.

The other section explores the issues of abuse, homelessness, living in a rural area, fear and/or experience of crime, being from a BME community and/or being gay or lesbian which are all factors that may increase the risk of social exclusion.

Problems with the physical environment

Housing conditions

In 2004, 5.9 million households lived in 'non-decent homes' (see policy section on page 12 for information about the Decent Homes Standards). The table below shows that the incidence of older people living in non-decent homes is greater than average.²⁸

Older people are also more likely to live in energy inefficient homes than the average person (see Table 1, below). Research by Age Concern found that half of all households surveyed did not heat their entire home in winter and more than one in four did not have central heating.²⁹ People aged 65 or older who are disabled or suffer from long-term illness are more likely to live in a damp home. It is estimated that nine per cent of older people live in a damp home compared with a six per cent of the general population. A recent Government report stated that one in 10 older people have problems with their accommodation, such as damp, infestation (eg, insects, mice and/or rats) or inadequate lighting.³⁰

Table 1: total number of older people living in non-decent homes

	Total households ('000s)	Older people ³¹ (percentage)	Average for all households (percentage)
Non-decent homes	5,944	31	28.4
Energy inefficient homes	1,758	10.7	8.4
Homes in serious disrepair	2,093	10.4	10

Source: DCLG, English house condition survey 2004, annual report, 2006.

²⁸ ODPM, *English house condition survey, annual report, 2006*.

²⁹ Age Concern, *When a house is not a home, older people and their housing, 2001*.

³⁰ ODPM, *A sure start to later life: ending inequalities for older people, 2006*.

³¹ Includes people over 60 years old.

Fuel poverty

A household is in fuel poverty when it needs to spend 10 per cent or more of its income on fuel in order to maintain satisfactory heating and other energy services. In England, 1.2 million households (six per cent of all households) are in fuel poverty compared to 10 per cent of older households.³² Some 40 per cent of older people households are spending between five and 10 per cent of their incomes on fuel.

The Government has taken steps to alleviate fuel poverty.

- Warm Front Grants can be used for insulation and heating improvements for those households most vulnerable to cold-related ill health, including older people who are reliant on state benefits.
- Winter fuel payments are made annually to help people aged 60 and over with the costs of keeping warm. In winter 2006, the payment was between £100 and £300, depending on the recipient's circumstances. 11.7 million people aged 60 and over received winter fuel payments in 2005/06.

Fuel poverty among older people living in social housing is being addressed through programmes to improve the quality of social housing (see Decent Homes Standard on page 12).

Social exclusion

Elder abuse

Unfortunately, abuse and mistreatment of older people does occur. According to Help the Aged, about 500,000 older people are believed to be abused at any one time in the UK.³³ Most abuse takes place in an individual's own home where it is very difficult to monitor and prevent. An analysis of calls to the Action on Elder Abuse helpline showed that 64 per cent of abuse reported occurred at home and 23 per cent of abuse takes place in care homes. More than three-quarters of abuse towards elders is perpetrated against people aged 70 and over.³⁴ Abuse has many different forms, it can be physical, psychological, financial or sexual.

Homelessness

Homelessness is one of the most acute forms of social exclusion. The reasons people become homeless are varied and complex. Some homeless older people have a long history of homelessness while others find themselves homeless for the first time in old age.

A study of older homeless people in two day centres found that more than a quarter have been homeless for more than 25 years. Reasons for this included the following:

- homelessness related to problems in the family home in adolescence
- homelessness following discharge from the armed forces or after experiencing marital breakdown

³² Help the Aged, *Older people, decent homes and fuel poverty*, 2006.

³³ www.helptheaged.org.uk/en-b/Campaigns/ElderAbuse

³⁴ Help the Aged, *Hidden voices: older people's experience of abuse*, executive summary, 2004.

- homelessness in middle age when the death of a parent or carer left people unable to cope
- some people who had previously lived in work camps or lodgings while undertaking labouring work had no settled base and, when their employment finished, they either slept rough or booked into hostels. Most of the people in this group were in their forties and fifties at the time.

A recent study³⁵ identified the main reasons for becoming homeless for the first time in old age. The key reasons from this research are listed below.

- **The death of a spouse or 'carer'.** Some people abandon accommodation after the death of a spouse. This can be due to distress and depression and/or difficulty coping with household tasks, such as paying the rent and bills.
- **Physical and mental health problems.** Some people have to stop working because of ill health and subsequently experience financial problems. For others, ill health leads to family and marital problems and relationship breakdown.
- **Rent arrears due to Housing Benefit claims or payment problems.** Some people become homeless after being evicted for rent arrears, and others leave their accommodation because they cannot afford the rent. In many cases rent arrears are due to problems with Housing Benefit claims.
- **Alcohol problems that contribute to relationship breakdown.** Heavy drinking is associated with relationship breakdown, which can lead to homelessness.

It is hard to quantify the extent of homelessness, especially for specific groups such as older people. The information below provides some information about older homeless people and how they find accommodation.

Older homeless people who approach their local authority for accommodation

For a local authority to owe a duty to provide someone with accommodation permanently the person must be 'eligible' (a person may not be eligible because of their immigration status or because they are not resident in the UK), fit the statutory definition of homeless, have a 'priority need', and not be intentionally homeless. People who are vulnerable as a result of their age should, by law, always be regarded by a local authority as having a 'priority need'.

Official figures show that only three per cent of homeless households who contacted their local authorities and were accepted as having a right to be offered housing by the local authority were aged over 60. This accounts for just 3,000 households. For more detailed information on homelessness see Shelter's [Homelessness factsheet](#).

³⁵ Crane, M, et al, *Building homelessness prevention practice: combining research evidence and professional knowledge*, Sheffield Institute for Studies on Ageing, University of Sheffield, 2004.

Street homeless older people

Street homeless people are those who routinely find themselves on the streets during the day with nowhere to go at night. Some sleep rough, and others have accommodation in hostels, night shelters, with friends or in squats. Older people can be some of the most 'entrenched' rough sleepers, meaning that they are reluctant to access services and support, such as hostel accommodation. Some homelessness agencies run specific services for older people.

There are regular street counts of people who are sleeping on the streets in England on a given night, but there is no age breakdown available. CHAIN is a database used by agencies working with street homeless people in London. CHAIN figures show that 12 per cent of people contacted on the streets of London by outreach workers in 2005/6 were aged over 55.

Living in a rural area

There are 1.3 million older households living in rural areas in England. The proportion of older people living in rural areas is forecast to increase significantly in the next two decades as a result of additional migration to some types of rural areas combined with further increases in life expectancy.³⁶ According to the Office of National Statistics, in the next 25 years the number of people aged 65 and over in rural areas will increase by 20 per cent more than the average increase for England as a whole.³⁷

The availability of affordable housing in many rural areas in England has decreased following an influx of people with higher incomes into these areas.³⁸ There is a lack of housing with support and care which means that older people may have to move out of the local area to find the accommodation they need.

Older people in rural areas are more likely to live in fuel poverty than those in urban areas (16.5 per cent compared with 9.5 per cent).³⁹ Poor transport links and a lack of easily accessible shops and services in some rural areas can result in older people being more isolated than those who live close to local amenities.

Fear of and experience of crime

Fear of crime is one of the major concerns for different groups of older people. Older people's quality of life is likely to be affected by fear of crime. Fear of crime can affect older people's perception of their safety and this can lead to reluctance to leave home, loss of confidence and prevent them leading a normal life. Older people are more likely to experience distraction burglaries than younger people, but are less likely to become a victim of violent crime than other age groups.⁴⁰

Black and minority ethnic older people (BME)

The term BME covers a highly diverse group of people with a wide range of different housing concerns and needs. About eight per cent of BME communities in

³⁶ DEFRA, *The rural strategy 2004*.

³⁷ Office of National Statistics, *Sub-national population projections for England, 2004*.

³⁸ Affordable Rural Housing Commission, *Affordable Rural Housing Commission final report, 2006*.

³⁹ Help the Aged, *Older people, decent homes and fuel poverty: an analysis based on the English house condition survey, 2006*.

⁴⁰ Greater London Authority, *Valuing older people, 2006*.

England are aged 60 and over.⁴¹ People from BME communities are less likely to be homeowners and more likely to be living on a low income in social rented accommodation.

An Age Concern survey found that the majority of older people who felt unhappy with their home were from BME groups, mainly Bangladeshi and Pakistani. Lack of adaptations, poor insulation, disrepair, overcrowding and poor design were some of the reasons cited for this.⁴²

The housing problems which affect all older people can be even harder for older people from BME groups to address. For example, some older BME people lack knowledge about advice services or experience language barriers in accessing advice. A Shelter study found that the use of independent advice services is very limited among most BME communities and many prefer to access advice through a local, community-specific service.⁴³ The Housing Corporation acknowledge that few culturally appropriate housing and related services have been developed.⁴⁴

Sexuality

There is very little information and research on the housing needs of lesbian and gay older people (LGOP). There are no examples of specialised housing for older lesbians or gay men in England.⁴⁵ Research carried out by the North British Housing Association found that respondents have a marked preference for 'lesbian and gay friendly' environments rather than exclusively lesbian and gay environments. Thirty per cent of respondents preferred mixed accommodation for lesbians and gay men, 35 per cent mixed lesbian/gay/straight accommodation and 35 per cent single sex accommodation but for men/women of all sexual orientation.⁴⁶ Polari's survey among wardens of sheltered accommodation and care home managers was characterised by lack of interest in the issue, with fewer than a quarter of those contacted taking part. Some managers who did respond were openly antagonistic towards lesbians and gay people. A report published in 1995 found that there is insufficient specialist housing or housing with support for lesbian and gay older people. It found that the preference of many LGOP would be to live in accommodation specifically designed to meet their needs. The main reason for their preference is because they regard much of the existing housing with support as unsuitable and hostile because it is geared to heterosexual older people.⁴⁷

Policies and initiatives

There is a range of recent legislation and Government policy which will affect the housing conditions of, and housing options for, older people.

⁴¹ National Statistics: Census 2001.

⁴² Age Concern, *When a house is not a home, older people and their housing*, 2001.

⁴³ Shelter, *The advice gap, a study of barriers to housing advice for people from black and minority ethnic communities*, 2007.

⁴⁴ Housing Corporation, *Housing for older people*, 2002.

⁴⁵ Age Concern, *Opening doors, working with older lesbians and gay men*, 2001.

⁴⁶ North British Housing Association, *The housing needs of older lesbians and gay men in the north east*, 1999.

⁴⁷ Hubbard, R and Rossington, J, *As we grow older, a study of the housing and support needs of older lesbians and gay men*, Polari, 1995.

The Decent Homes Standard

In 2000 the Government introduced new standards for the quality of social housing in England, known as the Decent Homes Standard. To meet the standard, a property must have reasonably modern facilities and be warm and weatherproof. The Government has set a target that all social housing in England should meet this standard by 2010, and aims to ensure that at least 70 per cent of vulnerable people who own their homes or rent privately live in decent homes by that date. Vulnerable households are defined as those on receipt of means-tested or disability-related benefits.

Housing Health and Safety Rating System (HHSRS)

The Housing Act 2004 replaced the fitness standard used to judge whether a property is fit for human habitation with HHSRS. HHSRS assesses health and safety hazards in the home in 29 categories. The assessment is based on the risk to the potential occupant who is most vulnerable to that hazard. For example, stairs constitute a greater risk to the elderly, so for assessing hazards relating to stairs they are considered the most vulnerable. Older people are also more susceptible to illness relating to low temperatures. This could have significant benefits for vulnerable older people if environmental officers are aware of the specific risks of features of the home to older people.

Supporting People

The Supporting People programme was launched in 2003. It provides housing-related support to help vulnerable people, including older people, to sustain their independent living. It provides help regardless of what type of accommodation they live in, so can help private tenants, homeowners and tenants of social housing. Services provided under the scheme include support with independent living skills, such as cooking, paying bills or budgeting, to enable individuals to access their correct benefit entitlement and to access community service alarm in their own home.

Under the Supporting People programme, housing and social services departments are encouraged to work in partnership with their local health department and probation services to address the mix of housing and housing-related support needs of vulnerable people.

Warm Front Scheme

This scheme was set up in 2000, it replaced the previous Home Energy Efficiency Scheme (HEES). The scheme was set up to improve energy efficiency for vulnerable households in fuel poverty (see page 7 for definition). Warm Front Grants are available to tenants in the private sector and homeowners who are in receipt of specific benefits.

Sure Start to Later Life

The Government is developing policies to ensure that services for older people are 'delivered locally and in one place'. This 'Sure Start' approach focuses on offering preventative services as well as interventions, joining up and improving access to services. The approach is being piloted through the Link-Age-Plus programme. The pilot schemes have been developed in partnership with older people. Services made available through the pilot schemes will include schemes to increase benefit take up, ensure the accessibility of schemes for adaptations, and create new opportunities for leisure and recreation. The Government has set aside £10 million over two years to support the development.

Shelter's work

Shelter helps 170,000 people in housing need a year, through our housing aid centres and practical projects, and via our free housing advice helpline. We campaign for new law and policies – as well as more investment – to improve the lives of homeless and badly housed people, now and in the future. As one of the leading experts on housing in Britain, we develop practical solutions to address the housing crisis. We also work in conjunction with the housing sector to promote good practice, publish reports and provide professional training.

Shelter's work specifically with/for older people

Shelter's Older Persons Housing Support Service (SOPHSS), Sheffield

SOPHSS is a floating support and provides practical housing-related support to help people over the age of 60 to sustain their accommodation and therefore prevent homelessness. The aim of the scheme is to enable older people to remain as independent as possible, empowering individuals to exercise their choice and rights to live in a safe and comfortable home. Older people are encouraged to take control over their finances and engage with other agencies. The service helps both homeowners and tenants.

London surgery

The London surgery provides advice on a range of housing issues for people aged 55 and over from Ealing and neighbouring boroughs. It has been running for four years on a weekly basis from Age Concern in Ealing.

Publication

Shelter has published a good practice guide on housing and support for older people.⁴⁸ It examines the housing options available for older people, homelessness prevention, approaches to working with older service users, and advice provision for the ageing population.

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⁴⁸ Hayes, P, *Housing and support for older people: a good practice guide*, Shelter, 2006. For more information visit www.shelter.org.uk/publications