

Policy Digest

April - June 2008

Issue No. 15

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Further Information

The Policy Digest provides a review of Northern Housing Consortium policy activity and an update on recent national legislative, policy and regulation issues that have an impact on our members in the North. Visit our [website](#) or contact the NHC Policy section on 0191 566 1000 for further information on the work of the Consortium featured in the Digest or any other policy areas you would like to highlight.

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Mental Health and Housing Event 2008

The Northern Housing Consortium alongside the Integrated Living Network and Mental Health North East, supported a regional strategic workshop on “Mental Health & Housing: *Working Together in the North East*”, which was held at the Assembly Rooms in Newcastle on 9th May 2008. This event was timely and unique.

From April 2008 the new local performance framework, and in particular Public Service Agreement 16, will drive greater and more effective integration at a local level and at a regional level the new regional health and well-being strategy ‘Better Health Fairer Health’ highlights the role of housing in positive mental health and well-being. The future is about personalisation and community, there is no substitute for well focused, clearly organised service delivery and it is clear that safe, secure, well located housing is crucial to good mental health and well-being, yet compared to the general population those with mental health needs are:

- **one and a half times** more likely to live in rented housing, with higher uncertainty about how long they can remain in their current home;
- **twice** as likely to say that they are very dissatisfied with their accommodation or that the state of repair is poor; and
- **four times** more likely to say that their health has been made worse by their housing¹.

The event brought together national policy makers, regional leaders and key local players from housing, health and social care to debate how collectively we can be more effective in jointly commissioning and delivering services with a stress on better outcomes for individuals.

The event provided an excellent opportunity to network, to debate the key issues and to make recommendations for the future. The outcomes of the event will be compiled into a report which will be published in the summer and will feed into emerging local and regional structures.

Inclusive Design: How can a simple potato peeler help you revolutionise your housing service?

The north's housing markets are changing - the population is ageing and we can expect radical changes in lifestyle and expectations in the future. The Northern Housing Consortium have produced this [discussion paper](#) which considers the concept of *Inclusive Design* - a process which ensures that products and services address the needs of the *widest possible audience*, regardless of age or ability.

Familiar and popular items such as the 'good grips' potato peeler and trolley style suitcase have been created using the principles of Inclusive Design, enabling these products do not only meet the needs of older and disabled people but a wide audience of consumers willing to pay for products which are stylish, convenient and easy to use.

¹ Meltzer, H. et al, 2002

Inclusive Design has emerged up the policy agenda following the launch of the National Strategy for Housing in an Ageing Society to become the subject of much debate in the housing sector. But how can the principles of Inclusive Design help you to create homes, neighbourhoods and services which not only respond to, but importantly capitalise upon, the north's changing markets? Where can we see Inclusive Design in practice and what are the key questions we need to ask?

This paper is the first of a series of discussion and findings papers to be published as part of the development work for the 'Age Friendly Community' design project. The paper seeks feedback and input from members and the wider housing community into the project and ensures that the full breadth of issues you are facing will be tackled through the project. For more information contact a member of the policy and practice team on 0191 566 1000

Quality of Life

International Learning paper

In the coming weeks the Northern Housing Consortium will be releasing an international learning paper giving examples of best practice in creating age friendly homes, neighbourhoods, services and products from around the world.

The definition of an age friendly community according to the World Health Organisation is *'An age friendly city encourages active ageing by optimizing opportunities for health, participation and security in order to enhance quality of life as people age. In practical terms, an age friendly city adapts its structures and services to be accessible to and inclusive of older people with varying needs and capabilities'*.

Across the Atlantic, Canada is one of the most forward thinking countries on ageing and is addressing the challenges through developments that not only offer good quality housing, but also a good quality of place, for example the Gamson Woods scheme in the highly suburban city of Calgary offers an integrated mix of housing types and services including schools, outdoor spaces amongst other services. Looking in the opposite direction, Japan is leading the way on technological developments that transform the ageing experience fuelling a senior technology market worth more than \$1 billion. Businesses are rolling out everything from easy access cars and automatic washing/drying toilets to robots that dispense drugs and provide interaction to reduce dementia-related cognitive decline

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Age friendly Project Update

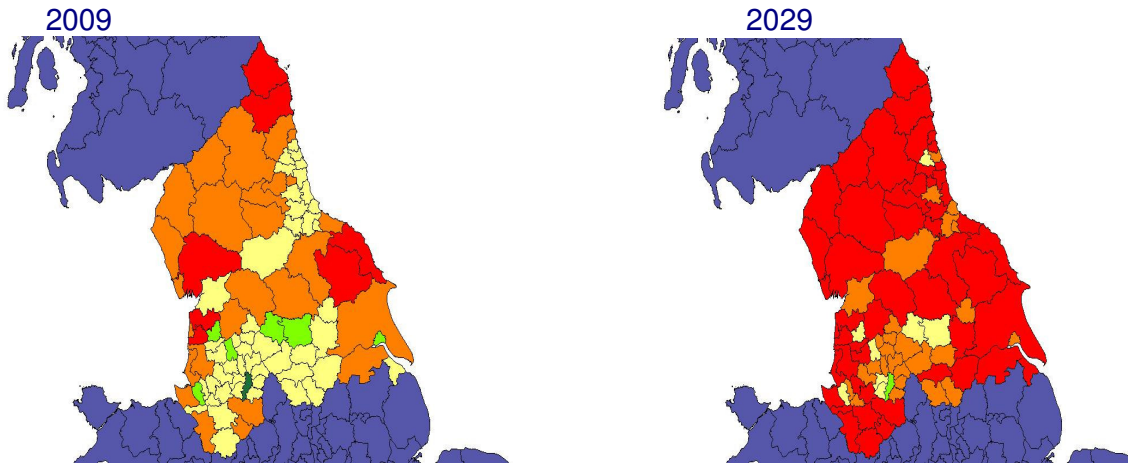
The Northern Housing Consortium is currently undergoing a multi disciplinary research project to build a holistic picture of what an *'Age Friendly Community in the North'* might look like in the year 2020. This multi stranded project will have central theme of

‘inclusive design’, and will be using a series of case studies. The case studies will be based around the residents of an imaginary community in the north and will highlight how the home, the neighbourhood and the services could be delivered in a way which promotes quality of life, choice and inclusion for older people. The aim of the project is to stimulate discussion and debate amongst members of the Northern Housing Consortium and our stakeholders and highlight the need for innovative and joined up thinking in this important policy agenda.

The Government’s Strategy for housing in an ageing society “Lifetime Homes, Lifetime Neighbourhoods” sets out the context behind the rationale for the document and looks at the ‘dimensions of an ageing society’. It points out that by 2026 older people will account for almost half (48 per cent) of the increase in the total number of households, resulting in 2.4 million more older households than there are today. While the strategy correctly focuses on the national picture, there are variations at the sub-national level that are worth investigation.

Picture for the North

Figures published by Office of National Statistics (ONS) show how the population of the north is projected to age up to 2029. The data, based on estimates taken of the population in mid-2004, show that proportions of people aged 60 and over are set to grow between 2009 and 2029. As the maps below show, the greatest increases are set to take place in the more rural local authority areas. By 2029, all of Northumberland, Cumbria, Cheshire and North Yorkshire will have over one-quarter of their populations aged over 60 (the two most northerly sub-regions over 30%).



© Ordnance Survey
Data Source: ONS Mid 2004 pop projections by region and age

- Below 15
- 15-20
- 20-25
- 25-30
- Above 30

% of population aged over 60



Older populations in more urban areas (most notably Manchester) will not grow as quickly. In many of the more urban areas, populations of people aged over 60 will be between 20-25%, while in Manchester only 16% of people will be aged over 60 in comparison.

In 2008 the Northern proportion of pensionable population stands at 16.5% of the total compared to 16.2% in England as a whole. By 2029 these figures will rise to 22.4% and 21.8% respectively (increases of 6% and 5.6%). This Northern increase includes rises of 6.9% in the North East and 5.9% in the North West.

The dramatic change in demographics could have real consequences for future housing provision. Good housing is critical if the mounting pressures of care and support expenditure is to be managed and help and support provided. If nothing was done the strategy points out that social care expenditure would need to increase more than threefold (325 per cent) by 2041 to meet demographic pressure. Reducing the risk of falls could reduce emergency admissions to hospital and many costs in the process.

The Government proposes a number of measures designed to that will promote independence by improving housing choices and provision for older people:

- Improve information and advice services
- make it easier and safer for people to stay in their own homes, near their family and neighbours
- new rapid repairs and adaptations services will be introduced
- modernise the Disabled Facilities Grant so that it reaches more people, more quickly

Consultations

As part of the methodology of this project the Northern Housing Consortium has been carrying out a series of consultations with older people across the three northern regions. The consultations are to find out what issues older people face at the moment and what aspirations they have for their homes, neighbourhoods and services. Consultations have taken place with Habinteg National forum, Devon Court Sheltered Housing Scheme - Liverpool Mutual Homes, The Highlands, Manchester – Hanover and Lancashire County Council's Older People's Forum amongst others and more are planned over the next two months

Emerging issues from the consultations include:

- Space standards in the home – issues with number of bedrooms and lack of storage space
- The majority of participants were concerned about the energy efficiency of their homes
- There has been a limited awareness of assistive technology and telehealth available
- The design, layout and maintenance of neighbourhoods needs to be considered and residents consulted over this
- Opportunities for socialising should be designed into neighbourhoods

If you are interested in being involved in the project please contact the Policy and Practice Team on 0191 566 1000.

Quality of Place

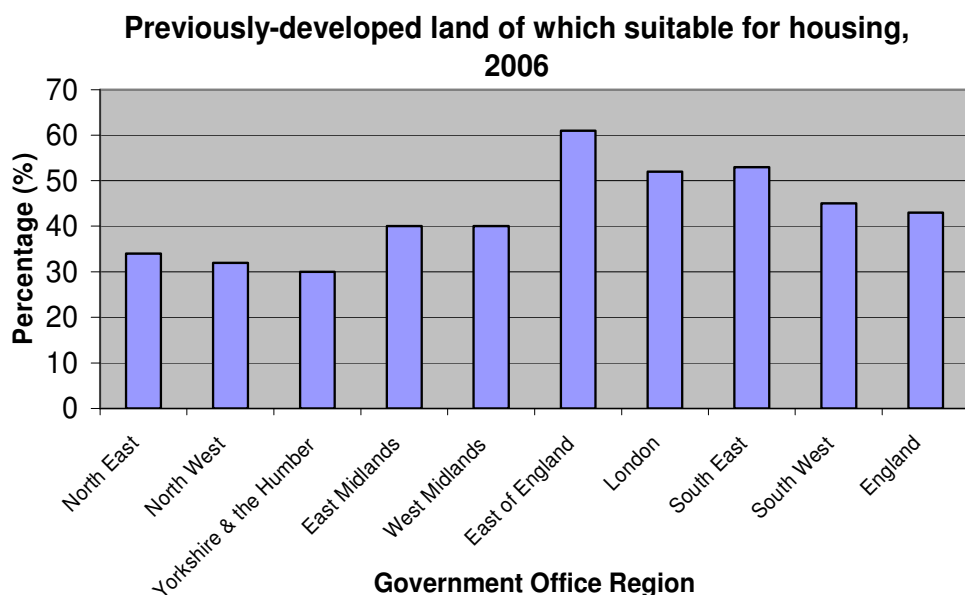
Land: Right Place Right Price

Last year the Consortium received Innovation & Good Practice (I&GP) funding from the Housing Corporation to explore ways in which we can facilitate more land coming on-stream to develop affordable housing.

An interim report exploring the emerging findings from our research around land release is available on our website. We will be providing a further interim report in the Autumn, and the final Land Assembly Manual will be complete in April 2009. We would encourage as many members as possible to work with us on the review – the more information, evidence, ideas that we can absorb into the research, the better informed our final report will be. We can then be confident that our policy recommendations have a robust basis, will be well supported by members, and will truly make a difference to their delivery programmes.

There are a host of issues detailed in the report but a couple of emerging areas worthy of note include:

- the North is facing some fundamental challenges around land available for housing. Our regions have a good level of brownfield land available, but when you look at how much of this land is suitable for housing, the picture is considerably less rosy.



- How we make this land suitable for housing, and, fundamentally, how we pay for this are key questions for us to consider. We are very keen to hear from you if you've tackled remediation of land in an innovative way; if you've offset costs of remediation against higher land values elsewhere in your authority – or if you're considering doing this at a sub regional level?

Feedback from members to date suggests that many of you feel relatively confident on the land pipeline for the coming 5 or 6 years, particularly as this supply chain has a high proportion of public sector owned land. You are less confident about supply in years 6 - 15, especially as this appears to require more interaction in the private owned market. We are keen to hear from you if you have been able to landbank at all (and has this been ad hoc or more strategic and long term?) and want policy changes. We are also keen to hear what actions would help you undertake more landbanking.

In terms of private ownership of land, we are about to embark upon an exercise to map out and categorise the types of land owners - from those institutional holdings through to emerging small to medium entrepreneurs. We feel there is a package of tools that we can put together that could appeal to different categories of land owners, from leasing to equity share holding. If you have experience or views on how different land holding "categories" operate, or what drives them in decision making, please get in touch.

To find out more, and to contribute to this important project, contact Charlotte Howse, Director of Policy and Practice on 0191 566 1000 or charlotte.howse@northern-consortium.org.uk

Eco-Towns; Living a Greener Future Consultation Response

On the 3rd April 2008, Communities and Local Government released their Eco-towns: Living a greener future consultation paper. This [Paper](#) sets out how the Government is taking forward the eco-towns programme as part of the drive to maximise the potential for affordable housing whilst also tackling the challenges posed by climate change. In the paper, the government seeks the public's views on the vision for eco-towns and the shortlist of locations going forward for more detailed assessment.

The Northern Housing Consortium has now [responded](#) to this important consultation which closed on the 30th June. The Northern Housing Consortium generally supports the Government's plans to build brand new eco-towns and proposals to provide 200,000 eco-friendly homes, because the eco-towns will help to address the current and projected shortfall in affordable housing, provide the creation of sustainable communities to meet current aspirations and expectations, but will also help to combat climate change for future generations through the development of carbon neutral and carbon zero homes. However, the Consortium stresses in its consultation response, that it is essential that the eco-towns remain closely linked to existing towns and cities if they are to achieve sustainable living.

Furthermore, the Consortium emphasises that it is crucial that the Government also concentrates on reducing carbon emissions in existing stock alongside the development of new eco-homes and eco-towns as new build represents only 1% of the total stock each year and the existing stock accounts for the great majority of carbon emissions from dwellings (over 30% of the UK's total annual carbon emissions), both in terms of their lower energy efficiency and their numbers.

Performance Improvement

Short Notice Inspection

Following several successful pilots, the Audit Commission has announced that Short Notice Inspection is to go ahead, and could start as early as Autumn 2008.

Housing Associations will receive 5 days notice prior to inspection and will be assessed on key risk areas.

Short Notice Inspection will allow a reduction in both the cost and regulatory burden normally felt by Housing Associations before and during an inspection, and also frees up scarce inspection resources at the Audit Commission.

Separate consultation documents will be issued shortly and Consortium members will have the opportunity to influence the methodology at consultation events with the Audit Commission in the early Autumn. Further pilots are expected to be carried out with LAs and ALMOs at a later date.

The introduction of Short Notice inspection reinforces the need for consistent and well-managed performance, and it is important than ever that organisations are self-aware.

New Chief Executive of Tenant Services Authority – Peter Marsh

Peter Marsh has been appointed as Chief Executive of the new social housing regulator, the Tenant Services Authority (TSA).

He assumed the post of Chief Executive Designate of the TSA from 1st July 2008, but will continue his current role as Deputy Chief Executive of the Housing Corporation until the formal establishment of the new regulator, which is planned for this December.

The appointment of Peter to the post suggests continuity and will help with the regulatory handover from the Corporation to the Tenant Services Authority. He will aim to develop the TSA with the interests of tenants at its core, and “champion the needs of social tenants, and to challenge landlords to offer the very best services and promote choice in service delivery.”

Comprehensive Area Assessment

The local indicators to be used to underpin Local Area Agreements should now have been signed off with government offices. Comprehensive Area Assessment will judge performance against the stated local priorities and will have an expectation that all partners are signed up to deliver them.

Further consultation with detailed proposals on CAA will be issued by the Audit Commission in the late Summer 2008, and the Consortium will be holding consultation events to allow members to comment directly to the Commission.

Mortgage Rescue Plans and Home Ownership Paper

Over the last 12 months, we have witnessed rising interest rates, the housing crisis evidenced by, a steep fall in house purchase transactions, substantial building projects being put on hold as the availability of finance for housing organisations and builders is much reduced and funding costs have risen, and, a hardening of the mortgage market as lenders restrict borrowing to purchasers. We have also seen steep increases in fuel and food prices, a growing tax burden and a rise in unemployment. The effects on the housing market and the wider economy are becoming more apparent each week and the challenges and pressures continue to increase for those on low incomes wishing to buy, and for existing home owners struggling to meet their mortgage payments.

The Northern Housing Consortium is currently writing a briefing paper (soon to be published on our website) that provides a qualitative policy based assessment of the changes in the home ownership markets as a result of current economic conditions including: home owners wishing to sell being forced into reductions to attract the dwindling number of buyers due to dearer mortgage deals from lenders, a sharp rise in the number of repossessions in some areas and the number of people presenting themselves as homeless.

A discussion is also provided around the Governments recent measures to help address these challenges, including a package of measures to help people threatened with the loss of their homes; an extra £10 million for charities helping those struggling to make mortgage repayments. The money will be spent on free legal advice in county courts across England, for those home owners facing repossession and extra money to train debt charity and local authority staff to help them improve the assistance they offer. An advice service for home owners has also been proposed. In addition, the government recently announced the £200m unsold homes rescue package and a further £100 million to be poured into shared equity schemes designed to help first-time buyers get a foot on the housing ladder.

The paper considers the implications of the recent changes in the home ownership markets for Consortium members including: widening the range of housing options to tenants on low incomes for whom outright home ownership is not feasible, measures to best address the increase in the number of home owners in their area approaching them as 'homeless' as a result of rising repossessions such as good debt advice and mortgage rescue plans.

Some of the key issues raised in the briefing paper will be explored further at the Consortium's [Housing and the Credit Crunch conference](#) on Thursday, 17th July 2008, at York Racecourse. The Consortium also hopes to carry out further work around developing practical advice for mortgage rescue packages.

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